



August 29, 2018

Honorable Mike Causey
Commissioner
North Carolina Dept of Insurance
1201 Mail Services Center
Raleigh, NC 27699-1201

Re: Workers Compensation Insurance
2018 Loss Cost Filing

Dear Commissioner Causey:

Pursuant to the provisions of Article 36, Chapter 58 of the General Statutes of North Carolina, enclosed is the filing for workers compensation insurance prospective advisory loss costs, rating values and miscellaneous values applicable to new and renewal policies becoming effective on or after April 1, 2019.

The enclosed memoranda, exhibits, testimony and other supporting detail explain the calculations underlying, on average, a decrease of 15.9% from loss costs approved effective April 1, 2018. By industry group, the changes are: Manufacturing 14.5% decrease; Contracting 15.2% decrease; Office & Clerical 18.0% decrease; Goods & Services 18.0% decrease; and Miscellaneous 13.4% decrease. Within each industry group, the change will vary from the average by classification depending upon the volume and character of the particular classification experience.

The advisory loss costs for classifications which contemplate exposure under the United States Longshore and Harbor Workers' Compensation Act ("F" Classifications) are also included. Appendix B-V sets forth and explains the calculations which produce a 2.8% decrease in the "F" classification advisory loss costs currently in effect.

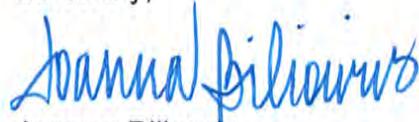
The prospective advisory loss costs are based on historical data that have been developed and trended to their ultimate values and, except for loss adjustment expenses which are specifically authorized by statute to be included in the loss costs, include no provision for expenses, dividends, profit or contingencies. This filing also proposes changes to the experience rating premium eligibility thresholds from \$5,000/\$10,000 to \$5,500/\$11,000.

Information and statistical data required pursuant to NCGS §58-36-15 and 11 NCAC 10.1111 are submitted. Additionally, the prefiled testimony of (1) Raymond F. Evans, Jr., CPCU, General Manager — North Carolina Rate Bureau, (b) Brett Foster, FCAS,

MAAA — National Council on Compensation Insurance, Inc. and (c) Mark Mulvaney, FCAS, MAAA — Milliman, Inc. are enclosed.

Subsequent to the approval of the loss costs reference filing, a copy of the approved reference filing will be provided to our member companies.

Sincerely,



Joanna Biliouris
Chief Operating Officer

JB:ko
Enclosures

NORTH CAROLINA - LOSS COSTS

SUMMARY

Proposed Effective Date

April 1, 2019

I. Industrial Classifications

Overall Proposed Change in Lost Cost Level

- New and Renewal Policies -15.9%

By Industry Group

Manufacturing -14.5%

Contracting -15.2%

Office and Clerical -18.0%

Goods and Services -18.0%

Miscellaneous -13.4%

Overall -15.9%

II. Federal Classifications

Overall Proposed Change in Lost Cost Level

- New and Renewal Policies -2.8%

III. Summary of Miscellaneous Changes

	<u>Current</u>	<u>Proposed</u>
A. USL&HW %	92%	90%
B. Experience Rating Premium Eligibility Thresholds (Column A / Column B)	\$10,000 / \$5,000	\$11,000 / \$5,500

NORTH CAROLINA – LOSS COSTS

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NORTH CAROLINA

EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section A - Policy Year 2016 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$1,114,643,416
(2) Premium On-level Factor (Appendix A-I)	0.697
(3) Premium Available for Benefit Costs = (1) x (2)	\$776,906,461

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$320,286,266
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.002
(6) Factor to Include Loss Adjustment Expense (Exhibit II)	1.180
(7) Composite Adjustment Factor = (5) x (6)	1.182
(8) Adjusted Limited Indemnity Losses = (4) x (7)	\$378,578,366
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.487
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.873
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.425
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.013
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.431
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.002
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.432

Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$283,467,403
(17) Medical Loss On-level Factor (Appendix A-I)	0.999
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.180
(19) Composite Adjustment Factor = (17) x (18)	1.179
(20) Adjusted Limited Medical Losses = (16) x (19)	\$334,208,068
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.430
(22) Factor to Reflect Medical Trend (Appendix A-III)	0.904
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.389
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.013
(25) Projected Medical Cost Ratio = (23) x (24)	0.394
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.010
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.398

Total Benefit Cost:

(28) Indicated Change Based on Experience, Trend and Benefits = (15) + (27)	0.830
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NORTH CAROLINA

EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section B - Policy Year 2015 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$1,130,628,958
(2) Premium On-level Factor (Appendix A-I)	0.643
(3) Premium Available for Benefit Costs = (1) x (2)	\$726,994,420

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$314,636,937
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.006
(6) Factor to Include Loss Adjustment Expense (Exhibit II)	1.180
(7) Composite Adjustment Factor = (5) x (6)	1.187
(8) Adjusted Limited Indemnity Losses = (4) x (7)	\$373,474,044
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.514
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.838
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.431
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.013
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.437
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.002
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.438

Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$285,615,718
(17) Medical Loss On-level Factor (Appendix A-I)	0.997
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.180
(19) Composite Adjustment Factor = (17) x (18)	1.176
(20) Adjusted Limited Medical Losses = (16) x (19)	\$335,884,084
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.462
(22) Factor to Reflect Medical Trend (Appendix A-III)	0.877
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.405
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.013
(25) Projected Medical Cost Ratio = (23) x (24)	0.410
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.010
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.414

Total Benefit Cost:

(28) Indicated Change Based on Experience, Trend and Benefits = (15) + (27)	0.852
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NORTH CAROLINA

EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section C - Indicated Change Based on Experience, Trend, and Benefits

(1) Policy Year 2016 Indicated Change Based on Experience, Trend, and Benefits	0.830	(-17.0%)
(2) Policy Year 2015 Indicated Change Based on Experience, Trend, and Benefits	0.852	(-14.8%)
(3) Indicated Change Based on Experience, Trend, and Benefits = $[(1)+(2)] / 2$	0.841	(-15.9%)

Section D - Distribution of Overall Loss Cost Level Change to Industry Groups

Industry Group Differentials (Appendix A-V):

Manufacturing	1.017
Contracting	1.008
Office & Clerical	0.975
Goods & Services	0.975
Miscellaneous	1.030

Applying these industry group differentials to the final overall loss cost level change produces the changes in loss cost level proposed for each group as shown:

Industry Group	(1) Final Overall Loss Cost Level Change	(2) Industry Group Differential	(3) = (1) x (2) Final Loss Cost Level Change by Industry Group	
Manufacturing	0.841	1.017	0.855	(-14.5%)
Contracting	0.841	1.008	0.848	(-15.2%)
Office & Clerical	0.841	0.975	0.820	(-18.0%)
Goods & Services	0.841	0.975	0.820	(-18.0%)
Miscellaneous	0.841	1.030	0.866	(-13.4%)
Overall	0.841	1.000	0.841	(-15.9%)

North Carolina

Loss Adjustment Expense Provision

	<u>Current Provision</u>	<u>Selected Provision</u>
Loss Adjustment Expense (See Exhibit II-A, Sheet 1)	17.5%	18.0%

North Carolina

Derivation of Loss Adjustment Expense Provision

	<u>COUNTRYWIDE</u>			<u>NORTH CAROLINA</u>		
(1) <u>Year</u>	(2) Accident Year Developed LAE Ratio+	(3) Accident Year Developed DCCE Ratio+	(4) Accident Year Developed AOE Ratio+	(5) Accident Year DCCE Ratio Adjusted to NC Relativity (3) x 0.792 [^]	(6) Accident Year LAE Ratio Adjusted to NC Relativity (4) + (5)	(7) <u>Calendar Year</u>
2013	20.3%	13.1%	7.2%	10.4%	17.6%	17.5%
2014	20.3%	13.4%	6.9%	10.6%	17.5%	19.7%
2015	20.0%	13.1%	6.9%	10.4%	17.3%	19.7%
2016	20.5%	13.2%	7.3%	10.5%	17.8%	21.6%
2017	21.0%	13.2%	7.8%	10.5%	18.3%	22.9%
Current North Carolina Loss Adjustment Expense Provision						17.5%
Selected North Carolina Loss Adjustment Expense Provision						18.0%

+ Source: NCCI Call for Loss Adjustment Expense (See Exhibit RB-4).

[^] Exhibit II-A, Sheet 2.

North Carolina

Derivation of North Carolina DCCE relativity

	(1)	(2)	(3)
	Calendar Years 2016 and 2017 <u>Paid Losses* ('000s)</u>	Calendar Years 2016 and 2017 <u>Paid DCCE* ('000s)</u>	DCCE Ratio <u>(2)/(1)</u>
(a) North Carolina	\$1,347,469	\$139,339	10.3%
(b) Countrywide	46,253,196	6,009,745	13.0%
North Carolina DCCE relativity (3a) / (3b)			0.792
Selected DCCE relativity			0.792

* Source: Annual Statement Statutory Page 14 data, excluding state funds, collected and aggregated by NCCI, Inc.

ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit III

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Effective April 1, 2019

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	2.03	1.32	0.33	2003	1.95	1.26	0.33	2705X*	40.50	23.15	0.27
0008	1.48	0.92	0.29	2014	3.03	1.74	0.27	2709	5.37	3.07	0.27
0016	4.03	2.33	0.27	2016	1.57	1.05	0.36	2710	4.84	2.62	0.23
0034	2.03	1.32	0.33	2021	1.19	0.73	0.29	2714	2.29	1.56	0.36
0035	1.36	0.92	0.36	2039	1.35	0.91	0.36	2727X	5.71	3.27	0.27
0036	2.69	1.75	0.33	2041	1.56	1.05	0.36	2731	2.53	1.46	0.27
0037	2.32	1.44	0.29	2065	1.50	0.98	0.33	2735	2.25	1.53	0.36
0042	3.15	1.95	0.29	2070	2.97	1.93	0.33	2759	3.29	2.23	0.36
0050	3.22	2.09	0.33	2081	1.68	1.09	0.33	2790	0.96	0.66	0.36
0059D	0.22	0.05	0.27	2089	1.54	0.99	0.33	2791	-	1.45	0.36
0065D	0.05	0.02	0.27	2095	2.01	1.31	0.33	2797	2.96	1.93	0.33
0066D	0.05	0.02	0.27	2105	2.14	1.46	0.37	2799	4.09	2.53	0.29
0067D	0.05	0.02	0.27	2110	1.19	0.80	0.36	2802	2.96	1.84	0.29
0079	1.80	1.04	0.27	2111	1.55	1.04	0.36	2835	1.43	1.03	0.41
0083	2.38	1.55	0.33	2112	2.14	1.45	0.36	2836	1.25	0.91	0.41
0106	9.35	5.07	0.23	2114	1.61	1.09	0.36	2841	2.14	1.45	0.36
0113	2.73	1.78	0.33	2121	0.77	0.50	0.33	2881	2.16	1.57	0.41
0170	1.43	0.93	0.33	2130	1.18	0.77	0.33	2883	2.17	1.41	0.33
0251	2.38	1.54	0.33	2131	1.35	0.88	0.33	2913	-	1.41	0.33
0400	-	0.80	0.29	2143	1.31	0.89	0.36	2915	1.77	1.10	0.29
0401	5.99	3.25	0.22	2157	2.15	1.39	0.33	2916	2.27	1.23	0.23
0771N	0.25	-	-	2172	0.95	0.58	0.29	2923	1.28	0.86	0.36
0908P	90.00	58.58	0.33	2174	1.72	1.17	0.36	2942	-	0.42	0.41
0913P	402.00	261.82	0.33	2211	4.06	2.33	0.27	2960	2.38	1.54	0.33
0917	2.61	1.77	0.36	2220	1.24	0.81	0.33	3004	0.79	0.45	0.27
1005	4.25	2.03	0.22	2286	0.90	0.61	0.36	3018	2.30	1.32	0.27
1164	3.16	1.51	0.22	2288	2.42	1.64	0.36	3022	3.11	2.10	0.36
1165XD	1.78	0.95	0.23	2300	-	0.81	0.33	3027	1.31	0.75	0.27
1320	1.24	0.67	0.23	2302	1.01	0.66	0.33	3028	1.56	1.01	0.33
1322	5.45	2.94	0.23	2305	1.34	0.83	0.29	3030	3.39	1.94	0.27
1430	2.92	1.67	0.27	2361	1.16	0.75	0.33	3040	3.31	1.90	0.27
1438	2.59	1.40	0.23	2362	1.17	0.76	0.33	3041	2.19	1.43	0.33
1452	1.31	0.75	0.28	2380	1.23	0.80	0.33	3042	1.82	1.12	0.29
1463	4.91	2.65	0.23	2386	-	0.81	0.33	3064	2.48	1.61	0.33
1470	-	0.75	0.23	2388	0.96	0.65	0.36	3069	-	1.08	0.33
1472	1.39	0.75	0.23	2402	1.97	1.13	0.27	3076	1.66	1.08	0.33
1473	-	0.75	0.23	2413	1.60	1.04	0.33	3081D	2.26	1.27	0.27
1474	-	0.75	0.23	2416	1.21	0.79	0.33	3082D	2.37	1.34	0.27
1624D	2.24	1.20	0.23	2417	0.76	0.49	0.33	3085D	2.33	1.32	0.27
1642	1.31	0.75	0.28	2501	1.24	0.81	0.33	3110	2.38	1.54	0.33
1654	8.13	4.62	0.28	2503	0.81	0.55	0.36	3111	1.65	1.07	0.33
1655	-	0.75	0.28	2534	-	0.81	0.33	3113	1.08	0.70	0.33
1699	1.83	1.05	0.27	2570	2.26	1.53	0.36	3114	1.51	0.98	0.33
1701	2.03	1.17	0.27	2585	2.09	1.41	0.36	3118	1.21	0.82	0.36
1710	3.97	2.28	0.27	2586	1.72	1.12	0.33	3119	0.41	0.30	0.41
1741	-	1.17	0.27	2587	1.26	0.85	0.36	3122	1.17	0.79	0.36
1747	1.08	0.62	0.28	2589	1.30	0.85	0.33	3126	0.93	0.60	0.33
1748	2.53	1.46	0.27	2600	2.29	1.54	0.36	3131	1.04	0.68	0.33
1803D	4.28	2.12	0.23	2623	3.96	2.45	0.29	3132	1.56	1.01	0.33
1852	-	0.49	0.21	2651	0.94	0.64	0.36	3145	1.07	0.70	0.33
1853	-	1.17	0.27	2660	1.23	0.84	0.36	3146	1.35	0.88	0.33
1860	-	0.91	0.33	2670	0.83	0.60	0.41	3169	1.71	1.11	0.33
1924	1.75	1.18	0.36	2683	1.01	0.69	0.36	3175	-	1.11	0.33
1925	1.75	1.09	0.29	2688	1.72	1.16	0.36	3179	0.97	0.66	0.36
2002	1.45	0.98	0.36	2702	11.92	5.75	0.22	3180	1.29	0.87	0.36

* Refer to the Footnotes Page for additional information on this class code.

ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit III

Page S2

Effective April 1, 2019

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3188	1.14	0.77	0.36	3865	1.20	0.88	0.41	4558	0.84	0.55	0.33
3220	1.15	0.74	0.33	3881	2.08	1.35	0.33	4568	1.16	0.66	0.27
3223	-	0.87	0.36	4000	2.79	1.50	0.23	4581	0.51	0.28	0.22
3224	1.71	1.15	0.36	4021	2.99	1.72	0.27	4583	2.97	1.61	0.22
3227	1.81	1.22	0.36	4024D	1.58	0.90	0.27	4611	0.40	0.27	0.36
3240	2.11	1.42	0.36	4034	3.47	1.99	0.27	4635	1.74	0.84	0.22
3241	2.21	1.43	0.33	4036	1.63	0.94	0.27	4653	1.02	0.69	0.36
3255	1.38	1.00	0.41	4038	1.56	1.12	0.41	4665	3.56	2.04	0.27
3257	1.78	1.16	0.33	4053	-	1.06	0.33	4670	3.70	2.13	0.27
3270	1.44	0.94	0.33	4061	-	1.06	0.33	4683	1.99	1.28	0.33
3300	2.03	1.33	0.33	4062	1.62	1.06	0.33	4686	1.10	0.63	0.27
3303	1.58	1.07	0.36	4101	1.71	1.06	0.29	4692	0.42	0.28	0.36
3307	2.15	1.40	0.33	4109	0.27	0.18	0.36	4693	0.57	0.37	0.33
3315	2.14	1.45	0.36	4110	0.46	0.30	0.33	4703	0.91	0.59	0.33
3334	1.77	1.15	0.33	4111	0.71	0.48	0.36	4717	1.14	0.82	0.41
3336	1.50	0.86	0.28	4113	-	0.48	0.36	4720	0.97	0.63	0.33
3365	3.34	1.91	0.27	4114	1.81	1.16	0.33	4740	1.26	0.73	0.27
3372	1.96	1.21	0.29	4130	2.02	1.32	0.33	4741	1.51	0.98	0.33
3373	2.24	1.45	0.33	4131	3.50	2.39	0.37	4751	1.03	0.59	0.27
3383	0.81	0.55	0.36	4133	1.07	0.73	0.36	4771N	1.41	0.68	0.21
3385	0.45	0.31	0.36	4149	0.45	0.33	0.41	4777	1.88	0.91	0.21
3400	1.79	1.11	0.29	4206	1.35	0.87	0.33	4825	0.56	0.32	0.27
3507	1.30	0.84	0.33	4207	1.38	0.79	0.28	4828	1.07	0.66	0.29
3515	1.23	0.80	0.33	4239	1.29	0.73	0.28	4829	0.72	0.39	0.23
3516	-	0.80	0.33	4240	1.90	1.29	0.36	4902	1.58	1.07	0.36
3548	0.70	0.46	0.33	4243	1.07	0.69	0.33	4923	0.49	0.32	0.33
3559	1.21	0.79	0.33	4244	1.25	0.81	0.33	5020	4.47	2.56	0.27
3574	0.52	0.35	0.36	4250	1.07	0.70	0.33	5022	4.97	2.69	0.23
3581	0.58	0.40	0.36	4251	1.39	0.91	0.33	5037	8.62	4.15	0.22
3612	0.95	0.59	0.29	4263	1.55	1.01	0.33	5040	4.75	2.29	0.22
3620	2.37	1.36	0.27	4273	1.57	1.02	0.33	5057	3.65	1.76	0.21
3629	0.98	0.67	0.36	4279	1.41	0.91	0.33	5059	13.18	6.36	0.21
3632	1.57	0.97	0.29	4282	-	0.91	0.33	5069	-	6.36	0.21
3634	0.92	0.62	0.36	4283	0.90	0.58	0.33	5102	3.61	1.95	0.23
3635	1.34	0.87	0.33	4299	0.98	0.67	0.36	5146	3.19	1.83	0.27
3638	0.91	0.62	0.36	4301	-	0.91	0.33	5160	1.68	0.90	0.23
3642	0.78	0.51	0.33	4304	2.49	1.54	0.29	5183	2.21	1.26	0.27
3643	0.91	0.59	0.33	4307	1.06	0.77	0.41	5188	2.59	1.48	0.27
3647	1.16	0.72	0.29	4351	0.88	0.56	0.33	5190	2.30	1.32	0.27
3648	0.74	0.50	0.36	4352	0.83	0.57	0.36	5191	0.49	0.32	0.33
3681	0.48	0.32	0.36	4360	0.82	0.56	0.36	5192	1.95	1.26	0.33
3685	0.66	0.45	0.36	4361	0.59	0.40	0.36	5213	4.79	2.59	0.23
3719	0.76	0.36	0.22	4410	1.85	1.20	0.33	5215	3.95	2.44	0.29
3724	2.10	1.13	0.23	4417	-	1.20	0.33	5221	2.83	1.62	0.27
3726	3.14	1.51	0.22	4420	3.84	2.07	0.23	5222	4.93	2.66	0.23
3803	1.03	0.67	0.33	4431	0.80	0.58	0.41	5223	4.36	2.50	0.27
3807	1.19	0.80	0.36	4432	0.57	0.42	0.41	5348	2.75	1.57	0.27
3808	2.80	1.72	0.29	4439	-	0.55	0.33	5402	2.88	1.95	0.36
3821	3.75	2.33	0.29	4452	1.38	0.90	0.33	5403	3.95	2.13	0.23
3822X	1.75	1.09	0.29	4459	1.57	1.02	0.33	5437	3.62	2.08	0.27
3824X	2.21	1.37	0.29	4470	1.25	0.81	0.33	5443	2.54	1.65	0.33
3826	0.49	0.31	0.33	4484	1.46	0.95	0.33	5445	6.52	3.54	0.23
3827	1.01	0.62	0.29	4493	1.37	0.89	0.33	5462	4.33	2.47	0.28
3830	0.71	0.44	0.29	4511	0.31	0.19	0.29	5472	4.83	2.32	0.22
3851	1.46	0.99	0.36	4557	1.25	0.85	0.36	5473	7.08	3.42	0.21

* Refer to the Footnotes Page for additional information on this class code.

ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit III

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Effective April 1, 2019

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5474	4.61	2.50	0.23	6874F	15.05	6.58	0.19	7538	4.79	2.31	0.22
5478	2.23	1.27	0.28	6882	2.35	1.13	0.22	7539	1.07	0.58	0.23
5479	4.26	2.64	0.29	6884	2.75	1.31	0.22	7540	2.71	1.31	0.21
5480	4.06	2.18	0.23	7016M	2.41	1.16	0.22	7580	1.94	1.11	0.27
5491	1.54	0.83	0.23	7024M	2.68	1.29	0.22	7590	2.16	1.33	0.29
5506	4.48	2.16	0.21	7038M	3.32	1.63	0.20	7600	3.24	1.85	0.27
5507	2.39	1.29	0.23	7046M	4.08	1.97	0.22	7605	1.56	0.89	0.27
5508	5.56	3.16	0.28	7047M	4.50	2.08	0.22	7610	0.37	0.23	0.29
5535	4.56	2.61	0.27	7050M	6.20	2.90	0.20	7705	3.80	2.35	0.29
5537	3.32	1.90	0.27	7090M	3.69	1.80	0.20	7710	2.37	1.28	0.23
5551	11.82	5.71	0.21	7098M	4.53	2.18	0.22	7711	2.37	1.28	0.23
5606	0.67	0.36	0.23	7099M	7.61	3.51	0.22	7720X	1.51	0.87	0.27
5610	4.33	2.81	0.33	7133	2.22	1.21	0.22	7723X	1.53	0.74	0.21
5645	10.79	5.84	0.23	7151M	2.70	1.47	0.22	7855	2.38	1.36	0.27
5703	8.78	5.04	0.27	7152M	5.03	2.63	0.22	8001	1.52	1.04	0.36
5705	20.50	11.83	0.27	7153M	3.00	1.63	0.22	8002	1.19	0.78	0.33
5951	0.19	0.13	0.37	7219	5.48	2.95	0.23	8006	1.51	0.99	0.33
6003	5.16	2.94	0.28	7222X	4.76	2.71	0.28	8008	0.75	0.51	0.36
6005	4.17	2.38	0.28	7225	4.64	2.65	0.28	8010	0.97	0.66	0.36
6017	-	2.59	0.23	7228	-	2.95	0.23	8013	0.24	0.15	0.33
6018	1.79	1.01	0.28	7229	-	2.95	0.23	8015	0.63	0.41	0.33
6045	3.13	1.78	0.28	7230X	6.76	4.17	0.29	8017	0.92	0.62	0.36
6204	5.66	3.06	0.23	7231	5.53	3.41	0.29	8018	1.49	1.01	0.36
6206	1.82	0.87	0.22	7232X	6.34	3.40	0.23	8021	1.45	0.95	0.33
6213	1.14	0.61	0.23	7309F	9.29	4.08	0.19	8031	1.81	1.18	0.33
6214	1.29	0.62	0.22	7313F	3.44	1.51	0.19	8032	1.16	0.79	0.36
6216	3.91	1.87	0.22	7317F	8.68	3.77	0.20	8033	1.02	0.67	0.33
6217	3.47	1.88	0.23	7323	-	1.87	0.21	8037	1.06	0.72	0.36
6229	3.57	1.94	0.22	7327F	14.85	6.56	0.19	8039	0.94	0.64	0.36
6233	1.43	0.77	0.23	7333M	2.04	0.97	0.22	8044	1.99	1.23	0.29
6235	3.45	1.66	0.22	7335M	2.27	1.08	0.22	8045	0.45	0.31	0.36
6236	4.80	2.74	0.28	7337M	3.81	1.74	0.22	8046	1.24	0.81	0.33
6237	1.09	0.62	0.28	7350F	10.22	4.91	0.21	8047	0.58	0.39	0.36
6251D	3.28	1.75	0.23	7360	2.83	1.62	0.27	8058	1.58	1.03	0.33
6252D	2.67	1.27	0.22	7370	3.02	1.96	0.33	8072	0.48	0.33	0.37
6260	-	1.75	0.23	7380	3.23	1.99	0.29	8102	0.98	0.66	0.36
6306	3.26	1.76	0.23	7382	2.94	1.90	0.33	8103	1.29	0.80	0.29
6319	2.64	1.43	0.23	7390	2.60	1.68	0.33	8105	-	1.01	0.36
6325	2.88	1.55	0.23	7394M	2.05	0.98	0.22	8106	2.51	1.44	0.27
6400	3.71	2.29	0.29	7395M	2.28	1.09	0.22	8107	1.87	1.07	0.27
6503	1.18	0.79	0.36	7398M	3.83	1.76	0.22	8111	1.15	0.75	0.33
6504	1.60	1.08	0.36	7402	0.07	0.04	0.33	8116	1.42	0.92	0.33
6702M*	2.89	1.65	0.27	7403	3.43	1.97	0.27	8203	3.64	2.37	0.33
6703M*	5.40	2.96	0.27	7405N	1.46	0.83	0.28	8204	2.82	1.62	0.27
6704M*	3.21	1.84	0.27	7420	5.28	2.51	0.23	8209	2.07	1.35	0.33
6801F	2.49	1.25	0.25	7421	0.44	0.24	0.23	8215	2.01	1.15	0.27
6811	3.22	1.84	0.27	7422	1.02	0.49	0.22	8227	2.74	1.32	0.21
6824F	7.90	3.83	0.21	7425	1.35	0.65	0.22	8232	2.74	1.57	0.27
6826F	3.41	1.70	0.25	7431N	0.70	0.33	0.22	8233	1.83	1.04	0.28
6834	1.99	1.23	0.29	7445N	0.49	-	-	8235	2.90	1.89	0.33
6836	2.37	1.36	0.27	7453N	0.23	-	-	8236X	3.58	2.05	0.27
6843F	7.03	3.09	0.19	7502	1.43	0.82	0.28	8263	4.10	2.55	0.29
6845F	6.14	2.70	0.19	7515	0.69	0.33	0.22	8264	2.62	1.50	0.27
6854	3.46	1.66	0.22	7520	2.02	1.31	0.33	8265	3.93	2.13	0.23
6872F	8.83	3.88	0.19	7529X	10.07	4.85	0.22	8279	4.33	2.36	0.22

* Refer to the Footnotes Page for additional information on this class code.

ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit III

Page S4

Effective April 1, 2019

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8288	3.54	2.04	0.27	8901	0.11	0.07	0.29				
8291X	2.30	1.43	0.29	9012	0.55	0.34	0.29				
8292X	2.15	1.40	0.33	9014	1.90	1.23	0.33				
8293X	5.37	3.08	0.27	9015	1.70	1.10	0.33				
8304	3.00	1.72	0.27	9016	1.48	0.97	0.33				
8350	4.20	2.28	0.23	9019	1.37	0.78	0.27				
8380	1.47	0.91	0.29	9033	1.30	0.84	0.33				
8381	1.25	0.77	0.29	9040	1.88	1.28	0.36				
8385	1.21	0.69	0.27	9044	0.73	0.50	0.36				
8392	1.38	0.90	0.33	9052	1.21	0.82	0.36				
8393	0.95	0.61	0.33	9058	0.90	0.65	0.41				
8500	3.32	1.90	0.27	9060	0.75	0.51	0.36				
8601	0.19	0.12	0.29	9061	0.62	0.45	0.41				
8602	0.94	0.58	0.29	9062	0.76	0.55	0.41				
8603	0.04	0.03	0.33	9063	0.49	0.34	0.37				
8606	1.26	0.68	0.23	9077F	1.90	1.02	0.32				
8709F	4.02	1.77	0.19	9082	0.74	0.54	0.41				
8710	-	0.67	0.28	9083	0.74	0.54	0.41				
8719	1.46	0.71	0.21	9084	0.87	0.57	0.33				
8720	0.66	0.38	0.27	9089	0.71	0.49	0.37				
8721	0.20	0.12	0.27	9093	0.84	0.58	0.36				
8723	0.11	0.07	0.33	9101	1.80	1.23	0.36				
8725	1.55	0.89	0.27	9102	1.95	1.27	0.33				
8726F	2.02	1.00	0.25	9154	1.07	0.70	0.33				
8734M	0.26	0.15	0.27	9156	1.29	0.80	0.29				
8737M	0.23	0.13	0.27	9170	5.19	2.51	0.21				
8738M	0.43	0.24	0.27	9178	3.94	2.89	0.41				
8742	0.19	0.11	0.27	9179	6.83	4.63	0.36				
8745	2.38	1.48	0.29	9180	2.96	1.71	0.27				
8748	0.36	0.22	0.29	9182	1.06	0.70	0.33				
8755	0.17	0.10	0.27	9186	10.78	5.91	0.22				
8799	0.27	0.18	0.33	9220	3.59	2.23	0.29				
8800	0.85	0.62	0.41	9402	3.21	1.84	0.27				
8803	0.04	0.03	0.27	9403	4.91	2.65	0.23				
8805M	0.11	0.07	0.33	9410	1.72	1.12	0.33				
8810	0.08	0.05	0.33	9501	1.93	1.20	0.29				
8814M	0.10	0.07	0.33	9505	3.44	2.12	0.29				
8815M	0.18	0.11	0.33	9516	2.13	1.22	0.27				
8820	0.08	0.05	0.29	9519	2.25	1.28	0.27				
8824	1.74	1.18	0.36	9521	2.38	1.37	0.27				
8825	1.23	0.89	0.41	9522	1.04	0.67	0.33				
8826	1.26	0.82	0.33	9534	3.46	1.86	0.23				
8831	0.74	0.49	0.33	9554	6.60	3.58	0.23				
8832	0.21	0.14	0.33	9586	0.28	0.20	0.41				
8833	0.71	0.46	0.33	9600	1.31	0.88	0.36				
8835	1.67	1.08	0.33	9620	0.74	0.46	0.29				
8842X	1.31	0.85	0.33								
8848X	1.91	1.24	0.33								
8849X	1.55	1.00	0.33								
8855	0.08	0.05	0.33								
8856	0.22	0.15	0.33								
8864X	0.73	0.48	0.33								
8868	0.29	0.20	0.37								
8869	0.65	0.44	0.36								
8871	0.04	0.03	0.36								

* Refer to the Footnotes Page for additional information on this class code.

Effective April 1, 2019

FOOTNOTES

D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.22	S	1624D	0.02	S	4024D	0.01	S
0065D	0.05	S	1803D	0.36	S	6251D	0.02	S
0066D	0.05	S	3081D	0.04	S	6252D	0.02	S
0067D	0.05	S	3082D	0.04	S			
1165XD	0.02	S	3085D	0.04	S			

S=Silica

F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for USL&HW Assessment.

M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.

N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory loss cost are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4771	0771
7405	7445
7431	7453

P Classification is computed on a per capita basis.

X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

- 2705 An upset payroll of \$4.00 per cord shall be used for premium computation purposes in all instances.
- 6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.
- 6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 2.268 and elr x 2.176.
- 6704 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost and elr each x 1.35.

Effective April 1, 2019

ADVISORY MISCELLANEOUS VALUES

Advisory Loss Elimination Ratios - The following percentages represent the portion of total loss eliminated per claim and are applicable by hazard group. They do not include a safety factor.

Deductible Amount	Advisory Loss Elimination Ratios						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.1%	0.9%	0.7%	0.5%	0.3%	0.2%	0.2%
\$200	2.0%	1.6%	1.3%	0.9%	0.6%	0.4%	0.4%
\$300	2.8%	2.3%	1.8%	1.3%	0.9%	0.6%	0.5%
\$400	3.5%	2.8%	2.3%	1.6%	1.2%	0.8%	0.7%
\$500	4.1%	3.3%	2.7%	1.9%	1.4%	0.9%	0.8%
\$1,000	6.6%	5.3%	4.4%	3.2%	2.4%	1.7%	1.4%
\$1,500	8.3%	6.7%	5.7%	4.2%	3.2%	2.3%	1.9%
\$2,000	9.8%	7.9%	6.7%	5.0%	3.9%	2.8%	2.4%
\$2,500	11.1%	9.0%	7.6%	5.8%	4.6%	3.3%	2.8%
\$5,000	16.0%	13.0%	11.3%	8.9%	7.2%	5.6%	4.7%

Basis of premium applicable in accordance with *Basic Manual* footnote instructions for Code 7370 --"Taxicab Co.":

Employee operated vehicle.....	\$70,400
Leased or rented vehicle.....	\$46,900

Catastrophe (other than Certified Acts of Terrorism) - (Advisory Loss Cost)..... \$0.01

Maximum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" and the *Basic Manual* footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports"..... \$1,800

Minimum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" \$900

Premium Determination for Partners and Sole Proprietors in accordance with *Basic Manual* Rule 2-E-3 (Annual Payroll)..... \$46,900

Terrorism - (Advisory Loss Cost) \$0.005

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with *Basic Manual* Rule 3-A-4..... 90%

(Multiply a Non-F classification loss cost by a factor of 1.90 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.80) and the adjustment for differences in loss-based expenses (1.055).)

Experience Rating Eligibility

A risk is eligible for experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$11,000. If more than two years, an average annual premium of at least \$5,500 is required. These amounts are applicable for ratings effective April 1, 2019, and subsequent. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective April 1, 2019

**TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES**

Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,450	0.04	1,381,641	--	1,457,852	0.44
2,451	--	9,904	0.05	1,457,853	--	1,538,475	0.45
9,905	--	17,518	0.06	1,538,476	--	1,623,906	0.46
17,519	--	25,297	0.07	1,623,907	--	1,714,589	0.47
25,298	--	33,245	0.08	1,714,590	--	1,811,025	0.48
33,246	--	55,606	0.09	1,811,026	--	1,913,779	0.49
55,607	--	82,772	0.10	1,913,780	--	2,023,495	0.50
82,773	--	106,936	0.11	2,023,496	--	2,140,905	0.51
106,937	--	130,463	0.12	2,140,906	--	2,266,850	0.52
130,464	--	153,994	0.13	2,266,851	--	2,402,296	0.53
153,995	--	177,815	0.14	2,402,297	--	2,548,361	0.54
177,816	--	202,086	0.15	2,548,362	--	2,706,345	0.55
202,087	--	226,919	0.16	2,706,346	--	2,877,771	0.56
226,920	--	252,394	0.17	2,877,772	--	3,064,430	0.57
252,395	--	278,582	0.18	3,064,431	--	3,268,449	0.58
278,583	--	305,543	0.19	3,268,450	--	3,492,368	0.59
305,544	--	333,337	0.20	3,492,369	--	3,739,250	0.60
333,338	--	362,019	0.21	3,739,251	--	4,012,817	0.61
362,020	--	391,649	0.22	4,012,818	--	4,317,646	0.62
391,650	--	422,284	0.23	4,317,647	--	4,659,419	0.63
422,285	--	453,987	0.24	4,659,420	--	5,045,288	0.64
453,988	--	486,821	0.25	5,045,289	--	5,484,377	0.65
486,822	--	520,855	0.26	5,484,378	--	5,988,511	0.66
520,856	--	556,161	0.27	5,988,512	--	6,573,303	0.67
556,162	--	592,816	0.28	6,573,304	--	7,259,793	0.68
592,817	--	630,904	0.29	7,259,794	--	8,077,038	0.69
630,905	--	670,514	0.30	8,077,039	--	9,066,330	0.70
670,515	--	711,741	0.31	9,066,331	--	10,288,391	0.71
711,742	--	754,690	0.32	10,288,392	--	11,836,330	0.72
754,691	--	799,473	0.33	11,836,331	--	13,860,552	0.73
799,474	--	846,212	0.34	13,860,553	--	16,620,847	0.74
846,213	--	895,041	0.35	16,620,848	--	20,607,932	0.75
895,042	--	946,105	0.36	20,607,933	--	26,873,340	0.76
946,106	--	999,563	0.37	26,873,341	--	38,151,062	0.77
999,564	--	1,055,588	0.38	38,151,063	--	64,465,725	0.78
1,055,589	--	1,114,372	0.39	64,465,726	--	196,038,977	0.79
1,114,373	--	1,176,125	0.40	196,038,978	AND OVER	0.80	
1,176,126	--	1,241,078	0.41				
1,241,079	--	1,309,488	0.42				
1,309,489	--	1,381,640	0.43				

(a) G	11.70
(b) State Per Claim Accident Limitation	\$293,000
(c) State Multiple Claim Accident Limitation	\$586,000
(d) USL&HW Per Claim Accident Limitation	\$845,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,691,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$17,000
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.81
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.81.)</i>	

Effective April 1, 2019

TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Plan - ERA

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 62,932	29,250	2,019,432 -- 2,077,898	234,000	4,066,338 -- 4,124,829	438,750
62,933 -- 108,312	35,100	2,077,899 -- 2,136,367	239,850	4,124,830 -- 4,183,321	444,600
108,313 -- 160,454	40,950	2,136,368 -- 2,194,837	245,700	4,183,322 -- 4,241,813	450,450
160,455 -- 215,461	46,800	2,194,838 -- 2,253,309	251,550	4,241,814 -- 4,300,306	456,300
215,462 -- 271,805	52,650	2,253,310 -- 2,311,782	257,400	4,300,307 -- 4,358,798	462,150
271,806 -- 328,857	58,500	2,311,783 -- 2,370,257	263,250	4,358,799 -- 4,417,291	468,000
328,858 -- 386,322	64,350	2,370,258 -- 2,428,733	269,100	4,417,292 -- 4,475,784	473,850
386,323 -- 444,047	70,200	2,428,734 -- 2,487,209	274,950	4,475,785 -- 4,534,277	479,700
444,048 -- 501,945	76,050	2,487,210 -- 2,545,688	280,800	4,534,278 -- 4,592,770	485,550
501,946 -- 559,966	81,900	2,545,689 -- 2,604,167	286,650	4,592,771 -- 4,651,264	491,400
559,967 -- 618,075	87,750	2,604,168 -- 2,662,646	292,500	4,651,265 -- 4,709,757	497,250
618,076 -- 676,250	93,600	2,662,647 -- 2,721,127	298,350	4,709,758 -- 4,768,251	503,100
676,251 -- 734,475	99,450	2,721,128 -- 2,779,609	304,200	4,768,252 -- 4,826,745	508,950
734,476 -- 792,740	105,300	2,779,610 -- 2,838,091	310,050	4,826,746 -- 4,885,239	514,800
792,741 -- 851,038	111,150	2,838,092 -- 2,896,574	315,900	4,885,240 -- 4,943,733	520,650
851,039 -- 909,360	117,000	2,896,575 -- 2,955,058	321,750	4,943,734 -- 5,002,228	526,500
909,361 -- 967,704	122,850	2,955,059 -- 3,013,542	327,600	5,002,229 -- 5,060,722	532,350
967,705 -- 1,026,066	128,700	3,013,543 -- 3,072,027	333,450	5,060,723 -- 5,119,217	538,200
1,026,067 -- 1,084,442	134,550	3,072,028 -- 3,130,513	339,300	5,119,218 -- 5,177,711	544,050
1,084,443 -- 1,142,831	140,400	3,130,514 -- 3,188,999	345,150	5,177,712 -- 5,236,206	549,900
1,142,832 -- 1,201,230	146,250	3,189,000 -- 3,247,485	351,000	5,236,207 -- 5,294,701	555,750
1,201,231 -- 1,259,639	152,100	3,247,486 -- 3,305,972	356,850	5,294,702 -- 5,353,196	561,600
1,259,640 -- 1,318,056	157,950	3,305,973 -- 3,364,460	362,700	5,353,197 -- 5,411,691	567,450
1,318,057 -- 1,376,480	163,800	3,364,461 -- 3,422,948	368,550	5,411,692 -- 5,470,187	573,300
1,376,481 -- 1,434,910	169,650	3,422,949 -- 3,481,436	374,400	5,470,188 -- 5,528,682	579,150
1,434,911 -- 1,493,345	175,500	3,481,437 -- 3,539,925	380,250	5,528,683 -- 5,586,750	585,000
1,493,346 -- 1,551,785	181,350	3,539,926 -- 3,598,414	386,100		
1,551,786 -- 1,610,230	187,200	3,598,415 -- 3,656,903	391,950		
1,610,231 -- 1,668,678	193,050	3,656,904 -- 3,715,393	397,800		
1,668,679 -- 1,727,130	198,900	3,715,394 -- 3,773,883	403,650		
1,727,131 -- 1,785,585	204,750	3,773,884 -- 3,832,373	409,500		
1,785,586 -- 1,844,043	210,600	3,832,374 -- 3,890,864	415,350		
1,844,044 -- 1,902,503	216,450	3,890,865 -- 3,949,355	421,200		
1,902,504 -- 1,960,966	222,300	3,949,356 -- 4,007,846	427,050		
1,960,967 -- 2,019,431	228,150	4,007,847 -- 4,066,337	432,900		

For Expected Losses greater than \$5,586,750, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(11.70) / (\text{Expected Losses} + (700)(11.70))$$

G = 11.70

**RETROSPECTIVE RATING PLAN MANUAL
STATE SPECIAL RATING VALUES**

**NORTH CAROLINA
RR 1
Exhibit III**

Effective April 1, 2019

1. Average Cost per Case

A	B	C	D	E	F	G
9,340	11,700	14,534	21,085	30,726	48,192	54,266
8,967	11,026	13,840	20,413	29,836	46,590	54,201

Average Cost per Case including ALAE

A	B	C	D	E	F	G
10,355	12,957	16,075	23,304	33,906	53,154	59,665
9,950	12,220	15,317	22,575	32,942	51,414	59,618

2.

Excess Loss Pure Premium Factors
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.656	0.690	0.708	0.733	0.753	0.772	0.785
\$15,000	0.609	0.650	0.670	0.699	0.724	0.746	0.763
\$20,000	0.571	0.615	0.638	0.670	0.698	0.723	0.743
\$25,000	0.538	0.586	0.610	0.644	0.674	0.701	0.725
\$30,000	0.510	0.560	0.585	0.621	0.653	0.682	0.709
\$35,000	0.485	0.537	0.563	0.600	0.634	0.664	0.694
\$40,000	0.463	0.516	0.543	0.580	0.617	0.648	0.679
\$50,000	0.425	0.480	0.509	0.547	0.586	0.619	0.654
\$75,000	0.357	0.413	0.443	0.482	0.525	0.559	0.602
\$100,000	0.311	0.365	0.396	0.434	0.479	0.514	0.561
\$125,000	0.277	0.330	0.361	0.398	0.443	0.478	0.528
\$150,000	0.251	0.302	0.333	0.369	0.414	0.449	0.500
\$175,000	0.229	0.280	0.310	0.345	0.390	0.424	0.477
\$200,000	0.212	0.261	0.291	0.325	0.370	0.402	0.457
\$225,000	0.197	0.245	0.275	0.307	0.352	0.384	0.439
\$250,000	0.185	0.232	0.261	0.292	0.337	0.368	0.423
\$275,000	0.174	0.220	0.249	0.279	0.323	0.353	0.409
\$300,000	0.165	0.209	0.238	0.268	0.311	0.340	0.397
\$325,000	0.156	0.200	0.228	0.257	0.300	0.329	0.385
\$350,000	0.149	0.191	0.219	0.248	0.290	0.318	0.375
\$375,000	0.142	0.184	0.211	0.239	0.281	0.308	0.365
\$400,000	0.136	0.177	0.204	0.231	0.273	0.300	0.356
\$425,000	0.130	0.171	0.197	0.224	0.265	0.291	0.348
\$450,000	0.125	0.165	0.191	0.217	0.258	0.284	0.341
\$475,000	0.120	0.159	0.186	0.211	0.252	0.277	0.333
\$500,000	0.116	0.154	0.180	0.205	0.245	0.270	0.327
\$600,000	0.101	0.138	0.162	0.186	0.225	0.248	0.304
\$700,000	0.090	0.124	0.148	0.170	0.208	0.230	0.286
\$800,000	0.081	0.114	0.137	0.158	0.194	0.215	0.270
\$900,000	0.074	0.105	0.127	0.147	0.182	0.202	0.257
\$1,000,000	0.068	0.097	0.119	0.138	0.172	0.192	0.246
\$2,000,000	0.036	0.057	0.073	0.087	0.114	0.129	0.176
\$3,000,000	0.024	0.040	0.053	0.064	0.086	0.099	0.140
\$4,000,000	0.018	0.031	0.041	0.050	0.069	0.080	0.116
\$5,000,000	0.014	0.024	0.033	0.041	0.057	0.067	0.099
\$6,000,000	0.011	0.020	0.027	0.034	0.048	0.057	0.085
\$7,000,000	0.009	0.017	0.023	0.029	0.042	0.049	0.075
\$8,000,000	0.008	0.014	0.020	0.025	0.036	0.043	0.066
\$9,000,000	0.006	0.012	0.017	0.022	0.032	0.038	0.059
\$10,000,000	0.006	0.011	0.015	0.019	0.028	0.034	0.053

*Applicable for policies effective 1/1/2019 - 3/31/2019

Effective April 1, 2019

**Excess Loss and Allocated
Expense Pure Premium Factors**
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.735	0.771	0.790	0.817	0.838	0.858	0.870
\$15,000	0.686	0.729	0.751	0.781	0.807	0.830	0.848
\$20,000	0.645	0.692	0.717	0.750	0.779	0.806	0.827
\$25,000	0.610	0.661	0.687	0.723	0.755	0.784	0.808
\$30,000	0.580	0.633	0.660	0.698	0.733	0.763	0.791
\$35,000	0.553	0.608	0.637	0.676	0.712	0.745	0.774
\$40,000	0.529	0.586	0.615	0.655	0.694	0.727	0.759
\$50,000	0.489	0.547	0.578	0.619	0.660	0.696	0.732
\$75,000	0.415	0.474	0.507	0.549	0.594	0.632	0.676
\$100,000	0.364	0.423	0.456	0.497	0.545	0.583	0.632
\$125,000	0.327	0.384	0.417	0.458	0.506	0.544	0.596
\$150,000	0.297	0.354	0.386	0.426	0.474	0.512	0.566
\$175,000	0.274	0.329	0.361	0.399	0.448	0.485	0.541
\$200,000	0.255	0.308	0.340	0.377	0.426	0.462	0.519
\$225,000	0.238	0.290	0.322	0.358	0.406	0.441	0.499
\$250,000	0.224	0.275	0.307	0.342	0.389	0.423	0.482
\$275,000	0.212	0.262	0.293	0.327	0.374	0.408	0.467
\$300,000	0.201	0.250	0.281	0.314	0.361	0.393	0.453
\$325,000	0.191	0.239	0.270	0.302	0.349	0.380	0.440
\$350,000	0.182	0.230	0.260	0.291	0.337	0.369	0.429
\$375,000	0.174	0.221	0.251	0.282	0.327	0.358	0.418
\$400,000	0.167	0.213	0.243	0.273	0.318	0.348	0.408
\$425,000	0.161	0.206	0.235	0.265	0.310	0.339	0.399
\$450,000	0.155	0.199	0.228	0.257	0.302	0.330	0.391
\$475,000	0.149	0.193	0.221	0.250	0.294	0.323	0.383
\$500,000	0.144	0.187	0.215	0.244	0.287	0.315	0.376
\$600,000	0.127	0.167	0.195	0.221	0.264	0.290	0.350
\$700,000	0.113	0.152	0.178	0.203	0.244	0.269	0.329
\$800,000	0.102	0.139	0.164	0.188	0.229	0.253	0.312
\$900,000	0.093	0.128	0.153	0.176	0.215	0.238	0.297
\$1,000,000	0.086	0.119	0.143	0.165	0.203	0.226	0.284
\$2,000,000	0.047	0.071	0.089	0.105	0.135	0.153	0.204
\$3,000,000	0.031	0.050	0.064	0.077	0.102	0.117	0.162
\$4,000,000	0.023	0.038	0.050	0.060	0.082	0.095	0.135
\$5,000,000	0.018	0.030	0.040	0.049	0.068	0.079	0.115
\$6,000,000	0.014	0.025	0.033	0.041	0.057	0.068	0.100
\$7,000,000	0.012	0.021	0.028	0.035	0.049	0.059	0.087
\$8,000,000	0.010	0.018	0.024	0.030	0.043	0.051	0.077
\$9,000,000	0.008	0.015	0.021	0.026	0.038	0.045	0.069
\$10,000,000	0.007	0.013	0.018	0.023	0.033	0.041	0.062

3.

Retrospective Pure Premium Development Factors

<u>With Loss Limit</u>			<u>Without Loss Limit</u>			4th & Subsequent <u>Adjustment</u>
1st <u>Adj.</u>	2nd <u>Adj.</u>	3rd <u>Adj.</u>	1st <u>Adj.</u>	2nd <u>Adj.</u>	3rd <u>Adj.</u>	
0.07	0.05	0.03	0.30	0.19	0.13	0.00

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

NORTH CAROLINA—UPDATE TO EXPERIENCE RATING PREMIUM ELIGIBILITY

EXPERIENCE RATING PLAN MANUAL—2003 EDITION RULE 2—EXPERIENCE RATING ELEMENTS AND FORMULA A. PREMIUM ELIGIBILITY

2. State Subject Premium Eligibility Amounts

A risk qualifies for experience rating when its subject premium, developed in its experience period, meets or exceeds the minimum eligibility amount shown in the State Table of Subject Premium Eligibility Amounts in Rule 2-A-2-c. *Refer to Rule 2-E-1 to determine a risk's experience period.*

- a. A risk qualifies for experience rating if its data within the most recent 24 months of the experience period develops a subject premium of at least the amount shown in Column A.
- b. A risk may not qualify according to Rule 2-A-2-a. If it has more than the amount of experience referenced in Rule 2-A-2-a, then to qualify for experience rating the risk must develop an average annual subject premium of at least the amount shown in Column B. *Refer to Rule 2-A-3 to determine average annual subject premium.*
- c. A risk's rating effective date determines the applicable Column A and Column B subject premium eligibility amounts required to qualify for experience rating. *Refer to Rule 2-B for rating effective date determination.*

State Table of Subject Premium Eligibility Amounts

State	Rating Effective Date	Column A (\$)	Column B (\$)
NC	<u>4/1/19 and after</u>	<u>11,000</u>	<u>5,500</u>
	<u>4/1/16 - 3/31/19</u>	10,000	5,000

NOTE: This exhibit revises the North Carolina experience rating subject premium eligibility amounts shown in the State Table of Subject Premium Eligibility Amounts in NCCI's *Experience Rating Plan Manual* national Rule 2-A-2. The content shown in this table is not a complete replacement of the existing State Table of Subject Premium Eligibility Amounts. The premium eligibility amounts are applicable to all policies.

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section A - Factor Adjusting 2016 Policy Year Assigned Risk Premium to Present Assigned Risk Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Date	Rate Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For Expense Removal	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)x(8)
NR 04/01/15	Base	1.000	0.316	0.316	0.807	0.939	0.734	0.952	0.529
NR 04/01/16	1.019	1.019	0.684	0.697					
NR 04/01/17	0.917	0.934							
NR 04/01/18	0.875	0.817							
				<u>1.013</u>					

Section B - Factor Adjusting 2016 Policy Year Voluntary Premium to Present Voluntary Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Date	Loss Cost Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)
NR 04/01/15	Base	1.000	0.316	0.316	0.733	1.000	1.000	0.733
NR 04/01/16	0.898	0.898	0.684	0.614				
NR 04/01/17	0.856	0.769						
NR 04/01/18	0.887	0.682						
				<u>0.930</u>				

Section C - Factor Adjusting 2016 Policy Year Assigned Risk Premium and Voluntary Premium to Present Statewide Level

(1) Assigned Risk Market Share PY 2016	0.076
(2) Voluntary Market Share PY 2016	0.924
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. A)	0.529
(4) Voluntary Standard Premium Adjustment Factor (See Sec. B)	0.733
(5) Premium Adjustment Factor = [(1)x(3)]/2.003+(2)x(4) #	0.697

NR New and renewal business.

@ Eliminates premium derived from expense constants.

* Eliminates premium derived from minimum premiums.

Current premium index (assigned risk-to-voluntary) = 2.003

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section D - Factor Adjusting 2016 Policy Year Indemnity Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
01/01/16	Base	1.000	0.590	0.590	1.002
01/01/17	1.003	1.003	0.410	0.411	
				<u>1.001</u>	

Section E - Factor Adjusting 2016 Policy Year Medical Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
01/01/16	Base	1.000	0.590	0.590	0.999
01/01/17	0.998	0.998	0.410	0.409	
				<u>0.999</u>	

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section F - Factor Adjusting 2015 Policy Year Assigned Risk Premium to Present Assigned Risk Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Date	Rate Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For Expense Removal	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)x(8)
NR 04/01/14	Base	1.000	0.316	0.316	0.806	0.921	0.734	0.952	0.519
NR 04/01/15	0.955	0.955	0.684	0.653					
NR 04/01/16	1.019	0.973							
NR 04/01/17	0.917	0.892							
NR 04/01/18	0.875	0.781							
				<u>0.969</u>					

Section G - Factor Adjusting 2015 Policy Year Voluntary Premium to Present Voluntary Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Date	Loss Cost Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For Expense Removal	Premium Adjustment Factor (5)x(6)x(7)
NR 04/01/14	Base	1.000	0.316	0.316	0.673	1.000	1.000	0.673
NR 04/01/15	0.966	0.966	0.684	0.661				
NR 04/01/16	0.898	0.867						
NR 04/01/17	0.856	0.742						
NR 04/01/18	0.887	0.658						
				<u>0.977</u>				

Section H - Factor Adjusting 2015 Policy Year Assigned Risk Premium and Voluntary Premium to Present Statewide Level

(1) Assigned Risk Market Share PY 2015	0.072
(2) Voluntary Market Share PY 2015	0.928
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. F)	0.519
(4) Voluntary Standard Premium Adjustment Factor (See Sec. G)	0.673
(5) Premium Adjustment Factor = [(1)x(3)]/2.003+(2)x(4) #	0.643

NR New and renewal business.

@ Eliminates premium derived from expense constants.

* Eliminates premium derived from minimum premiums.

Current premium index (assigned risk-to-voluntary) = 2.003

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section I - Factor Adjusting 2015 Policy Year Indemnity Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
01/01/15	Base	1.000	0.060	0.060	1.006
04/01/15	1.000	1.000	0.119	0.119	
07/01/15	1.000	1.000	0.411	0.411	
01/01/16	1.005	1.005	0.410	0.412	
01/01/17	1.003	1.008			
				<hr/> 1.002	

Section J - Factor Adjusting 2015 Policy Year Medical Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
01/01/15	Base	1.000	0.060	0.060	0.997
04/01/15	0.941	0.941	0.119	0.112	
07/01/15	1.030	0.969	0.411	0.398	
01/01/16	0.995	0.964	0.410	0.395	
01/01/17	0.998	0.962			
				<hr/> 0.965	

NORTH CAROLINA

APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section A - Premium and Loss Summary Valued as of 12/31/2017

Policy Year 2016

(1) Standard Earned Premium	\$1,102,515,743
(2) Factor to Develop Premium to Ultimate	1.011
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$1,114,643,416
(4) Limited Indemnity Paid Losses	\$101,532,880
(5) Limited Indemnity Paid Development Factor to Ultimate	3.251
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$330,083,393
(7) Limited Indemnity Paid+Case Losses	\$189,322,645
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.640
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$310,489,138
(10) Policy Year 2016 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$320,286,266
(11) Limited Medical Paid Losses	\$149,976,333
(12) Limited Medical Paid Development Factor to Ultimate	1.936
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$290,354,181
(14) Limited Medical Paid+Case Losses	\$247,610,227
(15) Limited Medical Paid+Case Development Factor to Ultimate	1.117
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$276,580,624
(17) Policy Year 2016 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$283,467,403

Policy Year 2015

(1) Standard Earned Premium	\$1,130,628,958
(2) Factor to Develop Premium to Ultimate	1.000
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$1,130,628,958
(4) Limited Indemnity Paid Losses	\$191,311,436
(5) Limited Indemnity Paid Development Factor to Ultimate	1.673
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$320,064,032
(7) Limited Indemnity Paid+Case Losses	\$247,170,137
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.251
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$309,209,841
(10) Policy Year 2015 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$314,636,937
(11) Limited Medical Paid Losses	\$199,069,376
(12) Limited Medical Paid Development Factor to Ultimate	1.467
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$292,034,775
(14) Limited Medical Paid+Case Losses	\$251,755,329
(15) Limited Medical Paid+Case Development Factor to Ultimate	1.109
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$279,196,660
(17) Policy Year 2015 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$285,615,718

NORTH CAROLINA

APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section B - Premium Development Factors

<u>Policy Year</u>	<u>1st/2nd</u>	<u>Policy Year</u>	<u>2nd/3rd</u>	<u>Policy Year</u>	<u>3rd/4th</u>	<u>Policy Year</u>	<u>4th/5th</u>
2013	1.011	2012	1.000	2011	1.000	2010	1.000
2014	1.011	2013	1.000	2012	1.000	2011	1.000
2015	1.012	2014	1.000	2013	1.000	2012	1.000
Average	1.011	Average	1.000	Average	1.000	Average	1.000

Summary of Premium Development Factors

<u>1st/5th</u>	<u>2nd/5th</u>	<u>3rd/5th</u>	<u>4th/5th</u>
1.011	1.000	1.000	1.000

NORTH CAROLINA

APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section C1 - Limited Indemnity Paid Loss Development Factors

Policy <u>Year</u>	<u>1st/2nd</u>	Policy <u>Year</u>	<u>2nd/3rd</u>	Policy <u>Year</u>	<u>3rd/4th</u>	Policy <u>Year</u>	<u>4th/5th</u>
2014	1.990	2013	1.277	2012	1.094	2011	1.051
2015	1.896	2014	1.243	2013	1.092	2012	1.051
Average	1.943	Average	1.260	Average	1.093	Average	1.051
Policy <u>Year</u>	<u>5th/6th</u>	Policy <u>Year</u>	<u>6th/7th</u>	Policy <u>Year</u>	<u>7th/8th</u>	Policy <u>Year</u>	<u>8th/9th</u>
2010	1.039	2009	1.024	2008	1.012	2007	1.009
2011	1.025	2010	1.017	2009	1.014	2008	1.009
Average	1.032	Average	1.021	Average	1.013	Average	1.009
Policy <u>Year</u>	<u>9th/10th</u>	Policy <u>Year</u>	<u>10th/11th</u>	Policy <u>Year</u>	<u>11th/12th</u>	Policy <u>Year</u>	<u>12th/13th</u>
2006	1.009	2005	1.009	2004	1.007	2003	1.004
2007	1.007	2006	1.004	2005	1.007	2004	1.003
Average	1.008	Average	1.007	Average	1.007	Average	1.004
Policy <u>Year</u>	<u>13th/14th</u>	Policy <u>Year</u>	<u>14th/15th</u>	Policy <u>Year</u>	<u>15th/16th</u>	Policy <u>Year</u>	<u>16th/17th</u>
2002	1.004	2001	1.003	2000	1.003	1999	1.002
2003	1.003	2002	1.003	2001	1.003	2000	1.002
Average	1.004	Average	1.003	Average	1.003	Average	1.002
Policy <u>Year</u>	<u>17th/18th</u>	Policy <u>Year</u>	<u>18th/19th</u>				
1998	1.007	1997	1.003				
1999	1.001	1998	1.003				
Average	1.004	Average	1.003				

NORTH CAROLINA

APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section C1 - Limited Medical Paid Loss Development Factors

Policy <u>Year</u>	<u>1st/2nd</u>	Policy <u>Year</u>	<u>2nd/3rd</u>	Policy <u>Year</u>	<u>3rd/4th</u>	Policy <u>Year</u>	<u>4th/5th</u>
2014	1.321	2013	1.118	2012	1.048	2011	1.046
2015	1.319	2014	1.084	2013	1.033	2012	1.032
Average	1.320	Average	1.101	Average	1.041	Average	1.039
Policy <u>Year</u>	<u>5th/6th</u>	Policy <u>Year</u>	<u>6th/7th</u>	Policy <u>Year</u>	<u>7th/8th</u>	Policy <u>Year</u>	<u>8th/9th</u>
2010	1.023	2009	1.017	2008	1.016	2007	1.010
2011	1.010	2010	1.013	2009	1.012	2008	1.014
Average	1.017	Average	1.015	Average	1.014	Average	1.012
Policy <u>Year</u>	<u>9th/10th</u>	Policy <u>Year</u>	<u>10th/11th</u>	Policy <u>Year</u>	<u>11th/12th</u>	Policy <u>Year</u>	<u>12th/13th</u>
2006	1.011	2005	1.013	2004	1.012	2003	1.006
2007	1.012	2006	1.007	2005	1.024	2004	1.005
Average	1.012	Average	1.010	Average	1.018	Average	1.006
Policy <u>Year</u>	<u>13th/14th</u>	Policy <u>Year</u>	<u>14th/15th</u>	Policy <u>Year</u>	<u>15th/16th</u>	Policy <u>Year</u>	<u>16th/17th</u>
2002	1.006	2001	1.006	2000	1.007	1999	1.004
2003	1.005	2002	1.018	2001	1.003	2000	1.005
Average	1.006	Average	1.012	Average	1.005	Average	1.005
Policy <u>Year</u>	<u>17th/18th</u>	Policy <u>Year</u>	<u>18th/19th</u>				
1998	1.003	1997	1.009				
1999	1.002	1998	1.006				
Average	1.003	Average	1.008				

NORTH CAROLINA

APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section C2 - Limited Indemnity Paid + Case Loss Development Factors

<u>Policy Year</u>	<u>1st/2nd</u>	<u>Policy Year</u>	<u>2nd/3rd</u>	<u>Policy Year</u>	<u>3rd/4th</u>	<u>Policy Year</u>	<u>4th/5th</u>
2011	1.323	2010	1.129	2009	1.058	2008	1.016
2012	1.334	2011	1.099	2010	1.047	2009	1.024
2013	1.327	2012	1.093	2011	1.042	2010	1.034
2014	1.314	2013	1.084	2012	1.029	2011	1.021
2015	1.259	2014	1.084	2013	1.026	2012	1.020
Average	1.311	Average	1.098	Average	1.040	Average	1.023

<u>Policy Year</u>	<u>5th/6th</u>	<u>Policy Year</u>	<u>6th/7th</u>	<u>Policy Year</u>	<u>7th/8th</u>	<u>Policy Year</u>	<u>8th/9th</u>
2007	1.017	2006	1.011	2005	1.010	2004	1.003
2008	1.024	2007	1.011	2006	1.009	2005	1.006
2009	1.012	2008	1.013	2007	1.004	2006	1.002
2010	1.014	2009	1.016	2008	1.005	2007	1.001
2011	1.006	2010	1.006	2009	1.003	2008	1.002
Average	1.015	Average	1.011	Average	1.006	Average	1.003

<u>Policy Year</u>	<u>9th/10th</u>	<u>Policy Year</u>	<u>10th/11th</u>	<u>Policy Year</u>	<u>11th/12th</u>	<u>Policy Year</u>	<u>12th/13th</u>
2003	1.001	2002	1.005	2001	1.002	2000	1.004
2004	1.005	2003	1.004	2002	1.001	2001	1.003
2005	1.002	2004	1.006	2003	1.005	2002	1.001
2006	1.001	2005	1.000	2004	0.999	2003	1.003
2007	1.004	2006	1.001	2005	1.003	2004	1.001
Average	1.003	Average	1.003	Average	1.002	Average	1.002

<u>Policy Year</u>	<u>13th/14th</u>	<u>Policy Year</u>	<u>14th/15th</u>	<u>Policy Year</u>	<u>15th/16th</u>	<u>Policy Year</u>	<u>16th/17th</u>
1999	1.001	1998	1.002	1997	1.005	1996	1.000
2000	1.001	1999	1.001	1998	1.002	1997	1.000
2001	1.003	2000	1.001	1999	1.000	1998	1.001
2002	1.003	2001	1.000	2000	1.001	1999	1.000
2003	1.001	2002	1.002	2001	0.999	2000	1.002
Average	1.002	Average	1.001	Average	1.001	Average	1.001

<u>Policy Year</u>	<u>17th/18th</u>	<u>Policy Year</u>	<u>18th/19th</u>
1995	1.000	1994	1.001
1996	1.000	1995	1.001
1997	1.001	1996	1.001
1998	1.005	1997	1.000
1999	1.001	1998	1.001
Average	1.001	Average	1.001

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section C2 - Limited Medical Paid + Case Loss Development Factors

<u>Policy Year</u>	<u>1st/2nd</u>	<u>Policy Year</u>	<u>2nd/3rd</u>	<u>Policy Year</u>	<u>3rd/4th</u>	<u>Policy Year</u>	<u>4th/5th</u>
2011	1.028	2010	1.049	2009	1.028	2008	1.003
2012	1.024	2011	1.037	2010	1.024	2009	1.025
2013	1.024	2012	0.999	2011	1.008	2010	1.015
2014	0.972	2013	0.999	2012	1.005	2011	0.987
2015	0.986	2014	0.985	2013	0.984	2012	0.995
Average	1.007	Average	1.014	Average	1.010	Average	1.005

<u>Policy Year</u>	<u>5th/6th</u>	<u>Policy Year</u>	<u>6th/7th</u>	<u>Policy Year</u>	<u>7th/8th</u>	<u>Policy Year</u>	<u>8th/9th</u>
2007	1.002	2006	1.007	2005	1.006	2004	0.994
2008	1.017	2007	1.011	2006	1.003	2005	1.005
2009	1.007	2008	1.006	2007	0.999	2006	0.999
2010	1.011	2009	1.002	2008	1.002	2007	1.006
2011	0.986	2010	1.005	2009	1.007	2008	1.003
Average	1.005	Average	1.006	Average	1.003	Average	1.001

<u>Policy Year</u>	<u>9th/10th</u>	<u>Policy Year</u>	<u>10th/11th</u>	<u>Policy Year</u>	<u>11th/12th</u>	<u>Policy Year</u>	<u>12th/13th</u>
2003	1.007	2002	1.016	2001	1.005	2000	1.003
2004	1.013	2003	1.005	2002	1.011	2001	1.001
2005	1.004	2004	1.011	2003	1.005	2002	1.000
2006	1.002	2005	0.999	2004	0.996	2003	1.002
2007	1.008	2006	1.004	2005	0.997	2004	1.010
Average	1.007	Average	1.007	Average	1.003	Average	1.003

<u>Policy Year</u>	<u>13th/14th</u>	<u>Policy Year</u>	<u>14th/15th</u>	<u>Policy Year</u>	<u>15th/16th</u>	<u>Policy Year</u>	<u>16th/17th</u>
1999	1.014	1998	0.995	1997	1.006	1996	1.001
2000	1.018	1999	0.985	1998	1.005	1997	1.014
2001	1.003	2000	1.001	1999	0.997	1998	1.011
2002	1.001	2001	0.995	2000	1.004	1999	0.998
2003	1.000	2002	0.999	2001	1.000	2000	0.999
Average	1.007	Average	0.995	Average	1.002	Average	1.005

<u>Policy Year</u>	<u>17th/18th</u>	<u>Policy Year</u>	<u>18th/19th</u>
1995	1.000	1994	1.003
1996	1.004	1995	1.000
1997	1.002	1996	1.003
1998	0.991	1997	0.991
1999	1.001	1998	1.001
Average	1.000	Average	1.000

NORTH CAROLINA

APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section D - Determination of Policy Year Loss Development Factors (19th-to-Ultimate Report)

Indemnity Paid+Case Data for Matching Companies

(1) Policy Year	(2) <u>Losses for Policy Year</u> 19th Report	(3) <u>Losses for Policy Year</u> 20th Report	(4) <u>Losses for All Prior Policy Years</u> Previous	(5) <u>Losses for All Prior Policy Years</u> Current	(6) Factor to Adjust Losses for Prior Policy Years	(7) Indicated 19th-to-Ult Development for Policy Year
1988	205,594,992	206,136,324	1,210,634,831	1,212,997,442	0.446	1.028
1989	249,419,751	249,530,896	1,417,797,145	1,419,808,759	0.413	1.020
1990	259,482,341	260,320,798	1,665,158,333	1,668,563,418	0.471	1.031
1991	248,246,618	248,514,191	1,928,884,216	1,930,675,633	0.571	1.014
1992	186,335,197	185,628,007	2,179,189,824	2,183,334,104	0.861	1.022
1993	151,416,883	151,330,205	2,368,917,194	2,372,702,515	1.137	1.021
1994	121,415,191	121,362,701	2,514,666,653	2,516,296,206	1.481	1.009
1995	120,320,721	120,313,375	2,628,868,511	2,631,877,627	1.514	1.016
1996	140,561,581	140,846,159	2,748,221,088	2,750,107,165	1.300	1.012
1997	168,276,290	168,572,574	2,890,860,675	2,893,548,839	1.094	1.016
Selected Indemnity 19th-to-Ultimate Loss Development Factor						1.019

Medical Paid+Case Data for Matching Companies

(8) Policy Year	(9) <u>Losses for Policy Year</u> 19th Report	(10) <u>Losses for Policy Year</u> 20th Report	(11) <u>Losses for All Prior Policy Years</u> Previous	(12) <u>Losses for All Prior Policy Years</u> Current	(13) Factor to Adjust Losses for Prior Policy Years	(14) Indicated 19th-to-Ult Development for Policy Year
1988	170,279,408	170,071,034	905,639,694	911,796,132	0.417	1.085
1989	197,376,559	197,874,235	1,080,957,405	1,084,167,952	0.409	1.042
1990	210,648,228	211,220,912	1,282,070,898	1,285,133,385	0.458	1.034
1991	220,022,209	221,866,006	1,496,354,297	1,500,382,230	0.513	1.044
1992	168,518,550	167,970,731	1,722,248,236	1,732,749,265	0.774	1.077
1993	135,595,487	135,321,543	1,900,718,713	1,909,530,439	1.045	1.060
1994	98,591,984	98,817,836	2,038,631,391	2,043,116,683	1.512	1.032
1995	106,697,873	106,566,043	2,134,804,734	2,137,626,146	1.422	1.017
1996	116,706,939	116,821,884	2,240,183,064	2,240,745,333	1.317	1.005
1997	133,777,851	134,067,317	2,357,361,276	2,355,553,770	1.160	0.991
Selected Medical 19th-to-Ultimate Loss Development Factor						1.039

$(7) = 1 + [(3)-(2) + ((5)-(4)) / (6)] / (2)$

$(14) = 1 + [(10)-(9) + ((12)-(11)) / (13)] / (9)$

Columns (4) and (11) are valued as of the date at which the given policy year is at a 19th report.

Columns (5) and (12) are valued as of the date at which the given policy year is at a 20th report.

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section E - Derivation of Policy Year Limited 19th-to-Ultimate Loss Development Factors

<u>Policy Year</u>	<u>Indemnity Paid-to-Paid + Case Ratio 19th Report</u>	<u>Medical Paid-to-Paid + Case Ratio 19th Report</u>
1994	0.992	0.978
1995	0.987	0.959
1996	0.988	0.965
1997	0.990	0.957
1998	0.992	0.974
Average	0.990	0.967

	<u>Indemnity</u>	<u>Medical</u>
(1) Paid+Case 19th-to-Ultimate Loss Development Factor (Section D)	1.019	1.039
(2) Factor to Adjust 19th-to-Ultimate Development Factor to a Limited Basis	0.883	0.883
(3) Limited Paid+Case 19th-to-Ultimate Loss Development Factor = $[(1)-1]x(2)+1$	1.017	1.034
(4) Limited Paid-to-Paid+Case Ratio (Section E)	0.990	0.967
(5) Limited Paid 19th-to-Ultimate Loss Development Factor = (3) / (4)	1.027	1.069

Section F1 - Summary of Limited Paid Loss Development Factors

<u>Indemnity Paid Loss Development</u>			<u>Medical Paid Loss Development</u>		
<u>Report</u>	<u>(1) to Next Report</u>	<u>(2) to Ultimate</u>	<u>Report</u>	<u>(3) to Next Report</u>	<u>(4) to Ultimate</u>
1st	1.943	3.251	1st	1.320	1.936
2nd	1.260	1.673	2nd	1.101	1.467
3rd	1.093	1.328	3rd	1.041	1.332
4th	1.051	1.215	4th	1.039	1.280
5th	1.032	1.156	5th	1.017	1.232
6th	1.021	1.120	6th	1.015	1.211
7th	1.013	1.097	7th	1.014	1.193
8th	1.009	1.083	8th	1.012	1.177
9th	1.008	1.073	9th	1.012	1.163
10th	1.007	1.064	10th	1.010	1.149
11th	1.007	1.057	11th	1.018	1.138
12th	1.004	1.050	12th	1.006	1.118
13th	1.004	1.046	13th	1.006	1.111
14th	1.003	1.042	14th	1.012	1.104
15th	1.003	1.039	15th	1.005	1.091
16th	1.002	1.036	16th	1.005	1.086
17th	1.004	1.034	17th	1.003	1.081
18th	1.003	1.030	18th	1.008	1.078
19th		1.027	19th		1.069

(2) = Cumulative upward product of column (1).

(4) = Cumulative upward product of column (3).

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section F2 - Summary of Limited Paid+Case Loss Development Factors

Indemnity Paid+Case Loss Development

<u>Report</u>	<u>(1) to Next Report</u>	<u>(2) to Ultimate</u>
1st	1.311	1.640
2nd	1.098	1.251
3rd	1.040	1.139
4th	1.023	1.095
5th	1.015	1.070
6th	1.011	1.054
7th	1.006	1.043
8th	1.003	1.037
9th	1.003	1.034
10th	1.003	1.031
11th	1.002	1.028
12th	1.002	1.026
13th	1.002	1.024
14th	1.001	1.022
15th	1.001	1.021
16th	1.001	1.020
17th	1.001	1.019
18th	1.001	1.018
19th		1.017

Medical Paid+Case Loss Development

<u>Report</u>	<u>(3) to Next Report</u>	<u>(4) to Ultimate</u>
1st	1.007	1.117
2nd	1.014	1.109
3rd	1.010	1.094
4th	1.005	1.083
5th	1.005	1.078
6th	1.006	1.073
7th	1.003	1.067
8th	1.001	1.064
9th	1.007	1.063
10th	1.007	1.056
11th	1.003	1.049
12th	1.003	1.046
13th	1.007	1.043
14th	0.995	1.036
15th	1.002	1.041
16th	1.005	1.039
17th	1.000	1.034
18th	1.000	1.034
19th		1.034

(2) = Cumulative upward product of column (1).

(4) = Cumulative upward product of column (3).

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Determination of Premium and Losses Developed to an Ultimate Report

Section G - Factor to Adjust Limited Losses to an Unlimited Basis

(1) Threshold at the Midpoint of the Loss Cost Effective Period*	13,628,361
(2) Statewide Excess Ratio for (1)	0.013
(3) Market Share for Carriers Missing from Large Loss and Catastrophe Call	0.000
(4) Factor to Adjust Limited Losses to an Unlimited Basis = $1.0 / \{1.0 - [(2) \times (1.0 - (3))]\}$	1.013

Section H - Policy Year Large Loss Limits

<u>Experience Year</u>	<u>Policy Year Detrended Limit</u>
2016	11,895,101
2015	11,693,487
2014	11,398,315
2013	11,059,156
2012	10,821,420
2011	10,579,825
2010	10,313,410
2009	9,988,269
2008	9,840,848
2007	9,730,992
2006	9,453,966
2005	9,094,899
2004	8,772,417
2003	8,463,628
2002	8,205,874
2001	8,034,619
2000	7,838,699
1999	7,505,279
1998	7,141,425

* March 23, 2020 is the midpoint of the effective period for which the revised loss costs are being proposed.

NORTH CAROLINA

APPENDIX A-III

Policy Year Trend

Section A - Summary of Annual Trends

(1)	(2)	(3)	(4)	(5)	(6)
Policy Year	Lost-Time	Indemnity		Medical	
	Claim Frequency*	Avg Cost Per Case*^	Loss Ratio^	Avg Cost Per Case*^	Loss Ratio^
2009	16.1	41,057	0.660	33,433	0.538
2010	16.4	39,102	0.641	33,608	0.551
2011	16.6	36,048	0.597	32,532	0.539
2012	15.5	34,759	0.540	32,673	0.507
2013	15.1	33,683	0.508	29,308	0.442
2014	14.8	32,339	0.479	28,378	0.420
2015	14.0	30,994	0.436	27,888	0.392
2016	13.6	30,385	0.413	26,812	0.365

* Figures have been adjusted to the current wage level.

^ Based on an average of paid and paid+case losses.

(1) Current Approved Annual Loss Ratio Trend Factor	<u>Indemnity</u>	<u>Medical</u>
	0.970	0.985
(2) Range of Indicated Annual Trend Factors Based on Frequency and Severity Analysis	Lower estimate:	0.931
	Upper estimate:	0.963
(3) Selected Annual Loss Ratio Trend Factor	0.960	0.970
(4) Length of Trend Period from Midpoint of Policy Year to Midpoint of Effective Period:		
	<u>Years</u>	
	Policy Year 2016	3.316
	Policy Year 2015	4.316
(5) Trend Factor Applied to Experience Year = (3) ^ (4)		
	<u>Indemnity</u>	<u>Medical</u>
	Policy Year 2016	0.873
	Policy Year 2015	0.838

NORTH CAROLINA

APPENDIX A-III

Policy Year Trend

Section B - Summary of Data Points Underlying Trend Analysis

<u>Policy Year</u>	<u>Paid Indemnity Loss Ratio</u>	<u>Paid Medical Loss Ratio</u>	<u>Paid+Case Indemnity Loss Ratio</u>	<u>Paid+Case Medical Loss Ratio</u>	<u>Claim Frequency</u>	<u>Paid Indemnity Avg. Cost Per Case</u>	<u>Paid Medical Avg. Cost Per Case</u>	<u>Paid+Case Indemnity Avg. Cost Per Case</u>	<u>Paid+Case Medical Avg. Cost Per Case</u>
2009	0.663	0.542	0.656	0.533	16.1	41,275	33,722	40,840	33,144
2010	0.642	0.554	0.640	0.548	16.4	39,160	33,802	39,043	33,413
2011	0.605	0.556	0.589	0.521	16.6	36,533	33,575	35,562	31,489
2012	0.547	0.515	0.532	0.499	15.5	35,225	33,206	34,292	32,140
2013	0.518	0.462	0.498	0.422	15.1	34,356	30,633	33,011	27,983
2014	0.484	0.433	0.473	0.407	14.8	32,730	29,244	31,947	27,512
2015	0.443	0.400	0.428	0.383	14.0	31,529	28,515	30,459	27,261
2016	0.426	0.373	0.400	0.356	13.6	31,314	27,463	29,456	26,160

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APPENDIX A-III
Loss Ratio Trend Supporting Information
Financial Data is Valued as of December 31, 2017

Section C - Premium

Policy Year	(1) Policy Year Premium	(2) Premium Devel Factor	(3) Ultimate Premium (1) x (2)	(4) On-level Factor	(5) On-level Devel Prem (3) x (4)
2009	1,003,414,820	xxx	1,003,414,820	0.568	569,939,618
2010	956,170,088	xxx	956,170,088	0.618	590,913,114
2011	966,645,602	xxx	966,645,602	0.636	614,786,603
2012	987,224,741	xxx	987,224,741	0.630	621,951,587
2013	1,027,988,309	1.000	1,027,988,309	0.631	648,660,623
2014	1,083,984,678	1.000	1,083,984,678	0.630	682,910,347
2015	1,130,628,958	1.000	1,130,628,958	0.643	726,994,420
2016	1,102,515,743	1.011	1,114,643,416	0.697	776,906,461

Section D - Paid Loss Ratios

Policy Year	(1) Paid Indemnity Losses	(2) Loss Devel Factor	(3) Ultimate Ind. Loss (1) x (2)	(4) On-level Factor	(5) On-level Devel Ind. Loss (3) x (4)	(6) Paid Ind. Loss Ratio (5)/[Section C (5)]
2009	346,693,371	1.083	375,468,921	1.007	378,097,203	0.663
2010	343,973,015	1.097	377,338,397	1.005	379,225,089	0.642
2011	326,276,520	1.120	365,429,702	1.018	372,007,437	0.605
2012	288,895,555	1.156	333,963,262	1.018	339,974,601	0.547
2013	272,984,705	1.215	331,676,417	1.014	336,319,887	0.518
2014	246,650,780	1.328	327,552,236	1.010	330,827,758	0.484
2015	191,311,436	1.673	320,064,032	1.006	321,984,416	0.443
2016	101,532,880	3.251	330,083,393	1.002	330,743,560	0.426

Policy Year	(7) Paid Medical Losses	(8) Loss Devel Factor	(9) Ultimate Med. Loss (7) x (8)	(10) On-level Factor	(11) On-level Devel Med. Loss (9) x (10)	(12) Paid Med. Loss Ratio (11)/[Section C (5)]
2009	282,546,568	1.177	332,557,311	0.929	308,945,742	0.542
2010	295,177,697	1.193	352,146,993	0.930	327,496,703	0.554
2011	301,863,570	1.211	365,556,783	0.935	341,795,592	0.556
2012	277,349,785	1.232	341,694,935	0.938	320,509,849	0.515
2013	246,178,456	1.280	315,108,424	0.952	299,983,220	0.462
2014	228,620,216	1.332	304,522,128	0.970	295,386,464	0.433
2015	199,069,376	1.467	292,034,775	0.997	291,158,671	0.400
2016	149,976,333	1.936	290,354,181	0.999	290,063,827	0.373

Section E - Paid+Case Loss Ratios

Policy Year	(1) Paid+Case Indemnity Losses	(2) Loss Devel Factor	(3) Ultimate Ind. Loss (1) x (2)	(4) On-level Factor	(5) On-level Devel Ind. Loss (3) x (4)	(6) Paid+Case Ind. Loss Ratio (5)/[Section C (5)]
2009	358,252,762	1.037	371,508,114	1.007	374,108,671	0.656
2010	360,706,993	1.043	376,217,394	1.005	378,098,481	0.640
2011	337,486,710	1.054	355,710,992	1.018	362,113,790	0.589
2012	303,849,902	1.070	325,119,395	1.018	330,971,544	0.532
2013	291,040,673	1.095	318,689,537	1.014	323,151,191	0.498
2014	280,695,374	1.139	319,712,031	1.010	322,909,151	0.473
2015	247,170,137	1.251	309,209,841	1.006	311,065,100	0.428
2016	189,322,645	1.640	310,489,138	1.002	311,110,116	0.400

Policy Year	(7) Paid+Case Medical Losses	(8) Loss Devel Factor	(9) Ultimate Med. Loss (7) x (8)	(10) On-level Factor	(11) On-level Devel Med. Loss (9) x (10)	(12) Paid+Case Med. Loss Ratio (11)/[Section C (5)]
2009	307,198,997	1.064	326,859,733	0.929	303,652,692	0.533
2010	326,240,197	1.067	348,098,290	0.930	323,731,410	0.548
2011	319,521,394	1.073	342,846,456	0.935	320,561,436	0.521
2012	306,786,740	1.078	330,716,106	0.938	310,211,707	0.499
2013	265,788,466	1.083	287,848,909	0.952	274,032,161	0.422
2014	261,867,508	1.094	286,483,054	0.970	277,888,562	0.407
2015	251,755,329	1.109	279,196,660	0.997	278,359,070	0.383
2016	247,610,227	1.117	276,580,624	0.999	276,304,043	0.356

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APPENDIX A-III
Frequency and Severity Trend Supporting Information
Financial Data is Valued as of December 31, 2017

Section F - Claim Frequency

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			=(1)x(2)			=(4)x(5)			=(6)x(7)x(8)	=(3)/(9)
Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Policy Year Premium	Premium Devel Factor	Ultimate Premium	On-level Factor	Factor to Adjust to 2016 Wage Levels	On-level Devel Prem Adj to 2016 Wage Level	Claim Freq Per Million of On-level Premium
2009	10,907	1.000	10,907	1,003,396,289	1.000	1,003,396,289	0.568	1.191	678,295,891	16.1
2010	11,168	1.000	11,168	956,170,088	1.000	956,170,088	0.618	1.153	681,749,273	16.4
2011	11,443	1.000	11,443	966,645,602	1.000	966,645,602	0.636	1.124	691,151,605	16.6
2012	10,609	1.000	10,609	987,224,741	1.000	987,224,741	0.630	1.099	683,159,521	15.5
2013	10,523	1.000	10,523	1,027,988,309	1.000	1,027,988,309	0.631	1.075	696,976,074	15.1
2014	10,527	1.001	10,538	1,083,984,678	1.000	1,083,984,678	0.630	1.043	712,177,933	14.8
2015	10,323	1.006	10,385	1,130,628,958	1.000	1,130,628,958	0.643	1.017	739,431,339	14.0
2016	10,146	1.041	10,562	1,102,515,743	1.011	1,114,643,416	0.697	1.000	776,906,461	13.6

Section G - Paid Severity

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			=(1)x(2)			=(4)x(5)			=(6)x(7)x(8)	=(9)/(3)
Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Paid Indemnity Losses	Paid Indemnity LDF	Ultimate Indemnity Losses	On-level Factor	Factor to Adjust to 2016 Wage Levels	On-level Devel Indemnity Losses Adj to 2016 Wage Level	Average Claim Severity
2009	10,907	1.000	10,907	346,693,274	1.083	375,468,816	1.007	1.191	450,187,110	41,275
2010	11,168	1.000	11,168	343,973,015	1.097	377,338,397	1.005	1.153	437,335,202	39,160
2011	11,443	1.000	11,443	326,276,520	1.120	365,429,702	1.018	1.124	418,051,579	36,533
2012	10,609	1.000	10,609	288,895,555	1.156	333,963,262	1.018	1.099	373,704,890	35,225
2013	10,523	1.000	10,523	272,984,705	1.215	331,676,417	1.014	1.075	361,527,295	34,356
2014	10,527	1.001	10,538	246,650,780	1.328	327,552,236	1.010	1.043	344,912,505	32,730
2015	10,323	1.006	10,385	191,311,436	1.673	320,064,032	1.006	1.017	327,425,505	31,529
2016	10,146	1.041	10,562	101,532,880	3.251	330,083,393	1.002	1.000	330,743,560	31,314

	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
			=(11)x(12)			=(14)x(15)			=(16)x(17)x(18)	=(19)/(13)
Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Paid Medical Losses	Paid Medical LDF	Ultimate Medical Losses	On-level Factor	Factor to Adjust to 2016 Wage Levels	On-level Devel Medical Losses Adj to 2016 Wage Level	Medical Average Claim Severity
2009	10,907	1.000	10,907	282,546,568	1.177	332,557,311	0.929	1.191	367,808,386	33,722
2010	11,168	1.000	11,168	295,177,697	1.193	352,146,993	0.930	1.153	377,501,576	33,802
2011	11,443	1.000	11,443	301,863,570	1.211	365,556,783	0.935	1.124	384,200,179	33,575
2012	10,609	1.000	10,609	277,349,785	1.232	341,694,935	0.938	1.099	352,287,478	33,206
2013	10,523	1.000	10,523	246,178,456	1.280	315,108,424	0.952	1.075	322,355,918	30,633
2014	10,527	1.001	10,538	228,620,216	1.332	304,522,128	0.970	1.043	308,176,394	29,244
2015	10,323	1.006	10,385	199,069,376	1.467	292,034,775	0.997	1.017	296,123,262	28,515
2016	10,146	1.041	10,562	149,976,333	1.936	290,354,181	0.999	1.000	290,063,827	27,463

Section H - Paid+Case Severity

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			=(1)x(2)			=(4)x(5)			=(6)x(7)x(8)	=(9)/(3)
Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Paid+Case Indemnity Losses	Paid+Case Indemnity LDF	Ultimate Indemnity Losses	On-level Factor	Factor to Adjust to 2016 Wage Levels	On-level Devel Indemnity Losses Adj to 2016 Wage Level	Average Claim Severity
2009	10,907	1.000	10,907	358,252,665	1.037	371,508,014	1.007	1.191	445,438,109	40,840
2010	11,168	1.000	11,168	360,706,993	1.043	376,217,394	1.005	1.153	436,035,960	39,043
2011	11,443	1.000	11,443	337,486,710	1.054	355,710,992	1.018	1.124	406,933,375	35,562
2012	10,609	1.000	10,609	303,849,902	1.070	325,119,395	1.018	1.099	363,808,603	34,292
2013	10,523	1.000	10,523	291,040,673	1.095	318,689,537	1.014	1.075	347,371,595	33,011
2014	10,527	1.001	10,538	280,695,374	1.139	319,712,031	1.010	1.043	336,656,769	31,947
2015	10,323	1.006	10,385	247,170,137	1.251	309,209,841	1.006	1.017	316,321,667	30,459
2016	10,146	1.041	10,562	189,322,645	1.640	310,489,138	1.002	1.000	311,110,116	29,456

	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
			=(11)x(12)			=(14)x(15)			=(16)x(17)x(18)	=(19)/(13)
Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Paid+Case Medical Losses	Paid+Case Medical LDF	Ultimate Medical Losses	On-level Factor	Factor to Adjust to 2016 Wage Levels	On-level Devel Medical Losses Adj to 2016 Wage Level	Medical Average Claim Severity
2009	10,907	1.000	10,907	307,198,997	1.064	326,859,733	0.929	1.191	361,506,865	33,144
2010	11,168	1.000	11,168	326,240,197	1.067	348,098,290	0.930	1.153	373,161,367	33,413
2011	11,443	1.000	11,443	319,521,394	1.073	342,846,456	0.935	1.124	360,331,625	31,489
2012	10,609	1.000	10,609	306,786,740	1.078	330,716,106	0.938	1.099	340,968,305	32,140
2013	10,523	1.000	10,523	265,788,466	1.083	287,848,909	0.952	1.075	294,469,434	27,983
2014	10,527	1.001	10,538	261,867,508	1.094	286,483,054	0.970	1.043	289,920,851	27,512
2015	10,323	1.006	10,385	251,755,329	1.109	279,196,660	0.997	1.017	283,105,413	27,261
2016	10,146	1.041	10,562	247,610,227	1.117	276,580,624	0.999	1.000	276,304,043	26,160

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APPENDIX A-IV

NCRB and NCCI maintain several data reporting initiatives and programs to assist carriers to report data and to ensure that the data that is reported is complete, accurate, and reported in a timely fashion. Occasionally, a particular carrier's data submission is not available for use in a filing either because the data was not reported prior to the filing, was not accurate, or NCCI determined that the data that was reported should not be included in the filing based on NCCI's actuarial judgment.

All carriers writing more than one-tenth of one percent of the North Carolina workers compensation written premium volume and whose aggregate financial data is not included in this filing are listed below. The listing is separated between policy years 2015 and 2014 aggregate data.

Carriers not included in policy year experience valued as of December 31, 2017

Policy Year 2016

<u>Name of Carrier</u>	<u>Percentage of Premium Volume</u>
Guarantee Ins. Co.	0.7%

Policy Year 2015

<u>Name of Carrier</u>	<u>Percentage of Premium Volume</u>
Guarantee Ins. Co.	0.8%

Note: Figures are based on 2016 and 2015 data from the NAIC.

NORTH CAROLINA

APPENDIX A-V

Derivation of Industry Group Differentials

Industry group differentials are used to more equitably distribute the overall loss cost level change based on the individual experience of each industry group. The payroll, losses and claim counts used in the calculations below are from the North Carolina Workers Compensation Statistical Plan ("Workers Compensation Statistical Plan" or "WCSP") data.

I. Expected Losses

The current expected losses (columns (1) and (2)) are the payroll extended by the pure premiums underlying the latest approved loss costs. The proposed expected losses (3) are the current expected losses adjusted to the proposed level. These adjustments include the proposed experience, trend, benefit and, if applicable, loss-based expense changes as well as any miscellaneous premium adjustments.

Industry Group	(1) Latest Year Current Expected Losses Prior to Adjustment for Change in Off-Balance	(2) Five Year Current Expected Losses Prior to Adjustment for Change in Off-Balance	(3) Five Year Proposed Expected Losses Prior to Adjustment for Change in Off-Balance	(4) Current Ratio of Manual to Standard Premium	(5) Proposed Ratio of Manual to Standard Premium
Manufacturing	240,501,772	1,108,719,909	934,093,500	1.083	1.081
Contracting	265,042,926	1,128,961,324	951,119,480	1.082	1.082
Office & Clerical	124,948,151	568,367,844	478,681,249	1.113	1.120
Goods & Services	396,915,619	1,776,446,555	1,496,118,018	1.021	1.030
Miscellaneous	229,724,568	1,000,228,587	842,971,862	1.042	1.042
Statewide	1,257,133,037	5,582,724,218	4,702,984,108		

Industry Group	(6) Latest Year Current Expected Losses Adjusted for Change in Off-Balance (1)x(4)/(5)	(7) Five Year Current Expected Losses Adjusted for Change in Off-Balance (2)x(4)/(5)	(8) Five Year Proposed Expected Losses Adjusted for Change in Off-Balance (3)x(4)/(5)	(9) Current/ Proposed (7)/(8)	(10) Adjustment to Proposed for Current Relativity (9)IG/(9)SW
Manufacturing	240,946,734	1,110,771,195	935,821,703	1.187	1.000
Contracting	265,042,926	1,128,961,324	951,119,480	1.187	1.000
Office & Clerical	124,167,225	564,815,545	475,689,491	1.187	1.000
Goods & Services	393,447,424	1,760,924,206	1,483,045,142	1.187	1.000
Miscellaneous	229,724,568	1,000,228,587	842,971,862	1.187	1.000
Statewide	1,253,328,877	5,565,700,857	4,688,647,678	1.187	

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APPENDIX A-V

II. Industry Group Differentials

To calculate the converted indicated balanced losses (11) the reported losses are limited to \$500,000 for a single claim occurrence and \$1,500,000 for each multiple claim occurrence. After the application of limited development, trend and benefit factors, the limited losses are brought to an unlimited level through the application of the expected excess provision. The proposed experience change, applicable loss-based expenses and any miscellaneous premium adjustments are applied to calculate the indicated losses. These indicated losses are then balanced to the expected losses using the factors shown in Appendix B-I, Section A-3.

Industry Group	(11) Converted Indicated Balanced Losses	(12) Indicated/ Expected Ratio (11)/[(8)x(10)]	(13) Indicated Differential (12)IG/(12)SW	(14) Lost-Time Claim Counts
Manufacturing	951,350,214	1.017	1.017	18,998
Contracting	958,541,193	1.008	1.008	12,704
Office & Clerical	462,514,366	0.972	0.972	9,329
Goods & Services	1,446,045,171	0.975	0.975	34,976
Miscellaneous	868,200,735	1.030	1.030	12,878
Statewide	4,686,651,679	1.000		

Industry Group	(15) Full Credibility Standard for Lost-Time Claim Counts	(16) Credibility Minimum of 1.000 and ((14)/(15))^0.5	(17) Credibility Weighted Indicated/Expected Ratio [(16)IGx(12)IG] + [1-(16)IG]x(12)SW*	(18) Final Industry Group Differential (17)IG/(17)SW
Manufacturing	12,000	1.00	1.017	1.017
Contracting	12,000	1.00	1.008	1.008
Office & Clerical	12,000	0.88	0.975	0.975
Goods & Services	12,000	1.00	0.975	0.975
Miscellaneous	12,000	1.00	1.030	1.030
Statewide			1.000	1.000

*Statewide ratio (column 17) = $\sum_{IG} [(6)x(17)] \div \sum_{IG} (6)$

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APPENDIX A-V

Industry Group Differentials - Supporting Documentation

The below documentation is additional supporting material for the calculation of the industry group differentials shown in Appendix A-V.

Appendix A-V - columns (1), (2), and (3)

The one-year current expected losses in column (1) are those losses expected during the most recent Workers Compensation Statistical Plan (WCSP) policy period. These losses are derived by multiplying the currently-approved underlying pure premiums by payroll in hundreds (for the latest policy period).

One-year current expected losses for each of the latest five policy periods are then calculated and summed to arrive at the five-year current expected losses in column (2).

The only difference between the five-year expected losses in columns (2) and (3) is that the current underlying pure premiums are brought to the proposed level in column (3). Please see Appendix B-I, Section B for documentation.

Appendix A-V - columns (4) and (5)

The figures in these columns of Appendix A-V reflect the current and proposed manual to standard earned premium ratios based on the reported WCSP payroll and manual premium data.

Appendix A-V - columns (6), (7), and (8)

The one-year current expected losses in column (1) are multiplied by the current ratio of manual to standard premium (Appendix A-V, column (4)) and divided by the proposed ratio of manual to standard premium (Appendix A-V, column (5)) to derive the one-year current expected losses adjusted for the change in off-balance.

The same adjustment is made to columns (2) and (3) to arrive at columns (7) and (8), respectively.

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APPENDIX A-V

Appendix A-V - column (11)

"Unadjusted" losses were collected under the data submission rules of the WCSP and are summed by industry group over the most recent five policy periods.

Please refer to Appendix B-I, Section A for an explanation and documentation of the adjustments applied to these "unadjusted" losses to arrive at the "converted" losses in column (11).

Appendix A-V - columns (12) through (18)

In the calculation of the credibility-weighted differentials, the ratios of indicated losses to expected losses by industry group, column (12), are credibility weighted with the statewide ratio. The credibility is based on lost-time claim counts, column (14). The full credibility standard, column (15), is 12,000 lost-time claims for each industry group. Partial credibility is calculated using the square root of the ratio of the actual lost-time claim counts and the number of lost-time claim counts required for full credibility. The statewide credibility-weighted ratio (17) is rebalanced using the latest year expected losses to ensure that the overall pure premium level change is achieved.

NORTH CAROLINA

APPENDIX B-I

Distribution of Loss Cost Level Change to Occupational Classification

After determining the required changes in the overall loss cost level for the state and by industry group, the next step in the ratemaking procedure is to distribute these changes among the various occupational classifications. In order to do this, the pure premiums by classification must be adjusted, by policy period, industry group, or on an overall basis, to incorporate the changes proposed in the filing. There are three sets of pure premiums for each classification: indicated, present on rate level, and national pure premiums.

Section A – Calculation of Indicated Pure Premiums

The indicated pure premiums are calculated from the payroll and loss data reported, by class code and policy period, in the Workers Compensation Statistical Plan (WCSP) for the latest available five policy periods. Various adjustments are made to these pure premiums to put them at the level proposed in this filing (Sections A-1 to A-3).

Section A-1 – Calculation of Primary Conversion Factors

1. Limited Loss Development Factors

The following factors are applied to develop the losses from first through fifth report to an ultimate basis.

Policy Period	Indemnity		Medical	
	Likely-to-Develop	Not-Likely-to-Develop	Likely-to-Develop	Not-Likely-to-Develop
1/11-12/11	1.115	1.033	1.164	1.023
1/12-12/12	1.148	1.053	1.183	1.026
1/13-12/13	1.227	1.101	1.201	1.037
1/14-12/14	1.423	1.221	1.257	1.045
1/15-12/15	2.260	1.596	1.373	1.061

2. Factors to Adjust to the Proposed Trend Level

The proposed trend factors are applied to adjust the losses to the proposed level.

Policy Period	Indemnity	Medical
1/11-12/11	0.712	0.776
1/12-12/12	0.742	0.800
1/13-12/13	0.773	0.825
1/14-12/14	0.805	0.851
1/15-12/15	0.838	0.877

3. Factors to Adjust to the January 1, 2018 Benefit Level

The following factors are applied to adjust the losses to the proposed benefit level.

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/11-12/11	1.059	1.028	1.018	1.028	0.944
1/12-12/12	1.024	1.025	1.020	1.025	0.947
1/13-12/13	1.019	1.019	1.016	1.019	0.961
1/14-12/14	1.014	1.014	1.012	1.014	0.981
1/15-12/15	1.010	1.010	1.008	1.010	1.007

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4. Primary Conversion Factors: Indicated Pure Premiums

The factors above, contained within Section A-1, are combined multiplicatively, resulting in the following factors for the Likely-to-Develop (L) and Not-Likely-to-Develop (NL) groupings.

Policy Period	Fatal (L)	Fatal (NL)	P.T.*	P.P. (L)	P.P. (NL)	T.T. (L)	T.T. (NL)	Medical (L)	Medical (NL)
1/11-12/11	0.841	0.779	0.816	0.808	0.749	0.816	0.756	0.853	0.749
1/12-12/12	0.872	0.800	0.873	0.869	0.797	0.873	0.801	0.896	0.777
1/13-12/13	0.966	0.867	0.966	0.964	0.865	0.966	0.867	0.952	0.822
1/14-12/14	1.162	0.997	1.162	1.159	0.995	1.162	0.997	1.049	0.872
1/15-12/15	1.913	1.351	1.913	1.909	1.348	1.913	1.351	1.213	0.937

* Permanent total losses are always assigned to the Likely-to-Develop grouping.

Section A-2 – Expected Excess Provision and Redistribution

After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of excess loss factors by hazard group. These factors are shown below.

Hazard Group	A	B	C	D	E	F	G
(1) Excess Ratios	0.129	0.175	0.205	0.235	0.282	0.312	0.379
(2) Excess Factors 1/(1-(1))	1.148	1.212	1.258	1.307	1.393	1.453	1.610

As the excess loss factors are on a combined (indemnity and medical) basis, a portion (40%) of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses. Since a portion of the expected excess losses are redistributed in an additive manner, the expected excess factors shown above cannot be combined multiplicatively with either the primary or secondary loss conversion factors.

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Section A-3 – Calculation of Secondary Conversion Factors

1. Factors to Adjust for Proposed Industry Group Differentials

The following factors are applied to adjust the indicated industry group differentials for the effects of credibility weighting the industry group differentials and weighting the differentials by the latest year expected losses.

	Manufacturing	Contracting	Office and Clerical	Goods and Services	Miscellaneous
(1) Indicated Differentials*	1.017	1.008	0.972	0.975	1.030
(2) Final Differentials**	1.017	1.008	0.975	0.975	1.030
(3) Adjustment (2)/(1)	1.000	1.000	1.003	1.000	1.000

*See Appendix A-V, column (13).

**See Appendix A-V, column (18).

2. Factors to Balance Indicated to Expected Losses

The expected losses are calculated as the pure premium underlying the current loss costs, adjusted to the proposed level and adjusted for the Experience Rating Plan off-balance. The indicated losses are balanced to the expected losses by applying the following factors.

Policy Period	(1) Adjustment of Indicated Losses to Pure Premium at Proposed Level	(2) Current Ratio of Manual to Standard Premium	(3) Proposed Ratio of Manual to Standard Premium	(4) Off-balance Adjustment (2)/(3)	(5) Balancing Indicated to Expected Losses (1)x(4)
1/11-12/11	0.804	1.059	1.049	1.010	0.812
1/12-12/12	0.838	1.059	1.060	0.999	0.837
1/13-12/13	0.856	1.059	1.062	0.997	0.853
1/14-12/14	0.870	1.059	1.073	0.987	0.859
1/15-12/15	0.861	1.059	1.068	0.992	0.854

3. Adjustment for Experience Change

A factor of 0.876 is applied to adjust for the experience change in the proposed loss cost level.

4. Factor to Reflect the Proposed Loss-Based Expense Provisions

A factor of 1.180 is applied to include the proposed loss-based expense provisions.

5. Secondary Conversion Factors: Indicated Pure Premiums

The factors above, contained within section A-3, are combined multiplicatively, resulting in the following factors:

Policy Period	Manufacturing	Contracting	Office and Clerical	Goods and Services	Miscellaneous
1/11-12/11	0.839	0.839	0.842	0.839	0.839
1/12-12/12	0.865	0.865	0.868	0.865	0.865
1/13-12/13	0.882	0.882	0.884	0.882	0.882
1/14-12/14	0.888	0.888	0.891	0.888	0.888
1/15-12/15	0.883	0.883	0.885	0.883	0.883

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Section B – Calculation of Present on Rate Level Pure Premiums

The present on rate level pure premiums are the pure premiums underlying the current loss costs, adjusted to the proposed level. The data sources for the above-captioned pure premiums are the partial pure premiums underlying the current loss costs.

1. Adjustment for Experience Change

A factor of 0.876 is applied to adjust for the experience change in the proposed loss cost level.

2. Factors to Adjust to the Proposed Trend Level

The pure premiums underlying the current loss costs contain the current trend. The change in trend factors, 0.961 and 0.943, for indemnity and medical, respectively, are applied to adjust to the proposed trend level.

3. Factors to Adjust to the January 1, 2018 Benefit Level

The pure premiums underlying the current loss costs are at the current January 1, 2017 level. The following factors are applied to adjust to the proposed benefit level.

Effective Date	Indemnity	Medical
October 1, 2017 (Appendix C-II)	1.000	1.001
January 1, 2018 (Appendix C-II)	1.000	1.009
January 1, 2018 (Appendix C-I)	1.002	1.000
Combined Benefit Adjustment	1.002	1.010

4. Factors to Include the Proposed Loss-Based Expense Provisions

The pure premiums underlying the current loss costs include the current loss-based expense provisions and must be adjusted to the proposed level.

	(a) Current		(b) Proposed	
	Indemnity	Medical	Indemnity	Medical
(1) Loss Adjustment Expense	1.175	1.175	1.180	1.180
(2) Loss-based Assessment	1.000	1.000	1.000	1.000
(3) = (1) + (2) – 1.000	1.175	1.175	1.180	1.180
(4) Overall Change (3b)/(3a)			1.004	1.004

5. Adjustment to Obtain Expected Losses

The pure premiums underlying the current loss costs reflect the current Experience Rating Plan off-balance. The change in off-balance must be applied.

Industry Group	(1) Current Ratio of Manual to Standard Premium	(2) Proposed Ratio of Manual to Standard Premium	(3) Off-balance Adjustment (1)/(2)
Manufacturing	1.083	1.081	1.002
Contracting	1.082	1.082	1.000
Office & Clerical	1.113	1.120	0.994
Goods & Services	1.021	1.030	0.991
Miscellaneous	1.042	1.042	1.000

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6. Factors to Adjust for Proposed Industry Group Differentials

The pure premiums underlying the current loss costs are adjusted by the proposed industry group differentials.

Industry Group	(1) Final Differential*	(2) Adjustment to Proposed for Current Relativities**	(3) Adjusted Differential (1)x(2)
Manufacturing	1.017	1.000	1.017
Contracting	1.008	1.000	1.008
Office & Clerical	0.975	1.000	0.975
Goods & Services	0.975	1.000	0.975
Miscellaneous	1.030	1.000	1.030

*See Appendix A-V, column (18).

**See Appendix A-V, column (10).

7. Combined Conversion Factors

The factors above, contained within Section B, are combined multiplicatively, resulting in the following factors.

Industry Group	Indemnity	Medical
Manufacturing	0.863	0.854
Contracting	0.854	0.845
Office & Clerical	0.821	0.812
Goods & Services	0.818	0.810
Miscellaneous	0.872	0.863

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Section C – Calculation of National Pure Premiums

Finally, there are the national pure premiums, which reflect the countrywide experience for each classification adjusted to state conditions. These pure premiums reflect the countrywide experience for each classification as indicated by the latest available individual classification experience for all states for which the National Council on Compensation Insurance compiles workers compensation data.

Countrywide data is adjusted to North Carolina conditions in four steps. First, statewide indicated pure premiums are determined for North Carolina. Second, using North Carolina payrolls as weights, corresponding statewide-average pure premiums are computed for each remaining state. Third, the ratios of North Carolina statewide pure premiums to those for other states are used as adjustment factors to convert losses for other states to a basis that is consistent with the North Carolina indicated pure premiums. The quotient of the countrywide total of such adjusted losses divided by the total countrywide payroll for the classification is the initial pure premium indicated by national relativity. Finally, national pure premiums are balanced to the level of the state indicated pure premiums to ensure unbiased derived by formula pure premiums. Indemnity and medical pure premiums are computed separately.

Section D – Calculation of Derived by Formula Pure Premiums

The indicated, present on rate level and national pure premiums are credibility weighted, and the resulting derived by formula pure premiums are used to determine the final class loss costs.

As for the preceding pure premiums, separate computations are performed for each partial pure premium: indemnity and medical. Each partial formula pure premium is derived by the weighting of the indicated, present on rate level and national partial pure premiums. The weight assigned to the policy year indicated pure premium varies in one-percent intervals from zero percent to one hundred percent, depending upon the volume of expected losses (i.e. the product of the underlying pure premiums and the payroll in hundreds). To achieve full state credibility, a classification must have expected losses of at least: \$45,127,840 for indemnity and \$21,069,461 for medical.

The partial credibilities formula is:

$$z = [(\text{expected losses}) / (\text{full credibility standard})]^{0.5}$$

For the national pure premiums, credibility is determined from the number of lost-time claims. Full credibility standards are: 2,300 lost-time claims for indemnity and 2,000 lost-time claims for medical.

Partial credibilities are assigned using a credibility formula similar to that used for indicated pure premiums but based on the number of national cases. In no case is the national credibility permitted to exceed 50% of the complement of the state credibility.

National Credibility equals the smaller of:

$$[(\text{national cases}) / (\text{full credibility standard})]^{0.5} \text{ and } [(1 - \text{state credibility}) / 2]$$

The residual credibility (100% minus the sum of the state and national credibilities) is assigned to the present on rate level pure premium.

For example, if the state credibility is 40%, the national pure premium is assigned a maximum credibility of 30% $((100 - 40) / 2)$. The remainder is assigned to the present on rate level pure premium.

The total pure premium shown on the attached Appendix B-IV is obtained by adding the indemnity and medical partial pure premiums obtained above and rounding the sum to two decimal places.

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Appendix B-II

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CLASS 0005		FARM: NURSERY EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	83,528,824	10	166,088	23	260,223	320,193	403,625	1,150,129	1.38
1/12 through 12/12	79,142,033	6	296,771	32	751,807	625,327	1,126,374	2,800,279	3.54
1/13 through 12/13	84,852,911	5	259,781	31	410,996	237,815	463,241	1,371,833	1.62
1/14 through 12/14	87,419,295	4	170,681	37	604,798	115,144	596,740	1,487,363	1.70
1/15 through 12/15	93,412,204	9	426,586	31	899,298	310,227	1,022,999	2,659,110	2.85
5 YR. TOTAL	428,355,267	34	1,319,907	154	2,927,122	1,608,706	3,612,979	9,468,714	2.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.991	46%		1.219		2.21	
Pure Premium Indicated by National Relativity		36%	0.870	27%		0.973		1.84	
Pure Premium Present on Rate Level		37%	0.761	27%		1.013		1.77	
Pure Premium Derived by Formula		0.862			1.097		1.96		

CLASS 0008		FARM: GARDENING-MARKET OR TRUCK-& DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	59,884,664	1	6,892	11	145,639	4,807	200,030	357,368	0.60
1/12 through 12/12	64,434,576	2	131,066	15	572,089	514,010	474,018	1,691,183	2.62
1/13 through 12/13	61,837,406	0	0	7	72,133	0	148,554	220,687	0.36
1/14 through 12/14	84,128,098	3	101,839	15	258,945	263,550	623,340	1,247,674	1.48
1/15 through 12/15	96,134,110	2	88,023	9	100,197	79,138	146,029	413,387	0.43
5 YR. TOTAL	366,418,854	8	327,820	57	1,149,003	861,505	1,591,971	3,930,299	1.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.403	39%		0.670		1.07	
Pure Premium Indicated by National Relativity		38%	0.797	30%		0.879		1.68	
Pure Premium Present on Rate Level		39%	0.631	31%		0.865		1.50	
Pure Premium Derived by Formula		0.642			0.793		1.44		

CLASS 0016		FARM - ORCHARD OR GROVE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	3,162,311	0	0	0	0	0	2,832	2,832	0.09
1/12 through 12/12	2,408,577	0	0	0	0	0	6,639	6,639	0.28
1/13 through 12/13	3,020,350	0	0	5	62,079	0	57,607	119,686	3.96
1/14 through 12/14	2,875,254	1	286,338	1	3,282	393,733	13,594	696,947	24.24
1/15 through 12/15	2,872,170	0	0	1	3,790	0	9,243	13,033	0.45
5 YR. TOTAL	14,338,662	1	286,338	7	69,151	393,733	89,915	839,137	5.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	2.479	13%		3.373		5.85	
Pure Premium Indicated by National Relativity		46%	1.439	43%		1.817		3.26	
Pure Premium Present on Rate Level		47%	1.534	44%		2.523		4.06	
Pure Premium Derived by Formula		1.556			2.330		3.89		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 0034		FARM: POULTRY OR EGG PRODUCER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	71,427,239	6	621,000	23	198,673	505,660	305,120	1,630,453	2.28
1/12 through 12/12	83,810,773	6	192,821	34	601,165	356,893	791,527	1,942,406	2.32
1/13 through 12/13	80,523,267	6	572,405	12	202,416	300,708	246,079	1,321,608	1.64
1/14 through 12/14	89,813,280	7	214,309	27	387,285	81,506	792,227	1,475,327	1.64
1/15 through 12/15	105,720,273	6	251,186	28	446,263	171,574	725,540	1,594,563	1.51
5 YR. TOTAL	431,294,832	31	1,851,721	124	1,835,802	1,416,341	2,860,493	7,964,357	1.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.855	49%	0.992			1.85	
Pure Premium Indicated by National Relativity		34%	0.924	25%	1.067			1.99	
Pure Premium Present on Rate Level		35%	0.969	26%	1.123			2.09	
Pure Premium Derived by Formula		0.918			1.045		1.96		

CLASS 0035		FARM: FLORIST & DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	57,964,077	2	71,642	14	232,817	13,389	455,150	772,998	1.33
1/12 through 12/12	49,233,430	4	46,802	11	148,857	80,645	185,692	461,996	0.94
1/13 through 12/13	49,994,644	2	101,067	14	159,514	42,171	311,797	614,549	1.23
1/14 through 12/14	53,460,381	1	6,001	22	321,743	3,625	532,797	864,166	1.62
1/15 through 12/15	59,128,165	2	145,297	17	119,548	114,092	266,028	644,965	1.09
5 YR. TOTAL	269,780,697	11	370,809	78	982,479	253,922	1,751,464	3,358,674	1.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.502	30%	0.743			1.25	
Pure Premium Indicated by National Relativity		41%	0.640	35%	0.795			1.44	
Pure Premium Present on Rate Level		41%	0.527	35%	0.693			1.22	
Pure Premium Derived by Formula		0.569			0.744		1.31		

CLASS 0036		FARM: DAIRY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	9,909,626	1	6,681	3	144,462	95,245	167,787	414,175	4.18
1/12 through 12/12	10,734,757	0	0	2	92,093	0	155,733	247,826	2.31
1/13 through 12/13	10,672,004	1	78,755	3	27,897	30,874	17,886	155,412	1.46
1/14 through 12/14	11,334,648	1	48,144	2	10,821	57,854	27,637	144,456	1.27
1/15 through 12/15	12,391,642	0	0	2	100,577	0	196,904	297,481	2.40
5 YR. TOTAL	55,042,677	3	133,580	12	375,850	183,973	565,947	1,259,350	2.29
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.926	20%	1.362			2.29	
Pure Premium Indicated by National Relativity		44%	1.428	40%	1.296			2.72	
Pure Premium Present on Rate Level		44%	1.097	40%	1.465			2.56	
Pure Premium Derived by Formula		1.222			1.377		2.60		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 0037		FARM: FIELD CROPS & DRIVERS								
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	160,971,924	12	398,319	55	1,008,337	929,250	1,334,363	3,670,269	2.28	
1/12 through 12/12	172,744,311	8	126,955	58	631,424	258,335	1,244,653	2,261,367	1.31	
1/13 through 12/13	180,454,342	12	559,660	58	1,506,612	727,093	1,872,071	4,665,436	2.59	
1/14 through 12/14	230,176,709	17	741,402	73	1,376,151	931,435	1,661,846	4,710,834	2.05	
1/15 through 12/15	235,416,915	21	1,100,178	51	1,496,556	1,041,044	2,483,498	6,121,276	2.60	
5 YR. TOTAL	979,764,201	70	2,926,514	295	6,019,080	3,887,157	8,596,431	21,429,182	2.19	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		45%	0.913	78%	1.274	2.19				
Pure Premium Indicated by National Relativity		27%	1.148	11%	1.187	2.34				
Pure Premium Present on Rate Level		28%	0.904	11%	1.268	2.17				
Pure Premium Derived by Formula		0.974			1.264		2.24			

CLASS 0042		LANDSCAPE GARDENING & DRIVERS								
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	172,427,186	20	448,952	97	980,912	649,030	1,626,977	3,705,871	2.15	
1/12 through 12/12	173,467,766	16	447,804	87	1,192,614	462,406	1,618,645	3,721,469	2.15	
1/13 through 12/13	188,659,002	31	1,032,750	112	1,613,560	1,119,693	2,278,162	6,044,165	3.20	
1/14 through 12/14	219,961,199	17	763,763	119	2,151,885	741,772	2,337,865	5,995,285	2.73	
1/15 through 12/15	239,736,810	20	1,338,734	107	2,212,987	2,016,862	2,539,006	8,107,589	3.38	
5 YR. TOTAL	994,251,963	104	4,032,003	522	8,151,958	4,989,763	10,400,655	27,574,379	2.77	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		53%	1.225	84%	1.548	2.77				
Pure Premium Indicated by National Relativity		23%	1.790	8%	1.898	3.69				
Pure Premium Present on Rate Level		24%	1.296	8%	1.523	2.82				
Pure Premium Derived by Formula		1.372			1.574		2.95			

CLASS 0050		FARM MACHINERY OPERATION-BY CONTRACTOR-& DRIVERS								
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	9,557,545	1	60,635	5	187,129	112,587	88,283	448,634	4.69	
1/12 through 12/12	9,893,782	1	6,119	3	197,417	5,808	86,298	295,642	2.99	
1/13 through 12/13	10,903,688	0	0	2	6,915	0	18,246	25,161	0.23	
1/14 through 12/14	11,793,637	0	0	4	43,389	0	49,483	92,872	0.79	
1/15 through 12/15	11,181,625	0	0	3	7,079	0	20,036	27,115	0.24	
5 YR. TOTAL	53,330,277	2	66,754	17	441,929	118,395	262,346	889,424	1.67	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		13%	0.954	18%	0.714	1.67				
Pure Premium Indicated by National Relativity		43%	1.817	41%	1.830	3.65				
Pure Premium Present on Rate Level		44%	1.546	41%	1.352	2.90				
Pure Premium Derived by Formula		1.586			1.433		3.02			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 0079		FARM: BERRY OR VINEYARD & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	11,887,461	0	0	1	291	0	16,424	16,715	0.14
1/12 through 12/12	15,208,173	0	0	4	107,475	0	71,491	178,966	1.18
1/13 through 12/13	16,945,670	0	0	1	7,582	0	7,645	15,227	0.09
1/14 through 12/14	20,816,836	0	0	2	12,748	0	8,230	20,978	0.10
1/15 through 12/15	19,808,650	2	101,088	3	146,295	81,880	108,437	437,700	2.21
5 YR. TOTAL	84,666,790	2	101,088	11	274,391	81,880	212,227	669,586	0.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.443	20%	0.347	0.79			
Pure Premium Indicated by National Relativity		31%	0.923	33%	1.271	2.19			
Pure Premium Present on Rate Level		57%	0.788	47%	0.994	1.78			
Pure Premium Derived by Formula		0.788			0.956		1.74		

CLASS 0083		FARM: CATTLE OR LIVESTOCK RAISING NOC & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	132,871,212	12	762,560	40	619,956	706,050	810,168	2,898,734	2.18
1/12 through 12/12	88,676,182	9	446,739	18	128,536	214,088	323,132	1,112,495	1.26
1/13 through 12/13	87,843,908	4	263,311	23	122,206	497,384	358,105	1,241,006	1.41
1/14 through 12/14	98,735,385	11	399,104	25	177,769	543,721	489,009	1,609,603	1.63
1/15 through 12/15	101,113,934	5	322,000	36	662,050	346,571	892,626	2,223,247	2.20
5 YR. TOTAL	509,240,621	41	2,193,714	142	1,710,517	2,307,814	2,873,040	9,085,085	1.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.767	52%	1.017	1.78			
Pure Premium Indicated by National Relativity		33%	1.562	24%	1.705	3.27			
Pure Premium Present on Rate Level		33%	0.994	24%	1.065	2.06			
Pure Premium Derived by Formula		1.104			1.194		2.30		

CLASS 0106		TREE PRUNING, SPRAYING, REPAIRING -- ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	18,481,254	7	773,165	20	285,893	550,309	469,377	2,078,744	11.25
1/12 through 12/12	19,265,015	6	284,224	24	816,846	318,799	590,430	2,010,299	10.44
1/13 through 12/13	24,651,403	7	647,373	26	670,975	997,508	595,557	2,911,413	11.81
1/14 through 12/14	25,093,890	4	308,026	17	628,349	169,097	526,524	1,631,996	6.50
1/15 through 12/15	23,356,513	5	418,169	20	700,042	1,180,167	539,702	2,838,080	12.15
5 YR. TOTAL	110,848,075	29	2,430,957	107	3,102,105	3,215,880	2,721,590	11,470,532	10.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	4.992	50%	5.356	10.35			
Pure Premium Indicated by National Relativity		33%	3.369	25%	3.671	7.04			
Pure Premium Present on Rate Level		34%	4.529	25%	4.933	9.46			
Pure Premium Derived by Formula		4.299			4.829		9.13		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 0113		FARM: FISH HATCHERY & DRIVERS								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	2,360,726	0	0	1	1,611	0	5,337	6,948	0.29	
1/12 through 12/12	2,490,087	0	0	4	14,843	0	25,031	39,874	1.60	
1/13 through 12/13	2,684,881	0	0	5	95,632	0	229,735	325,367	12.12	
1/14 through 12/14	2,714,014	0	0	5	8,765	0	6,501	15,266	0.56	
1/15 through 12/15	2,878,261	0	0	2	30,720	0	55,453	86,173	2.99	
5 YR. TOTAL	13,127,969	0	0	17	151,571	0	322,057	473,628	3.61	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		6%	1.155	10%	2.453	3.61				
Pure Premium Indicated by National Relativity		29%	1.014	31%	1.217	2.23				
Pure Premium Present on Rate Level		65%	1.161	59%	1.524	2.69				
Pure Premium Derived by Formula		1.118			1.522		2.64			

CLASS 0170		FARM: ANIMAL RAISING & DRIVERS								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	115,584	0	0	1	2,353	0	702	3,055	2.64	
1/12 through 12/12	122,260	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	118,892	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	334,821	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	402,667	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	1,094,224	0	0	1	2,353	0	702	3,055	0.28	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		1%	0.215	2%	0.064	0.28				
Pure Premium Indicated by National Relativity		13%	0.395	14%	0.668	1.06				
Pure Premium Present on Rate Level		86%	0.714	84%	0.743	1.46				
Pure Premium Derived by Formula		0.668			0.719		1.39			

CLASS 0251		IRRIGATION WORKS OPERATION & DRIVERS								
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	250,089	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	429,083	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	362,247	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	340,006	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	443,551	0	0	0	0	0	879	879	0.20	
5 YR. TOTAL	1,824,976	0	0	0	0	0	879	879	0.05	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		2%	0.000	3%	0.048	0.05				
Pure Premium Indicated by National Relativity		30%	1.416	32%	1.416	2.83				
Pure Premium Present on Rate Level		68%	1.117	65%	1.052	2.17				
Pure Premium Derived by Formula		1.184			1.138		2.32			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 0401		COTTON GIN OPERATION & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	9,349,295	2	10,629	4	135,362	11,415	167,860	325,266	3.48
1/12 through 12/12	11,491,736	1	21,130	7	66,192	170,574	130,103	387,999	3.38
1/13 through 12/13	9,497,337	1	27,096	3	113,468	30,257	576,114	746,935	7.87
1/14 through 12/14	9,631,448	2	69,211	4	104,797	96,439	68,907	339,354	3.52
1/15 through 12/15	7,780,034	1	99,328	6	130,749	53,083	120,874	404,034	5.19
5 YR. TOTAL	47,749,850	7	227,394	24	550,568	361,768	1,063,858	2,203,588	4.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	1.629	27%	2.986			4.62	
Pure Premium Indicated by National Relativity		24%	3.751	26%	3.353			7.10	
Pure Premium Present on Rate Level		60%	2.444	47%	3.169			5.61	
Pure Premium Derived by Formula			2.627		3.167			5.79	

CLASS 0908 + +		DOMESTIC WORKERS - RESIDENCES - PART-TIME							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	EXPOSURE	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	2,835	0	0	0	0	0	0	0	0.00
1/12 through 12/12	3,075	0	0	1	25,338	0	16,661	41,999	136.58
1/13 through 12/13	2,871	0	0	1	18,571	0	98,118	116,689	406.44
1/14 through 12/14	3,608	0	0	0	0	0	586	586	1.62
1/15 through 12/15	4,333	0	0	1	699	0	4,595	5,294	12.22
5 YR. TOTAL	16,722	0	0	3	44,608	0	119,960	164,568	98.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**			PURE PREM.**	
Indicated Pure Premium		4%	26.676	6%	71.738			98.41	
Pure Premium Indicated by National Relativity		19%	52.382	20%	56.387			108.77	
Pure Premium Present on Rate Level		77%	35.771	74%	44.048			79.82	
Pure Premium Derived by Formula			38.563		48.177			86.74	

CLASS 0913 + +		DOMESTIC WORKERS - RESIDENCES - FULL-TIME							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	EXPOSURE	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	3,939	1	206,433	2	79,309	189,051	60,538	535,331	1359.05
1/12 through 12/12	4,565	1	37,402	5	101,437	48,316	289,080	476,235	1043.23
1/13 through 12/13	4,639	0	0	3	3,992	0	58,326	62,318	134.34
1/14 through 12/14	4,821	0	0	3	20,067	0	57,113	77,180	160.09
1/15 through 12/15	4,803	1	9,732	4	245,478	8,010	155,308	418,528	871.39
5 YR. TOTAL	22,767	3	253,567	17	450,283	245,377	620,365	1,569,592	689.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**			PURE PREM.**	
Indicated Pure Premium		10%	309.154	15%	380.262			689.42	
Pure Premium Indicated by National Relativity		37%	163.961	40%	130.597			294.56	
Pure Premium Present on Rate Level		53%	174.992	45%	210.862			385.85	
Pure Premium Derived by Formula			184.327		204.166			388.49	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 0917		RESIDENTIAL CLEANING SERVICES BY CONTRACTOR - INSIDE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	8,247,063	3	87,961	8	76,535	41,931	112,995	319,422	3.87
1/12 through 12/12	8,558,566	2	21,628	5	32,339	23,405	29,230	106,602	1.25
1/13 through 12/13	8,877,283	0	0	4	11,813	0	37,526	49,339	0.56
1/14 through 12/14	9,890,201	3	73,629	5	29,783	20,367	57,058	180,837	1.83
1/15 through 12/15	13,172,626	0	0	9	107,521	0	80,170	187,691	1.43
5 YR. TOTAL	48,745,739	8	183,218	31	257,991	85,703	316,979	843,891	1.73
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.905	19%	0.826	1.73			
Pure Premium Indicated by National Relativity		44%	1.270	40%	1.363	2.63			
Pure Premium Present on Rate Level		44%	1.261	41%	1.449	2.71			
Pure Premium Derived by Formula			1.222		1.296	2.52			

CLASS 1005		COAL MINING-SURFACE & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	27,918	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	27,918	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		50%	3.076	50%	1.622	4.70			
Pure Premium Present on Rate Level		50%	2.258	50%	1.339	3.60			
Pure Premium Derived by Formula			2.667		1.481	4.15			

CLASS 1164		MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	158,672	0	0	0	0	0	0	0	0.00
1/14 through 12/14	348,026	0	0	0	0	0	0	0	0.00
1/15 through 12/15	587,086	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,093,784	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		47%	1.883	48%	1.200	3.08			
Pure Premium Present on Rate Level		51%	1.846	49%	1.383	3.23			
Pure Premium Derived by Formula			1.826		1.254	3.08			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 1165		MINING NOC-NOT COAL-SURFACE & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	7,989,816	1	9,312	1	32,114	1,432	35,038	77,896	0.97
1/12 through 12/12	5,395,663	0	0	1	1,983	0	915	2,898	0.05
1/13 through 12/13	5,761,243	0	0	0	0	0	93	93	0.00
1/14 through 12/14	8,896,957	0	0	0	0	0	8,805	8,805	0.10
1/15 through 12/15	8,447,311	0	0	0	0	0	387	387	0.01
5 YR. TOTAL	36,490,990	1	9,312	2	34,097	1,432	45,238	90,079	0.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.119	11%	0.128			0.25	
Pure Premium Indicated by National Relativity		41%	1.285	44%	0.991			2.28	
Pure Premium Present on Rate Level		51%	0.835	45%	0.693			1.53	
Pure Premium Derived by Formula		0.962			0.762		1.72		

CLASS 1320		OIL OR GAS LEASE OPERATOR-ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,260	0	0	0	0	0	0	0	0.00
1/13 through 12/13	45	0	0	0	0	0	0	0	0.00
1/14 through 12/14	4,822	0	0	0	0	0	0	0	0.00
1/15 through 12/15	172,346	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	178,473	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		50%	0.676	49%	0.556			1.23	
Pure Premium Present on Rate Level		50%	0.616	50%	0.582			1.20	
Pure Premium Derived by Formula		0.646			0.563		1.21		

CLASS 1322		OIL OR GAS - WELL - CLEANING OR SWABBING OF WELLS BY SPECIALIST CONTRACTOR - NO DRILLING & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		50%	2.890	50%	2.299			5.19	
Pure Premium Present on Rate Level		50%	2.869	50%	2.146			5.02	
Pure Premium Derived by Formula		2.880			2.223		5.10		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 1430		SMELTING, SINTERING OR REFINING-LEAD & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	658,016	0	0	2	5,504	0	2,344	7,848	1.19
1/12 through 12/12	763,258	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,295,334	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,456,747	0	0	1	16,048	0	10,145	26,193	1.80
1/15 through 12/15	996,112	0	0	3	11,524	0	9,279	20,803	2.09
5 YR. TOTAL	5,169,467	0	0	6	33,076	0	21,768	54,844	1.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.640	6%	0.421			1.06	
Pure Premium Indicated by National Relativity		19%	1.446	21%	1.444			2.89	
Pure Premium Present on Rate Level		77%	1.381	73%	1.418			2.80	
Pure Premium Derived by Formula		1.364			1.364		2.73		

CLASS 1438		SMELTING, SINTERING OR REFINING-METALS-NOT IRON OR LEAD-NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	25,553,207	1	29,560	3	25,397	0	44,708	99,665	0.39
1/12 through 12/12	25,866,757	3	118,078	2	109,056	155,198	124,577	506,909	1.96
1/13 through 12/13	27,301,485	1	226,271	6	81,591	103,612	126,678	538,152	1.97
1/14 through 12/14	31,910,602	5	628,703	2	72,607	744,832	87,277	1,533,419	4.81
1/15 through 12/15	30,470,784	0	0	6	261,598	0	145,023	406,621	1.34
5 YR. TOTAL	141,102,835	10	1,002,612	19	550,249	1,003,642	528,263	3,084,766	2.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	1.101	26%	1.086			2.19	
Pure Premium Indicated by National Relativity		41%	1.578	37%	1.277			2.86	
Pure Premium Present on Rate Level		41%	1.111	37%	0.993			2.10	
Pure Premium Derived by Formula		1.301			1.122		2.42		

CLASS 1452		ORE MILLING & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	3,738,074	0	0	0	0	0	1,609	1,609	0.04
1/12 through 12/12	2,706,767	0	0	0	0	0	749	749	0.03
1/13 through 12/13	3,285,489	0	0	0	0	0	78	78	0.00
1/14 through 12/14	4,720,710	0	0	0	0	0	519	519	0.01
1/15 through 12/15	4,630,500	1	87,637	0	0	69,483	749	157,869	3.41
5 YR. TOTAL	19,081,540	1	87,637	0	0	69,483	3,704	160,824	0.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.459	7%	0.384			0.84	
Pure Premium Indicated by National Relativity		32%	0.728	34%	0.483			1.21	
Pure Premium Present on Rate Level		63%	0.721	59%	0.550			1.27	
Pure Premium Derived by Formula		0.710			0.516		1.23		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 1463		ASPHALT WORKS OPERATED BY PAVING CONTRACTORS - PERMANENT LOCATION & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	27,589,774	4	283,706	16	338,615	461,897	413,930	1,498,148	5.43
1/12 through 12/12	25,467,028	3	19,875	9	116,261	62,738	249,873	448,747	1.76
1/13 through 12/13	26,795,313	7	170,578	16	491,798	124,911	464,012	1,251,299	4.67
1/14 through 12/14	27,632,693	4	292,631	7	75,591	314,140	99,562	781,924	2.83
1/15 through 12/15	30,706,725	7	322,699	14	1,352,530	401,205	572,306	2,648,740	8.63
5 YR. TOTAL	138,191,533	25	1,089,489	62	2,374,795	1,364,891	1,799,683	6,628,858	4.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	2.507	37%	2.290	4.80			
Pure Premium Indicated by National Relativity		38%	2.649	31%	2.300	4.95			
Pure Premium Present on Rate Level		38%	1.967	32%	2.102	4.07			
Pure Premium Derived by Formula			2.356		2.233	4.59			

CLASS 1472		DISTILLATION-WOOD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	253,793	0	0	0	0	0	0	0	0.00
1/13 through 12/13	235,215	0	0	0	0	0	0	0	0.00
1/14 through 12/14	78,023	0	0	0	0	0	0	0	0.00
1/15 through 12/15	50,618	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	617,649	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		18%	0.836	19%	0.770	1.61			
Pure Premium Present on Rate Level		81%	0.685	80%	0.569	1.25			
Pure Premium Derived by Formula			0.705		0.602	1.31			

CLASS 1624		QUARRY NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	61,804,253	2	233,555	5	156,468	113,472	93,866	597,361	0.97
1/12 through 12/12	60,036,932	2	151,631	9	509,527	82,222	350,174	1,093,554	1.82
1/13 through 12/13	66,045,801	2	146,370	8	354,030	208,402	564,799	1,273,601	1.93
1/14 through 12/14	68,101,931	2	111,508	12	746,756	68,967	772,755	1,699,986	2.50
1/15 through 12/15	73,609,527	6	648,945	10	673,390	361,518	388,285	2,072,138	2.82
5 YR. TOTAL	329,598,444	14	1,292,009	44	2,440,171	834,581	2,169,879	6,736,640	2.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	1.132	38%	0.912	2.04			
Pure Premium Indicated by National Relativity		36%	1.340	31%	1.087	2.43			
Pure Premium Present on Rate Level		36%	1.101	31%	0.929	2.03			
Pure Premium Derived by Formula			1.196		0.972	2.17			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 1642		LIME MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	448,333	0	0	0	0	0	310	310	0.07
1/12 through 12/12	496,741	0	0	0	0	0	0	0	0.00
1/13 through 12/13	528,110	0	0	0	0	0	0	0	0.00
1/14 through 12/14	450,044	0	0	0	0	0	573	573	0.13
1/15 through 12/15	356,036	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,279,264	0	0	0	0	0	883	883	0.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	2%	0.039			0.04	
Pure Premium Indicated by National Relativity		17%	0.560	18%	0.363			0.92	
Pure Premium Present on Rate Level		81%	0.753	80%	0.562			1.32	
Pure Premium Derived by Formula					0.705			0.516	1.22

CLASS 1654		QUARRY-CEMENT ROCK-SURFACE-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	56,784	0	0	0	0	0	0	0	0.00
1/12 through 12/12	70,867	0	0	0	0	0	0	0	0.00
1/13 through 12/13	33,952	0	0	0	0	0	0	0	0.00
1/14 through 12/14	130,305	0	0	0	0	0	0	0	0.00
1/15 through 12/15	8,735	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	300,643	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	2%	0.000			0.00	
Pure Premium Indicated by National Relativity		9%	1.359	10%	1.532			2.89	
Pure Premium Present on Rate Level		89%	5.591	88%	3.053			8.64	
Pure Premium Derived by Formula					5.098			2.840	7.94

CLASS 1699		ROCK WOOL MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	7,967,726	0	0	4	63,104	0	53,190	116,294	1.46
1/12 through 12/12	8,634,387	0	0	3	23,501	0	26,766	50,267	0.58
1/13 through 12/13	7,937,903	0	0	3	63,693	0	81,360	145,053	1.83
1/14 through 12/14	9,822,192	0	0	5	33,073	0	42,166	75,239	0.77
1/15 through 12/15	11,193,063	0	0	2	44,501	0	45,889	90,390	0.81
5 YR. TOTAL	45,555,271	0	0	17	227,872	0	249,371	477,243	1.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.500	13%	0.547			1.05	
Pure Premium Indicated by National Relativity		23%	0.908	24%	0.864			1.77	
Pure Premium Present on Rate Level		67%	0.957	63%	0.846			1.80	
Pure Premium Derived by Formula					0.900			0.811	1.71

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 1701 + +		CEMENT MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	2,420,273	0	0	0	0	0	303	303	0.01
1/12 through 12/12	2,128,801	1	92,883	0	0	49,882	820	143,585	6.75
1/13 through 12/13	2,179,487	0	0	0	0	0	2,555	2,555	0.12
1/14 through 12/14	2,229,990	0	0	0	0	0	1,590	1,590	0.07
1/15 through 12/15	2,048,905	1	16,698	1	336	63,431	997	81,462	3.98
5 YR. TOTAL	11,007,456	2	109,581	1	336	113,313	6,265	229,495	2.09
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.999	7%	1.086			2.09	
Pure Premium Indicated by National Relativity		42%	0.840	46%	0.924			1.76	
Pure Premium Present on Rate Level		53%	0.957	47%	1.060			2.02	
Pure Premium Derived by Formula		0.910			0.999		1.91		

CLASS 1710		STONE CRUSHING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	3,806,462	1	13,667	0	0	10,393	4,844	28,904	0.76
1/12 through 12/12	3,682,478	2	144,004	0	0	279,756	2,251	426,011	11.57
1/13 through 12/13	4,426,662	0	0	3	47,121	0	38,890	86,011	1.94
1/14 through 12/14	4,510,713	1	347,991	0	0	337,920	6,858	692,769	15.36
1/15 through 12/15	4,512,238	0	0	1	4,200	0	7,265	11,465	0.25
5 YR. TOTAL	20,938,553	4	505,662	4	51,321	628,069	60,108	1,245,160	5.95
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	2.660	15%	3.287			5.95	
Pure Premium Indicated by National Relativity		25%	1.384	27%	1.085			2.47	
Pure Premium Present on Rate Level		66%	1.863	58%	2.195			4.06	
Pure Premium Derived by Formula		1.815			2.059		3.87		

CLASS 1741 + +		FLINT GRINDING & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	3,503,476	0	0	1	14,516	0	40,436	54,952	1.57
1/12 through 12/12	5,083,548	0	0	2	10,061	0	46,047	56,108	1.10
1/13 through 12/13	5,638,616	1	192,058	0	0	481,374	7,710	681,142	12.08
1/14 through 12/14	5,492,898	0	0	0	0	0	656	656	0.01
1/15 through 12/15	5,706,512	0	0	0	0	0	111	111	0.00
5 YR. TOTAL	25,425,050	1	192,058	3	24,577	481,374	94,960	792,969	3.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.852	11%	2.267			3.12	
Pure Premium Indicated by National Relativity		13%	0.793	14%	0.721			1.51	
Pure Premium Present on Rate Level		80%	0.825	75%	0.986			1.81	
Pure Premium Derived by Formula		0.823			1.090		1.91		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 1747		EMERY WORKS & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	869,119	0	0	0	0	0	0	0	0.00
1/12 through 12/12	875,984	0	0	0	0	0	0	0	0.00
1/13 through 12/13	942,755	0	0	0	0	0	772	772	0.08
1/14 through 12/14	1,099,820	0	0	0	0	0	1,779	1,779	0.16
1/15 through 12/15	1,252,271	0	0	0	0	0	525	525	0.04
5 YR. TOTAL	5,039,949	0	0	0	0	0	3,076	3,076	0.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	3%	0.061			0.06	
Pure Premium Indicated by National Relativity		16%	0.726	17%	0.586			1.31	
Pure Premium Present on Rate Level		81%	0.572	80%	0.407			0.98	
Pure Premium Derived by Formula					0.579			0.427	1.01

CLASS 1748		ABRASIVE WHEEL MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	97,985	0	0	0	0	0	0	0	0.00
1/12 through 12/12	193,013	0	0	0	0	0	3,096	3,096	1.60
1/13 through 12/13	201,384	0	0	0	0	0	0	0	0.00
1/14 through 12/14	111,119	0	0	0	0	0	0	0	0.00
1/15 through 12/15	266,799	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	870,300	0	0	0	0	0	3,096	3,096	0.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	2%	0.356			0.36	
Pure Premium Indicated by National Relativity		16%	1.102	17%	1.653			2.76	
Pure Premium Present on Rate Level		83%	0.940	81%	1.376			2.32	
Pure Premium Derived by Formula					0.957			1.403	2.36

CLASS 1803		STONE CUTTING OR POLISHING NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	14,446,103	2	37,370	5	380,179	39,478	286,696	743,723	5.15
1/12 through 12/12	16,589,029	1	36,918	9	207,178	29,116	266,098	539,310	3.25
1/13 through 12/13	18,320,032	2	20,433	11	93,868	0	97,726	212,027	1.16
1/14 through 12/14	20,562,920	2	46,941	8	290,807	20,432	185,507	543,687	2.65
1/15 through 12/15	23,918,901	2	367,484	13	471,612	83,538	260,863	1,183,497	4.95
5 YR. TOTAL	93,836,985	9	509,146	46	1,443,644	172,564	1,096,890	3,222,244	3.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	2.081	29%	1.353			3.43	
Pure Premium Indicated by National Relativity		40%	1.888	35%	1.987			3.88	
Pure Premium Present on Rate Level		41%	1.769	36%	1.956			3.73	
Pure Premium Derived by Formula					1.876			1.792	3.67

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 1852		ASBESTOS GOODS MFG							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	3,333	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,333	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.000	0.000	0.00	
Pure Premium Indicated by National Relativity		6%	0.037	6%	0.224	0.224	0.224	0.26	
Pure Premium Present on Rate Level		94%	0.392	94%	0.603	0.603	0.603	1.00	
Pure Premium Derived by Formula			0.371		0.580	0.580	0.580	0.95	

CLASS 1853 + +		MICA GOODS MFG & MICA PREPARING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	235,761	0	0	0	0	0	1,128	1,128	0.48
1/12 through 12/12	125,482	0	0	0	0	0	0	0	0.00
1/13 through 12/13	219,693	0	0	0	0	0	0	0	0.00
1/14 through 12/14	211,277	0	0	0	0	0	0	0	0.00
1/15 through 12/15	82,600	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	874,813	0	0	0	0	0	1,128	1,128	0.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	2%	0.129	0.129	0.129	0.13	
Pure Premium Indicated by National Relativity		3%	0.423	3%	0.104	0.104	0.104	0.53	
Pure Premium Present on Rate Level		96%	0.642	95%	0.637	0.637	0.637	1.28	
Pure Premium Derived by Formula			0.629		0.611	0.611	0.611	1.24	

CLASS 1924		WIRE DRAWING OR CABLE MFG - NOT IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	15,752,802	0	0	3	62,519	0	111,237	173,756	1.10
1/12 through 12/12	16,178,360	2	20,529	9	116,009	55,549	152,120	344,207	2.13
1/13 through 12/13	15,973,585	2	389,153	6	374,271	189,841	174,325	1,127,590	7.06
1/14 through 12/14	16,336,302	0	0	2	99,540	0	59,981	159,521	0.98
1/15 through 12/15	19,300,368	1	53,853	9	141,952	54,686	156,539	407,030	2.11
5 YR. TOTAL	83,541,417	5	463,535	29	794,291	300,076	654,202	2,212,104	2.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	1.506	17%	1.142	1.142	1.142	2.65	
Pure Premium Indicated by National Relativity		33%	0.725	35%	0.596	0.596	0.596	1.32	
Pure Premium Present on Rate Level		55%	0.813	48%	0.758	0.758	0.758	1.57	
Pure Premium Derived by Formula			0.867		0.767	0.767	0.767	1.63	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 1925		DIE CASTING MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	9,398,896	0	0	7	176,509	0	129,070	305,579	3.25
1/12 through 12/12	10,485,258	0	0	3	8,270	0	46,214	54,484	0.52
1/13 through 12/13	11,393,932	0	0	4	49,771	0	113,451	163,222	1.43
1/14 through 12/14	13,266,377	1	11,155	4	44,230	20,968	44,057	120,410	0.91
1/15 through 12/15	15,899,879	1	24,058	1	29,810	24,187	50,041	128,096	0.81
5 YR. TOTAL	60,444,342	2	35,213	19	308,590	45,155	382,833	771,791	1.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.569	16%		0.708		1.28	
Pure Premium Indicated by National Relativity		43%	0.787	42%		0.946		1.73	
Pure Premium Present on Rate Level		47%	0.735	42%		0.929		1.66	
Pure Premium Derived by Formula		0.741			0.901			1.64	

CLASS 2002		PASTA OR NOODLE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	600,543	0	0	0	0	0	0	0	0.00
1/12 through 12/12	570,538	0	0	0	0	0	0	0	0.00
1/13 through 12/13	571,501	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,003,501	0	0	0	0	0	699	699	0.07
1/15 through 12/15	827,159	0	0	1	663	0	3,257	3,920	0.47
5 YR. TOTAL	3,573,242	0	0	1	663	0	3,956	4,619	0.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.019	3%		0.111		0.13	
Pure Premium Indicated by National Relativity		26%	0.874	27%		1.042		1.92	
Pure Premium Present on Rate Level		72%	0.534	70%		0.658		1.19	
Pure Premium Derived by Formula		0.612			0.745			1.36	

CLASS 2003		BAKERY - SALESPERSONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	225,141,910	17	979,488	72	1,542,212	558,983	1,277,503	4,358,186	1.94
1/12 through 12/12	235,818,759	25	1,718,653	69	1,680,056	1,528,210	1,522,612	6,449,531	2.74
1/13 through 12/13	255,647,939	10	505,525	64	1,568,342	210,083	1,157,743	3,441,693	1.35
1/14 through 12/14	231,017,725	5	91,196	51	1,014,827	117,538	952,519	2,176,080	0.94
1/15 through 12/15	225,682,365	4	357,233	62	1,121,279	262,261	1,678,455	3,419,228	1.52
5 YR. TOTAL	1,173,308,698	61	3,652,095	318	6,926,716	2,677,075	6,588,832	19,844,718	1.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		50%	0.902	69%		0.790		1.69	
Pure Premium Indicated by National Relativity		25%	1.166	15%		1.027		2.19	
Pure Premium Present on Rate Level		25%	0.965	16%		0.864		1.83	
Pure Premium Derived by Formula		0.984			0.837			1.82	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2014		GRAIN OR FEED MILLING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	34,103,215	0	0	11	441,869	0	434,634	876,503	2.57
1/12 through 12/12	33,093,302	4	195,950	6	112,441	49,422	162,671	520,484	1.57
1/13 through 12/13	35,710,547	2	239,231	4	181,488	797,448	193,310	1,411,477	3.95
1/14 through 12/14	32,650,823	3	421,358	5	140,075	731,496	217,220	1,510,149	4.63
1/15 through 12/15	32,991,439	1	30,014	5	72,074	31,040	110,511	243,639	0.74
5 YR. TOTAL	168,549,326	10	886,553	31	947,947	1,609,406	1,118,346	4,562,252	2.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	1.088	36%	1.618	2.71			
Pure Premium Indicated by National Relativity		39%	1.498	32%	1.287	2.79			
Pure Premium Present on Rate Level		40%	1.225	32%	1.649	2.87			
Pure Premium Derived by Formula		1.303			1.522			2.83	

CLASS 2016		CEREAL OR BAR MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	10,839,759	0	0	0	0	0	2,608	2,608	0.02
1/12 through 12/12	15,730,217	0	0	4	16,368	0	33,960	50,328	0.32
1/13 through 12/13	11,787,041	1	122,600	2	135,326	30,071	55,258	343,255	2.91
1/14 through 12/14	10,798,802	0	0	0	0	0	2,307	2,307	0.02
1/15 through 12/15	23,349,426	1	65,466	0	0	41,361	6,347	113,174	0.48
5 YR. TOTAL	72,505,245	2	188,066	6	151,694	71,432	100,480	511,672	0.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.469	14%	0.237	0.71			
Pure Premium Indicated by National Relativity		44%	1.057	43%	0.774	1.83			
Pure Premium Present on Rate Level		45%	0.757	43%	0.558	1.32			
Pure Premium Derived by Formula		0.857			0.606			1.46	

CLASS 2021		SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	9,936,862	0	0	1	26,048	0	3,641	29,689	0.30
1/12 through 12/12	10,074,307	0	0	3	45,589	0	17,941	63,530	0.63
1/13 through 12/13	9,176,890	0	0	1	114,460	0	47,219	161,679	1.76
1/14 through 12/14	9,785,318	0	0	0	0	0	793	793	0.01
1/15 through 12/15	10,159,360	0	0	1	35,992	0	32,098	68,090	0.67
5 YR. TOTAL	49,132,737	0	0	6	222,089	0	101,692	323,781	0.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.452	10%	0.207	0.66			
Pure Premium Indicated by National Relativity		31%	0.703	34%	0.707	1.41			
Pure Premium Present on Rate Level		61%	0.540	56%	0.473	1.01			
Pure Premium Derived by Formula		0.583			0.526			1.11	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2039		ICE CREAM MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,168,839	1	4,109	0	0	0	1,298	5,407	0.46
1/12 through 12/12	1,667,637	0	0	0	0	0	2,392	2,392	0.14
1/13 through 12/13	1,879,380	0	0	0	0	0	8,322	8,322	0.44
1/14 through 12/14	1,834,247	0	0	0	0	0	680	680	0.04
1/15 through 12/15	2,181,605	0	0	0	0	0	1,320	1,320	0.06
5 YR. TOTAL	8,731,708	1	4,109	0	0	0	14,012	18,121	0.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.047	5%	0.160	0.21			
Pure Premium Indicated by National Relativity		41%	0.821	44%	0.692	1.51			
Pure Premium Present on Rate Level		56%	0.582	51%	0.552	1.13			
Pure Premium Derived by Formula		0.664			0.594			1.26	

CLASS 2041		CANDY, CHOCOLATE AND CONFECTION MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	19,887,568	1	56,444	4	19,357	24,323	39,446	139,570	0.70
1/12 through 12/12	24,477,903	1	6,405	6	238,868	8,849	147,478	401,600	1.64
1/13 through 12/13	28,982,085	0	0	5	13,388	0	22,402	35,790	0.12
1/14 through 12/14	31,059,113	1	351,953	8	88,152	199,131	101,071	740,307	2.38
1/15 through 12/15	32,279,833	4	227,900	6	198,214	152,216	129,980	708,310	2.19
5 YR. TOTAL	136,686,502	7	642,702	29	557,979	384,519	440,377	2,025,577	1.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.878	20%	0.603	1.48			
Pure Premium Indicated by National Relativity		43%	0.798	40%	0.773	1.57			
Pure Premium Present on Rate Level		43%	0.690	40%	0.650	1.34			
Pure Premium Derived by Formula		0.763			0.690			1.45	

CLASS 2065		MILK PRODUCTS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	748,153	0	0	0	0	0	7,268	7,268	0.97
1/12 through 12/12	320,048	1	25,287	0	0	4,614	0	29,901	9.34
1/13 through 12/13	174,287	0	0	0	0	0	0	0	0.00
1/14 through 12/14	134,459	0	0	0	0	0	0	0	0.00
1/15 through 12/15	117,068	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,494,015	1	25,287	0	0	4,614	7,268	37,169	2.49
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	1.693	2%	0.795	2.49			
Pure Premium Indicated by National Relativity		28%	0.586	30%	0.538	1.12			
Pure Premium Present on Rate Level		70%	0.723	68%	0.770	1.49			
Pure Premium Derived by Formula		0.704			0.701			1.41	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2070		CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	45,282,967	2	317,413	19	191,385	232,070	242,351	983,219	2.17
1/12 through 12/12	45,516,558	3	404,848	20	482,638	268,997	357,745	1,514,228	3.33
1/13 through 12/13	44,369,788	4	161,100	13	192,456	82,525	247,113	683,194	1.54
1/14 through 12/14	41,966,744	5	672,505	18	774,902	426,463	775,141	2,649,011	6.31
1/15 through 12/15	41,509,491	1	12,652	22	1,110,216	59,063	535,894	1,717,825	4.14
5 YR. TOTAL	218,645,548	15	1,568,518	92	2,751,597	1,069,118	2,158,244	7,547,477	3.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	1.976	35%	1.476	3.45			
Pure Premium Indicated by National Relativity		37%	1.295	32%	1.135	2.43			
Pure Premium Present on Rate Level		38%	1.364	33%	1.237	2.60			
Pure Premium Derived by Formula		1.491			1.288			2.78	

CLASS 2081		BUTCHERING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	16,001,388	0	0	6	71,895	0	105,691	177,586	1.11
1/12 through 12/12	11,772,817	1	8,720	7	39,784	11,888	139,579	199,971	1.70
1/13 through 12/13	10,620,233	2	34,115	5	160,040	21,949	123,411	339,515	3.20
1/14 through 12/14	8,570,433	0	0	2	13,183	0	45,548	58,731	0.69
1/15 through 12/15	7,956,090	2	14,069	4	36,146	19,445	59,098	128,758	1.62
5 YR. TOTAL	54,920,961	5	56,904	24	321,048	53,282	473,327	904,561	1.65
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.688	15%	0.959	1.65			
Pure Premium Indicated by National Relativity		45%	0.782	42%	0.851	1.63			
Pure Premium Present on Rate Level		46%	0.643	43%	0.824	1.47			
Pure Premium Derived by Formula		0.710			0.856			1.57	

CLASS 2089		PACKING HOUSE-ALL OPERATIONS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	298,053,523	27	933,139	76	1,142,573	485,302	920,183	3,481,197	1.17
1/12 through 12/12	47,824,082	5	173,960	26	378,149	26,472	285,767	864,348	1.81
1/13 through 12/13	49,355,008	4	215,521	23	210,181	128,339	367,318	921,359	1.87
1/14 through 12/14	55,007,725	2	18,975	11	219,494	1,748	135,457	375,674	0.68
1/15 through 12/15	57,352,477	3	106,303	16	315,084	152,377	252,949	826,713	1.44
5 YR. TOTAL	507,592,815	41	1,447,898	152	2,265,481	794,238	1,961,674	6,469,291	1.28
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.732	37%	0.543	1.28			
Pure Premium Indicated by National Relativity		36%	0.890	31%	0.839	1.73			
Pure Premium Present on Rate Level		36%	0.717	32%	0.580	1.30			
Pure Premium Derived by Formula		0.783			0.647			1.43	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2095		MEAT PRODUCTS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	37,031,132	1	36,309	20	279,906	27,032	224,802	568,049	1.53
1/12 through 12/12	39,910,144	1	2,143	16	265,329	3,047	377,617	648,136	1.62
1/13 through 12/13	40,713,166	4	138,792	17	227,721	58,561	172,230	597,304	1.47
1/14 through 12/14	46,373,399	1	599	15	130,478	6,214	245,854	383,145	0.83
1/15 through 12/15	48,768,032	5	522,958	21	589,075	307,483	624,177	2,043,693	4.19
5 YR. TOTAL	212,795,873	12	700,801	89	1,492,509	402,337	1,644,680	4,240,327	1.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	1.031	30%		0.962		1.99	
Pure Premium Indicated by National Relativity		39%	0.871	35%		0.972		1.84	
Pure Premium Present on Rate Level		40%	0.925	35%		0.938		1.86	
Pure Premium Derived by Formula			0.926			0.957		1.88	

CLASS 2105		FRUIT PACKING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	3,953,997	0	0	2	32,505	0	115,592	148,097	3.75
1/12 through 12/12	4,632,305	1	85,696	0	0	154,070	5,614	245,380	5.30
1/13 through 12/13	4,380,684	0	0	5	11,274	0	44,389	55,663	1.27
1/14 through 12/14	2,739,983	0	0	0	0	0	511	511	0.02
1/15 through 12/15	2,735,087	0	0	1	6,899	0	5,438	12,337	0.45
5 YR. TOTAL	18,442,056	1	85,696	8	50,678	154,070	171,544	461,988	2.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.739	10%		1.766		2.51	
Pure Premium Indicated by National Relativity		43%	0.865	45%		1.006		1.87	
Pure Premium Present on Rate Level		52%	0.741	45%		1.273		2.01	
Pure Premium Derived by Formula			0.794			1.202		2.00	

CLASS 2110		PICKLE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	31,054,490	1	3,821	4	48,046	5,676	50,378	107,921	0.35
1/12 through 12/12	29,534,194	0	0	2	15,193	0	21,179	36,372	0.12
1/13 through 12/13	32,322,995	0	0	2	27,213	0	26,146	53,359	0.17
1/14 through 12/14	32,437,411	1	188,236	4	93,145	48,179	58,305	387,865	1.20
1/15 through 12/15	31,226,750	0	0	3	51,438	0	138,749	190,187	0.61
5 YR. TOTAL	156,575,840	2	192,057	15	235,035	53,855	294,757	775,704	0.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.273	20%		0.223		0.50	
Pure Premium Indicated by National Relativity		14%	0.845	15%		0.783		1.63	
Pure Premium Present on Rate Level		72%	0.587	65%		0.572		1.16	
Pure Premium Derived by Formula			0.579			0.534		1.11	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2111		CANNERY NOC								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	59,955,871	4	66,629	21	284,865	133,947	271,368	756,809	1.26	
1/12 through 12/12	65,607,930	2	269,704	18	447,449	44,955	334,347	1,096,455	1.67	
1/13 through 12/13	79,560,688	2	97,412	23	453,843	99,371	347,346	997,972	1.25	
1/14 through 12/14	78,304,499	3	649,502	17	237,831	419,778	175,682	1,482,793	1.89	
1/15 through 12/15	75,894,944	1	45,878	10	156,068	78,289	190,718	470,953	0.62	
5 YR. TOTAL	359,323,932	12	1,129,125	89	1,580,056	776,340	1,319,461	4,804,982	1.34	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		26%	0.754	35%	0.583	1.34				
Pure Premium Indicated by National Relativity		37%	0.674	32%	0.752	1.43				
Pure Premium Present on Rate Level		37%	0.859	33%	0.730	1.59				
Pure Premium Derived by Formula		0.763			0.686		1.45			

CLASS 2112		FRUIT EVAPORATING OR PRESERVING								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	682,653	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	840,280	0	0	0	0	0	1,676	1,676	0.20	
1/13 through 12/13	2,026,837	0	0	1	1,517	0	2,575	4,092	0.20	
1/14 through 12/14	2,153,486	1	73,123	0	0	40,070	345	113,538	5.27	
1/15 through 12/15	2,263,220	0	0	1	15,303	0	14,294	29,597	1.31	
5 YR. TOTAL	7,966,476	1	73,123	2	16,820	40,070	18,890	148,903	1.87	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	1.129	6%	0.740	1.87				
Pure Premium Indicated by National Relativity		42%	1.067	45%	1.191	2.26				
Pure Premium Present on Rate Level		54%	0.822	49%	0.989	1.81				
Pure Premium Derived by Formula		0.937			1.065		2.00			

CLASS 2114		OYSTER PROCESSING								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	140,007	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	116,151	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	340,429	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	210,955	0	0	0	0	0	4,223	4,223	2.00	
1/15 through 12/15	54,271	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	861,813	0	0	0	0	0	4,223	4,223	0.49	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		1%	0.000	2%	0.490	0.49				
Pure Premium Indicated by National Relativity		16%	0.681	17%	1.231	1.91				
Pure Premium Present on Rate Level		83%	0.682	81%	0.760	1.44				
Pure Premium Derived by Formula		0.675			0.835		1.51			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2121		BREWERY & DRIVERS								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	47,392,670	0	0	3	113,241	0	109,886	223,127	0.47	
1/12 through 12/12	48,402,394	1	7,155	5	368,088	33,168	323,642	732,053	1.51	
1/13 through 12/13	53,356,312	1	44,672	7	55,922	5,892	63,768	170,254	0.32	
1/14 through 12/14	59,878,017	2	346,682	5	129,818	64,780	94,088	635,368	1.06	
1/15 through 12/15	65,954,481	1	42,935	8	280,540	41,438	173,798	538,711	0.82	
5 YR. TOTAL	274,983,874	5	441,444	28	947,609	145,278	765,182	2,299,513	0.84	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		14%	0.505	23%	0.331	0.84				
Pure Premium Indicated by National Relativity		43%	0.327	38%	0.330	0.66				
Pure Premium Present on Rate Level		43%	0.337	39%	0.409	0.75				
Pure Premium Derived by Formula		0.356			0.361		0.72			

CLASS 2130		SPIRITUOUS LIQUOR DISTILLERY								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	1,014,431	0	0	0	0	0	32,077	32,077	3.16	
1/12 through 12/12	816,835	0	0	0	0	0	977	977	0.12	
1/13 through 12/13	693,525	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	1,482,128	1	5,206	0	0	1,249	4,316	10,771	0.73	
1/15 through 12/15	2,991,648	0	0	2	18,844	0	28,264	47,108	1.58	
5 YR. TOTAL	6,998,567	1	5,206	2	18,844	1,249	65,634	90,933	1.30	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		3%	0.344	4%	0.956	1.30				
Pure Premium Indicated by National Relativity		31%	0.515	33%	0.580	1.10				
Pure Premium Present on Rate Level		66%	0.531	63%	0.551	1.08				
Pure Premium Derived by Formula		0.520			0.577		1.10			

CLASS 2131		SPIRITUOUS LIQUOR BOTTLING								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	486,498	0	0	0	0	0	874	874	0.18	
1/12 through 12/12	825,760	0	0	3	31,953	0	46,855	78,808	9.54	
1/13 through 12/13	3,127,045	0	0	1	8,389	0	2,233	10,622	0.34	
1/14 through 12/14	2,386,071	0	0	0	0	0	4,981	4,981	0.21	
1/15 through 12/15	1,758,874	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	8,584,248	0	0	4	40,342	0	54,943	95,285	1.11	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	0.470	5%	0.640	1.11				
Pure Premium Indicated by National Relativity		26%	0.532	28%	0.422	0.95				
Pure Premium Present on Rate Level		70%	0.748	67%	0.643	1.39				
Pure Premium Derived by Formula		0.681			0.581		1.26			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2143		FRUIT JUICE MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	5,490,712	0	0	0	0	0	2,148	2,148	0.04
1/12 through 12/12	5,336,264	0	0	1	17,060	0	34,055	51,115	0.96
1/13 through 12/13	6,763,724	0	0	2	29,128	0	39,016	68,144	1.01
1/14 through 12/14	6,621,326	1	8,306	2	6,558	18,181	17,663	50,708	0.77
1/15 through 12/15	6,679,198	0	0	1	7,943	0	27,083	35,026	0.52
5 YR. TOTAL	30,891,224	1	8,306	6	60,689	18,181	119,965	207,141	0.67
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.223	9%	0.447	0.67			
Pure Premium Indicated by National Relativity		31%	0.841	33%	0.648	1.49			
Pure Premium Present on Rate Level		63%	0.541	58%	0.617	1.16			
Pure Premium Derived by Formula		0.615			0.612			1.23	

CLASS 2157		BOTTLING-ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	198,535,805	20	1,010,780	84	535,364	444,825	611,795	2,602,764	1.31
1/12 through 12/12	195,021,751	23	2,163,599	107	935,236	1,201,659	911,146	5,211,640	2.67
1/13 through 12/13	207,268,386	16	571,259	91	925,588	488,748	947,495	2,933,090	1.42
1/14 through 12/14	205,983,662	21	1,395,520	83	824,519	1,221,220	944,034	4,385,293	2.13
1/15 through 12/15	222,637,925	11	418,971	89	1,371,793	252,481	1,603,206	3,646,451	1.64
5 YR. TOTAL	1,029,447,529	91	5,560,129	454	4,592,500	3,608,933	5,017,676	18,779,238	1.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	0.986	65%	0.838	1.82			
Pure Premium Indicated by National Relativity		25%	1.461	17%	1.076	2.54			
Pure Premium Present on Rate Level		26%	1.069	18%	0.880	1.95			
Pure Premium Derived by Formula		1.126			0.886			2.01	

CLASS 2172		TOBACCO PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	149,045,346	4	277,913	23	259,634	120,211	192,707	850,465	0.57
1/12 through 12/12	177,189,143	3	352,984	21	518,453	172,919	361,831	1,406,187	0.79
1/13 through 12/13	147,894,488	5	252,615	23	1,022,357	164,801	391,460	1,831,233	1.24
1/14 through 12/14	157,401,924	4	233,520	18	544,482	153,498	436,384	1,367,884	0.87
1/15 through 12/15	201,723,668	5	951,270	19	389,142	261,899	306,231	1,908,542	0.95
5 YR. TOTAL	833,254,569	21	2,068,302	104	2,734,068	873,328	1,688,613	7,364,311	0.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.576	36%	0.307	0.88			
Pure Premium Indicated by National Relativity		27%	0.642	29%	0.360	1.00			
Pure Premium Present on Rate Level		43%	0.493	35%	0.332	0.83			
Pure Premium Derived by Formula		0.558			0.331			0.89	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2174		TOBACCO REHANDLING OR WAREHOUSING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	43,477,082	1	15,284	13	367,337	2,305	328,587	713,513	1.64
1/12 through 12/12	44,442,397	2	96,063	12	59,074	101,541	148,848	405,526	0.91
1/13 through 12/13	45,617,096	0	0	15	108,388	0	262,619	371,007	0.81
1/14 through 12/14	49,610,219	4	263,688	18	451,695	165,615	431,112	1,312,110	2.65
1/15 through 12/15	44,094,158	3	249,210	14	186,558	288,059	263,359	987,186	2.24
5 YR. TOTAL	227,240,952	10	624,245	72	1,173,052	557,520	1,434,525	3,789,342	1.67
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.791	30%	0.877	1.67			
Pure Premium Indicated by National Relativity		8%	0.400	9%	0.559	0.96			
Pure Premium Present on Rate Level		72%	0.802	61%	0.855	1.66			
Pure Premium Derived by Formula		0.768			0.835			1.60	

CLASS 2211		COTTON BATTING, WADDING OR WASTE MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	6,907,472	0	0	2	12,751	0	28,082	40,833	0.59
1/12 through 12/12	7,343,298	0	0	5	45,509	0	43,506	89,015	1.21
1/13 through 12/13	7,277,637	0	0	5	289,471	0	310,472	599,943	8.24
1/14 through 12/14	7,432,368	0	0	5	99,978	0	85,849	185,827	2.50
1/15 through 12/15	7,323,464	0	0	1	3,309	0	9,115	12,424	0.17
5 YR. TOTAL	36,284,239	0	0	18	451,018	0	477,024	928,042	2.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.243	19%	1.315	2.56			
Pure Premium Indicated by National Relativity		14%	1.168	15%	1.626	2.79			
Pure Premium Present on Rate Level		73%	2.088	66%	2.203	4.29			
Pure Premium Derived by Formula		1.849			1.948			3.80	

CLASS 2220		YARN OR THREAD MFG-COTTON							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	102,348,670	7	165,572	30	274,168	247,387	340,325	1,027,452	1.00
1/12 through 12/12	96,528,778	3	377,058	17	111,101	226,723	292,494	1,007,376	1.04
1/13 through 12/13	108,618,771	1	63,817	21	484,722	8,341	473,172	1,030,052	0.95
1/14 through 12/14	130,027,662	9	499,532	31	521,566	396,764	530,810	1,948,672	1.50
1/15 through 12/15	108,842,181	9	643,987	27	1,081,701	280,755	632,724	2,639,167	2.42
5 YR. TOTAL	546,366,062	29	1,749,966	126	2,473,258	1,159,970	2,269,525	7,652,719	1.40
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.773	38%	0.628	1.40			
Pure Premium Indicated by National Relativity		35%	0.492	31%	0.510	1.00			
Pure Premium Present on Rate Level		40%	0.546	31%	0.578	1.12			
Pure Premium Derived by Formula		0.584			0.576			1.16	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2286		WOOL SPINNING AND WEAVING								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	16,866,958	0	0	1	6,384	0	5,511	11,895	0.07	
1/12 through 12/12	16,636,764	1	3,342	2	1,541	19,781	10,084	34,748	0.21	
1/13 through 12/13	17,046,059	1	133,296	3	43,498	28,414	52,107	257,315	1.51	
1/14 through 12/14	18,821,101	0	0	4	74,761	0	56,755	131,516	0.70	
1/15 through 12/15	21,668,489	0	0	3	26,302	0	27,711	54,013	0.25	
5 YR. TOTAL	91,039,371	2	136,638	13	152,486	48,195	152,168	489,487	0.54	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		9%	0.318	13%	0.220	0.54				
Pure Premium Indicated by National Relativity		13%	0.684	14%	0.605	1.29				
Pure Premium Present on Rate Level		78%	0.418	73%	0.389	0.81				
Pure Premium Derived by Formula		0.444			0.397		0.84			

CLASS 2288		FELTING MFG								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	35,086,115	7	549,415	18	220,119	565,203	366,239	1,700,976	4.85	
1/12 through 12/12	37,442,990	1	80,900	15	276,720	49,178	257,429	664,227	1.77	
1/13 through 12/13	39,996,092	1	5,982	8	78,797	12,187	175,473	272,439	0.68	
1/14 through 12/14	43,323,995	1	8,702	15	434,607	11,946	423,469	878,724	2.03	
1/15 through 12/15	45,257,250	4	190,157	14	513,857	202,660	596,904	1,503,578	3.32	
5 YR. TOTAL	201,106,442	14	835,156	70	1,524,100	841,174	1,819,514	5,019,944	2.50	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		22%	1.173	35%	1.323	2.50				
Pure Premium Indicated by National Relativity		25%	0.755	27%	0.957	1.71				
Pure Premium Present on Rate Level		53%	1.124	38%	1.304	2.43				
Pure Premium Derived by Formula		1.043			1.217		2.26			

CLASS 2302		SILK THREAD OR YARN MFG								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	212,767,103	8	233,777	58	709,832	145,181	1,193,885	2,282,675	1.07	
1/12 through 12/12	219,380,087	12	517,225	38	873,277	508,546	930,325	2,829,373	1.29	
1/13 through 12/13	240,664,254	8	129,254	42	991,051	51,692	946,891	2,118,888	0.88	
1/14 through 12/14	242,528,317	7	249,533	46	709,540	108,598	721,858	1,789,529	0.74	
1/15 through 12/15	249,654,071	4	157,698	40	1,229,065	98,128	1,477,272	2,962,163	1.19	
5 YR. TOTAL	1,164,993,832	39	1,287,487	224	4,512,765	912,145	5,270,231	11,982,628	1.03	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		33%	0.498	52%	0.531	1.03				
Pure Premium Indicated by National Relativity		31%	0.333	24%	0.477	0.81				
Pure Premium Present on Rate Level		36%	0.438	24%	0.498	0.94				
Pure Premium Derived by Formula		0.425			0.510		0.94			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2305		TEXTILE FIBER MFG-SYNTHETIC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	206,909,672	7	489,930	49	804,717	446,237	1,194,285	2,935,169	1.42
1/12 through 12/12	183,177,031	5	325,562	54	1,318,020	350,332	1,216,809	3,210,723	1.75
1/13 through 12/13	207,853,791	3	53,410	40	881,944	100,399	789,080	1,824,833	0.88
1/14 through 12/14	186,052,155	4	232,443	47	813,210	431,479	1,326,948	2,804,080	1.51
1/15 through 12/15	171,634,379	3	153,305	39	765,334	91,428	705,606	1,715,673	1.00
5 YR. TOTAL	955,627,028	22	1,254,650	229	4,583,225	1,419,875	5,232,728	12,490,478	1.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	0.611	57%	0.696			1.31	
Pure Premium Indicated by National Relativity		32%	0.550	21%	0.522			1.07	
Pure Premium Present on Rate Level		32%	0.612	22%	0.718			1.33	
Pure Premium Derived by Formula			0.592		0.664			1.26	

CLASS 2361		HOSIERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	175,969,195	12	230,682	50	682,186	365,864	983,574	2,262,306	1.29
1/12 through 12/12	170,360,961	5	280,721	26	324,222	181,442	570,030	1,356,415	0.80
1/13 through 12/13	164,433,598	8	363,246	43	502,251	416,858	699,663	1,982,018	1.21
1/14 through 12/14	178,119,659	8	230,883	29	456,397	106,088	643,935	1,437,303	0.81
1/15 through 12/15	172,283,955	4	38,177	34	509,162	41,664	623,743	1,212,746	0.70
5 YR. TOTAL	861,167,368	37	1,143,709	182	2,474,218	1,111,916	3,520,945	8,250,788	0.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.420	51%	0.538			0.96	
Pure Premium Indicated by National Relativity		15%	0.509	16%	0.714			1.22	
Pure Premium Present on Rate Level		54%	0.501	33%	0.641			1.14	
Pure Premium Derived by Formula			0.477		0.600			1.08	

CLASS 2362		KNIT GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	78,962,408	5	292,166	22	131,168	424,250	208,137	1,055,721	1.34
1/12 through 12/12	77,595,615	5	155,650	25	366,714	76,509	434,687	1,033,560	1.33
1/13 through 12/13	87,645,281	1	50,350	22	474,505	36,292	573,689	1,134,836	1.30
1/14 through 12/14	88,989,050	3	91,583	16	301,642	621,303	444,123	1,458,651	1.64
1/15 through 12/15	88,513,155	7	315,254	19	282,846	315,846	278,737	1,192,683	1.35
5 YR. TOTAL	421,705,509	21	905,003	104	1,556,875	1,474,200	1,939,373	5,875,451	1.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.584	35%	0.809			1.39	
Pure Premium Indicated by National Relativity		20%	0.369	21%	0.435			0.80	
Pure Premium Present on Rate Level		60%	0.419	44%	0.618			1.04	
Pure Premium Derived by Formula			0.442		0.646			1.09	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2380		WEBBING MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	40,102,347	4	240,876	4	150,814	132,085	179,606	703,381	1.75
1/12 through 12/12	37,522,220	1	40,668	13	341,819	45,387	246,131	674,005	1.80
1/13 through 12/13	38,016,199	0	0	3	77,353	0	124,496	201,849	0.53
1/14 through 12/14	42,392,969	1	95,892	8	25,161	129,810	91,325	342,188	0.81
1/15 through 12/15	36,822,747	1	19,920	6	63,836	54,833	102,984	241,573	0.66
5 YR. TOTAL	194,856,482	7	397,356	34	658,983	362,115	744,542	2,162,996	1.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.542	24%	0.568				1.11
Pure Premium Indicated by National Relativity		28%	0.551	30%	0.592				1.14
Pure Premium Present on Rate Level		57%	0.549	46%	0.618				1.17
Pure Premium Derived by Formula		0.549			0.598			1.15	

CLASS 2388		EMBROIDERY MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	11,921,838	2	24,731	3	29,690	12,355	31,470	98,246	0.82
1/12 through 12/12	12,937,665	1	10,608	5	236,699	33,834	144,618	425,759	3.29
1/13 through 12/13	13,663,048	1	94,712	4	66,472	104,039	62,673	327,896	2.40
1/14 through 12/14	17,598,986	1	3,752	5	67,688	0	112,249	183,689	1.04
1/15 through 12/15	17,001,798	0	0	4	17,820	0	27,185	45,005	0.27
5 YR. TOTAL	73,123,335	5	133,803	21	418,369	150,228	378,195	1,080,595	1.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.755	13%	0.723				1.48
Pure Premium Indicated by National Relativity		22%	0.267	23%	0.406				0.67
Pure Premium Present on Rate Level		70%	0.389	64%	0.503				0.89
Pure Premium Derived by Formula		0.391			0.509			0.90	

CLASS 2402		CARPET OR RUG MFG NOC							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	41,869,852	5	227,466	15	608,012	312,680	657,664	1,805,822	4.31
1/12 through 12/12	43,261,233	5	186,989	9	157,912	383,102	287,198	1,015,201	2.35
1/13 through 12/13	49,841,080	2	229,723	11	297,566	389,327	397,739	1,314,355	2.64
1/14 through 12/14	55,566,738	5	208,858	15	272,996	190,558	313,771	986,183	1.78
1/15 through 12/15	53,560,579	0	0	4	78,285	0	110,562	188,847	0.35
5 YR. TOTAL	244,099,482	17	853,036	54	1,414,771	1,275,667	1,766,934	5,310,408	2.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.929	37%	1.246				2.18
Pure Premium Indicated by National Relativity		39%	0.642	31%	0.720				1.36
Pure Premium Present on Rate Level		40%	0.816	32%	1.191				2.01
Pure Premium Derived by Formula		0.772			1.065			1.84	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2413		TEXTILE-BLEACHING, DYEING, MERCERIZING, FINISHING								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	56,147,143	4	210,031	11	172,151	182,463	201,653	766,298	1.37	
1/12 through 12/12	57,050,893	6	213,402	17	573,368	227,372	689,067	1,703,209	2.99	
1/13 through 12/13	60,250,642	3	255,754	17	182,058	364,466	251,988	1,054,266	1.75	
1/14 through 12/14	59,049,679	3	248,087	13	260,045	140,331	477,269	1,125,732	1.91	
1/15 through 12/15	62,305,220	2	52,511	18	598,152	79,277	552,050	1,281,990	2.06	
5 YR. TOTAL	294,803,577	18	979,785	76	1,785,774	993,909	2,172,027	5,931,495	2.01	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		21%	0.938	34%	1.074	2.01				
Pure Premium Indicated by National Relativity		28%	0.482	30%	0.543	1.03				
Pure Premium Present on Rate Level		51%	0.666	36%	0.827	1.49				
Pure Premium Derived by Formula		0.672			0.826		1.50			

CLASS 2416		YARN DYEING OR FINISHING								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	37,098,294	2	75,531	6	61,126	118,174	49,556	304,387	0.82	
1/12 through 12/12	19,677,898	1	70,243	5	217,621	73,631	62,731	424,226	2.16	
1/13 through 12/13	16,213,396	1	22,091	5	27,307	4,661	59,923	113,982	0.70	
1/14 through 12/14	21,087,730	0	0	8	48,818	0	87,607	136,425	0.65	
1/15 through 12/15	17,235,436	0	0	5	46,958	0	94,711	141,669	0.82	
5 YR. TOTAL	111,312,754	4	167,865	29	401,830	196,466	354,528	1,120,689	1.01	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		12%	0.512	17%	0.495	1.01				
Pure Premium Indicated by National Relativity		10%	0.516	10%	0.505	1.02				
Pure Premium Present on Rate Level		78%	0.612	73%	0.556	1.17				
Pure Premium Derived by Formula		0.590			0.541		1.13			

CLASS 2417		CLOTH PRINTING								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	4,239,099	0	0	2	9,284	0	14,658	23,942	0.57	
1/12 through 12/12	4,088,162	0	0	1	23,202	0	4,652	27,854	0.68	
1/13 through 12/13	5,896,369	1	303	2	12,127	4,768	18,042	35,240	0.60	
1/14 through 12/14	6,115,343	0	0	2	6,809	0	14,221	21,030	0.34	
1/15 through 12/15	7,549,316	2	137,720	0	0	112,734	6,423	256,877	3.40	
5 YR. TOTAL	27,888,289	3	138,023	7	51,422	117,502	57,996	364,943	1.31	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		5%	0.679	7%	0.629	1.31				
Pure Premium Indicated by National Relativity		12%	0.223	12%	0.270	0.49				
Pure Premium Present on Rate Level		83%	0.354	81%	0.342	0.70				
Pure Premium Derived by Formula		0.355			0.353		0.71			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2501		CLOTH, CANVAS AND RELATED PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	232,097,646	20	828,857	69	731,184	805,507	902,805	3,268,353	1.41
1/12 through 12/12	229,799,046	7	188,841	69	894,532	153,467	1,381,337	2,618,177	1.14
1/13 through 12/13	211,040,368	10	160,901	49	373,658	215,234	634,050	1,383,843	0.66
1/14 through 12/14	218,768,736	11	334,826	67	648,533	373,071	747,608	2,104,038	0.96
1/15 through 12/15	231,292,747	10	391,498	71	1,099,702	556,881	1,111,144	3,159,225	1.37
5 YR. TOTAL	1,122,998,543	58	1,904,923	325	3,747,609	2,104,160	4,776,944	12,533,636	1.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	0.503	58%	0.613			1.12	
Pure Premium Indicated by National Relativity		31%	0.560	21%	0.655			1.22	
Pure Premium Present on Rate Level		32%	0.547	21%	0.654			1.20	
Pure Premium Derived by Formula		0.535			0.630		1.17		

CLASS 2503		DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	4,666,843	0	0	0	0	0	352	352	0.01
1/12 through 12/12	4,214,291	0	0	0	0	0	188	188	0.00
1/13 through 12/13	4,633,284	0	0	0	0	0	317	317	0.01
1/14 through 12/14	5,446,507	0	0	2	7,241	0	5,702	12,943	0.24
1/15 through 12/15	5,087,849	0	0	2	7,793	0	37,344	45,137	0.89
5 YR. TOTAL	24,048,774	0	0	4	15,034	0	43,903	58,937	0.25
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.063	6%	0.183			0.25	
Pure Premium Indicated by National Relativity		12%	0.704	12%	0.641			1.35	
Pure Premium Present on Rate Level		84%	0.378	82%	0.318			0.70	
Pure Premium Derived by Formula		0.405			0.349		0.75		

CLASS 2570		MATTRESS OR BOX SPRING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	30,286,137	4	110,371	14	180,560	89,059	133,626	513,616	1.70
1/12 through 12/12	29,640,957	1	4,145	11	264,787	3,752	245,823	518,507	1.75
1/13 through 12/13	32,321,201	2	157,280	15	195,808	83,761	146,116	582,965	1.80
1/14 through 12/14	36,073,210	6	625,061	11	128,264	239,081	159,047	1,151,453	3.19
1/15 through 12/15	38,428,025	6	262,174	24	651,733	126,112	435,527	1,475,546	3.84
5 YR. TOTAL	166,749,530	19	1,159,031	75	1,421,152	541,765	1,120,139	4,242,087	2.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.547	26%	0.997			2.54	
Pure Premium Indicated by National Relativity		40%	1.073	37%	1.025			2.10	
Pure Premium Present on Rate Level		41%	1.025	37%	0.898			1.92	
Pure Premium Derived by Formula		1.143			0.971		2.11		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2585		LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	118,273,094	17	368,176	34	527,931	582,180	477,319	1,955,606	1.65
1/12 through 12/12	121,154,003	12	1,088,814	35	746,133	642,934	610,855	3,088,736	2.55
1/13 through 12/13	127,312,373	15	905,362	34	670,871	610,107	535,704	2,722,044	2.14
1/14 through 12/14	144,249,843	19	926,299	37	1,047,589	356,112	733,368	3,063,368	2.12
1/15 through 12/15	137,047,567	11	338,868	28	847,753	335,367	616,016	2,138,004	1.56
5 YR. TOTAL	648,036,880	74	3,627,519	168	3,840,277	2,526,700	2,973,262	12,967,758	2.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		39%	1.152	53%	0.849			2.00	
Pure Premium Indicated by National Relativity		30%	0.925	23%	0.956			1.88	
Pure Premium Present on Rate Level		31%	1.066	24%	0.918			1.98	
Pure Premium Derived by Formula		1.057			0.890		1.95		

CLASS 2586		CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	5,843,695	1	41,336	4	28,179	43,384	32,458	145,357	2.49
1/12 through 12/12	5,628,845	0	0	2	2,320	0	8,163	10,483	0.19
1/13 through 12/13	5,638,808	0	0	5	52,074	0	52,823	104,897	1.86
1/14 through 12/14	5,171,441	1	71,490	6	87,769	57,062	66,408	282,729	5.47
1/15 through 12/15	7,581,348	2	19,507	3	59,577	18,584	35,067	132,735	1.75
5 YR. TOTAL	29,864,137	4	132,333	20	229,919	119,030	194,919	676,201	2.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	1.213	11%	1.051			2.26	
Pure Premium Indicated by National Relativity		30%	0.779	32%	0.780			1.56	
Pure Premium Present on Rate Level		63%	0.740	57%	0.805			1.55	
Pure Premium Derived by Formula		0.785			0.824		1.61		

CLASS 2587		TOWEL OR TOILET SUPPLY CO. & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	3,914,931	0	0	1	18,771	0	24,801	43,572	1.11
1/12 through 12/12	3,821,863	0	0	2	30,279	0	41,740	72,019	1.88
1/13 through 12/13	4,285,636	0	0	1	2,606	0	2,973	5,579	0.13
1/14 through 12/14	1,673,027	0	0	1	953	0	131	1,084	0.07
1/15 through 12/15	7,837,461	0	0	2	59,708	0	20,091	79,799	1.02
5 YR. TOTAL	21,532,918	0	0	7	112,317	0	89,736	202,053	0.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.522	7%	0.417			0.94	
Pure Premium Indicated by National Relativity		18%	0.809	19%	0.509			1.32	
Pure Premium Present on Rate Level		76%	0.687	74%	0.527			1.21	
Pure Premium Derived by Formula		0.699			0.516		1.22		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2589		LAUNDRY AND DRY CLEANING STORE-RETAIL-& ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	50,509,743	3	235,605	12	94,161	193,220	202,516	725,502	1.44
1/12 through 12/12	50,418,677	2	18,655	9	92,448	46,034	239,566	396,703	0.79
1/13 through 12/13	48,917,359	4	275,007	9	70,489	308,944	48,603	703,043	1.44
1/14 through 12/14	49,600,643	2	8,244	7	136,375	11,171	274,488	430,278	0.87
1/15 through 12/15	51,406,340	1	19,505	9	152,538	75,842	135,145	383,030	0.75
5 YR. TOTAL	250,852,762	12	557,016	46	546,011	635,211	900,318	2,638,556	1.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.440	29%	0.612	1.05			
Pure Premium Indicated by National Relativity		41%	0.580	35%	0.653	1.23			
Pure Premium Present on Rate Level		42%	0.546	36%	0.723	1.27			
Pure Premium Derived by Formula			0.542		0.666	1.21			

CLASS 2600		FUR PROCESSING-PREPARING SKINS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	791,698	0	0	0	0	0	0	0	0.00
1/12 through 12/12	763,459	0	0	1	31,242	0	3,036	34,278	4.49
1/13 through 12/13	471,699	0	0	0	0	0	0	0	0.00
1/14 through 12/14	875,013	0	0	2	54,918	0	15,260	70,178	8.02
1/15 through 12/15	336,572	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,238,441	0	0	3	86,160	0	18,296	104,456	3.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	2.661	4%	0.565	3.23			
Pure Premium Indicated by National Relativity		5%	1.730	5%	1.092	2.82			
Pure Premium Present on Rate Level		92%	1.180	91%	0.899	2.08			
Pure Premium Derived by Formula			1.252		0.895	2.15			

CLASS 2623		LEATHER MFG.--INCLUDING TANNING, LEATHER EMBOSSEING, AND WOOL PULLING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	15,836	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	543	0	0	0	0	0	0	0	0.00
1/14 through 12/14	20,460	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,969	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	38,808	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		15%	2.132	16%	1.854	3.99			
Pure Premium Present on Rate Level		85%	1.778	83%	1.896	3.67			
Pure Premium Derived by Formula			1.831		1.870	3.70			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2651		SHOE STOCK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	15,014,435	1	386	3	10,075	79	28,910	39,450	0.26
1/12 through 12/12	17,194,560	0	0	3	49,656	0	34,687	84,343	0.49
1/13 through 12/13	17,342,785	2	24,440	3	27,290	8,395	16,803	76,928	0.44
1/14 through 12/14	15,495,758	2	78,923	3	31,648	157,672	29,376	297,619	1.92
1/15 through 12/15	16,212,498	0	0	4	75,223	0	90,652	165,875	1.02
5 YR. TOTAL	81,260,036	5	103,749	16	193,892	166,146	200,428	664,215	0.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.366	12%	0.451			0.82	
Pure Premium Indicated by National Relativity		22%	0.673	23%	0.685			1.36	
Pure Premium Present on Rate Level		70%	0.362	65%	0.359			0.72	
Pure Premium Derived by Formula						0.431	0.445	0.88	

CLASS 2660		BOOT OR SHOE MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	2,895,634	0	0	4	3,738	0	6,577	10,315	0.36
1/12 through 12/12	4,834,554	0	0	2	8,039	0	14,657	22,696	0.47
1/13 through 12/13	5,714,835	1	9,848	1	9,500	22,931	18,391	60,670	1.06
1/14 through 12/14	7,729,422	1	11,334	2	8,975	6,985	25,530	52,824	0.68
1/15 through 12/15	8,905,962	0	0	2	11,339	0	48,841	60,180	0.68
5 YR. TOTAL	30,080,407	2	21,182	11	41,591	29,916	113,996	206,685	0.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.209	9%	0.478			0.69	
Pure Premium Indicated by National Relativity		29%	0.714	31%	0.654			1.37	
Pure Premium Present on Rate Level		65%	0.501	60%	0.598			1.10	
Pure Premium Derived by Formula						0.545	0.605	1.15	

CLASS 2670		GLOVE MFG-LEATHER OR TEXTILE							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	2,712,636	0	0	0	0	0	5,882	5,882	0.22
1/12 through 12/12	1,669,981	0	0	0	0	0	1,464	1,464	0.09
1/13 through 12/13	1,676,536	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,819,265	0	0	0	0	0	1,756	1,756	0.10
1/15 through 12/15	1,905,392	0	0	0	0	0	842	842	0.04
5 YR. TOTAL	9,783,810	0	0	0	0	0	9,944	9,944	0.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	5%	0.102			0.10	
Pure Premium Indicated by National Relativity		10%	0.389	11%	0.515			0.90	
Pure Premium Present on Rate Level		87%	0.352	84%	0.446			0.80	
Pure Premium Derived by Formula						0.345	0.436	0.78	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2683		LUGGAGE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	949,350	0	0	0	0	0	0	0	0.00
1/12 through 12/12	987,757	0	0	0	0	0	0	0	0.00
1/13 through 12/13	863,430	0	0	0	0	0	0	0	0.00
1/14 through 12/14	990,318	0	0	1	32,558	0	0	32,558	3.29
1/15 through 12/15	925,436	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,716,291	0	0	1	32,558	0	0	32,558	0.69
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.690	3%	0.000	0.69			
Pure Premium Indicated by National Relativity		12%	0.590	13%	1.102	1.69			
Pure Premium Present on Rate Level		86%	0.343	84%	0.498	0.84			
Pure Premium Derived by Formula		0.380			0.562			0.94	

CLASS 2688		LEATHER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	12,060,206	0	0	6	274,851	0	174,739	449,590	3.73
1/12 through 12/12	11,088,460	0	0	7	117,643	0	129,560	247,203	2.23
1/13 through 12/13	12,732,465	0	0	3	5,226	0	10,517	15,743	0.12
1/14 through 12/14	12,979,389	0	0	2	2,685	0	10,930	13,615	0.11
1/15 through 12/15	12,895,064	0	0	4	111,325	0	107,911	219,236	1.70
5 YR. TOTAL	61,755,584	0	0	22	511,730	0	433,657	945,387	1.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.829	15%	0.702	1.53			
Pure Premium Indicated by National Relativity		18%	0.657	19%	0.707	1.36			
Pure Premium Present on Rate Level		71%	0.875	66%	0.808	1.68			
Pure Premium Derived by Formula		0.831			0.773			1.60	

CLASS 2702		LOGGING OR TREE REMOVAL - NONMECHANIZED OPERATIONS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	6,114,516	1	25,777	6	83,204	23,160	77,851	209,992	3.43
1/12 through 12/12	5,494,075	3	73,177	9	96,749	333,639	198,876	702,441	12.79
1/13 through 12/13	6,057,662	2	62,428	5	98,890	79,112	193,621	434,051	7.17
1/14 through 12/14	6,425,677	0	0	12	628,382	0	557,442	1,185,824	18.45
1/15 through 12/15	5,461,714	1	7,879	8	277,836	22,622	167,978	476,315	8.72
5 YR. TOTAL	29,553,644	7	169,261	40	1,185,061	458,533	1,195,768	3,008,623	10.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	4.583	28%	5.598	10.18			
Pure Premium Indicated by National Relativity		40%	7.064	36%	5.585	12.65			
Pure Premium Present on Rate Level		41%	5.487	36%	5.901	11.39			
Pure Premium Derived by Formula		5.946			5.702			11.65	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2705		LOGGING OR TREE REMOVAL-PULPWOOD ONLY-ALL OPERATIONS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	19,141	0	0	1	22,669	0	11,451	34,120	178.26
1/12 through 12/12	18,420	0	0	0	0	0	0	0	0.00
1/13 through 12/13	14,348	0	0	0	0	0	0	0	0.00
1/14 through 12/14	13,681	0	0	0	0	0	0	0	0.00
1/15 through 12/15	15,559	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	81,149	0	0	1	22,669	0	11,451	34,120	42.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	27.935	3%	14.111			42.05	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		98%	21.545	97%	18.005			39.55	
Pure Premium Derived by Formula		21.673			17.888		39.56		

CLASS 2709		LOGGING OR TREE REMOVAL - MECHANIZED EQUIPMENT OPERATORS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	50,399,344	6	863,198	17	363,669	905,275	674,640	2,806,782	5.57
1/12 through 12/12	53,628,087	5	572,609	21	471,037	340,294	546,500	1,930,440	3.60
1/13 through 12/13	58,855,001	7	770,136	18	462,753	826,795	341,284	2,400,968	4.08
1/14 through 12/14	65,453,137	10	611,410	18	659,608	346,372	906,706	2,524,096	3.86
1/15 through 12/15	69,264,918	2	67,836	12	570,746	38,460	406,250	1,083,292	1.56
5 YR. TOTAL	297,600,487	30	2,885,189	86	2,527,813	2,457,196	2,875,380	10,745,578	3.61
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		42%	1.819	58%	1.792			3.61	
Pure Premium Indicated by National Relativity		29%	4.354	21%	4.115			8.47	
Pure Premium Present on Rate Level		29%	2.787	21%	2.411			5.20	
Pure Premium Derived by Formula		2.835			2.410		5.25		

CLASS 2710		SAW MILL							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	53,160,652	5	407,098	38	878,333	311,081	861,348	2,457,860	4.62
1/12 through 12/12	61,563,338	5	466,157	42	756,717	437,149	1,339,961	2,999,984	4.87
1/13 through 12/13	67,200,652	4	40,097	43	679,980	35,083	1,063,807	1,818,967	2.71
1/14 through 12/14	82,241,445	5	249,850	45	1,628,460	263,030	1,896,833	4,038,173	4.91
1/15 through 12/15	79,708,580	4	450,905	44	1,645,785	394,761	1,315,156	3,806,607	4.78
5 YR. TOTAL	343,874,667	23	1,614,107	212	5,589,275	1,441,104	6,477,105	15,121,591	4.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		40%	2.095	64%	2.303			4.40	
Pure Premium Indicated by National Relativity		30%	2.263	18%	2.408			4.67	
Pure Premium Present on Rate Level		30%	2.178	18%	2.524			4.70	
Pure Premium Derived by Formula		2.170			2.362		4.53		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2714		VENEER MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	2,633,467	0	0	1	256	0	6,558	6,814	0.26
1/12 through 12/12	3,677,795	1	21,184	0	0	34,414	16,306	71,904	1.96
1/13 through 12/13	5,507,439	1	2,576	0	0	0	1,789	4,365	0.08
1/14 through 12/14	5,578,810	0	0	2	9,900	0	25,081	34,981	0.63
1/15 through 12/15	4,023,563	0	0	2	29,581	0	34,928	64,509	1.60
5 YR. TOTAL	21,421,074	2	23,760	5	39,737	34,414	84,662	182,573	0.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.296	11%	0.556	0.85			
Pure Premium Indicated by National Relativity		14%	0.890	15%	1.220	2.11			
Pure Premium Present on Rate Level		79%	1.061	74%	1.231	2.29			
Pure Premium Derived by Formula			0.984		1.155	2.14			

CLASS 2727		LOG HAULING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	22,280,470	9	615,664	1	235	645,932	27,502	1,289,333	5.79
1/12 through 12/12	22,918,327	7	379,881	16	302,374	237,878	358,967	1,279,100	5.58
1/13 through 12/13	24,004,374	1	164,540	3	18,792	115,362	32,245	330,939	1.38
1/14 through 12/14	27,220,974	4	435,579	11	417,408	653,530	861,697	2,368,214	8.70
1/15 through 12/15	29,026,786	6	537,514	8	552,313	768,808	246,426	2,105,061	7.25
5 YR. TOTAL	125,450,931	27	2,133,178	39	1,291,122	2,421,510	1,526,837	7,372,647	5.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	2.730	38%	3.147	5.88			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		72%	2.817	62%	2.563	5.38			
Pure Premium Derived by Formula			2.793		2.785	5.58			

CLASS 2731		PLANING OR MOLDING MILL							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	51,518,808	0	0	19	317,972	0	505,375	823,347	1.60
1/12 through 12/12	55,526,604	3	153,316	22	305,556	121,246	520,874	1,100,992	1.98
1/13 through 12/13	57,237,297	3	227,836	22	685,427	368,523	1,124,819	2,406,605	4.21
1/14 through 12/14	58,304,678	5	288,777	21	384,820	154,363	516,128	1,344,088	2.31
1/15 through 12/15	62,296,296	3	301,813	18	378,031	727,255	484,532	1,891,631	3.04
5 YR. TOTAL	284,883,683	14	971,742	102	2,071,806	1,371,387	3,151,728	7,566,663	2.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.068	42%	1.588	2.66			
Pure Premium Indicated by National Relativity		38%	1.006	29%	1.161	2.17			
Pure Premium Present on Rate Level		38%	0.898	29%	1.298	2.20			
Pure Premium Derived by Formula			0.980		1.380	2.36			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2735		FURNITURE STOCK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	10,127,439	0	0	14	189,098	0	188,132	377,230	3.73
1/12 through 12/12	10,549,830	0	0	7	22,804	0	56,269	79,073	0.75
1/13 through 12/13	11,918,216	0	0	10	63,667	0	59,275	122,942	1.03
1/14 through 12/14	10,868,073	0	0	6	41,654	0	37,224	78,878	0.73
1/15 through 12/15	9,759,448	1	9,522	7	128,775	15,972	99,262	253,531	2.60
5 YR. TOTAL	53,223,006	1	9,522	44	445,998	15,972	440,162	911,654	1.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.856	17%	0.857	1.71			
Pure Premium Indicated by National Relativity		22%	1.096	24%	1.231	2.33			
Pure Premium Present on Rate Level		68%	0.925	59%	1.202	2.13			
Pure Premium Derived by Formula		0.956			1.150		2.11		

CLASS 2759		BOX OR BOX SHOOK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	51,579,399	11	632,702	50	728,059	623,154	780,611	2,764,526	5.36
1/12 through 12/12	49,068,724	1	13,730	32	306,884	0	513,781	834,395	1.70
1/13 through 12/13	55,128,356	1	3,544	42	773,347	4,392	731,346	1,512,629	2.74
1/14 through 12/14	59,912,918	6	197,151	34	387,204	69,340	429,859	1,083,554	1.81
1/15 through 12/15	63,198,736	4	174,921	45	623,332	154,208	778,131	1,730,592	2.74
5 YR. TOTAL	278,888,133	23	1,022,048	203	2,818,826	851,094	3,233,728	7,925,696	2.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.377	44%	1.465	2.84			
Pure Premium Indicated by National Relativity		35%	1.679	28%	1.744	3.42			
Pure Premium Present on Rate Level		35%	1.465	28%	1.513	2.98			
Pure Premium Derived by Formula		1.514			1.557		3.07		

CLASS 2790		PATTERN MAKING NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	2,361,533	0	0	0	0	0	0	0	0.00
1/12 through 12/12	2,560,682	0	0	0	0	0	1,657	1,657	0.07
1/13 through 12/13	2,456,991	0	0	0	0	0	5,156	5,156	0.21
1/14 through 12/14	2,477,736	0	0	2	6,610	0	69,946	76,556	3.09
1/15 through 12/15	2,012,458	0	0	0	0	0	767	767	0.04
5 YR. TOTAL	11,869,400	0	0	2	6,610	0	77,526	84,136	0.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.056	5%	0.653	0.71			
Pure Premium Indicated by National Relativity		22%	0.427	24%	0.477	0.90			
Pure Premium Present on Rate Level		75%	0.370	71%	0.539	0.91			
Pure Premium Derived by Formula		0.373			0.530		0.90		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2797		MANUFACTURED, MODULAR, OR PREFABRICATED HOME MANUFACTURING - SHOP WORK - ALL OPERATIONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	23,596,614	3	38,604	9	254,810	120,222	316,692	730,328	3.10
1/12 through 12/12	29,620,410	2	221,231	17	335,597	134,891	310,586	1,002,305	3.38
1/13 through 12/13	33,725,912	6	72,003	19	569,447	78,701	543,436	1,263,587	3.75
1/14 through 12/14	31,956,304	4	244,731	25	426,825	194,190	609,687	1,475,433	4.62
1/15 through 12/15	42,072,916	6	148,453	22	351,297	223,474	447,685	1,170,909	2.78
5 YR. TOTAL	160,972,156	21	725,022	92	1,937,976	751,478	2,228,086	5,642,562	3.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	1.654	35%	1.851			3.51	
Pure Premium Indicated by National Relativity		40%	1.026	32%	1.087			2.11	
Pure Premium Present on Rate Level		40%	1.194	33%	1.680			2.87	
Pure Premium Derived by Formula			1.219		1.550			2.77	

CLASS 2799		MANUFACTURED, MODULAR, OR PREFABRICATED HOME SETUP, HOOKUP, OR INSTALLATION AT BUILDING SITE							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	862,183	0	0	1	3,756	0	528	4,284	0.50
1/12 through 12/12	3,025,138	1	12,383	3	72,845	3,381	62,198	150,807	4.99
1/13 through 12/13	4,354,421	2	121,429	2	13,843	124,814	12,516	272,602	6.26
1/14 through 12/14	5,319,089	0	0	2	56,031	0	63,512	119,543	2.25
1/15 through 12/15	6,229,593	0	0	1	7,588	0	24,433	32,021	0.51
5 YR. TOTAL	19,790,424	3	133,812	9	154,063	128,195	163,187	579,257	2.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	1.455	13%	1.472			2.93	
Pure Premium Indicated by National Relativity		25%	2.354	27%	2.004			4.36	
Pure Premium Present on Rate Level		66%	1.863	60%	1.909			3.77	
Pure Premium Derived by Formula			1.949		1.878			3.83	

CLASS 2802		CARPENTRY-SHOP ONLY-& DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	59,149,717	6	265,132	31	581,467	351,205	693,097	1,890,901	3.20
1/12 through 12/12	60,760,385	10	291,993	43	650,119	716,594	905,607	2,564,313	4.22
1/13 through 12/13	74,659,930	6	331,269	28	289,610	378,584	421,118	1,420,581	1.90
1/14 through 12/14	86,593,726	7	373,038	46	892,593	259,799	855,968	2,381,398	2.75
1/15 through 12/15	104,302,414	10	389,647	42	851,562	279,228	942,169	2,462,606	2.36
5 YR. TOTAL	385,466,172	39	1,651,079	190	3,265,351	1,985,410	3,817,959	10,719,799	2.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	1.275	54%	1.506			2.78	
Pure Premium Indicated by National Relativity		34%	1.304	23%	1.366			2.67	
Pure Premium Present on Rate Level		34%	1.232	23%	1.600			2.83	
Pure Premium Derived by Formula			1.270		1.495			2.77	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2835		BRUSH OR BROOM ASSEMBLY								
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	2,017,309	0	0	0	0	0	2,334	2,334	0.12	
1/12 through 12/12	2,520,373	0	0	1	520	0	1,951	2,471	0.10	
1/13 through 12/13	350,635	0	0	1	510	0	471	981	0.28	
1/14 through 12/14	3,437,542	1	20,954	2	10,123	1,721	18,724	51,522	1.50	
1/15 through 12/15	3,332,218	1	11,038	2	7,767	7,493	14,481	40,779	1.22	
5 YR. TOTAL	11,658,077	2	31,992	6	18,920	9,214	37,961	98,087	0.84	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	0.437	6%	0.405	0.84				
Pure Premium Indicated by National Relativity		17%	0.573	18%	0.691	1.26				
Pure Premium Present on Rate Level		79%	0.696	76%	0.686	1.38				
Pure Premium Derived by Formula		0.665			0.670		1.34			

CLASS 2836		BRUSH OR BROOM MFG NOC								
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	3,033,646	0	0	2	33,514	0	10,270	43,784	1.44	
1/12 through 12/12	2,175,617	0	0	2	30,027	0	9,579	39,606	1.82	
1/13 through 12/13	2,002,712	0	0	1	1,447	0	3,300	4,747	0.24	
1/14 through 12/14	2,217,165	0	0	1	59,359	0	75,262	134,621	6.07	
1/15 through 12/15	1,877,783	0	0	0	0	0	1,469	1,469	0.08	
5 YR. TOTAL	11,306,923	0	0	6	124,347	0	99,880	224,227	1.98	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		3%	1.100	5%	0.883	1.98				
Pure Premium Indicated by National Relativity		14%	0.939	15%	0.864	1.80				
Pure Premium Present on Rate Level		83%	0.485	80%	0.545	1.03				
Pure Premium Derived by Formula		0.567			0.610		1.18			

CLASS 2841		WOODENWARE MANUFACTURING NOC								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	7,378,637	0	0	0	0	0	5,515	5,515	0.08	
1/12 through 12/12	5,750,917	0	0	5	23,273	0	42,984	66,257	1.15	
1/13 through 12/13	6,643,742	0	0	3	113,228	0	137,395	250,623	3.77	
1/14 through 12/14	8,990,881	0	0	6	116,120	0	224,787	340,907	3.79	
1/15 through 12/15	8,475,260	0	0	2	51,036	0	41,345	92,381	1.09	
5 YR. TOTAL	37,239,437	0	0	16	303,657	0	452,026	755,683	2.03	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		9%	0.815	14%	1.214	2.03				
Pure Premium Indicated by National Relativity		25%	0.870	27%	0.997	1.87				
Pure Premium Present on Rate Level		66%	0.921	59%	1.121	2.04				
Pure Premium Derived by Formula		0.899			1.101		2.00			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2881		FURNITURE MANUFACTURING AND CABINET SHOP - ASSEMBLY BY HAND - WOOD								
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	50,457,185	8	295,242	36	348,834	518,415	482,531	1,645,022	3.26	
1/12 through 12/12	53,126,975	6	290,341	38	579,135	159,061	745,650	1,774,187	3.34	
1/13 through 12/13	60,040,453	8	338,670	21	389,031	520,332	385,031	1,633,064	2.72	
1/14 through 12/14	70,292,819	3	18,088	30	524,300	4,600	405,562	952,550	1.36	
1/15 through 12/15	81,172,852	3	139,280	31	402,645	225,900	598,705	1,366,530	1.68	
5 YR. TOTAL	315,090,284	28	1,081,621	156	2,243,945	1,428,308	2,617,479	7,371,353	2.34	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		26%	1.055	42%	1.284	2.34				
Pure Premium Indicated by National Relativity		37%	0.713	29%	0.819	1.53				
Pure Premium Present on Rate Level		37%	0.959	29%	1.212	2.17				
Pure Premium Derived by Formula		0.893			1.128		2.02			

CLASS 2883		FURNITURE MANUFACTURING AND CABINET SHOP - WOOD - NOC								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	302,017,563	23	1,198,306	142	1,813,410	1,072,202	2,082,306	6,166,224	2.04	
1/12 through 12/12	292,244,763	23	1,141,279	135	2,336,677	974,207	2,477,618	6,929,781	2.37	
1/13 through 12/13	335,518,655	15	773,084	151	2,253,400	556,553	2,666,448	6,249,485	1.86	
1/14 through 12/14	340,742,443	19	676,318	168	2,706,567	731,852	2,756,078	6,870,815	2.02	
1/15 through 12/15	338,524,265	19	1,709,542	135	1,698,766	1,239,253	2,157,867	6,805,428	2.01	
5 YR. TOTAL	1,609,047,689	99	5,498,529	731	10,808,820	4,574,067	12,140,317	33,021,733	2.05	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		60%	1.013	91%	1.039	2.05				
Pure Premium Indicated by National Relativity		20%	0.901	4%	0.917	1.82				
Pure Premium Present on Rate Level		20%	1.032	5%	1.114	2.15				
Pure Premium Derived by Formula		0.994			1.038		2.03			

CLASS 2915		VENEER PRODUCTS MFG								
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	44,044,305	2	44,085	4	257,695	12,260	195,061	509,101	1.16	
1/12 through 12/12	38,659,587	0	0	9	121,541	0	108,648	230,189	0.60	
1/13 through 12/13	20,683,074	0	0	11	338,923	0	375,200	714,123	3.45	
1/14 through 12/14	61,072,514	2	144,708	8	267,662	36,470	258,476	707,316	1.16	
1/15 through 12/15	39,103,369	0	0	11	636,929	0	397,996	1,034,925	2.65	
5 YR. TOTAL	203,562,849	4	188,793	43	1,622,750	48,730	1,335,381	3,195,654	1.57	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		18%	0.890	25%	0.680	1.57				
Pure Premium Indicated by National Relativity		41%	0.974	37%	1.008	1.98				
Pure Premium Present on Rate Level		41%	0.743	38%	0.648	1.39				
Pure Premium Derived by Formula		0.864			0.789		1.65			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2916		VENEER PRODUCTS MFG-NO VENEER MFG							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	17,079,242	2	79,621	6	36,152	27,482	77,701	220,956	1.29
1/12 through 12/12	18,214,248	2	132,662	6	109,260	177,326	139,652	558,900	3.07
1/13 through 12/13	18,032,825	0	0	11	39,198	0	103,755	142,953	0.79
1/14 through 12/14	18,154,835	1	13,299	5	94,639	56,580	93,921	258,439	1.42
1/15 through 12/15	17,382,466	4	355,272	4	150,420	812,924	180,528	1,499,144	8.62
5 YR. TOTAL	88,863,616	9	580,854	32	429,669	1,074,312	595,557	2,680,392	3.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	1.137	21%	1.879			3.02	
Pure Premium Indicated by National Relativity		30%	0.854	32%	0.846			1.70	
Pure Premium Present on Rate Level		56%	0.989	47%	1.045			2.03	
Pure Premium Derived by Formula		0.969		1.156				2.13	

CLASS 2923		PIANO MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	2,212,224	0	0	0	0	0	1,471	1,471	0.07
1/12 through 12/12	1,161,980	0	0	0	0	0	0	0	0.00
1/13 through 12/13	2,156,098	0	0	1	12,815	0	14,134	26,949	1.25
1/14 through 12/14	2,402,896	0	0	1	4,043	0	2,350	6,393	0.27
1/15 through 12/15	2,562,011	0	0	0	0	0	225	225	0.01
5 YR. TOTAL	10,495,209	0	0	2	16,858	0	18,180	35,038	0.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.161	5%	0.173			0.33	
Pure Premium Indicated by National Relativity		20%	0.610	22%	0.592			1.20	
Pure Premium Present on Rate Level		76%	0.639	73%	0.597			1.24	
Pure Premium Derived by Formula		0.614		0.575				1.19	

CLASS 2960		WOOD PRESERVING & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	5,914,264	0	0	2	15,686	0	36,665	52,351	0.89
1/12 through 12/12	5,488,084	0	0	0	0	0	7,976	7,976	0.15
1/13 through 12/13	4,623,767	0	0	0	0	0	5,276	5,276	0.11
1/14 through 12/14	6,153,044	0	0	5	69,104	0	57,498	126,602	2.06
1/15 through 12/15	5,914,477	0	0	6	78,737	0	131,260	209,997	3.55
5 YR. TOTAL	28,093,636	0	0	13	163,527	0	238,675	402,202	1.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.582	11%	0.850			1.43	
Pure Premium Indicated by National Relativity		34%	1.356	37%	1.320			2.68	
Pure Premium Present on Rate Level		58%	1.076	52%	0.985			2.06	
Pure Premium Derived by Formula		1.132		1.094				2.23	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3004		IRON OR STEEL: MANUFACTURING: STEEL MAKING-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	116,389,319	4	54,345	12	373,211	61,365	433,670	922,591	0.79
1/12 through 12/12	120,840,701	4	112,319	4	285,184	144,093	176,706	718,302	0.59
1/13 through 12/13	131,148,475	5	87,524	11	481,147	124,137	285,584	978,392	0.75
1/14 through 12/14	139,977,637	0	0	12	181,493	0	252,480	433,973	0.31
1/15 through 12/15	134,024,025	3	144,854	10	209,569	120,603	217,727	692,753	0.52
5 YR. TOTAL	642,380,157	16	399,042	49	1,530,604	450,198	1,366,167	3,746,011	0.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.300	32%	0.283	0.58			
Pure Premium Indicated by National Relativity		38%	0.462	34%	0.401	0.86			
Pure Premium Present on Rate Level		39%	0.381	34%	0.348	0.73			
Pure Premium Derived by Formula		0.393			0.345		0.74		

CLASS 3018		IRON OR STEEL: MANUFACTURING: ROLLING MILL & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,531,383	0	0	2	133,109	0	110,642	243,751	15.92
1/12 through 12/12	1,244,435	1	18,923	0	0	5,525	670	25,118	2.02
1/13 through 12/13	642,041	0	0	0	0	0	0	0	0.00
1/14 through 12/14	784,349	0	0	0	0	0	3,086	3,086	0.39
1/15 through 12/15	757,907	0	0	0	0	0	2,264	2,264	0.30
5 YR. TOTAL	4,960,115	1	18,923	2	133,109	5,525	116,662	274,219	5.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	3.065	5%	2.463	5.53			
Pure Premium Indicated by National Relativity		42%	0.898	45%	0.869	1.77			
Pure Premium Present on Rate Level		55%	1.097	50%	1.126	2.22			
Pure Premium Derived by Formula		1.072			1.077		2.15		

CLASS 3022		PIPE OR TUBE MFG NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	19,493,409	3	146,834	16	534,308	77,574	356,821	1,115,537	5.72
1/12 through 12/12	18,584,782	0	0	18	341,537	0	207,376	548,913	2.95
1/13 through 12/13	20,680,424	2	64,066	17	324,137	23,404	302,798	714,405	3.45
1/14 through 12/14	20,378,107	0	0	12	245,344	0	160,724	406,068	1.99
1/15 through 12/15	20,444,444	1	70,168	10	338,963	73,527	194,959	677,617	3.31
5 YR. TOTAL	99,581,166	6	281,068	73	1,784,289	174,505	1,222,678	3,462,540	3.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	2.074	27%	1.403	3.48			
Pure Premium Indicated by National Relativity		40%	1.076	36%	1.000	2.08			
Pure Premium Present on Rate Level		40%	1.897	37%	1.522	3.42			
Pure Premium Derived by Formula		1.604			1.302		2.91		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3027		ROLLING MILL NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	3,964,741	0	0	0	0	0	1,790	1,790	0.05
1/12 through 12/12	5,241,959	0	0	0	0	0	16,571	16,571	0.32
1/13 through 12/13	4,593,393	0	0	0	0	0	257	257	0.01
1/14 through 12/14	5,246,554	0	0	1	2,224	0	12,239	14,463	0.28
1/15 through 12/15	4,143,602	0	0	0	0	0	11,357	11,357	0.27
5 YR. TOTAL	23,190,249	0	0	1	2,224	0	42,214	44,438	0.19
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.010	8%	0.182	0.19			
Pure Premium Indicated by National Relativity		41%	0.651	44%	0.699	1.35			
Pure Premium Present on Rate Level		53%	0.622	48%	0.623	1.25			
Pure Premium Derived by Formula		0.597			0.621			1.22	

CLASS 3028		PIPE OR TUBE MFG-IRON OR STEEL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	6,495,333	0	0	3	22,129	0	19,034	41,163	0.63
1/12 through 12/12	6,650,207	0	0	4	9,943	0	9,974	19,917	0.30
1/13 through 12/13	7,229,421	0	0	2	3,589	0	8,895	12,484	0.17
1/14 through 12/14	11,500,489	0	0	2	13,725	0	38,440	52,165	0.45
1/15 through 12/15	9,322,865	0	0	2	56,868	0	22,829	79,697	0.86
5 YR. TOTAL	41,198,315	0	0	13	106,254	0	99,172	205,426	0.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.258	12%	0.241	0.50			
Pure Premium Indicated by National Relativity		46%	0.869	44%	0.885	1.75			
Pure Premium Present on Rate Level		46%	0.659	44%	0.714	1.37			
Pure Premium Derived by Formula		0.724			0.732			1.46	

CLASS 3030		IRON OR STEEL: FABRICATION: IRON OR STEEL WORKS-SHOP-STRUCTURAL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	46,998,846	2	60,616	23	351,288	60,975	438,288	911,167	1.94
1/12 through 12/12	45,449,063	2	312,872	26	308,763	394,236	395,986	1,411,857	3.11
1/13 through 12/13	47,265,579	3	241,722	30	759,913	41,522	456,352	1,499,509	3.17
1/14 through 12/14	52,377,425	5	362,738	22	752,116	432,072	522,116	2,069,042	3.95
1/15 through 12/15	57,596,032	2	283,731	21	960,247	81,247	612,978	1,938,203	3.37
5 YR. TOTAL	249,686,945	14	1,261,679	122	3,132,327	1,010,052	2,425,720	7,829,778	3.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.760	43%	1.376	3.14			
Pure Premium Indicated by National Relativity		35%	1.616	28%	1.610	3.23			
Pure Premium Present on Rate Level		35%	1.658	29%	1.571	3.23			
Pure Premium Derived by Formula		1.674			1.498			3.17	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3040		IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	20,770,894	1	29,608	9	102,859	14,806	121,845	269,118	1.30
1/12 through 12/12	27,123,843	7	630,281	12	232,300	475,927	219,046	1,557,554	5.74
1/13 through 12/13	24,744,172	2	247,442	8	51,459	302,238	94,851	695,990	2.81
1/14 through 12/14	25,208,206	1	177,103	12	231,079	107,304	184,918	700,404	2.78
1/15 through 12/15	30,815,001	2	83,352	15	293,727	102,972	348,611	828,662	2.69
5 YR. TOTAL	128,662,116	13	1,167,786	56	911,424	1,003,247	969,271	4,051,728	3.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	1.616	31%	1.533	3.15			
Pure Premium Indicated by National Relativity		39%	1.398	34%	1.423	2.82			
Pure Premium Present on Rate Level		39%	1.688	35%	1.635	3.32			
Pure Premium Derived by Formula			1.559		1.531	3.09			

CLASS 3041		IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-DECORATIVE OR ARTISTIC- & FOUNDRIES, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,709,518	0	0	0	0	0	351	351	0.02
1/12 through 12/12	1,821,940	0	0	1	7,006	0	24,394	31,400	1.72
1/13 through 12/13	1,454,636	0	0	0	0	0	886	886	0.06
1/14 through 12/14	1,956,457	0	0	1	1,209	0	3,960	5,169	0.26
1/15 through 12/15	2,100,301	0	0	0	0	0	465	465	0.02
5 YR. TOTAL	9,042,852	0	0	2	8,215	0	30,056	38,271	0.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.091	7%	0.332	0.42			
Pure Premium Indicated by National Relativity		28%	0.879	30%	1.088	1.97			
Pure Premium Present on Rate Level		67%	1.045	63%	1.195	2.24			
Pure Premium Derived by Formula			0.951		1.102	2.05			

CLASS 3042		ELEVATOR OR ESCALATOR MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	3,911,600	0	0	0	0	0	0	0	0.00
1/12 through 12/12	3,772,537	0	0	0	0	0	0	0	0.00
1/13 through 12/13	3,314,881	0	0	0	0	0	0	0	0.00
1/14 through 12/14	3,911,609	0	0	1	13,243	0	31,552	44,795	1.15
1/15 through 12/15	4,413,657	0	0	0	0	0	3,056	3,056	0.07
5 YR. TOTAL	19,324,284	0	0	1	13,243	0	34,608	47,851	0.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.069	8%	0.179	0.25			
Pure Premium Indicated by National Relativity		26%	1.172	28%	1.037	2.21			
Pure Premium Present on Rate Level		68%	0.854	64%	0.787	1.64			
Pure Premium Derived by Formula			0.890		0.808	1.70			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3064		SIGN MFG-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	11,887,058	2	24,076	8	165,353	108,770	296,284	594,483	5.00
1/12 through 12/12	12,017,279	1	2,391	3	55,253	16,969	163,508	238,121	1.98
1/13 through 12/13	13,411,648	1	181,123	6	127,933	79,032	75,057	463,145	3.45
1/14 through 12/14	14,567,885	0	0	3	27,676	0	48,125	75,801	0.52
1/15 through 12/15	15,099,541	0	0	9	113,876	0	150,608	264,484	1.75
5 YR. TOTAL	66,983,411	4	207,590	29	490,091	204,771	733,582	1,636,034	2.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.042	22%	1.401	2.44			
Pure Premium Indicated by National Relativity		39%	1.005	39%	0.964	1.97			
Pure Premium Present on Rate Level		48%	1.078	39%	1.495	2.57			
Pure Premium Derived by Formula		1.045			1.267		2.31		

CLASS 3076		SHEET METAL PRODUCTS MFG.							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	275,097,677	23	851,275	99	1,097,702	725,088	1,570,391	4,244,456	1.54
1/12 through 12/12	294,270,742	16	1,034,931	93	1,170,362	621,639	1,526,639	4,353,571	1.48
1/13 through 12/13	305,888,761	16	597,267	82	1,087,502	443,926	1,140,721	3,269,416	1.07
1/14 through 12/14	323,170,708	12	808,873	100	2,201,700	457,008	2,613,756	6,081,337	1.88
1/15 through 12/15	353,119,891	20	777,763	100	2,087,948	857,405	2,068,522	5,791,638	1.64
5 YR. TOTAL	1,551,547,779	87	4,070,109	474	7,645,214	3,105,066	8,920,029	23,740,418	1.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	0.755	75%	0.775	1.53			
Pure Premium Indicated by National Relativity		25%	0.836	12%	0.879	1.72			
Pure Premium Present on Rate Level		26%	0.717	13%	0.776	1.49			
Pure Premium Derived by Formula		0.765			0.788		1.55		

CLASS 3081		FOUNDRY-FERROUS-NOC							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	41,481,222	6	42,906	13	136,108	89,535	244,749	513,298	1.24
1/12 through 12/12	33,327,404	4	92,542	11	229,723	237,092	248,068	807,425	2.42
1/13 through 12/13	42,223,695	3	345,146	4	40,833	438,195	140,834	965,008	2.29
1/14 through 12/14	57,961,418	2	77,566	8	70,062	209,514	156,672	513,814	0.89
1/15 through 12/15	46,363,799	2	23,045	9	107,018	55,165	198,188	383,416	0.83
5 YR. TOTAL	221,357,538	17	581,205	45	583,744	1,029,501	988,511	3,182,961	1.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.526	34%	0.912	1.44			
Pure Premium Indicated by National Relativity		40%	1.303	33%	1.272	2.58			
Pure Premium Present on Rate Level		40%	0.867	33%	1.132	2.00			
Pure Premium Derived by Formula		0.973			1.103		2.08		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3082		FOUNDRY-STEEL CASTINGS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		40%	1.079	43%	1.266	2.35			
Pure Premium Present on Rate Level		60%	0.875	57%	1.201	2.08			
Pure Premium Derived by Formula		0.957			1.229			2.19	

CLASS 3085		FOUNDRY-NON-FERROUS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	11,452,274	0	0	4	73,887	0	125,045	198,932	1.74
1/12 through 12/12	12,416,406	0	0	1	75,822	0	31,437	107,259	0.86
1/13 through 12/13	12,428,817	2	65,662	3	81,021	116,779	92,357	355,819	2.86
1/14 through 12/14	13,922,438	1	21,388	10	134,653	12,590	129,492	298,123	2.14
1/15 through 12/15	12,337,048	1	236,369	4	88,034	117,585	114,482	556,470	4.51
5 YR. TOTAL	62,556,983	4	323,419	22	453,417	246,954	492,813	1,516,603	2.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.242	18%	1.183	2.43			
Pure Premium Indicated by National Relativity		44%	1.013	41%	1.133	2.15			
Pure Premium Present on Rate Level		45%	0.962	41%	1.097	2.06			
Pure Premium Derived by Formula		1.015			1.127			2.14	

CLASS 3110		FORGING WORK-DROP OR MACHINE							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	13,381,024	3	104,071	6	18,878	48,720	68,947	240,616	1.80
1/12 through 12/12	12,049,541	2	198,149	4	44,464	132,812	79,829	455,254	3.78
1/13 through 12/13	6,158,132	0	0	0	0	0	5,103	5,103	0.08
1/14 through 12/14	11,708,865	0	0	4	44,756	0	53,998	98,754	0.84
1/15 through 12/15	15,651,469	1	37,588	5	426,897	59,216	181,557	705,258	4.51
5 YR. TOTAL	58,949,031	6	339,808	19	534,995	240,748	389,434	1,504,985	2.55
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	1.484	17%	1.069	2.55			
Pure Premium Indicated by National Relativity		36%	1.085	39%	1.104	2.19			
Pure Premium Present on Rate Level		52%	1.097	44%	1.075	2.17			
Pure Premium Derived by Formula		1.139			1.085			2.22	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3111		BLACKSMITH							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	10,669,887	2	28,800	2	23,913	27,500	62,490	142,703	1.34
1/12 through 12/12	10,999,295	2	14,932	4	82,677	9,531	54,037	161,177	1.47
1/13 through 12/13	14,948,954	1	51,542	6	89,637	22,938	184,209	348,326	2.33
1/14 through 12/14	15,712,831	1	91,484	5	424,425	83,963	116,840	716,712	4.56
1/15 through 12/15	14,568,245	0	0	4	82,417	0	64,975	147,392	1.01
5 YR. TOTAL	66,899,212	6	186,758	21	703,069	143,932	482,551	1,516,310	2.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	1.330	16%	0.936			2.27	
Pure Premium Indicated by National Relativity		28%	0.690	29%	0.632			1.32	
Pure Premium Present on Rate Level		62%	0.735	55%	0.784			1.52	
Pure Premium Derived by Formula		0.782		0.764				1.55	

CLASS 3113		TOOL MANUFACTURING-NOT DROP OR MACHINE FORGED-NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	61,739,363	0	0	11	91,430	0	112,020	203,450	0.33
1/12 through 12/12	61,971,572	2	63,116	7	181,410	33,628	274,247	552,401	0.89
1/13 through 12/13	70,524,004	2	372,871	10	226,587	449,864	160,191	1,209,513	1.72
1/14 through 12/14	70,096,869	5	251,022	16	230,318	208,530	332,003	1,021,873	1.46
1/15 through 12/15	77,664,557	0	0	13	169,238	0	189,917	359,155	0.46
5 YR. TOTAL	341,996,365	9	687,009	57	898,983	692,022	1,068,378	3,346,392	0.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.464	28%	0.515			0.98	
Pure Premium Indicated by National Relativity		40%	0.516	36%	0.525			1.04	
Pure Premium Present on Rate Level		41%	0.499	36%	0.488			0.99	
Pure Premium Derived by Formula		0.499		0.509				1.01	

CLASS 3114		TOOL MFG-DROP OR MACHINE FORGED-NOC: MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	16,321,362	0	0	10	75,036	0	47,666	122,702	0.75
1/12 through 12/12	16,912,589	2	19,729	7	198,797	10,468	76,571	305,565	1.81
1/13 through 12/13	19,199,404	1	11,528	1	127,056	6,718	41,513	186,815	0.97
1/14 through 12/14	23,098,731	0	0	2	156,819	0	72,729	229,548	0.99
1/15 through 12/15	27,594,205	1	103,211	6	154,735	172,285	40,225	470,456	1.71
5 YR. TOTAL	103,126,291	4	134,468	26	712,443	189,471	278,704	1,315,086	1.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.821	16%	0.454			1.28	
Pure Premium Indicated by National Relativity		31%	0.983	33%	0.893			1.88	
Pure Premium Present on Rate Level		57%	0.620	51%	0.564			1.18	
Pure Premium Derived by Formula		0.757		0.655				1.41	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3118		SAW MFG								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	2,858,788	0	0	0	0	0	2,457	2,457	0.09	
1/12 through 12/12	3,545,275	1	127,999	2	4,807	0	16,633	149,439	4.22	
1/13 through 12/13	3,904,468	0	0	0	0	0	3,199	3,199	0.08	
1/14 through 12/14	5,397,815	0	0	4	24,004	0	52,346	76,350	1.42	
1/15 through 12/15	4,627,189	0	0	0	0	0	3,622	3,622	0.08	
5 YR. TOTAL	20,333,535	1	127,999	6	28,811	0	78,257	235,067	1.16	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		5%	0.771	7%	0.385	1.16				
Pure Premium Indicated by National Relativity		23%	0.550	25%	0.532	1.08				
Pure Premium Present on Rate Level		72%	0.668	68%	0.475	1.14				
Pure Premium Derived by Formula		0.646			0.483		1.13			

CLASS 3119		NEEDLE MFG								
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	4,104	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	4,104	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		0%	0.000	0%	0.000	0.00				
Pure Premium Indicated by National Relativity		7%	0.090	7%	0.134	0.22				
Pure Premium Present on Rate Level		93%	0.180	93%	0.214	0.39				
Pure Premium Derived by Formula		0.174			0.208		0.38			

CLASS 3122		CUTLERY MFG NOC								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	1,913,634	0	0	1	12,869	0	13,831	26,700	1.40	
1/12 through 12/12	1,492,537	0	0	1	7,936	0	5,029	12,965	0.87	
1/13 through 12/13	1,210,359	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	1,118,892	0	0	0	0	0	594	594	0.05	
1/15 through 12/15	1,556,721	0	0	1	26,895	0	27,097	53,992	3.47	
5 YR. TOTAL	7,292,143	0	0	3	47,700	0	46,551	94,251	1.29	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		3%	0.654	4%	0.638	1.29				
Pure Premium Indicated by National Relativity		19%	0.557	20%	0.579	1.14				
Pure Premium Present on Rate Level		78%	0.500	76%	0.573	1.07				
Pure Premium Derived by Formula		0.515			0.577		1.09			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3126		TOOL MFG-AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	14,240,565	0	0	4	39,243	0	82,298	121,541	0.85
1/12 through 12/12	16,427,798	0	0	3	9,595	0	7,407	17,002	0.10
1/13 through 12/13	15,303,010	0	0	6	69,036	0	67,444	136,480	0.89
1/14 through 12/14	14,853,132	0	0	0	0	0	5,126	5,126	0.04
1/15 through 12/15	12,516,297	1	194,645	1	6,227	30,652	34,313	265,837	2.12
5 YR. TOTAL	73,340,802	1	194,645	14	124,101	30,652	196,588	545,986	0.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.435	13%		0.310		0.75	
Pure Premium Indicated by National Relativity		31%	0.434	33%		0.413		0.85	
Pure Premium Present on Rate Level		61%	0.428	54%		0.490		0.92	
Pure Premium Derived by Formula		0.430			0.441		0.87		

CLASS 3131		BUTTON OR FASTENER MFG-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	18,010,364	0	0	3	7,688	0	12,028	19,716	0.11
1/12 through 12/12	16,708,558	1	162,421	6	57,731	213,157	80,787	514,096	3.08
1/13 through 12/13	19,246,872	0	0	2	13,326	0	21,898	35,224	0.18
1/14 through 12/14	13,076,930	3	42,924	2	12,563	27,429	27,181	110,097	0.84
1/15 through 12/15	20,620,441	2	31,558	3	61,392	40,593	33,633	167,176	0.81
5 YR. TOTAL	87,663,165	6	236,903	16	152,700	281,179	175,527	846,309	0.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.444	14%		0.521		0.97	
Pure Premium Indicated by National Relativity		18%	0.584	19%		0.547		1.13	
Pure Premium Present on Rate Level		73%	0.433	67%		0.494		0.93	
Pure Premium Derived by Formula		0.461			0.508		0.97		

CLASS 3132		NUT OR BOLT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,477,952	0	0	3	18,603	0	23,439	42,042	2.85
1/12 through 12/12	1,587,431	0	0	1	9,601	0	8,281	17,882	1.13
1/13 through 12/13	1,433,201	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,546,660	0	0	1	6,284	0	1,029	7,313	0.47
1/15 through 12/15	2,086,864	0	0	0	0	0	2,369	2,369	0.11
5 YR. TOTAL	8,132,108	0	0	5	34,488	0	35,118	69,606	0.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.424	5%		0.432		0.86	
Pure Premium Indicated by National Relativity		32%	0.795	34%		0.851		1.65	
Pure Premium Present on Rate Level		65%	0.620	61%		0.778		1.40	
Pure Premium Derived by Formula		0.670			0.786		1.46		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3145		SCREW MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	4,517,474	0	0	0	0	0	0	0	0.00
1/12 through 12/12	4,522,530	0	0	0	0	0	898	898	0.02
1/13 through 12/13	210,556	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,045,425	0	0	0	0	0	0	0	0.00
1/15 through 12/15	924,197	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	11,220,182	0	0	0	0	0	898	898	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	5%	0.008			0.01	
Pure Premium Indicated by National Relativity		45%	0.562	47%	0.625			1.19	
Pure Premium Present on Rate Level		52%	0.431	48%	0.479			0.91	
Pure Premium Derived by Formula		0.477			0.524		1.00		

CLASS 3146		HARDWARE MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	121,549,724	8	374,481	29	399,669	546,947	426,323	1,747,420	1.44
1/12 through 12/12	132,468,088	6	562,260	30	414,160	628,077	644,870	2,249,367	1.70
1/13 through 12/13	142,701,567	5	214,602	38	697,318	306,228	835,178	2,053,326	1.44
1/14 through 12/14	137,597,412	6	302,780	28	492,809	203,021	563,838	1,562,448	1.14
1/15 through 12/15	162,828,762	1	3,901	24	427,187	24,972	613,449	1,069,509	0.66
5 YR. TOTAL	697,145,553	26	1,458,024	149	2,431,143	1,709,245	3,083,658	8,682,070	1.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.558	48%	0.688			1.25	
Pure Premium Indicated by National Relativity		35%	0.614	26%	0.687			1.30	
Pure Premium Present on Rate Level		36%	0.546	26%	0.706			1.25	
Pure Premium Derived by Formula		0.573			0.692		1.27		

CLASS 3169		STOVE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	33,186,807	2	132,553	13	288,174	88,189	255,620	764,536	2.30
1/12 through 12/12	41,800,725	3	165,848	7	56,488	149,421	91,386	463,143	1.11
1/13 through 12/13	38,191,799	1	54,339	10	134,778	83,709	130,714	403,540	1.06
1/14 through 12/14	44,906,533	3	95,583	9	292,162	94,164	283,144	765,053	1.70
1/15 through 12/15	58,506,534	6	431,505	23	710,498	376,526	590,982	2,109,511	3.61
5 YR. TOTAL	216,592,398	15	879,828	62	1,482,100	792,009	1,351,846	4,505,783	2.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.090	27%	0.990			2.08	
Pure Premium Indicated by National Relativity		40%	0.721	36%	0.718			1.44	
Pure Premium Present on Rate Level		41%	0.771	37%	0.706			1.48	
Pure Premium Derived by Formula		0.812			0.787		1.60		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3179		ELECTRICAL APPARATUS MFG NOC								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	442,319,350	22	1,432,108	74	929,350	768,764	940,901	4,071,123	0.92	
1/12 through 12/12	438,745,644	17	1,162,390	68	1,492,816	1,023,382	1,130,588	4,809,176	1.10	
1/13 through 12/13	447,248,451	14	414,888	70	1,626,629	747,911	1,148,851	3,938,279	0.88	
1/14 through 12/14	431,643,711	13	696,630	46	929,041	641,618	918,368	3,185,657	0.74	
1/15 through 12/15	443,595,512	8	387,867	60	880,258	212,663	1,118,139	2,598,927	0.59	
5 YR. TOTAL	2,203,552,668	74	4,093,883	318	5,858,094	3,394,338	5,256,847	18,603,162	0.85	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		47%	0.452	65%	0.393	0.85				
Pure Premium Indicated by National Relativity		26%	0.566	17%	0.563	1.13				
Pure Premium Present on Rate Level		27%	0.469	18%	0.407	0.88				
Pure Premium Derived by Formula		0.486			0.424		0.91			

CLASS 3180		ELECTRIC OR GAS LIGHTING FIXTURES MFG								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	10,011,822	1	8,452	1	9,159	19,103	10,936	47,650	0.48	
1/12 through 12/12	10,780,534	0	0	0	0	0	6,494	6,494	0.06	
1/13 through 12/13	10,925,247	0	0	0	0	0	8,791	8,791	0.08	
1/14 through 12/14	11,896,479	1	9,459	2	66,866	0	71,725	148,050	1.25	
1/15 through 12/15	10,853,228	0	0	0	0	0	5,993	5,993	0.06	
5 YR. TOTAL	54,467,310	2	17,911	3	76,025	19,103	103,939	216,978	0.40	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		8%	0.172	13%	0.226	0.40				
Pure Premium Indicated by National Relativity		39%	0.659	41%	0.701	1.36				
Pure Premium Present on Rate Level		53%	0.587	46%	0.658	1.25				
Pure Premium Derived by Formula		0.582			0.619		1.20			

CLASS 3188		PLUMBERS SUPPLIES MFG NOC								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	82,761,752	2	252,265	3	47,375	201,320	41,537	542,497	0.66	
1/12 through 12/12	22,212,276	0	0	2	28,978	0	74,887	103,865	0.47	
1/13 through 12/13	57,096,389	4	95,980	5	40,615	48,006	45,826	230,427	0.40	
1/14 through 12/14	55,449,810	4	238,930	7	269,948	165,772	171,976	846,626	1.53	
1/15 through 12/15	56,121,061	2	53,886	2	42,391	65,178	63,964	225,419	0.40	
5 YR. TOTAL	273,641,288	12	641,061	19	429,307	480,276	398,190	1,948,834	0.71	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		17%	0.391	25%	0.321	0.71				
Pure Premium Indicated by National Relativity		38%	0.668	37%	0.726	1.39				
Pure Premium Present on Rate Level		45%	0.465	38%	0.488	0.95				
Pure Premium Derived by Formula		0.530			0.534		1.06			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3220		CAN MFG								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	25,897,692	0	0	3	183,379	0	92,067	275,446	1.06	
1/12 through 12/12	49,803,316	1	8,680	10	227,004	43,727	207,902	487,313	0.98	
1/13 through 12/13	45,039,013	1	17,181	6	129,959	17,932	93,972	259,044	0.58	
1/14 through 12/14	58,505,422	1	240,524	13	513,063	166,904	295,779	1,216,270	2.08	
1/15 through 12/15	28,493,607	1	273,387	7	67,025	242,851	64,955	648,218	2.28	
5 YR. TOTAL	207,739,050	4	539,772	39	1,120,430	471,414	754,675	2,886,291	1.39	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		16%	0.799	21%	0.590	1.39				
Pure Premium Indicated by National Relativity		31%	0.536	33%	0.461	1.00				
Pure Premium Present on Rate Level		53%	0.560	46%	0.445	1.01				
Pure Premium Derived by Formula		0.591			0.481		1.07			

CLASS 3224		ENAMEL WARE MFG.								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	53,780	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	1,754	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	55,534	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		0%	0.000	0%	0.000	0.00				
Pure Premium Indicated by National Relativity		13%	0.822	14%	0.641	1.46				
Pure Premium Present on Rate Level		87%	0.952	86%	0.664	1.62				
Pure Premium Derived by Formula		0.935			0.661		1.60			

CLASS 3227		ALUMINUM WARE MFG								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	7,895,217	5	270,320	0	0	75,471	1,902	347,693	4.40	
1/12 through 12/12	7,906,680	1	61,433	0	0	13,196	4,262	78,891	1.00	
1/13 through 12/13	10,085,742	1	18,467	4	111,559	13,944	43,409	187,379	1.86	
1/14 through 12/14	12,741,839	0	0	4	149,233	0	31,107	180,340	1.42	
1/15 through 12/15	11,782,591	0	0	3	23,268	0	17,857	41,125	0.35	
5 YR. TOTAL	50,412,069	7	350,220	11	284,060	102,611	98,537	835,428	1.66	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		11%	1.258	13%	0.399	1.66				
Pure Premium Indicated by National Relativity		43%	0.880	43%	0.786	1.67				
Pure Premium Present on Rate Level		46%	1.034	44%	0.702	1.74				
Pure Premium Derived by Formula		0.992			0.699		1.69			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3240		WIRE ROPE MFG-IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,426,856	0	0	0	0	0	1,178	1,178	0.08
1/12 through 12/12	1,345,213	0	0	1	11,948	0	1,245	13,193	0.98
1/13 through 12/13	1,356,924	0	0	1	102,198	0	20,795	122,993	9.07
1/14 through 12/14	1,286,327	0	0	2	82,476	0	22,102	104,578	8.13
1/15 through 12/15	1,044,493	0	0	0	0	0	3,016	3,016	0.29
5 YR. TOTAL	6,459,813	0	0	4	196,622	0	48,336	244,958	3.79
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	3.044	5%	0.748	3.79			
Pure Premium Indicated by National Relativity		13%	0.964	14%	0.957	1.92			
Pure Premium Present on Rate Level		83%	0.974	81%	0.915	1.89			
Pure Premium Derived by Formula		1.056			0.913			1.97	

CLASS 3241		WIRE DRAWING-IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	3,717,624	0	0	2	16,865	0	16,707	33,572	0.90
1/12 through 12/12	1,025,172	0	0	0	0	0	19,136	19,136	1.87
1/13 through 12/13	1,440,989	0	0	3	204,910	0	67,527	272,437	18.91
1/14 through 12/14	1,547,275	1	100,999	0	0	30,636	5,229	136,864	8.85
1/15 through 12/15	2,153,348	0	0	1	4,605	0	27,594	32,199	1.50
5 YR. TOTAL	9,884,408	1	100,999	6	226,380	30,636	136,193	494,208	5.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	3.312	6%	1.688	5.00			
Pure Premium Indicated by National Relativity		32%	0.859	34%	0.765	1.62			
Pure Premium Present on Rate Level		63%	1.150	60%	0.894	2.04			
Pure Premium Derived by Formula		1.165			0.898			2.06	

CLASS 3255		WIRE CLOTH MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	13,480,248	1	22,547	2	75,213	16,356	53,104	167,220	1.24
1/12 through 12/12	1,114,307	0	0	1	1,446	0	2,871	4,317	0.39
1/13 through 12/13	1,179,040	0	0	0	0	0	884	884	0.08
1/14 through 12/14	1,110,842	0	0	0	0	0	166	166	0.02
1/15 through 12/15	1,049,888	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	17,934,325	1	22,547	3	76,659	16,356	57,025	172,587	0.96
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.553	7%	0.409	0.96			
Pure Premium Indicated by National Relativity		11%	0.533	12%	0.785	1.32			
Pure Premium Present on Rate Level		84%	0.675	81%	0.639	1.31			
Pure Premium Derived by Formula		0.653			0.640			1.29	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3257		WIRE GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	68,855,391	5	266,123	21	349,784	184,661	445,371	1,245,939	1.81
1/12 through 12/12	59,903,822	7	683,930	21	248,090	274,173	310,252	1,516,445	2.53
1/13 through 12/13	64,643,809	4	275,411	26	285,494	301,028	260,074	1,122,007	1.74
1/14 through 12/14	66,771,403	4	203,589	16	429,337	395,559	285,668	1,314,153	1.97
1/15 through 12/15	70,299,816	2	133,184	24	398,588	107,020	428,387	1,067,179	1.52
5 YR. TOTAL	330,474,241	22	1,562,237	108	1,711,293	1,262,441	1,729,752	6,265,723	1.90
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.991	35%	0.905			1.90	
Pure Premium Indicated by National Relativity		37%	0.680	32%	0.737			1.42	
Pure Premium Present on Rate Level		37%	0.918	33%	0.816			1.73	
Pure Premium Derived by Formula		0.849			0.822		1.67		

CLASS 3270		EYELET MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	336,719	0	0	0	0	0	0	0	0.00
1/12 through 12/12	289,287	0	0	0	0	0	0	0	0.00
1/13 through 12/13	281,480	0	0	0	0	0	0	0	0.00
1/14 through 12/14	459,792	0	0	0	0	0	0	0	0.00
1/15 through 12/15	322,825	0	0	0	0	0	1,340	1,340	0.42
5 YR. TOTAL	1,690,103	0	0	0	0	0	1,340	1,340	0.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	2%	0.079			0.08	
Pure Premium Indicated by National Relativity		26%	0.793	28%	0.881			1.67	
Pure Premium Present on Rate Level		73%	0.571	70%	0.673			1.24	
Pure Premium Derived by Formula		0.623			0.719		1.34		

CLASS 3300		BED SPRING OR WIRE MATTRESS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	18,976,161	0	0	5	57,425	0	86,550	143,975	0.76
1/12 through 12/12	21,310,581	2	64,135	3	45,943	78,828	76,659	265,565	1.25
1/13 through 12/13	22,432,366	1	3,927	8	230,364	6,267	241,188	481,746	2.15
1/14 through 12/14	23,952,266	1	38,838	10	67,017	0	97,447	203,302	0.85
1/15 through 12/15	24,703,122	0	0	11	164,152	0	185,113	349,265	1.41
5 YR. TOTAL	111,374,496	4	106,900	37	564,901	85,095	686,957	1,443,853	1.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.603	23%	0.693			1.30	
Pure Premium Indicated by National Relativity		35%	0.939	38%	1.410			2.35	
Pure Premium Present on Rate Level		51%	0.771	39%	1.014			1.79	
Pure Premium Derived by Formula		0.806			1.091		1.90		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3303		SPRING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	285,304	1	18,661	0	0	21,334	136	40,131	14.07
1/12 through 12/12	77,546	0	0	0	0	0	0	0	0.00
1/13 through 12/13	717,568	0	0	0	0	0	0	0	0.00
1/14 through 12/14	640,312	0	0	0	0	0	0	0	0.00
1/15 through 12/15	444,509	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,165,239	1	18,661	0	0	21,334	136	40,131	1.85
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.862	3%	0.992	1.85			
Pure Premium Indicated by National Relativity		20%	0.439	22%	0.530	0.97			
Pure Premium Present on Rate Level		78%	0.734	75%	0.870	1.60			
Pure Premium Derived by Formula		0.678			0.799			1.48	

CLASS 3307		HEAT-TREATING-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	4,606,051	1	112,062	3	14,701	77,968	33,734	238,465	5.18
1/12 through 12/12	4,805,183	0	0	1	4,111	0	4,674	8,785	0.18
1/13 through 12/13	5,160,248	1	5,578	1	15,008	13,138	32,294	66,018	1.28
1/14 through 12/14	4,659,193	0	0	3	48,182	0	45,417	93,599	2.01
1/15 through 12/15	4,933,444	1	88,433	2	38,612	62,733	26,623	216,401	4.39
5 YR. TOTAL	24,164,119	3	206,073	10	120,614	153,839	142,742	623,268	2.58
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	1.352	11%	1.227	2.58			
Pure Premium Indicated by National Relativity		31%	0.917	33%	0.996	1.91			
Pure Premium Present on Rate Level		62%	0.948	56%	1.034	1.98			
Pure Premium Derived by Formula		0.967			1.043			2.01	

CLASS 3315		BRASS OR COPPER GOODS MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	7,254,349	0	0	2	21,134	0	40,181	61,315	0.85
1/12 through 12/12	7,874,851	0	0	4	108,627	0	306,059	414,686	5.27
1/13 through 12/13	8,728,857	0	0	1	2,156	0	20,553	22,709	0.26
1/14 through 12/14	7,944,790	0	0	3	32,927	0	56,018	88,945	1.12
1/15 through 12/15	9,650,092	0	0	2	13,325	0	13,123	26,448	0.27
5 YR. TOTAL	41,452,939	0	0	12	178,169	0	435,934	614,103	1.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.430	15%	1.052	1.48			
Pure Premium Indicated by National Relativity		26%	1.008	28%	0.830	1.84			
Pure Premium Present on Rate Level		64%	1.033	57%	1.130	2.16			
Pure Premium Derived by Formula		0.966			1.034			2.00	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3334		TIN FOIL MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	8,387,980	0	0	1	2,567	0	5,700	8,267	0.10
1/12 through 12/12	8,192,313	0	0	1	79,607	0	42,681	122,288	1.49
1/13 through 12/13	8,687,363	0	0	2	375,594	0	136,070	511,664	5.89
1/14 through 12/14	7,584,598	0	0	1	140,491	0	20,079	160,570	2.12
1/15 through 12/15	8,092,211	1	78,465	0	0	90,710	909	170,084	2.10
5 YR. TOTAL	40,944,465	1	78,465	5	598,259	90,710	205,439	972,873	2.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	1.653	12%		0.723		2.38	
Pure Premium Indicated by National Relativity		11%	0.497	12%		0.374		0.87	
Pure Premium Present on Rate Level		80%	0.951	76%		0.741		1.69	
Pure Premium Derived by Formula		0.964			0.695		1.66		

CLASS 3336		TYPE FOUNDRY							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	589,153	0	0	0	0	0	120	120	0.02
1/12 through 12/12	523,908	0	0	0	0	0	0	0	0.00
1/13 through 12/13	657,717	0	0	0	0	0	57	57	0.01
1/14 through 12/14	844,395	0	0	0	0	0	947	947	0.11
1/15 through 12/15	1,082,066	0	0	0	0	0	184	184	0.02
5 YR. TOTAL	3,697,239	0	0	0	0	0	1,308	1,308	0.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%		0.035		0.04	
Pure Premium Indicated by National Relativity		31%	0.902	34%		0.735		1.64	
Pure Premium Present on Rate Level		67%	0.739	63%		0.593		1.33	
Pure Premium Derived by Formula		0.775			0.625		1.40		

CLASS 3365		WELDING OR CUTTING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	13,449,822	3	85,456	11	139,605	175,645	97,794	498,500	3.71
1/12 through 12/12	14,270,779	1	272,195	5	93,750	177,774	119,924	663,643	4.65
1/13 through 12/13	14,046,146	0	0	8	173,071	0	84,351	257,422	1.83
1/14 through 12/14	15,579,856	1	164,815	8	62,121	158,218	59,122	444,276	2.85
1/15 through 12/15	19,159,448	4	172,705	9	352,879	144,810	348,686	1,019,080	5.32
5 YR. TOTAL	76,506,051	9	695,171	41	821,426	656,447	709,877	2,882,921	3.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	1.982	24%		1.786		3.77	
Pure Premium Indicated by National Relativity		42%	1.620	38%		1.207		2.83	
Pure Premium Present on Rate Level		42%	1.567	38%		1.542		3.11	
Pure Premium Derived by Formula		1.656			1.473		3.13		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3372		ELECTROPLATING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	20,058,343	2	72,536	5	118,038	196,598	81,526	468,698	2.34
1/12 through 12/12	20,635,711	2	20,031	4	55,300	5,236	42,367	122,934	0.60
1/13 through 12/13	21,286,438	4	501,699	4	16,257	265,098	26,830	809,884	3.80
1/14 through 12/14	22,207,584	0	0	5	82,340	0	165,855	248,195	1.12
1/15 through 12/15	24,166,902	2	526,450	6	86,049	360,006	31,235	1,003,740	4.15
5 YR. TOTAL	108,354,978	10	1,120,716	24	357,984	826,938	347,813	2,653,451	2.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	1.365	20%	1.084	2.45			
Pure Premium Indicated by National Relativity		43%	0.790	40%	0.927	1.72			
Pure Premium Present on Rate Level		43%	0.889	40%	0.828	1.72			
Pure Premium Derived by Formula		0.913			0.919		1.83		

CLASS 3373		GALVANIZING OR TINNING-NOT ELECTROLYTIC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	5,195,072	0	0	2	5,682	0	5,056	10,738	0.21
1/12 through 12/12	5,619,823	0	0	4	159,862	0	86,632	246,494	4.39
1/13 through 12/13	5,937,686	0	0	4	73,165	0	39,111	112,276	1.89
1/14 through 12/14	6,785,754	0	0	2	23,442	0	15,580	39,022	0.58
1/15 through 12/15	7,219,837	0	0	1	44,669	0	23,676	68,345	0.95
5 YR. TOTAL	30,758,172	0	0	13	306,820	0	170,055	476,875	1.55
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.998	12%	0.553	1.55			
Pure Premium Indicated by National Relativity		26%	1.084	28%	1.175	2.26			
Pure Premium Present on Rate Level		65%	1.163	60%	0.950	2.11			
Pure Premium Derived by Formula		1.128			0.965		2.09		

CLASS 3383		JEWELRY MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,474,874	0	0	0	0	0	274	274	0.02
1/12 through 12/12	2,027,833	0	0	0	0	0	1,794	1,794	0.09
1/13 through 12/13	2,248,874	0	0	0	0	0	652	652	0.03
1/14 through 12/14	2,754,946	0	0	0	0	0	381	381	0.01
1/15 through 12/15	3,036,912	0	0	0	0	0	832	832	0.03
5 YR. TOTAL	11,543,439	0	0	0	0	0	3,933	3,933	0.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	5%	0.034	0.03			
Pure Premium Indicated by National Relativity		34%	0.459	36%	0.463	0.92			
Pure Premium Present on Rate Level		63%	0.329	59%	0.383	0.71			
Pure Premium Derived by Formula		0.363			0.394		0.76		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3385		WATCH MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,234,031	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,118,580	0	0	1	2,427	0	4,928	7,355	0.66
1/13 through 12/13	1,177,013	0	0	0	0	0	3,326	3,326	0.28
1/14 through 12/14	1,558,709	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,818,644	0	0	0	0	0	188	188	0.01
5 YR. TOTAL	6,906,977	0	0	1	2,427	0	8,442	10,869	0.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.035	3%	0.122	0.16			
Pure Premium Indicated by National Relativity		8%	0.153	9%	0.229	0.38			
Pure Premium Present on Rate Level		90%	0.220	88%	0.218	0.44			
Pure Premium Derived by Formula		0.211			0.216			0.43	

CLASS 3400		METAL STAMPED GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	151,932,872	6	372,561	55	793,394	163,148	1,303,557	2,632,660	1.73
1/12 through 12/12	157,004,591	10	140,522	52	1,130,885	233,727	1,593,168	3,098,302	1.97
1/13 through 12/13	172,166,029	5	233,906	65	938,686	143,028	937,712	2,253,332	1.31
1/14 through 12/14	181,701,487	8	260,127	52	961,943	235,379	1,451,389	2,908,838	1.60
1/15 through 12/15	196,596,634	6	269,302	47	1,079,979	334,471	1,382,718	3,066,470	1.56
5 YR. TOTAL	859,401,613	35	1,276,418	271	4,904,887	1,109,753	6,668,544	13,959,602	1.62
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.719	60%	0.905	1.62			
Pure Premium Indicated by National Relativity		31%	0.835	20%	0.973	1.81			
Pure Premium Present on Rate Level		32%	0.732	20%	0.907	1.64			
Pure Premium Derived by Formula		0.759			0.919			1.68	

CLASS 3507		CONSTRUCTION OR AGRICULTURAL MACHINERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	213,212,832	5	424,024	40	398,525	264,168	459,742	1,546,459	0.73
1/12 through 12/12	247,644,311	9	646,798	50	853,326	927,488	647,892	3,075,504	1.24
1/13 through 12/13	216,898,230	9	792,558	38	510,514	557,808	571,407	2,432,287	1.12
1/14 through 12/14	289,673,998	10	352,246	57	1,085,485	247,079	1,181,191	2,866,001	0.99
1/15 through 12/15	268,913,481	6	431,764	70	1,125,656	498,796	1,172,069	3,228,285	1.20
5 YR. TOTAL	1,236,342,852	39	2,647,390	255	3,973,506	2,495,339	4,032,301	13,148,536	1.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.536	55%	0.528	1.06			
Pure Premium Indicated by National Relativity		30%	0.802	22%	0.792	1.59			
Pure Premium Present on Rate Level		31%	0.566	23%	0.533	1.10			
Pure Premium Derived by Formula		0.625			0.587			1.21	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3515		TEXTILE MACHINERY MFG								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	16,799,819	0	0	7	55,574	0	86,795	142,369	0.85	
1/12 through 12/12	17,024,725	0	0	6	125,088	0	155,722	280,810	1.65	
1/13 through 12/13	16,927,198	0	0	4	112,191	0	126,668	238,859	1.41	
1/14 through 12/14	18,767,136	0	0	3	6,485	0	25,427	31,912	0.17	
1/15 through 12/15	18,266,217	1	4,215	5	62,216	5,490	94,809	166,730	0.91	
5 YR. TOTAL	87,785,095	1	4,215	25	361,554	5,490	489,421	860,680	0.98	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		10%	0.417	17%	0.564	0.98				
Pure Premium Indicated by National Relativity		13%	0.531	14%	0.582	1.11				
Pure Premium Present on Rate Level		77%	0.521	69%	0.671	1.19				
Pure Premium Derived by Formula		0.512			0.640		1.15			

CLASS 3548		PRINTING OR BOOKBINDING MACHINE MFG								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	1,703,856	0	0	0	0	0	3,822	3,822	0.22	
1/12 through 12/12	867,812	0	0	0	0	0	2,035	2,035	0.23	
1/13 through 12/13	896,799	0	0	0	0	0	1,370	1,370	0.15	
1/14 through 12/14	1,273,401	0	0	0	0	0	2,084	2,084	0.16	
1/15 through 12/15	1,088,677	0	0	0	0	0	641	641	0.06	
5 YR. TOTAL	5,830,545	0	0	0	0	0	9,952	9,952	0.17	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		2%	0.000	3%	0.171	0.17				
Pure Premium Indicated by National Relativity		19%	0.262	20%	0.296	0.56				
Pure Premium Present on Rate Level		79%	0.301	77%	0.394	0.70				
Pure Premium Derived by Formula		0.288			0.368		0.66			

CLASS 3559		CONFECTION MACHINE MFG								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	3,587,591	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	2,755,141	0	0	0	0	0	1,653	1,653	0.06	
1/13 through 12/13	2,272,191	0	0	0	0	0	4,321	4,321	0.19	
1/14 through 12/14	3,602,280	0	0	2	36,708	0	31,766	68,474	1.90	
1/15 through 12/15	4,028,925	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	16,246,128	0	0	2	36,708	0	37,740	74,448	0.46	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	0.226	7%	0.232	0.46				
Pure Premium Indicated by National Relativity		25%	0.707	27%	0.697	1.40				
Pure Premium Present on Rate Level		71%	0.477	66%	0.612	1.09				
Pure Premium Derived by Formula		0.524			0.608		1.13			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3574		COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	171,784,444	1	685	6	153,288	1,230	243,251	398,454	0.23
1/12 through 12/12	189,438,915	6	187,805	13	84,991	194,200	183,717	650,713	0.34
1/13 through 12/13	181,527,212	2	104,252	5	23,146	17,007	19,677	164,082	0.09
1/14 through 12/14	151,059,843	3	50,186	8	118,158	32,624	61,370	262,338	0.17
1/15 through 12/15	130,369,969	3	127,235	9	178,678	245,721	154,573	706,207	0.54
5 YR. TOTAL	824,180,383	15	470,163	41	558,261	490,782	662,588	2,181,794	0.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.125	27%	0.140			0.27	
Pure Premium Indicated by National Relativity		40%	0.358	36%	0.341			0.70	
Pure Premium Present on Rate Level		41%	0.206	37%	0.189			0.40	
Pure Premium Derived by Formula		0.251		0.230				0.48	

CLASS 3581		FUEL INJECTION DEVICE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	30,135,204	1	10,359	5	16,156	6,298	47,418	80,231	0.27
1/12 through 12/12	35,735,387	0	0	5	20,163	0	42,070	62,233	0.17
1/13 through 12/13	41,401,296	1	110,836	6	117,484	126,374	115,309	470,003	1.14
1/14 through 12/14	24,038,260	0	0	3	29,119	0	50,403	79,522	0.33
1/15 through 12/15	22,530,686	2	195,803	4	189,613	76,560	109,733	571,709	2.54
5 YR. TOTAL	153,840,833	4	316,998	23	372,535	209,232	364,933	1,263,698	0.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.448	14%	0.373			0.82	
Pure Premium Indicated by National Relativity		29%	0.264	31%	0.294			0.56	
Pure Premium Present on Rate Level		62%	0.235	55%	0.254			0.49	
Pure Premium Derived by Formula		0.263		0.283				0.55	

CLASS 3612		PUMP MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	77,697,572	2	142,039	15	281,570	39,721	281,881	745,211	0.96
1/12 through 12/12	86,163,765	2	85,420	15	225,897	14,976	195,201	521,494	0.61
1/13 through 12/13	181,612,343	5	218,687	25	413,292	167,971	456,768	1,256,718	0.69
1/14 through 12/14	191,245,800	3	83,080	30	308,389	180,434	380,725	952,628	0.50
1/15 through 12/15	201,990,253	4	345,853	13	489,579	127,540	313,068	1,276,040	0.63
5 YR. TOTAL	738,709,733	16	875,079	98	1,718,727	530,642	1,627,643	4,752,091	0.64
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.351	39%	0.292			0.64	
Pure Premium Indicated by National Relativity		36%	0.585	30%	0.538			1.12	
Pure Premium Present on Rate Level		37%	0.453	31%	0.440			0.89	
Pure Premium Derived by Formula		0.473		0.412				0.89	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3620		BOILERMAKING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	27,173,777	2	68,696	15	198,364	147,020	295,388	709,468	2.61
1/12 through 12/12	28,616,721	0	0	11	168,890	0	218,843	387,733	1.36
1/13 through 12/13	29,088,637	2	50,711	16	131,404	83,107	201,030	466,252	1.60
1/14 through 12/14	32,655,050	1	33,643	15	231,492	7,407	310,430	582,972	1.79
1/15 through 12/15	37,897,199	0	0	11	314,929	0	748,532	1,063,461	2.81
5 YR. TOTAL	155,431,384	5	153,050	68	1,045,079	237,534	1,774,223	3,209,886	2.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.771	32%		1.294		2.07	
Pure Premium Indicated by National Relativity		40%	0.973	34%		0.973		1.95	
Pure Premium Present on Rate Level		41%	1.086	34%		1.428		2.51	
Pure Premium Derived by Formula						0.981		1.230	2.21

CLASS 3629		MACHINED PARTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	115,854,760	4	131,261	38	661,381	104,090	739,709	1,636,441	1.41
1/12 through 12/12	131,636,124	10	430,453	17	484,857	217,748	373,786	1,506,844	1.14
1/13 through 12/13	149,005,708	6	503,202	19	179,613	243,584	355,165	1,281,564	0.86
1/14 through 12/14	154,552,667	3	121,068	29	468,519	128,814	434,247	1,152,648	0.75
1/15 through 12/15	170,845,163	5	283,770	25	405,940	161,014	353,021	1,203,745	0.71
5 YR. TOTAL	721,894,422	28	1,469,754	128	2,200,310	855,250	2,255,928	6,781,242	0.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	0.508	40%		0.431		0.94	
Pure Premium Indicated by National Relativity		36%	0.420	30%		0.444		0.86	
Pure Premium Present on Rate Level		36%	0.485	30%		0.477		0.96	
Pure Premium Derived by Formula						0.468		0.449	0.92

CLASS 3632		MACHINE SHOP NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	582,809,814	22	1,382,634	164	2,909,967	1,286,293	3,960,655	9,539,549	1.64
1/12 through 12/12	589,240,752	16	688,032	147	3,168,210	488,900	3,427,498	7,772,640	1.32
1/13 through 12/13	532,182,496	26	1,056,957	130	2,339,278	1,389,576	3,048,801	7,834,612	1.47
1/14 through 12/14	559,226,981	24	1,510,509	126	1,828,824	1,469,557	2,288,487	7,097,377	1.27
1/15 through 12/15	589,168,346	22	1,232,531	140	3,177,657	1,691,326	2,764,499	8,866,013	1.51
5 YR. TOTAL	2,852,628,389	110	5,870,663	707	13,423,936	6,325,652	15,489,940	41,110,191	1.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		66%	0.676	100%		0.765		1.44	
Pure Premium Indicated by National Relativity		17%	0.756	0%		0.756		1.51	
Pure Premium Present on Rate Level		17%	0.705	0%		0.805		1.51	
Pure Premium Derived by Formula						0.695		0.765	1.46

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3634		VALVE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	56,287,782	2	104,393	7	72,601	42,769	79,479	299,242	0.53
1/12 through 12/12	60,254,146	2	77,719	6	45,909	12,014	168,146	303,788	0.50
1/13 through 12/13	65,511,030	2	129,565	8	121,880	440,422	149,573	841,440	1.29
1/14 through 12/14	64,361,899	0	0	11	106,841	0	200,795	307,636	0.48
1/15 through 12/15	66,405,131	0	0	2	21,028	0	60,214	81,242	0.12
5 YR. TOTAL	312,819,988	6	311,677	34	368,259	495,205	658,207	1,833,348	0.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.217	26%	0.369	0.59			
Pure Premium Indicated by National Relativity		42%	0.523	37%	0.483	1.01			
Pure Premium Present on Rate Level		42%	0.382	37%	0.450	0.83			
Pure Premium Derived by Formula		0.415			0.441		0.86		

CLASS 3635		GEAR MFG OR GRINDING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	19,493,424	2	12,066	5	59,507	11,075	56,096	138,744	0.71
1/12 through 12/12	28,631,083	3	112,861	6	334,717	76,593	347,060	871,231	3.04
1/13 through 12/13	37,880,182	1	12,382	2	1,729	44,570	13,895	72,576	0.19
1/14 through 12/14	41,101,119	1	198,108	5	74,589	44,954	75,086	392,737	0.96
1/15 through 12/15	46,882,874	0	0	7	147,147	0	261,280	408,427	0.87
5 YR. TOTAL	173,988,682	7	335,417	25	617,689	177,192	753,417	1,883,715	1.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.548	23%	0.535	1.08			
Pure Premium Indicated by National Relativity		42%	0.608	38%	0.684	1.29			
Pure Premium Present on Rate Level		42%	0.649	39%	0.647	1.30			
Pure Premium Derived by Formula		0.616			0.635		1.25		

CLASS 3638		BALL OR ROLLER BEARING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	79,365,620	0	0	11	230,471	0	191,271	421,742	0.53
1/12 through 12/12	77,868,447	0	0	19	490,426	0	730,240	1,220,666	1.57
1/13 through 12/13	72,502,505	1	9,106	14	137,095	2,529	144,929	293,659	0.41
1/14 through 12/14	68,950,492	2	128,691	15	210,829	51,568	183,450	574,538	0.83
1/15 through 12/15	65,008,061	0	0	13	368,245	0	201,698	569,943	0.88
5 YR. TOTAL	363,695,125	3	137,797	72	1,437,066	54,097	1,451,588	3,080,548	0.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.433	27%	0.414	0.85			
Pure Premium Indicated by National Relativity		41%	0.460	36%	0.462	0.92			
Pure Premium Present on Rate Level		42%	0.369	37%	0.420	0.79			
Pure Premium Derived by Formula		0.417			0.434		0.85		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3642		BATTERY MFG-DRY							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	34,192,495	2	182,525	5	37,525	44,282	47,768	312,100	0.91
1/12 through 12/12	30,597,939	1	12,666	8	67,486	18,230	213,966	312,348	1.02
1/13 through 12/13	35,736,488	1	32,768	4	19,333	47,611	12,971	112,683	0.32
1/14 through 12/14	24,959,576	0	0	5	95,706	0	157,551	253,257	1.01
1/15 through 12/15	36,236,497	0	0	5	122,567	0	77,164	199,731	0.55
5 YR. TOTAL	161,722,995	4	227,959	27	342,617	110,123	509,420	1,190,119	0.74
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.353	17%	0.383			0.74	
Pure Premium Indicated by National Relativity		15%	0.380	17%	0.392			0.77	
Pure Premium Present on Rate Level		74%	0.351	66%	0.370			0.72	
Pure Premium Derived by Formula						0.356	0.376	0.73	

CLASS 3643		ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	186,138,066	6	200,680	27	404,120	122,448	348,115	1,075,363	0.58
1/12 through 12/12	195,392,113	2	17,075	23	501,134	0	615,909	1,134,118	0.58
1/13 through 12/13	226,453,705	2	116,059	26	508,286	220,121	1,095,732	1,940,198	0.86
1/14 through 12/14	230,632,521	1	139,937	29	389,497	47,066	484,125	1,060,625	0.46
1/15 through 12/15	246,926,850	5	292,364	24	999,466	233,098	736,807	2,261,735	0.92
5 YR. TOTAL	1,085,543,255	16	766,115	129	2,802,503	622,733	3,280,688	7,472,039	0.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.329	44%	0.360			0.69	
Pure Premium Indicated by National Relativity		34%	0.560	28%	0.536			1.10	
Pure Premium Present on Rate Level		35%	0.410	28%	0.389			0.80	
Pure Premium Derived by Formula						0.436	0.417	0.85	

CLASS 3647		BATTERY MFG-STORAGE							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	21,355,072	1	2,659	1	744	0	1,976	5,379	0.03
1/12 through 12/12	24,637,949	0	0	3	24,037	0	55,358	79,395	0.32
1/13 through 12/13	30,397,787	2	16,683	4	78,184	0	36,861	131,728	0.43
1/14 through 12/14	27,579,508	0	0	7	255,901	0	211,971	467,872	1.70
1/15 through 12/15	26,852,747	1	31,628	2	25,836	52,496	14,259	124,219	0.46
5 YR. TOTAL	130,823,063	4	50,970	17	384,702	52,496	320,425	808,593	0.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.333	17%	0.285			0.62	
Pure Premium Indicated by National Relativity		38%	0.716	40%	0.709			1.43	
Pure Premium Present on Rate Level		50%	0.486	43%	0.450			0.94	
Pure Premium Derived by Formula						0.555	0.526	1.08	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3648		AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	39,784,526	0	0	4	49,569	0	131,215	180,784	0.46
1/12 through 12/12	31,868,941	0	0	3	52,160	0	63,682	115,842	0.36
1/13 through 12/13	33,433,964	0	0	2	2,844	0	22,918	25,762	0.08
1/14 through 12/14	38,998,183	0	0	4	56,773	0	90,166	146,939	0.38
1/15 through 12/15	42,057,719	1	7,479	5	45,856	19,646	51,892	124,873	0.30
5 YR. TOTAL	186,143,333	1	7,479	18	207,202	19,646	359,873	594,200	0.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.115	17%	0.204	0.32			
Pure Premium Indicated by National Relativity		44%	0.422	41%	0.442	0.86			
Pure Premium Present on Rate Level		45%	0.308	42%	0.327	0.64			
Pure Premium Derived by Formula		0.337			0.353		0.69		

CLASS 3681		TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	223,881,043	8	143,920	20	276,177	80,535	307,600	808,232	0.36
1/12 through 12/12	216,927,256	8	285,169	24	170,234	274,188	214,382	943,973	0.44
1/13 through 12/13	199,681,997	4	68,844	30	465,896	103,733	446,946	1,085,419	0.54
1/14 through 12/14	209,147,310	2	187,328	30	468,768	143,128	389,693	1,188,917	0.57
1/15 through 12/15	210,637,249	3	24,162	20	372,120	47,502	360,012	803,796	0.38
5 YR. TOTAL	1,060,274,855	25	709,423	124	1,753,195	649,086	1,718,633	4,830,337	0.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.232	34%	0.223	0.46			
Pure Premium Indicated by National Relativity		39%	0.224	33%	0.232	0.46			
Pure Premium Present on Rate Level		39%	0.210	33%	0.228	0.44			
Pure Premium Derived by Formula		0.220			0.228		0.45		

CLASS 3685		INSTRUMENT MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	159,698,669	5	148,182	18	471,389	94,204	325,378	1,039,153	0.65
1/12 through 12/12	185,282,764	6	118,360	28	572,437	94,132	431,600	1,216,529	0.66
1/13 through 12/13	163,342,264	0	0	17	263,140	0	257,910	521,050	0.32
1/14 through 12/14	189,496,708	5	315,792	43	870,832	243,304	649,938	2,079,866	1.10
1/15 through 12/15	192,882,185	5	608,111	14	316,835	286,497	384,056	1,595,499	0.83
5 YR. TOTAL	890,702,590	21	1,190,445	120	2,494,633	718,137	2,048,882	6,452,097	0.73
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.414	35%	0.311	0.73			
Pure Premium Indicated by National Relativity		37%	0.260	32%	0.290	0.55			
Pure Premium Present on Rate Level		38%	0.311	33%	0.290	0.60			
Pure Premium Derived by Formula		0.318			0.297		0.62		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3719		OIL STILL ERECTION OR REPAIR							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	7,082,700	0	0	0	0	0	1,483	1,483	0.02
1/12 through 12/12	3,430,722	0	0	0	0	0	0	0	0.00
1/13 through 12/13	5,882,430	0	0	0	0	0	3,512	3,512	0.06
1/14 through 12/14	6,062,464	0	0	0	0	0	0	0	0.00
1/15 through 12/15	8,403,838	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	30,862,154	0	0	0	0	0	4,995	4,995	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.000	6%	0.016			0.02	
Pure Premium Indicated by National Relativity		46%	0.469	47%	0.324			0.79	
Pure Premium Present on Rate Level		49%	0.413	47%	0.284			0.70	
Pure Premium Derived by Formula						0.418	0.287	0.71	

CLASS 3724		MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	458,943,613	27	2,141,204	122	2,876,426	1,859,429	2,505,830	9,382,889	2.04
1/12 through 12/12	481,981,624	20	2,004,089	86	1,588,714	1,450,440	1,785,615	6,828,858	1.42
1/13 through 12/13	464,856,541	18	1,774,327	95	2,225,783	1,350,067	1,961,355	7,311,532	1.57
1/14 through 12/14	491,160,919	29	2,075,692	87	3,153,828	1,404,725	2,980,558	9,614,803	1.96
1/15 through 12/15	556,998,817	29	3,086,178	99	4,922,433	2,614,223	4,464,965	15,087,799	2.71
5 YR. TOTAL	2,453,941,514	123	11,081,490	489	14,767,184	8,678,884	13,698,323	48,225,881	1.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		70%	1.053	96%	0.912			1.97	
Pure Premium Indicated by National Relativity		15%	1.196	2%	0.994			2.19	
Pure Premium Present on Rate Level		15%	0.902	2%	0.806			1.71	
Pure Premium Derived by Formula						1.052	0.912	1.96	

CLASS 3726		BOILER INSTALLATION OR REPAIR-STEAM							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	28,444,704	3	106,512	15	531,242	68,549	418,223	1,124,526	3.95
1/12 through 12/12	29,370,835	2	30,119	7	432,203	62,954	250,016	775,292	2.64
1/13 through 12/13	24,267,266	0	0	1	60,424	0	36,667	97,091	0.40
1/14 through 12/14	24,431,079	3	1,204,037	4	735,419	557,968	278,785	2,776,209	11.36
1/15 through 12/15	31,166,639	2	332,574	8	275,326	242,506	346,947	1,197,353	3.84
5 YR. TOTAL	137,680,523	10	1,673,242	35	2,034,614	931,977	1,330,638	5,970,471	4.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	2.693	29%	1.643			4.34	
Pure Premium Indicated by National Relativity		39%	1.225	35%	0.881			2.11	
Pure Premium Present on Rate Level		39%	1.557	36%	1.333			2.89	
Pure Premium Derived by Formula						1.677	1.265	2.94	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3803		AUTOMOBILE WHEEL MFG-METAL-NOT CAST							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	160,817	0	0	0	0	0	89	89	0.06
1/12 through 12/12	15,814	0	0	0	0	0	0	0	0.00
1/13 through 12/13	248,489	0	0	0	0	0	0	0	0.00
1/14 through 12/14	152,870	0	0	0	0	0	0	0	0.00
1/15 through 12/15	30,079	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	608,069	0	0	0	0	0	89	89	0.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.015	0.02			
Pure Premium Indicated by National Relativity		15%	0.663	16%	0.551	1.21			
Pure Premium Present on Rate Level		84%	0.496	83%	0.431	0.93			
Pure Premium Derived by Formula		0.516			0.446			0.96	

CLASS 3807		AUTOMOBILE RADIATOR MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	11,068,333	0	0	3	39,937	0	46,309	86,246	0.78
1/12 through 12/12	12,189,883	0	0	5	170,402	0	80,056	250,458	2.06
1/13 through 12/13	11,723,177	0	0	5	42,995	0	15,080	58,075	0.50
1/14 through 12/14	14,511,607	0	0	1	1,368	0	15,393	16,761	0.12
1/15 through 12/15	12,323,207	0	0	2	4,726	0	3,889	8,615	0.07
5 YR. TOTAL	61,816,207	0	0	16	259,428	0	160,727	420,155	0.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.420	12%	0.260	0.68			
Pure Premium Indicated by National Relativity		37%	0.668	40%	0.618	1.29			
Pure Premium Present on Rate Level		54%	0.559	48%	0.514	1.07			
Pure Premium Derived by Formula		0.587			0.525			1.11	

CLASS 3808		AUTOMOBILE MFG OR ASSEMBLY							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	425,539,184	23	2,347,451	160	4,803,695	1,245,450	3,155,674	11,552,270	2.71
1/12 through 12/12	463,995,426	28	1,560,701	196	5,250,472	1,125,719	3,692,779	11,629,671	2.51
1/13 through 12/13	524,490,807	33	2,536,496	249	7,707,706	2,131,865	5,023,472	17,399,539	3.32
1/14 through 12/14	557,615,857	34	2,086,219	213	6,183,844	1,400,235	3,687,438	13,357,736	2.40
1/15 through 12/15	562,951,329	28	2,878,827	176	5,604,068	1,194,737	3,482,322	13,159,954	2.34
5 YR. TOTAL	2,534,592,603	146	11,409,694	994	29,549,785	7,098,006	19,041,685	67,099,170	2.65
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		91%	1.616	100%	1.031	2.65			
Pure Premium Indicated by National Relativity		4%	1.050	0%	0.831	1.88			
Pure Premium Present on Rate Level		5%	1.495	0%	1.015	2.51			
Pure Premium Derived by Formula		1.587			1.031			2.62	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3821		AUTOMOBILE RECYCLING & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	21,857,223	0	0	13	220,145	0	272,210	492,355	2.25
1/12 through 12/12	22,438,891	3	138,551	14	250,734	614,524	462,751	1,466,560	6.54
1/13 through 12/13	22,997,089	2	155,998	8	156,520	126,624	166,258	605,400	2.63
1/14 through 12/14	22,220,342	1	116,095	8	259,345	50,662	378,686	804,788	3.62
1/15 through 12/15	24,027,732	2	39,255	11	190,655	60,889	273,831	564,630	2.35
5 YR. TOTAL	113,541,277	8	449,899	54	1,077,399	852,699	1,553,736	3,933,733	3.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	1.345	36%		2.119		3.46	
Pure Premium Indicated by National Relativity		39%	1.562	32%		1.740		3.30	
Pure Premium Present on Rate Level		40%	1.656	32%		2.330		3.99	
Pure Premium Derived by Formula		1.554			2.065		3.62		

CLASS 3822		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: DIE-PRESSED STEEL							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	493,051	0	0	0	0	0	1,848	1,848	0.38
1/12 through 12/12	685,355	0	0	1	1,991	0	823	2,814	0.41
1/13 through 12/13	915,388	0	0	0	0	0	7,217	7,217	0.79
1/14 through 12/14	931,591	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,348,273	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,373,658	0	0	1	1,991	0	9,888	11,879	0.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.046	4%		0.226		0.27	
Pure Premium Indicated by National Relativity		35%	0.750	37%		1.084		1.83	
Pure Premium Present on Rate Level		62%	0.697	59%		0.907		1.60	
Pure Premium Derived by Formula		0.696			0.945		1.64		

CLASS 3824		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	35,384,341	2	59,193	16	344,081	45,754	391,381	840,409	2.38
1/12 through 12/12	41,464,280	3	56,962	17	148,249	121,280	184,728	511,219	1.23
1/13 through 12/13	47,137,826	3	37,521	20	370,621	63,197	368,261	839,600	1.78
1/14 through 12/14	51,548,365	0	0	30	692,152	0	712,810	1,404,962	2.73
1/15 through 12/15	56,747,856	1	8,803	24	473,185	17,364	543,421	1,042,773	1.84
5 YR. TOTAL	232,282,668	9	162,479	107	2,028,288	247,595	2,200,601	4,638,963	2.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.943	33%		1.054		2.00	
Pure Premium Indicated by National Relativity		39%	1.099	33%		1.170		2.27	
Pure Premium Present on Rate Level		40%	0.887	34%		1.027		1.91	
Pure Premium Derived by Formula		0.981			1.083		2.06		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3826		AIRCRAFT ENGINE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	114,340,364	1	48,606	8	143,088	16,895	127,531	336,120	0.29
1/12 through 12/12	120,361,692	1	26,159	6	75,539	2,733	48,308	152,739	0.13
1/13 through 12/13	124,803,914	2	40,415	7	312,239	14,956	157,716	525,326	0.42
1/14 through 12/14	135,373,537	2	108,541	12	234,943	58,567	167,441	569,492	0.42
1/15 through 12/15	135,455,327	1	64,602	2	22,103	45,111	26,675	158,491	0.12
5 YR. TOTAL	630,334,834	7	288,323	35	787,912	138,262	527,671	1,742,168	0.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.171	22%	0.106			0.28	
Pure Premium Indicated by National Relativity		41%	0.346	39%	0.262			0.61	
Pure Premium Present on Rate Level		41%	0.237	39%	0.158			0.40	
Pure Premium Derived by Formula						0.270	0.187	0.46	

CLASS 3827		AUTOMOBILE ENGINE MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	39,814,269	0	0	6	68,665	0	102,480	171,145	0.43
1/12 through 12/12	44,520,849	2	89,869	7	90,260	11,390	95,922	287,441	0.65
1/13 through 12/13	48,469,759	0	0	2	154,171	0	52,129	206,300	0.43
1/14 through 12/14	56,484,787	0	0	7	80,820	0	110,411	191,231	0.34
1/15 through 12/15	62,334,673	4	135,125	7	81,977	102,244	59,895	379,241	0.61
5 YR. TOTAL	251,624,337	6	224,994	29	475,893	113,634	420,837	1,235,358	0.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.279	22%	0.212			0.49	
Pure Premium Indicated by National Relativity		37%	0.609	39%	0.673			1.28	
Pure Premium Present on Rate Level		48%	0.426	39%	0.407			0.83	
Pure Premium Derived by Formula						0.472	0.468	0.94	

CLASS 3830		AIRPLANE MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	44,603,816	3	222,880	1	65,288	93,723	31,616	413,507	0.93
1/12 through 12/12	36,386,320	0	0	2	56,183	0	51,648	107,831	0.30
1/13 through 12/13	30,420,790	1	27,928	5	133,608	28,818	77,874	268,228	0.88
1/14 through 12/14	52,761,411	1	12,108	9	188,597	0	195,022	395,727	0.75
1/15 through 12/15	86,168,873	2	207,297	14	353,674	93,208	390,847	1,045,026	1.21
5 YR. TOTAL	250,341,210	7	470,213	31	797,350	215,749	747,007	2,230,319	0.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.506	18%	0.385			0.89	
Pure Premium Indicated by National Relativity		43%	0.339	41%	0.302			0.64	
Pure Premium Present on Rate Level		44%	0.331	41%	0.288			0.62	
Pure Premium Derived by Formula						0.357	0.311	0.67	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3851		MOTORCYCLE MFG OR ASSEMBLY							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	848,207	0	0	1	10,626	0	10,231	20,857	2.46
1/12 through 12/12	316,439	0	0	1	1,533	0	3,569	5,102	1.61
1/13 through 12/13	331,693	0	0	0	0	0	0	0	0.00
1/14 through 12/14	274,793	0	0	0	0	0	0	0	0.00
1/15 through 12/15	316,448	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,087,580	0	0	2	12,159	0	13,800	25,959	1.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.582	3%	0.661			1.24	
Pure Premium Indicated by National Relativity		27%	0.601	29%	0.577			1.18	
Pure Premium Present on Rate Level		71%	0.773	68%	0.670			1.44	
Pure Premium Derived by Formula						0.723	0.643	1.37	

CLASS 3865		BABY CARRIAGE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	420,297	0	0	0	0	0	0	0	0.00
1/12 through 12/12	467,625	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,681,589	0	0	2	31,069	0	45,159	76,228	4.53
1/14 through 12/14	2,974,379	0	0	0	0	0	302	302	0.01
1/15 through 12/15	2,734,508	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,278,398	0	0	2	31,069	0	45,461	76,530	0.92
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.375	6%	0.549			0.92	
Pure Premium Indicated by National Relativity		15%	0.354	16%	0.518			0.87	
Pure Premium Present on Rate Level		82%	0.367	78%	0.816			1.18	
Pure Premium Derived by Formula						0.365	0.752	1.12	

CLASS 3881		CAR MFG-RAILROAD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	3,159,802	0	0	1	63,193	0	12,382	75,575	2.39
1/12 through 12/12	2,419,755	0	0	1	24,040	0	24,434	48,474	2.00
1/13 through 12/13	7,911,349	3	158,221	2	13,724	45,824	24,124	241,893	3.06
1/14 through 12/14	7,261,349	0	0	0	0	0	1,978	1,978	0.03
1/15 through 12/15	15,638,209	1	48,661	4	135,675	7,606	121,836	313,778	2.01
5 YR. TOTAL	36,390,464	4	206,882	8	236,632	53,430	184,754	681,698	1.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	1.219	13%	0.655			1.87	
Pure Premium Indicated by National Relativity		45%	0.895	43%	0.927			1.82	
Pure Premium Present on Rate Level		46%	1.103	44%	0.992			2.10	
Pure Premium Derived by Formula						1.020	0.920	1.94	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4000		SAND OR GRAVEL DIGGING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	32,602,414	0	0	4	272,866	0	93,245	366,111	1.12
1/12 through 12/12	32,022,812	3	253,959	9	144,470	164,991	115,381	678,801	2.12
1/13 through 12/13	34,003,108	1	45,955	5	48,099	71,624	76,151	241,829	0.71
1/14 through 12/14	36,195,708	1	52,840	6	129,543	21,287	103,711	307,381	0.85
1/15 through 12/15	36,711,546	3	290,586	10	187,105	222,670	174,003	874,364	2.38
5 YR. TOTAL	171,535,588	8	643,340	34	782,083	480,572	562,491	2,468,486	1.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.831	29%	0.608	1.44			
Pure Premium Indicated by National Relativity		39%	2.229	35%	1.714	3.94			
Pure Premium Present on Rate Level		39%	1.316	36%	1.062	2.38			
Pure Premium Derived by Formula		1.565			1.159		2.72		

CLASS 4021		BRICK OR CLAY PRODUCTS MFG. NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	23,110,551	6	330,700	8	132,263	770,090	188,437	1,421,490	6.15
1/12 through 12/12	28,505,950	3	171,207	7	65,083	106,817	101,386	444,493	1.56
1/13 through 12/13	30,732,074	5	597,943	6	172,478	876,350	161,267	1,808,038	5.88
1/14 through 12/14	32,643,452	1	12,717	10	142,151	6,299	195,495	356,662	1.09
1/15 through 12/15	35,932,743	4	314,027	14	289,674	227,572	289,616	1,120,889	3.12
5 YR. TOTAL	150,924,770	19	1,426,594	45	801,649	1,987,128	936,201	5,151,572	3.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	1.476	34%	1.937	3.41			
Pure Premium Indicated by National Relativity		32%	1.193	33%	1.017	2.21			
Pure Premium Present on Rate Level		48%	1.213	33%	1.660	2.87			
Pure Premium Derived by Formula		1.259			1.542		2.80		

CLASS 4024		REFRACTORY PRODUCTS MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	3,683,105	1	14,240	1	4,531	4,166	18,924	41,861	1.14
1/12 through 12/12	3,698,980	0	0	1	12,778	0	2,272	15,050	0.41
1/13 through 12/13	4,285,019	0	0	0	0	0	836	836	0.02
1/14 through 12/14	2,507,052	0	0	1	19,825	0	8,599	28,424	1.13
1/15 through 12/15	4,261,293	0	0	2	65,089	0	44,153	109,242	2.56
5 YR. TOTAL	18,435,449	1	14,240	5	102,223	4,166	74,784	195,413	1.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.632	8%	0.428	1.06			
Pure Premium Indicated by National Relativity		19%	1.030	20%	1.061	2.09			
Pure Premium Present on Rate Level		76%	0.654	72%	0.685	1.34			
Pure Premium Derived by Formula		0.724			0.740		1.46		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4034		CONCRETE PRODUCTS MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	56,594,441	6	257,807	28	254,709	125,771	420,436	1,058,723	1.87
1/12 through 12/12	61,274,377	6	320,186	27	265,533	645,157	452,022	1,682,898	2.75
1/13 through 12/13	63,374,185	8	468,802	32	879,253	394,989	1,294,683	3,037,727	4.79
1/14 through 12/14	72,278,115	6	279,897	30	513,501	440,757	671,405	1,905,560	2.64
1/15 through 12/15	78,034,356	5	510,906	35	1,387,399	324,789	941,859	3,164,953	4.06
5 YR. TOTAL	331,555,474	31	1,837,598	152	3,300,395	1,931,463	3,780,405	10,849,861	3.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	1.550	51%	1.723	3.27			
Pure Premium Indicated by National Relativity		34%	1.723	24%	1.662	3.39			
Pure Premium Present on Rate Level		35%	1.351	25%	1.694	3.05			
Pure Premium Derived by Formula			1.539		1.701	3.24			

CLASS 4036		PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	11,369,879	1	18,612	2	5,699	4,368	8,606	37,285	0.33
1/12 through 12/12	14,259,734	1	181,954	2	288,837	202,849	262,510	936,150	6.57
1/13 through 12/13	13,829,801	0	0	2	110,582	0	83,249	193,831	1.40
1/14 through 12/14	16,040,844	0	0	2	15,192	0	31,903	47,095	0.29
1/15 through 12/15	18,026,780	1	88,739	5	36,115	28,870	85,092	238,816	1.33
5 YR. TOTAL	73,527,038	3	289,305	13	456,425	236,087	471,360	1,453,177	1.98
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	1.014	17%	0.962	1.98			
Pure Premium Indicated by National Relativity		32%	0.481	34%	0.601	1.08			
Pure Premium Present on Rate Level		56%	0.879	49%	0.804	1.68			
Pure Premium Derived by Formula			0.768		0.762	1.53			

CLASS 4038		PLASTER STATUARY OR ORNAMENT MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	945,429	0	0	0	0	0	0	0	0.00
1/12 through 12/12	694,748	0	0	0	0	0	0	0	0.00
1/13 through 12/13	896,812	0	0	0	0	0	0	0	0.00
1/14 through 12/14	656,818	0	0	0	0	0	463	463	0.07
1/15 through 12/15	1,138,321	0	0	1	1,913	0	1,589	3,502	0.31
5 YR. TOTAL	4,332,128	0	0	1	1,913	0	2,052	3,965	0.09
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.044	4%	0.047	0.09			
Pure Premium Indicated by National Relativity		12%	0.465	13%	0.580	1.05			
Pure Premium Present on Rate Level		85%	0.847	83%	0.725	1.57			
Pure Premium Derived by Formula			0.777		0.679	1.46			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4053 + +		POTTERY MFG: CHINA OR TABLEWARE							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	8,939,627	0	0	1	85,935	0	76,994	162,929	1.82
1/12 through 12/12	9,405,682	1	140,617	4	49,557	107,288	53,435	350,897	3.73
1/13 through 12/13	9,086,550	0	0	3	22,107	0	45,923	68,030	0.75
1/14 through 12/14	16,406,614	0	0	1	17,583	0	25,344	42,927	0.26
1/15 through 12/15	8,785,427	0	0	1	5,372	0	17,261	22,633	0.26
5 YR. TOTAL	52,623,900	1	140,617	10	180,554	107,288	218,957	647,416	1.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.610	14%	0.620			1.23	
Pure Premium Indicated by National Relativity		9%	0.831	9%	0.932			1.76	
Pure Premium Present on Rate Level		83%	0.583	77%	0.756			1.34	
Pure Premium Derived by Formula		0.607				0.753		1.36	

CLASS 4061 + +		POTTERY MFG: EARTHENWARE-GLAZED OR PORCELAIN-HAND MOLDED OR CAST							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	638,682	0	0	0	0	0	0	0	0.00
1/12 through 12/12	372,862	0	0	0	0	0	0	0	0.00
1/13 through 12/13	300,808	0	0	0	0	0	0	0	0.00
1/14 through 12/14	381,380	0	0	0	0	0	0	0	0.00
1/15 through 12/15	323,027	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,016,759	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%	0.000			0.00	
Pure Premium Indicated by National Relativity		6%	0.099	6%	0.209			0.31	
Pure Premium Present on Rate Level		92%	0.584	91%	0.711			1.30	
Pure Premium Derived by Formula		0.543				0.660		1.20	

CLASS 4062 + +		POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	55,403,944	0	0	16	652,081	0	660,884	1,312,965	2.37
1/12 through 12/12	62,303,346	2	103,212	14	348,412	244,405	261,930	957,959	1.54
1/13 through 12/13	65,567,655	2	96,120	15	526,505	93,062	986,072	1,701,759	2.60
1/14 through 12/14	72,498,372	0	0	13	243,282	0	341,797	585,079	0.81
1/15 through 12/15	78,913,840	2	39,622	10	131,615	43,731	196,247	411,215	0.52
5 YR. TOTAL	334,687,157	6	238,954	68	1,901,895	381,198	2,446,930	4,968,977	1.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.640	37%	0.845			1.49	
Pure Premium Indicated by National Relativity		32%	0.957	31%	0.681			1.64	
Pure Premium Present on Rate Level		46%	0.636	32%	0.865			1.50	
Pure Premium Derived by Formula		0.740				0.801		1.54	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4101		GLASS MFG-& DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	18,120,968	0	0	3	135,334	0	118,720	254,054	1.40
1/12 through 12/12	29,629,354	1	16,551	4	298,097	20,095	296,299	631,042	2.13
1/13 through 12/13	32,236,444	0	0	6	204,787	0	218,624	423,411	1.31
1/14 through 12/14	43,702,124	3	96,519	10	434,419	119,210	320,454	970,602	2.22
1/15 through 12/15	51,687,675	3	99,130	13	248,512	44,556	389,662	781,860	1.51
5 YR. TOTAL	175,376,565	7	212,200	36	1,321,149	183,861	1,343,759	3,060,969	1.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.874	26%	0.871			1.75	
Pure Premium Indicated by National Relativity		34%	0.829	36%	0.743			1.57	
Pure Premium Present on Rate Level		49%	0.752	38%	0.810			1.56	
Pure Premium Derived by Formula		0.799		0.802				1.60	

CLASS 4109		INTEGRATED CIRCUIT MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	107,799,359	0	0	6	65,912	0	119,319	185,231	0.17
1/12 through 12/12	179,517,512	0	0	8	305,938	0	220,754	526,692	0.29
1/13 through 12/13	201,298,575	0	0	8	290,026	0	156,033	446,059	0.22
1/14 through 12/14	176,330,544	1	119,491	8	250,958	66,691	486,987	924,127	0.52
1/15 through 12/15	219,548,146	4	498,702	6	161,163	266,503	230,914	1,157,282	0.53
5 YR. TOTAL	884,494,136	5	618,193	36	1,073,997	333,194	1,214,007	3,239,391	0.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.191	23%	0.175			0.37	
Pure Premium Indicated by National Relativity		18%	0.072	19%	0.077			0.15	
Pure Premium Present on Rate Level		66%	0.125	58%	0.124			0.25	
Pure Premium Derived by Formula		0.126		0.127				0.25	

CLASS 4110		ELECTRIC BULB MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	4,560,780	0	0	0	0	0	0	0	0.00
1/12 through 12/12	6,715,981	0	0	1	17,219	0	13,305	30,524	0.45
1/13 through 12/13	7,391,849	0	0	0	0	0	1,137	1,137	0.02
1/14 through 12/14	28,367,166	0	0	8	89,892	0	69,088	158,980	0.56
1/15 through 12/15	23,604,380	1	43,844	7	44,164	32,216	77,422	197,646	0.84
5 YR. TOTAL	70,640,156	1	43,844	16	151,275	32,216	160,952	388,287	0.55
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.276	8%	0.273			0.55	
Pure Premium Indicated by National Relativity		18%	0.239	19%	0.195			0.43	
Pure Premium Present on Rate Level		76%	0.219	73%	0.210			0.43	
Pure Premium Derived by Formula		0.226		0.212				0.44	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4111		GLASSWARE MFG-NO AUTOMATIC BLOWING MACHINES							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	55,702,769	1	3,326	2	13,009	12,383	26,883	55,601	0.10
1/12 through 12/12	19,954,507	0	0	3	85,484	0	119,053	204,537	1.03
1/13 through 12/13	73,164,431	0	0	5	123,310	0	166,519	289,829	0.40
1/14 through 12/14	73,389,335	1	213,478	4	43,992	63,862	116,654	437,986	0.60
1/15 through 12/15	87,458,355	1	12,607	7	138,556	73,694	117,239	342,096	0.39
5 YR. TOTAL	309,669,397	3	229,411	21	404,351	149,939	546,348	1,330,049	0.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.205	21%	0.225			0.43	
Pure Premium Indicated by National Relativity		19%	0.450	20%	0.573			1.02	
Pure Premium Present on Rate Level		66%	0.319	59%	0.307			0.63	
Pure Premium Derived by Formula						0.327	0.343	0.67	

CLASS 4112		INCANDESCENT LAMP MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	3,122,734	0	0	0	0	0	65	65	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,122,734	0	0	0	0	0	65	65	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	2%	0.002			0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		99%	0.210	98%	0.185			0.40	
Pure Premium Derived by Formula						0.208	0.181	0.39	

CLASS 4114		GLASSWARE MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	57,728,799	5	311,943	14	182,871	184,761	210,986	890,561	1.54
1/12 through 12/12	54,787,550	0	0	15	466,064	0	189,323	655,387	1.20
1/13 through 12/13	55,166,089	5	465,068	22	749,936	238,855	355,962	1,809,821	3.28
1/14 through 12/14	58,201,960	3	396,334	12	657,763	117,777	210,603	1,382,477	2.38
1/15 through 12/15	62,660,848	1	424,063	25	727,634	0	440,395	1,592,092	2.54
5 YR. TOTAL	288,545,246	14	1,597,408	88	2,784,268	541,393	1,407,269	6,330,338	2.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	1.519	31%	0.675			2.19	
Pure Premium Indicated by National Relativity		33%	0.644	34%	0.601			1.25	
Pure Premium Present on Rate Level		42%	1.033	35%	0.703			1.74	
Pure Premium Derived by Formula						1.026	0.660	1.69	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4130		GLASS MERCHANT							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/11 through 12/11	22,640,987	0	0	5	37,973	0	73,386	111,359	0.49
1/12 through 12/12	22,148,850	4	268,154	8	96,179	132,053	120,712	617,098	2.79
1/13 through 12/13	22,622,306	1	26,790	3	69,437	144,580	97,052	337,859	1.49
1/14 through 12/14	25,048,361	0	0	14	210,062	0	255,897	465,959	1.86
1/15 through 12/15	26,449,600	1	20,674	7	385,635	14,876	352,748	773,933	2.93
5 YR. TOTAL	118,910,104	6	315,618	37	799,286	291,509	899,795	2,306,208	1.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.938	24%	1.002	1.94			
Pure Premium Indicated by National Relativity		42%	0.895	38%	0.983	1.88			
Pure Premium Present on Rate Level		43%	0.881	38%	0.998	1.88			
Pure Premium Derived by Formula		0.895			0.993		1.89		

CLASS 4131		MIRROR MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/11 through 12/11	2,840,883	0	0	4	11,428	0	42,003	53,431	1.88
1/12 through 12/12	5,027,406	0	0	7	148,078	0	266,292	414,370	8.24
1/13 through 12/13	5,682,436	1	104,337	7	44,186	217,579	60,199	426,301	7.50
1/14 through 12/14	6,178,623	3	232,803	12	101,930	235,637	112,144	682,514	11.05
1/15 through 12/15	6,005,432	1	74,441	2	9,939	77,972	27,467	189,819	3.16
5 YR. TOTAL	25,734,780	5	411,581	32	315,561	531,188	508,105	1,766,435	6.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	2.826	14%	4.038	6.86			
Pure Premium Indicated by National Relativity		15%	1.072	16%	1.205	2.28			
Pure Premium Present on Rate Level		77%	1.181	70%	1.744	2.93			
Pure Premium Derived by Formula		1.296			1.979		3.28		

CLASS 4133		CATHEDRAL OR ART GLASS WINDOW MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/11 through 12/11	3,965,342	0	0	0	0	0	292	292	0.01
1/12 through 12/12	1,169,388	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,271,374	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,165,865	0	0	1	8,031	0	14,225	22,256	1.91
1/15 through 12/15	1,120,184	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,692,153	0	0	1	8,031	0	14,517	22,548	0.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.092	4%	0.167	0.26			
Pure Premium Indicated by National Relativity		11%	0.980	12%	1.022	2.00			
Pure Premium Present on Rate Level		86%	0.395	84%	0.497	0.89			
Pure Premium Derived by Formula		0.450			0.547		1.00		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4149		OPTICAL GOODS MFG. NOC							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	71,666,114	0	0	3	29,710	0	28,585	58,295	0.08
1/12 through 12/12	29,856,320	3	81,794	5	17,007	76,576	21,825	197,202	0.66
1/13 through 12/13	33,974,051	2	68,591	12	127,295	77,900	176,155	449,941	1.33
1/14 through 12/14	27,437,994	2	70,543	4	58,339	25,399	53,306	207,587	0.76
1/15 through 12/15	19,717,913	0	0	1	19,441	0	6,102	25,543	0.13
5 YR. TOTAL	182,652,392	7	220,928	25	251,792	179,875	285,973	938,568	0.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.259	14%		0.255		0.51	
Pure Premium Indicated by National Relativity		37%	0.198	40%		0.185		0.38	
Pure Premium Present on Rate Level		54%	0.208	46%		0.221		0.43	
Pure Premium Derived by Formula		0.209			0.211			0.42	

CLASS 4150		OPTICAL GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	10,034,396	1	11,072	1	685	5,937	8,875	26,569	0.27
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	10,034,396	1	11,072	1	685	5,937	8,875	26,569	0.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.117	3%		0.148		0.27	
Pure Premium Indicated by National Relativity		0%	0.000	0%		0.000		0.00	
Pure Premium Present on Rate Level		98%	0.209	97%		0.186		0.40	
Pure Premium Derived by Formula		0.207			0.185			0.39	

CLASS 4206		PULP MFG-GROUND WOOD PROCESS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	3,565,611	0	0	0	0	0	1,016	1,016	0.03
1/12 through 12/12	3,708,113	0	0	0	0	0	0	0	0.00
1/13 through 12/13	3,980,227	0	0	0	0	0	1,566	1,566	0.04
1/14 through 12/14	4,488,566	1	83,190	0	0	14,599	5,538	103,327	2.30
1/15 through 12/15	5,558,727	0	0	0	0	0	6,411	6,411	0.12
5 YR. TOTAL	21,301,244	1	83,190	0	0	14,599	14,531	112,320	0.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.391	7%		0.137		0.53	
Pure Premium Indicated by National Relativity		15%	0.927	16%		0.681		1.61	
Pure Premium Present on Rate Level		79%	0.728	77%		0.526		1.25	
Pure Premium Derived by Formula		0.738			0.524			1.26	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4207		PULP MFG-CHEMICAL PROCESS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	31,467,447	1	169,029	2	32,306	0	30,770	232,105	0.74
1/12 through 12/12	34,624,458	2	303,746	5	370,818	44,016	179,384	897,964	2.59
1/13 through 12/13	38,942,950	1	290,844	9	629,901	297,961	247,613	1,466,319	3.77
1/14 through 12/14	44,073,566	0	0	4	122,212	0	34,548	156,760	0.36
1/15 through 12/15	40,650,554	1	286,981	7	211,868	170,697	133,946	803,492	1.98
5 YR. TOTAL	189,758,975	5	1,050,600	27	1,367,105	512,674	626,261	3,556,640	1.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	1.274	21%	0.600			1.87	
Pure Premium Indicated by National Relativity		27%	0.629	29%	0.379			1.01	
Pure Premium Present on Rate Level		55%	0.751	50%	0.487			1.24	
Pure Premium Derived by Formula		0.812			0.479		1.29		

CLASS 4239		PAPER MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	112,333,664	9	304,865	18	528,029	261,019	513,114	1,607,027	1.43
1/12 through 12/12	109,597,317	4	444,133	20	457,891	270,087	433,646	1,605,757	1.47
1/13 through 12/13	117,631,637	10	114,576	18	537,313	96,179	288,366	1,036,434	0.88
1/14 through 12/14	119,597,120	6	221,972	21	533,445	276,353	356,729	1,388,499	1.16
1/15 through 12/15	120,773,913	9	105,238	14	710,115	114,265	508,339	1,437,957	1.19
5 YR. TOTAL	579,933,651	38	1,190,784	91	2,766,793	1,017,903	2,100,194	7,075,674	1.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	0.682	39%	0.538			1.22	
Pure Premium Indicated by National Relativity		35%	0.625	30%	0.491			1.12	
Pure Premium Present on Rate Level		35%	0.702	31%	0.553			1.26	
Pure Premium Derived by Formula		0.669			0.529		1.20		

CLASS 4240		BOX MFG-SET-UP PAPER							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	2,113,967	0	0	1	1,024	0	13,769	14,793	0.70
1/12 through 12/12	3,554,923	0	0	1	3,240	0	2,569	5,809	0.16
1/13 through 12/13	2,443,209	0	0	4	63,623	0	64,503	128,126	5.24
1/14 through 12/14	3,035,532	0	0	3	75,254	0	54,568	129,822	4.28
1/15 through 12/15	2,753,971	0	0	1	24,879	0	13,534	38,413	1.39
5 YR. TOTAL	13,901,602	0	0	10	168,020	0	148,943	316,963	2.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	1.209	8%	1.071			2.28	
Pure Premium Indicated by National Relativity		21%	1.091	22%	1.220			2.31	
Pure Premium Present on Rate Level		74%	0.709	70%	0.869			1.58	
Pure Premium Derived by Formula		0.814			0.962		1.78		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4243		BOX MFG-FOLDING PAPER-NOC								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	190,686,187	6	103,180	43	546,643	98,269	650,219	1,398,311	0.73	
1/12 through 12/12	191,576,425	9	418,108	34	610,963	415,105	608,445	2,052,621	1.07	
1/13 through 12/13	210,431,044	6	204,606	33	446,262	114,784	571,660	1,337,312	0.64	
1/14 through 12/14	213,332,241	4	236,831	38	616,886	67,287	919,543	1,840,547	0.86	
1/15 through 12/15	193,131,184	5	246,778	26	451,861	145,746	496,306	1,340,691	0.69	
5 YR. TOTAL	999,157,081	30	1,209,503	174	2,672,615	841,191	3,246,173	7,969,482	0.80	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		33%	0.389	47%	0.409	0.80				
Pure Premium Indicated by National Relativity		33%	0.684	26%	0.634	1.32				
Pure Premium Present on Rate Level		34%	0.487	27%	0.475	0.96				
Pure Premium Derived by Formula		0.520			0.485		1.01			

CLASS 4244		CORRUGATED OR FIBER BOARD CONTAINER MFG								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	124,590,698	6	161,210	23	358,826	137,397	391,111	1,048,544	0.84	
1/12 through 12/12	123,451,725	3	148,955	15	482,142	255,961	360,602	1,247,660	1.01	
1/13 through 12/13	113,031,324	2	146,545	19	411,852	73,292	555,296	1,186,985	1.05	
1/14 through 12/14	142,101,839	2	159,211	20	649,935	32,346	405,811	1,247,303	0.88	
1/15 through 12/15	148,201,432	1	20,776	36	726,121	11,961	761,823	1,520,681	1.03	
5 YR. TOTAL	651,377,018	14	636,697	113	2,628,876	510,957	2,474,643	6,251,173	0.96	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		28%	0.501	38%	0.458	0.96				
Pure Premium Indicated by National Relativity		36%	0.792	31%	0.730	1.52				
Pure Premium Present on Rate Level		36%	0.557	31%	0.483	1.04				
Pure Premium Derived by Formula		0.626			0.550		1.18			

CLASS 4250		PAPER COATING								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	106,159,349	6	495,718	28	511,892	180,243	435,749	1,623,602	1.53	
1/12 through 12/12	100,847,860	3	45,375	12	167,378	58,059	274,695	545,507	0.54	
1/13 through 12/13	93,872,621	3	66,830	25	605,694	12,668	592,757	1,277,949	1.36	
1/14 through 12/14	97,413,211	1	223,154	15	329,743	201,489	375,061	1,129,447	1.16	
1/15 through 12/15	99,159,757	1	9,753	9	204,090	14,343	234,751	462,937	0.47	
5 YR. TOTAL	497,452,798	14	840,830	89	1,818,797	466,802	1,913,013	5,039,442	1.01	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		25%	0.535	35%	0.478	1.01				
Pure Premium Indicated by National Relativity		37%	0.430	32%	0.461	0.89				
Pure Premium Present on Rate Level		38%	0.575	33%	0.524	1.10				
Pure Premium Derived by Formula		0.511			0.488		1.00			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4251		STATIONERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	21,869,589	1	4,697	6	45,149	15,140	53,386	118,372	0.54
1/12 through 12/12	22,630,654	1	74,851	4	19,568	67,633	73,682	235,734	1.04
1/13 through 12/13	23,493,818	1	272	6	100,820	3,561	102,362	207,015	0.88
1/14 through 12/14	22,854,440	0	0	5	281,575	0	122,644	404,219	1.77
1/15 through 12/15	25,631,796	1	219,219	4	26,322	169,240	62,138	476,919	1.86
5 YR. TOTAL	116,480,297	4	299,039	25	473,434	255,574	414,212	1,442,259	1.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.663	18%		0.575		1.24	
Pure Premium Indicated by National Relativity		36%	0.749	39%		0.706		1.46	
Pure Premium Present on Rate Level		51%	0.628	43%		0.582		1.21	
Pure Premium Derived by Formula		0.676			0.629		1.31		

CLASS 4263		FIBER GOODS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	15,176,520	0	0	5	80,470	0	69,137	149,607	0.99
1/12 through 12/12	17,034,760	0	0	11	278,051	0	421,050	699,101	4.10
1/13 through 12/13	18,773,138	0	0	0	0	0	5,399	5,399	0.03
1/14 through 12/14	22,633,565	1	154,495	0	0	40,249	5,116	199,860	0.88
1/15 through 12/15	28,458,962	0	0	1	2,821	0	4,912	7,733	0.03
5 YR. TOTAL	102,076,945	1	154,495	17	361,342	40,249	505,614	1,061,700	1.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.505	21%		0.535		1.04	
Pure Premium Indicated by National Relativity		29%	0.659	31%		0.718		1.38	
Pure Premium Present on Rate Level		59%	0.676	48%		0.945		1.62	
Pure Premium Derived by Formula		0.651			0.789		1.44		

CLASS 4273		BAG MFG. - PLASTIC OR PAPER							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	30,748,394	5	139,757	6	164,895	220,811	70,120	595,583	1.94
1/12 through 12/12	35,708,364	4	239,415	13	276,580	255,674	413,799	1,185,468	3.32
1/13 through 12/13	35,723,835	1	47,843	9	95,437	30,558	108,550	282,388	0.79
1/14 through 12/14	40,359,205	1	2,978	15	209,496	3,632	240,695	456,801	1.13
1/15 through 12/15	39,122,872	0	0	13	222,576	0	594,421	816,997	2.09
5 YR. TOTAL	181,662,670	11	429,993	56	968,984	510,675	1,427,585	3,337,237	1.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.770	25%		1.067		1.84	
Pure Premium Indicated by National Relativity		41%	0.618	37%		0.616		1.23	
Pure Premium Present on Rate Level		42%	0.717	38%		0.751		1.47	
Pure Premium Derived by Formula		0.685			0.780		1.47		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4279		PAPER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	112,676,064	6	172,429	23	715,474	196,964	773,637	1,858,504	1.65
1/12 through 12/12	123,370,896	4	347,751	28	240,848	365,879	470,550	1,425,028	1.16
1/13 through 12/13	126,736,958	5	181,416	26	592,481	226,442	493,204	1,493,543	1.18
1/14 through 12/14	133,518,163	5	129,802	38	658,443	58,112	923,195	1,769,552	1.33
1/15 through 12/15	126,486,607	3	69,059	30	1,162,247	74,680	783,899	2,089,885	1.65
5 YR. TOTAL	622,788,688	23	900,457	145	3,369,493	922,077	3,444,485	8,636,512	1.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.686	42%	0.701	1.39			
Pure Premium Indicated by National Relativity		36%	0.747	29%	0.593	1.34			
Pure Premium Present on Rate Level		36%	0.584	29%	0.609	1.19			
Pure Premium Derived by Formula		0.671			0.643		1.31		

CLASS 4283		BUILDING OR ROOFING PAPER OR FELT PREPARATION-NO INSTALLATION							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	2,695,637	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,928,011	0	0	0	0	0	1,515	1,515	0.08
1/13 through 12/13	1,717,533	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,691,153	0	0	1	922	0	3,066	3,988	0.24
1/15 through 12/15	1,981,537	0	0	2	210,339	0	207,461	417,800	21.09
5 YR. TOTAL	10,013,871	0	0	3	211,261	0	212,042	423,303	4.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	2.110	4%	2.117	4.23			
Pure Premium Indicated by National Relativity		17%	0.337	18%	0.329	0.67			
Pure Premium Present on Rate Level		80%	0.350	78%	0.380	0.73			
Pure Premium Derived by Formula		0.401			0.440		0.84		

CLASS 4299		PRINTING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	258,690,303	10	382,416	33	415,193	236,863	683,048	1,717,520	0.66
1/12 through 12/12	260,731,296	8	517,438	41	507,336	448,920	476,537	1,950,231	0.75
1/13 through 12/13	284,642,825	11	210,888	52	1,148,293	361,739	1,194,247	2,915,167	1.03
1/14 through 12/14	290,182,624	5	414,153	39	640,583	295,135	664,765	2,014,636	0.69
1/15 through 12/15	296,913,891	13	809,199	48	959,553	442,247	1,261,992	3,472,991	1.17
5 YR. TOTAL	1,391,160,939	47	2,334,094	213	3,670,958	1,784,904	4,280,589	12,070,545	0.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.432	53%	0.436	0.87			
Pure Premium Indicated by National Relativity		32%	0.512	23%	0.548	1.06			
Pure Premium Present on Rate Level		32%	0.425	24%	0.442	0.87			
Pure Premium Derived by Formula		0.455			0.463		0.92		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4304		NEWSPAPER PUBLISHING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	29,215,459	3	66,005	2	19,464	424,994	135,607	646,070	2.21
1/12 through 12/12	24,782,431	4	312,018	10	188,943	431,199	227,072	1,159,232	4.68
1/13 through 12/13	31,811,490	2	5,557	10	201,903	0	238,006	445,466	1.40
1/14 through 12/14	30,799,126	0	0	9	112,828	0	209,019	321,847	1.05
1/15 through 12/15	23,273,831	0	0	10	110,535	0	100,482	211,017	0.91
5 YR. TOTAL	139,882,337	9	383,580	41	633,673	856,193	910,186	2,783,632	1.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.727	30%		1.263		1.99	
Pure Premium Indicated by National Relativity		41%	1.112	35%		1.234		2.35	
Pure Premium Present on Rate Level		41%	1.106	35%		1.356		2.46	
Pure Premium Derived by Formula			1.040			1.285		2.33	

CLASS 4307		BOOKBINDING							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	2,612,919	0	0	0	0	0	390	390	0.02
1/12 through 12/12	2,853,059	1	46,534	2	14,512	81,826	5,712	148,584	5.21
1/13 through 12/13	3,356,260	0	0	0	0	0	2,523	2,523	0.08
1/14 through 12/14	3,611,879	0	0	1	8,721	0	12,812	21,533	0.60
1/15 through 12/15	3,328,900	0	0	0	0	0	3,510	3,510	0.11
5 YR. TOTAL	15,763,017	1	46,534	3	23,233	81,826	24,947	176,540	1.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.443	6%		0.677		1.12	
Pure Premium Indicated by National Relativity		27%	0.544	29%		0.609		1.15	
Pure Premium Present on Rate Level		69%	0.408	65%		0.510		0.92	
Pure Premium Derived by Formula			0.446			0.549		1.00	

CLASS 4351		PHOTOENGRAVING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	2,818,432	0	0	0	0	0	0	0	0.00
1/12 through 12/12	2,639,394	0	0	0	0	0	4,077	4,077	0.15
1/13 through 12/13	2,524,183	0	0	1	767	0	5,149	5,916	0.23
1/14 through 12/14	2,271,121	1	300,539	0	0	79,308	1,402	381,249	16.79
1/15 through 12/15	2,305,148	0	0	1	5,833	0	12,893	18,726	0.81
5 YR. TOTAL	12,558,278	1	300,539	2	6,600	79,308	23,521	409,968	3.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	2.446	4%		0.819		3.27	
Pure Premium Indicated by National Relativity		10%	0.106	10%		0.176		0.28	
Pure Premium Present on Rate Level		86%	0.498	86%		0.267		0.77	
Pure Premium Derived by Formula			0.537			0.280		0.82	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4352		ENGRAVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	4,192,042	0	0	3	12,246	0	17,000	29,246	0.70
1/12 through 12/12	4,715,947	0	0	0	0	0	1,890	1,890	0.04
1/13 through 12/13	5,489,714	0	0	1	2,439	0	14,377	16,816	0.31
1/14 through 12/14	5,100,461	0	0	1	8,733	0	7,817	16,550	0.32
1/15 through 12/15	5,319,357	0	0	1	11,405	0	11,448	22,853	0.43
5 YR. TOTAL	24,817,521	0	0	6	34,823	0	52,532	87,355	0.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.140	7%		0.212		0.35	
Pure Premium Indicated by National Relativity		15%	0.486	16%		0.449		0.94	
Pure Premium Present on Rate Level		81%	0.331	77%		0.450		0.78	
Pure Premium Derived by Formula		0.347			0.433		0.78		

CLASS 4360		MOTION PICTURE: DEVELOPMENT OF NEGATIVES, PRINTING AND ALL SUBSEQUENT OPERATIONS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	2,191,823	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,695,435	0	0	0	0	0	1,460	1,460	0.09
1/13 through 12/13	1,354,349	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,635,375	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,858,255	0	0	0	0	0	419	419	0.02
5 YR. TOTAL	8,735,237	0	0	0	0	0	1,879	1,879	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	4%		0.022		0.02	
Pure Premium Indicated by National Relativity		15%	0.452	16%		0.309		0.76	
Pure Premium Present on Rate Level		82%	0.394	80%		0.413		0.81	
Pure Premium Derived by Formula		0.391			0.381		0.77		

CLASS 4361		PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	76,841,620	1	7,952	6	12,842	10,241	40,554	71,589	0.09
1/12 through 12/12	66,194,543	6	233,631	4	95,301	128,480	70,949	528,361	0.80
1/13 through 12/13	60,254,136	1	104,965	9	64,852	76,249	83,894	329,960	0.55
1/14 through 12/14	60,597,025	2	51,519	6	79,927	34,723	117,285	283,454	0.47
1/15 through 12/15	61,103,466	2	99,335	5	28,801	537,788	40,298	706,222	1.16
5 YR. TOTAL	324,990,790	12	497,402	30	281,723	787,481	352,980	1,919,586	0.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.240	20%		0.351		0.59	
Pure Premium Indicated by National Relativity		43%	0.243	40%		0.272		0.52	
Pure Premium Present on Rate Level		43%	0.271	40%		0.252		0.52	
Pure Premium Derived by Formula		0.255			0.280		0.54		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4410		RUBBER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	143,237,132	11	923,275	55	585,745	629,632	582,280	2,720,932	1.90
1/12 through 12/12	149,504,102	6	337,208	34	842,979	299,102	742,723	2,222,012	1.49
1/13 through 12/13	159,992,045	9	731,283	52	893,044	481,822	1,054,857	3,161,006	1.98
1/14 through 12/14	167,753,255	12	938,539	49	1,189,972	583,511	1,075,284	3,787,306	2.26
1/15 through 12/15	154,843,452	4	144,143	37	993,146	123,052	894,199	2,154,540	1.39
5 YR. TOTAL	775,329,986	42	3,074,448	227	4,504,886	2,117,119	4,349,343	14,045,796	1.81
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.978	57%	0.834	1.81			
Pure Premium Indicated by National Relativity		30%	0.768	21%	0.768	1.54			
Pure Premium Present on Rate Level		31%	0.903	22%	0.900	1.80			
Pure Premium Derived by Formula		0.892			0.835			1.73	

CLASS 4420		RUBBER TIRE MFG							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	313,239,131	30	3,155,834	116	4,680,197	1,845,969	3,843,161	13,525,161	4.32
1/12 through 12/12	286,014,050	26	2,793,175	111	4,261,493	1,824,419	3,301,606	12,180,693	4.26
1/13 through 12/13	294,334,285	18	1,816,237	119	4,648,570	961,970	3,564,334	10,991,111	3.73
1/14 through 12/14	287,082,583	16	1,424,105	90	3,605,752	954,445	3,047,471	9,031,773	3.15
1/15 through 12/15	299,948,975	15	2,230,080	77	2,871,568	1,035,491	2,375,056	8,512,195	2.84
5 YR. TOTAL	1,480,619,024	105	11,419,431	513	20,067,580	6,622,294	16,131,628	54,240,933	3.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		84%	2.127	100%	1.537	3.66			
Pure Premium Indicated by National Relativity		8%	1.044	0%	0.760	1.80			
Pure Premium Present on Rate Level		8%	2.207	0%	1.711	3.92			
Pure Premium Derived by Formula		2.047			1.537			3.58	

CLASS 4431		MAGNETIC AND OPTICAL RECORDING MEDIA MFG.							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	19,011,896	0	0	1	4,106	0	6,430	10,536	0.06
1/12 through 12/12	16,558,584	0	0	4	35,904	0	15,742	51,646	0.31
1/13 through 12/13	18,460,886	0	0	4	165,311	0	163,017	328,328	1.78
1/14 through 12/14	12,744,614	1	19,101	1	221	5,230	9,466	34,018	0.27
1/15 through 12/15	9,877,818	0	0	0	0	0	1,484	1,484	0.02
5 YR. TOTAL	76,653,798	1	19,101	10	205,542	5,230	196,139	426,012	0.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.293	13%	0.263	0.56			
Pure Premium Indicated by National Relativity		18%	0.332	19%	0.403	0.74			
Pure Premium Present on Rate Level		75%	0.328	68%	0.453	0.78			
Pure Premium Derived by Formula		0.326			0.419			0.75	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4432		PEN MFG								
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	11,058,634	0	0	2	20,003	0	55,912	75,915	0.69	
1/12 through 12/12	3,544,639	1	9,229	0	0	4,172	2,193	15,594	0.44	
1/13 through 12/13	4,312,676	0	0	0	0	0	2,511	2,511	0.06	
1/14 through 12/14	5,380,215	0	0	0	0	0	837	837	0.02	
1/15 through 12/15	5,753,197	0	0	0	0	0	1,308	1,308	0.02	
5 YR. TOTAL	30,049,361	1	9,229	2	20,003	4,172	62,761	96,165	0.32	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		4%	0.097	7%		0.223		0.32		
Pure Premium Indicated by National Relativity		15%	0.209	16%		0.345		0.55		
Pure Premium Present on Rate Level		81%	0.228	77%		0.321		0.55		
Pure Premium Derived by Formula						0.220		0.318	0.54	

CLASS 4452		PLASTICS MFG: FABRICATED PRODUCTS NOC								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	97,767,603	4	217,807	30	356,523	103,181	422,452	1,099,963	1.13	
1/12 through 12/12	96,465,747	5	246,879	29	434,288	143,216	372,067	1,196,450	1.24	
1/13 through 12/13	108,391,413	3	112,383	33	626,025	244,762	841,847	1,825,017	1.68	
1/14 through 12/14	121,881,036	3	68,217	21	254,963	72,000	286,752	681,932	0.56	
1/15 through 12/15	165,834,546	2	60,770	25	806,377	80,338	934,794	1,882,279	1.14	
5 YR. TOTAL	590,340,345	17	706,056	138	2,478,176	643,497	2,857,912	6,685,641	1.13	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		28%	0.539	44%		0.593		1.13		
Pure Premium Indicated by National Relativity		36%	0.707	28%		0.776		1.48		
Pure Premium Present on Rate Level		36%	0.612	28%		0.693		1.31		
Pure Premium Derived by Formula						0.626		0.672	1.30	

CLASS 4459		PLASTICS MFG: SHEETS, RODS, OR TUBES								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	168,554,917	12	547,824	51	1,044,303	494,971	856,645	2,943,743	1.75	
1/12 through 12/12	162,772,309	4	145,506	43	701,830	81,777	668,667	1,597,780	0.98	
1/13 through 12/13	168,678,847	10	738,259	42	673,081	432,791	812,221	2,656,352	1.58	
1/14 through 12/14	167,256,007	6	396,170	48	916,652	431,597	642,724	2,387,143	1.43	
1/15 through 12/15	166,275,836	8	336,330	54	1,285,100	190,173	1,604,053	3,415,656	2.05	
5 YR. TOTAL	833,537,916	40	2,164,089	238	4,620,966	1,631,309	4,584,310	13,000,674	1.56	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		36%	0.814	51%		0.746		1.56		
Pure Premium Indicated by National Relativity		32%	0.700	24%		0.714		1.41		
Pure Premium Present on Rate Level		32%	0.710	25%		0.672		1.38		
Pure Premium Derived by Formula						0.744		0.720	1.46	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4470		CABLE MFG-INSULATED ELECTRICAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	131,318,729	5	340,617	20	177,115	460,436	312,104	1,290,272	0.98
1/12 through 12/12	137,848,728	5	281,890	18	596,901	129,293	451,137	1,459,221	1.06
1/13 through 12/13	146,220,946	1	9,318	20	562,194	5,035	718,349	1,294,896	0.89
1/14 through 12/14	137,030,455	3	427,697	20	691,018	200,240	593,771	1,912,726	1.40
1/15 through 12/15	141,560,466	3	183,822	17	380,990	90,178	437,542	1,092,532	0.77
5 YR. TOTAL	693,979,324	17	1,243,344	95	2,408,218	885,182	2,512,903	7,049,647	1.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.526	42%	0.490	1.02			
Pure Premium Indicated by National Relativity		36%	0.788	29%	0.641	1.43			
Pure Premium Present on Rate Level		36%	0.538	29%	0.553	1.09			
Pure Premium Derived by Formula		0.625			0.552			1.18	

CLASS 4484		PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	457,193,528	34	1,444,581	142	2,217,314	1,593,003	2,184,007	7,438,905	1.63
1/12 through 12/12	476,080,739	20	473,709	136	1,936,266	450,978	2,338,310	5,199,263	1.09
1/13 through 12/13	524,711,182	32	1,333,446	126	1,504,926	713,220	2,035,959	5,587,551	1.07
1/14 through 12/14	541,136,730	35	1,627,547	150	2,505,623	1,736,875	3,142,811	9,012,856	1.67
1/15 through 12/15	588,493,332	21	1,675,003	121	2,524,089	1,502,859	2,595,663	8,297,614	1.41
5 YR. TOTAL	2,587,615,511	142	6,554,286	675	10,688,218	5,996,935	12,296,750	35,536,189	1.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	0.666	89%	0.707	1.37			
Pure Premium Indicated by National Relativity		20%	0.673	5%	0.754	1.43			
Pure Premium Present on Rate Level		21%	0.626	6%	0.662	1.29			
Pure Premium Derived by Formula		0.659			0.707			1.37	

CLASS 4493		FABRIC COATING OR IMPREGNATING NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	7,405,889	0	0	1	195	0	4,630	4,825	0.07
1/12 through 12/12	7,824,006	0	0	1	4,463	0	6,562	11,025	0.14
1/13 through 12/13	8,763,789	1	17,010	2	154,737	38,931	20,459	231,137	2.64
1/14 through 12/14	10,220,302	1	25,237	4	30,943	28,648	42,787	127,615	1.25
1/15 through 12/15	11,618,346	0	0	1	16,355	0	26,157	42,512	0.37
5 YR. TOTAL	45,832,332	2	42,247	9	206,693	67,579	100,595	417,114	0.91
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.543	11%	0.367	0.91			
Pure Premium Indicated by National Relativity		27%	0.703	29%	0.758	1.46			
Pure Premium Present on Rate Level		65%	0.686	60%	0.568	1.25			
Pure Premium Derived by Formula		0.679			0.601			1.28	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4511		ANALYTICAL LABORATORIES OR ASSAYING - INCLUDING LABORATORY, OUTSIDE EMPLOYEES, COLLECTORS OF SAMPLES, & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	499,207,536	4	127,020	19	468,311	216,488	362,853	1,174,672	0.24
1/12 through 12/12	556,373,214	14	777,335	26	542,192	428,685	487,275	2,235,487	0.40
1/13 through 12/13	527,718,906	7	146,621	20	246,967	505,384	270,340	1,169,312	0.22
1/14 through 12/14	560,413,407	6	456,113	17	183,826	287,798	404,869	1,332,606	0.24
1/15 through 12/15	760,854,527	8	131,251	28	671,092	203,433	697,928	1,703,704	0.22
5 YR. TOTAL	2,904,567,590	39	1,638,340	110	2,112,388	1,641,788	2,223,265	7,615,781	0.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.129	44%	0.133			0.26	
Pure Premium Indicated by National Relativity		34%	0.190	28%	0.180			0.37	
Pure Premium Present on Rate Level		35%	0.142	28%	0.135			0.28	
Pure Premium Derived by Formula		0.154			0.147		0.30		

CLASS 4557		INK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	57,298,590	3	207,358	13	242,758	332,764	222,210	1,005,090	1.76
1/12 through 12/12	64,957,395	4	163,765	18	361,951	198,746	380,815	1,105,277	1.70
1/13 through 12/13	66,388,840	4	45,645	7	249,707	59,831	196,122	551,305	0.83
1/14 through 12/14	69,409,266	3	167,241	13	60,442	48,963	176,937	453,583	0.65
1/15 through 12/15	71,530,522	5	245,940	11	225,582	236,215	287,469	995,206	1.39
5 YR. TOTAL	329,584,613	19	829,949	62	1,140,440	876,519	1,263,553	4,110,461	1.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.598	32%	0.649			1.25	
Pure Premium Indicated by National Relativity		40%	0.546	34%	0.569			1.12	
Pure Premium Present on Rate Level		40%	0.534	34%	0.650			1.18	
Pure Premium Derived by Formula		0.552			0.622		1.17		

CLASS 4558		PAINT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	39,068,348	3	7,868	4	58,604	11,106	87,244	164,822	0.42
1/12 through 12/12	40,348,850	2	33,715	2	10,416	20,987	52,704	117,822	0.29
1/13 through 12/13	46,995,714	0	0	4	97,500	0	58,353	155,853	0.33
1/14 through 12/14	59,865,997	4	81,271	6	118,851	183,876	112,147	496,145	0.83
1/15 through 12/15	54,920,627	2	87,173	6	132,401	135,239	124,186	478,999	0.87
5 YR. TOTAL	241,199,536	11	210,027	22	417,772	351,208	434,634	1,413,641	0.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.260	20%	0.326			0.59	
Pure Premium Indicated by National Relativity		41%	0.481	40%	0.484			0.97	
Pure Premium Present on Rate Level		45%	0.358	40%	0.346			0.70	
Pure Premium Derived by Formula		0.395			0.397		0.79		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4568		SALT BORAX OR POTASH PRODUCING OR REFINING & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	911,341	0	0	2	1,760	0	15,459	17,219	1.89
1/12 through 12/12	1,140,319	0	0	2	347	0	1,993	2,340	0.21
1/13 through 12/13	1,527,396	0	0	0	0	0	2,211	2,211	0.15
1/14 through 12/14	2,214,301	0	0	0	0	0	3,164	3,164	0.14
1/15 through 12/15	2,059,114	0	0	1	9,581	0	6,232	15,813	0.77
5 YR. TOTAL	7,852,471	0	0	5	11,688	0	29,059	40,747	0.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.149	4%	0.370	0.52			
Pure Premium Indicated by National Relativity		19%	0.482	20%	0.528	1.01			
Pure Premium Present on Rate Level		78%	0.573	76%	0.552	1.13			
Pure Premium Derived by Formula		0.543			0.540			1.08	

CLASS 4581		PHOSPHATE WORKS & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	69,466,180	0	0	8	321,756	0	320,911	642,667	0.93
1/12 through 12/12	63,437,367	1	24,264	3	17,441	13,023	74,320	129,048	0.20
1/13 through 12/13	60,966,398	0	0	9	134,929	0	126,578	261,507	0.43
1/14 through 12/14	58,606,861	2	60,795	4	374,400	63,824	213,329	712,348	1.22
1/15 through 12/15	61,176,742	0	0	3	10,517	0	70,036	80,553	0.13
5 YR. TOTAL	313,653,548	3	85,059	27	859,043	76,847	805,174	1,826,123	0.58
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.301	19%	0.281	0.58			
Pure Premium Indicated by National Relativity		19%	0.254	20%	0.349	0.60			
Pure Premium Present on Rate Level		70%	0.164	61%	0.248	0.41			
Pure Premium Derived by Formula		0.196			0.274			0.47	

CLASS 4583		FERTILIZER MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	14,621,037	0	0	6	94,780	0	123,961	218,741	1.50
1/12 through 12/12	14,284,578	2	184,727	5	81,438	404,305	129,375	799,845	5.60
1/13 through 12/13	14,594,280	2	93,921	4	94,243	120,993	303,148	612,305	4.20
1/14 through 12/14	15,424,446	1	7,219	7	30,368	6,607	52,513	96,707	0.63
1/15 through 12/15	15,832,629	0	0	10	373,371	0	348,268	721,639	4.56
5 YR. TOTAL	74,756,970	5	285,867	32	674,200	531,905	957,265	2,449,237	3.28
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	1.284	24%	1.992	3.28			
Pure Premium Indicated by National Relativity		43%	1.270	38%	1.125	2.40			
Pure Premium Present on Rate Level		43%	1.168	38%	1.697	2.87			
Pure Premium Derived by Formula		1.228			1.550			2.78	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4611		DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING, OR BLENDING-NO MFG OF INGREDIENTS								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	630,988,908	12	315,512	40	426,678	336,616	614,698	1,693,504	0.27	
1/12 through 12/12	687,129,914	8	280,737	37	690,710	326,003	652,119	1,949,569	0.28	
1/13 through 12/13	732,173,135	13	409,939	46	831,732	353,529	687,672	2,282,872	0.31	
1/14 through 12/14	736,719,100	9	204,912	48	910,787	278,267	937,763	2,331,729	0.32	
1/15 through 12/15	619,757,023	8	395,490	56	1,129,551	504,433	865,135	2,894,609	0.47	
5 YR. TOTAL	3,406,768,080	50	1,606,590	227	3,989,458	1,798,848	3,757,387	11,152,283	0.33	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		36%	0.164	51%	0.163	0.33				
Pure Premium Indicated by National Relativity		32%	0.234	24%	0.249	0.48				
Pure Premium Present on Rate Level		32%	0.172	25%	0.163	0.34				
Pure Premium Derived by Formula		0.189			0.184		0.37			

CLASS 4635		OXYGEN OR HYDROGEN MFG & DRIVERS								
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	43,504,157	2	20,976	14	157,691	13,017	152,761	344,445	0.79	
1/12 through 12/12	45,694,636	0	0	7	264,725	0	212,795	477,520	1.05	
1/13 through 12/13	48,826,939	3	131,414	7	491,730	157,244	305,334	1,085,722	2.22	
1/14 through 12/14	49,371,251	2	478,567	9	162,670	176,834	290,301	1,108,372	2.25	
1/15 through 12/15	43,341,001	1	185,389	5	235,737	59,929	397,544	878,599	2.03	
5 YR. TOTAL	230,737,984	8	816,346	42	1,312,553	407,024	1,358,735	3,894,658	1.69	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		21%	0.923	27%	0.765	1.69				
Pure Premium Indicated by National Relativity		39%	0.935	36%	0.772	1.71				
Pure Premium Present on Rate Level		40%	0.857	37%	0.664	1.52				
Pure Premium Derived by Formula		0.901			0.730		1.63			

CLASS 4653		GLUE MFG & DRIVERS								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	6,764,628	0	0	3	93,090	0	77,350	170,440	2.52	
1/12 through 12/12	6,478,703	1	56,889	2	16,656	89,703	11,726	174,974	2.70	
1/13 through 12/13	8,168,723	0	0	6	83,170	0	51,684	134,854	1.65	
1/14 through 12/14	10,560,007	0	0	4	22,342	0	34,315	56,657	0.54	
1/15 through 12/15	10,577,387	0	0	1	18,248	0	41,963	60,211	0.57	
5 YR. TOTAL	42,549,448	1	56,889	16	233,506	89,703	217,038	597,136	1.40	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		7%	0.682	10%	0.721	1.40				
Pure Premium Indicated by National Relativity		15%	0.315	16%	0.304	0.62				
Pure Premium Present on Rate Level		78%	0.481	74%	0.489	0.97				
Pure Premium Derived by Formula		0.470			0.483		0.95			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4665		RENDERING WORKS NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	26,429,431	3	186,085	4	52,012	219,681	118,736	576,514	2.18
1/12 through 12/12	29,523,937	1	55,729	9	139,485	16,983	120,385	332,582	1.13
1/13 through 12/13	29,202,129	6	532,878	11	366,187	547,778	375,961	1,822,804	6.24
1/14 through 12/14	36,431,909	3	105,445	9	110,481	91,676	152,908	460,510	1.26
1/15 through 12/15	36,801,465	4	370,151	6	56,243	257,141	97,098	780,633	2.12
5 YR. TOTAL	158,388,871	17	1,250,288	39	724,408	1,133,259	865,088	3,973,043	2.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.247	34%	1.262	2.51			
Pure Premium Indicated by National Relativity		36%	2.122	33%	1.962	4.08			
Pure Premium Present on Rate Level		40%	1.658	33%	1.571	3.23			
Pure Premium Derived by Formula			1.726		1.595	3.32			

CLASS 4670		COTTONSEED OIL MFG-MECHANICAL & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		9%	1.113	9%	1.201	2.31			
Pure Premium Present on Rate Level		91%	1.554	91%	2.015	3.57			
Pure Premium Derived by Formula			1.514		1.942	3.46			

CLASS 4683		OIL MFG-VEGETABLE-NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	4,590,602	0	0	1	1,831	0	3,941	5,772	0.13
1/12 through 12/12	630,812	0	0	0	0	0	912	912	0.15
1/13 through 12/13	984,641	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,153,221	0	0	0	0	0	422	422	0.04
1/15 through 12/15	1,369,931	0	0	0	0	0	577	577	0.04
5 YR. TOTAL	8,729,207	0	0	1	1,831	0	5,852	7,683	0.09
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.021	6%	0.067	0.09			
Pure Premium Indicated by National Relativity		22%	1.281	24%	0.760	2.04			
Pure Premium Present on Rate Level		73%	1.143	70%	0.791	1.93			
Pure Premium Derived by Formula			1.117		0.740	1.86			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4686		OIL MFG - VEGETABLE - SOLVENT EXTRACTION PROCESS								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	11,641,773	0	0	2	7,786	0	21,951	29,737	0.26	
1/12 through 12/12	11,683,868	1	150,225	2	10,120	33,303	20,967	214,615	1.84	
1/13 through 12/13	11,392,951	0	0	0	0	0	4,660	4,660	0.04	
1/14 through 12/14	9,527,038	0	0	1	18,658	0	6,746	25,404	0.27	
1/15 through 12/15	9,379,382	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	53,625,012	1	150,225	5	36,564	33,303	54,324	274,416	0.51	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		8%	0.348	11%	0.163	0.51				
Pure Premium Indicated by National Relativity		19%	0.770	21%	0.691	1.46				
Pure Premium Present on Rate Level		73%	0.525	68%	0.463	0.99				
Pure Premium Derived by Formula		0.557			0.478		1.04			

CLASS 4692		DENTAL LABORATORY								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	31,808,650	0	0	3	41,616	0	31,113	72,729	0.23	
1/12 through 12/12	32,614,262	1	169,965	6	125,473	21,035	86,837	403,310	1.24	
1/13 through 12/13	31,874,663	0	0	5	60,582	0	65,628	126,210	0.40	
1/14 through 12/14	28,703,122	0	0	2	3,722	0	10,367	14,089	0.05	
1/15 through 12/15	36,023,328	0	0	6	62,688	0	57,324	120,012	0.33	
5 YR. TOTAL	161,024,025	1	169,965	22	294,081	21,035	251,269	736,350	0.46	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		9%	0.288	11%	0.169	0.46				
Pure Premium Indicated by National Relativity		27%	0.220	29%	0.184	0.40				
Pure Premium Present on Rate Level		64%	0.217	60%	0.161	0.38				
Pure Premium Derived by Formula		0.224			0.169		0.39			

CLASS 4693		PHARMACEUTICAL OR SURGICAL GOODS MFG NOC								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	114,958,141	2	29,355	16	204,792	3,701	177,450	415,298	0.36	
1/12 through 12/12	92,117,038	6	113,696	10	290,097	169,389	289,091	862,273	0.94	
1/13 through 12/13	95,323,835	2	284,176	8	187,267	242,564	298,235	1,012,242	1.06	
1/14 through 12/14	90,868,576	0	0	14	128,691	0	163,244	291,935	0.32	
1/15 through 12/15	83,666,486	0	0	8	170,063	0	117,727	287,790	0.34	
5 YR. TOTAL	476,934,076	10	427,227	56	980,910	415,654	1,045,747	2,869,538	0.60	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		16%	0.295	26%	0.306	0.60				
Pure Premium Indicated by National Relativity		42%	0.227	37%	0.261	0.49				
Pure Premium Present on Rate Level		42%	0.257	37%	0.301	0.56				
Pure Premium Derived by Formula		0.250			0.288		0.54			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4703		CORN PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	6,543,654	0	0	1	6,358	0	18,297	24,655	0.38
1/12 through 12/12	6,435,254	0	0	0	0	0	2,275	2,275	0.04
1/13 through 12/13	6,861,783	0	0	0	0	0	0	0	0.00
1/14 through 12/14	6,948,515	0	0	0	0	0	155	155	0.00
1/15 through 12/15	7,115,437	0	0	0	0	0	1,159	1,159	0.02
5 YR. TOTAL	33,904,643	0	0	1	6,358	0	21,886	28,244	0.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.019	8%	0.065			0.08	
Pure Premium Indicated by National Relativity		28%	0.495	30%	0.405			0.90	
Pure Premium Present on Rate Level		66%	0.490	62%	0.412			0.90	
Pure Premium Derived by Formula						0.382			0.85

CLASS 4717		BUTTER SUBSTITUTE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		13%	0.470	14%	0.519			0.99	
Pure Premium Present on Rate Level		87%	0.530	86%	0.543			1.07	
Pure Premium Derived by Formula						0.540			1.06

CLASS 4720		SOAP OR SYNTHETIC DETERGENT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	35,680,747	3	21,533	0	0	27,268	6,596	55,397	0.16
1/12 through 12/12	33,352,758	2	5,272	9	137,378	8,268	95,370	246,288	0.74
1/13 through 12/13	40,631,484	1	5,358	2	15,024	0	18,605	38,987	0.10
1/14 through 12/14	38,726,441	1	66,871	4	83,947	55,991	69,808	276,617	0.71
1/15 through 12/15	41,029,558	0	0	0	0	0	5,743	5,743	0.01
5 YR. TOTAL	189,420,988	7	99,034	15	236,349	91,527	196,122	623,032	0.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.177	18%	0.152			0.33	
Pure Premium Indicated by National Relativity		42%	0.630	41%	0.581			1.21	
Pure Premium Present on Rate Level		45%	0.437	41%	0.388			0.83	
Pure Premium Derived by Formula						0.425			0.91

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4740		OIL REFINING-PETROLEUM-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	9,500,317	2	280,270	2	16,428	167,848	45,755	510,301	5.37
1/12 through 12/12	9,227,344	2	155,294	2	162,733	318,413	64,768	701,208	7.60
1/13 through 12/13	9,650,315	0	0	0	0	0	268	268	0.00
1/14 through 12/14	13,083,973	0	0	2	6,757	0	14,227	20,984	0.16
1/15 through 12/15	9,966,663	0	0	1	74,766	0	0	74,766	0.75
5 YR. TOTAL	51,428,612	4	435,564	7	260,684	486,261	125,018	1,307,527	2.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	1.354	14%	1.189			2.54	
Pure Premium Indicated by National Relativity		45%	0.229	43%	0.231			0.46	
Pure Premium Present on Rate Level		46%	0.791	43%	0.763			1.55	
Pure Premium Derived by Formula		0.589			0.594		1.18		

CLASS 4741		ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	16,875,008	0	0	0	0	0	14,328	14,328	0.09
1/12 through 12/12	15,577,414	2	189,340	6	66,474	42,123	117,362	415,299	2.67
1/13 through 12/13	15,162,003	1	132,296	1	8,761	44,146	22,782	207,985	1.37
1/14 through 12/14	13,564,569	0	0	1	86,436	0	44,541	130,977	0.97
1/15 through 12/15	16,116,028	0	0	3	199,637	0	68,688	268,325	1.67
5 YR. TOTAL	77,295,022	3	321,636	11	361,308	86,269	267,701	1,036,914	1.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.884	15%	0.458			1.34	
Pure Premium Indicated by National Relativity		21%	0.698	23%	0.644			1.34	
Pure Premium Present on Rate Level		67%	0.816	62%	0.645			1.46	
Pure Premium Derived by Formula		0.799			0.617		1.42		

CLASS 4751		SYNTHETIC RUBBER MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	19,975,162	1	19,266	7	44,834	2,555	96,865	163,520	0.82
1/12 through 12/12	25,828,165	0	0	3	56,837	0	50,763	107,600	0.42
1/13 through 12/13	27,333,510	1	88,814	3	28,121	0	39,306	156,241	0.57
1/14 through 12/14	28,932,748	2	19,934	8	93,310	44,422	86,096	243,762	0.84
1/15 through 12/15	23,114,938	0	0	15	233,002	0	278,005	511,007	2.21
5 YR. TOTAL	125,184,523	4	128,014	36	456,104	46,977	551,035	1,182,130	0.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.467	17%	0.478			0.95	
Pure Premium Indicated by National Relativity		18%	0.412	19%	0.394			0.81	
Pure Premium Present on Rate Level		70%	0.495	64%	0.509			1.00	
Pure Premium Derived by Formula		0.477			0.482		0.96		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4771		EXPLOSIVES OR AMMUNITION MFG: NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	659,342	0	0	0	0	0	0	0	0.00
1/12 through 12/12	358,024	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,033,922	0	0	0	0	0	0	0	0.00
1/14 through 12/14	2,204,255	0	0	0	0	0	328	328	0.02
1/15 through 12/15	1,872,582	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,128,125	0	0	0	0	0	328	328	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	4%	0.005			0.01	
Pure Premium Indicated by National Relativity		37%	0.832	40%	0.782			1.61	
Pure Premium Present on Rate Level		60%	0.584	56%	0.617			1.20	
Pure Premium Derived by Formula		0.658			0.659		1.32		

CLASS 4777		EXPLOSIVES DISTRIBUTORS & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,283,223	0	0	0	0	0	0	0	0.00
1/12 through 12/12	739,078	0	0	1	8,477	0	3,484	11,961	1.62
1/13 through 12/13	742,821	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,113,777	0	0	1	11,484	0	28,242	39,726	3.57
1/15 through 12/15	1,231,086	0	0	1	142	0	6,285	6,427	0.52
5 YR. TOTAL	5,109,985	0	0	3	20,103	0	38,011	58,114	1.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.393	5%	0.744			1.14	
Pure Premium Indicated by National Relativity		17%	0.758	18%	1.166			1.92	
Pure Premium Present on Rate Level		80%	0.872	77%	0.870			1.74	
Pure Premium Derived by Formula		0.838			0.917		1.76		

CLASS 4825		DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG & INCLUDES MFG OF INGREDIENTS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	404,553,733	10	527,427	26	438,790	372,462	494,213	1,832,892	0.45
1/12 through 12/12	387,315,200	6	927,691	24	532,265	607,796	503,741	2,571,493	0.66
1/13 through 12/13	420,630,179	9	807,135	23	710,230	462,467	697,023	2,676,855	0.64
1/14 through 12/14	452,752,079	12	1,079,777	28	678,444	674,302	762,018	3,194,541	0.71
1/15 through 12/15	436,025,365	6	86,278	18	1,283,495	140,673	715,546	2,225,992	0.51
5 YR. TOTAL	2,101,276,556	43	3,428,308	119	3,643,224	2,257,700	3,172,541	12,501,773	0.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	0.337	51%	0.258			0.60	
Pure Premium Indicated by National Relativity		32%	0.205	24%	0.207			0.41	
Pure Premium Present on Rate Level		32%	0.283	25%	0.266			0.55	
Pure Premium Derived by Formula		0.277			0.248		0.53		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4828		CHEMICAL BLENDING AND MIXING NOC-ALL OPERATIONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	79,648,548	1	11,966	11	177,782	32,910	220,230	442,888	0.56
1/12 through 12/12	91,531,772	2	29,157	14	175,123	55,772	200,569	460,621	0.50
1/13 through 12/13	93,389,073	3	295,764	16	626,905	172,034	421,066	1,515,769	1.62
1/14 through 12/14	122,976,814	5	373,678	23	560,855	353,428	695,407	1,983,368	1.61
1/15 through 12/15	135,064,657	3	192,062	15	292,963	482,275	455,054	1,422,354	1.05
5 YR. TOTAL	522,610,864	14	902,627	79	1,833,628	1,096,419	1,992,326	5,825,000	1.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.524	34%	0.591	1.12			
Pure Premium Indicated by National Relativity		38%	0.460	33%	0.475	0.94			
Pure Premium Present on Rate Level		39%	0.474	33%	0.488	0.96			
Pure Premium Derived by Formula		0.480			0.519			1.00	

CLASS 4829		CHEMICAL MANUFACTURING NOC-ALL OPERATIONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	150,046,341	1	12,112	5	216,831	25,576	220,602	475,121	0.32
1/12 through 12/12	162,056,688	3	102,066	11	425,754	85,632	673,806	1,287,258	0.80
1/13 through 12/13	221,002,575	5	270,440	19	658,992	248,167	546,482	1,724,081	0.78
1/14 through 12/14	242,186,187	4	447,778	19	701,748	835,041	530,597	2,515,164	1.04
1/15 through 12/15	178,699,071	6	212,958	12	516,096	98,405	569,886	1,397,345	0.78
5 YR. TOTAL	953,990,862	19	1,045,354	66	2,519,421	1,292,821	2,541,373	7,398,969	0.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.374	40%	0.402	0.78			
Pure Premium Indicated by National Relativity		37%	0.294	30%	0.283	0.58			
Pure Premium Present on Rate Level		38%	0.311	30%	0.367	0.68			
Pure Premium Derived by Formula		0.320			0.356			0.68	

CLASS 4902		SPORTING GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	5,109,558	0	0	0	0	0	6,782	6,782	0.13
1/12 through 12/12	3,946,167	0	0	2	39,640	0	47,789	87,429	2.22
1/13 through 12/13	5,733,694	0	0	0	0	0	786	786	0.01
1/14 through 12/14	6,864,976	1	93,545	0	0	66,272	1,603	161,420	2.35
1/15 through 12/15	7,307,555	0	0	1	23,493	0	3,528	27,021	0.37
5 YR. TOTAL	28,961,950	1	93,545	3	63,133	66,272	60,488	283,438	0.98
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.541	10%	0.438	0.98			
Pure Premium Indicated by National Relativity		41%	0.674	44%	0.729	1.40			
Pure Premium Present on Rate Level		52%	0.820	46%	0.803	1.62			
Pure Premium Derived by Formula		0.741			0.734			1.48	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4923		PHOTOGRAPHIC SUPPLIES MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	761,465	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,167,853	0	0	0	0	0	0	0	0.00
1/13 through 12/13	2,001,371	1	9,818	0	0	3,075	0	12,893	0.65
1/14 through 12/14	2,920,511	0	0	0	0	0	0	0	0.00
1/15 through 12/15	3,248,917	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	10,100,117	1	9,818	0	0	3,075	0	12,893	0.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.097	3%	0.030			0.13	
Pure Premium Indicated by National Relativity		21%	0.269	23%	0.239			0.51	
Pure Premium Present on Rate Level		77%	0.225	74%	0.221			0.45	
Pure Premium Derived by Formula		0.232		0.219				0.45	

CLASS 5020		CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID TYPE							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	7,772,298	1	20,327	8	159,491	45,172	279,264	504,254	6.49
1/12 through 12/12	7,191,168	2	20,546	2	85,184	64,235	107,993	277,958	3.87
1/13 through 12/13	8,510,643	2	122,515	1	58,833	102,868	49,519	333,735	3.92
1/14 through 12/14	8,303,234	0	0	0	0	0	3,398	3,398	0.04
1/15 through 12/15	8,007,053	2	58,443	2	105,874	93,952	70,281	328,550	4.10
5 YR. TOTAL	39,784,396	7	221,831	13	409,382	306,227	510,455	1,447,895	3.64
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	1.587	20%	2.053			3.64	
Pure Premium Indicated by National Relativity		33%	2.348	35%	2.187			4.54	
Pure Premium Present on Rate Level		54%	1.984	45%	2.127			4.11	
Pure Premium Derived by Formula		2.053		2.133				4.19	

CLASS 5022		MASONRY NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	130,555,530	15	748,370	66	1,652,384	1,187,208	2,225,456	5,813,418	4.45
1/12 through 12/12	135,776,771	34	2,013,697	61	845,001	1,542,740	884,530	5,285,968	3.89
1/13 through 12/13	139,287,949	29	1,263,927	76	2,102,516	1,874,440	1,703,140	6,944,023	4.99
1/14 through 12/14	153,374,433	18	1,205,384	68	1,801,069	1,307,800	1,563,914	5,878,167	3.83
1/15 through 12/15	164,909,483	23	2,067,861	56	2,601,180	1,727,974	2,663,699	9,060,714	5.49
5 YR. TOTAL	723,904,166	119	7,299,239	327	9,002,150	7,640,162	9,040,739	32,982,290	4.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		59%	2.252	88%	2.304			4.56	
Pure Premium Indicated by National Relativity		20%	2.746	6%	2.386			5.13	
Pure Premium Present on Rate Level		21%	2.202	6%	2.249			4.45	
Pure Premium Derived by Formula		2.340		2.306				4.65	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 5037		PAINTING: METAL STRUCTURES-OVER TWO STORIES IN HEIGHT-& DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,784,248	0	0	1	1,300	0	3,394	4,694	0.26
1/12 through 12/12	1,579,066	0	0	0	0	0	0	0	0.00
1/13 through 12/13	769,881	0	0	1	58,405	0	55,086	113,491	14.74
1/14 through 12/14	1,388,130	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,304,589	0	0	2	4,226	0	6,093	10,319	0.79
5 YR. TOTAL	6,825,914	0	0	4	63,931	0	64,573	128,504	1.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.937	11%	0.946			1.88	
Pure Premium Indicated by National Relativity		19%	6.408	20%	4.396			10.80	
Pure Premium Present on Rate Level		73%	4.276	69%	3.881			8.16	
Pure Premium Derived by Formula			4.414		3.661			8.08	

CLASS 5040		IRON OR STEEL: ERECTION-FRAME STRUCTURES							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	69,930,107	2	15,416	23	1,233,970	34,871	1,212,548	2,496,805	3.57
1/12 through 12/12	36,889,989	2	180,487	13	371,997	66,291	306,314	925,089	2.51
1/13 through 12/13	20,025,666	1	50,423	9	609,407	59,273	520,600	1,239,703	6.19
1/14 through 12/14	18,254,687	1	414,850	8	511,547	220,783	664,194	1,811,374	9.92
1/15 through 12/15	16,950,634	3	396,795	7	129,263	351,096	279,023	1,156,177	6.82
5 YR. TOTAL	162,051,083	9	1,057,971	60	2,856,184	732,314	2,982,679	7,629,148	4.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	2.415	37%	2.292			4.71	
Pure Premium Indicated by National Relativity		36%	2.651	31%	2.214			4.87	
Pure Premium Present on Rate Level		37%	1.976	32%	1.788			3.76	
Pure Premium Derived by Formula			2.338		2.107			4.45	

CLASS 5057		IRON OR STEEL: ERECTION NOC							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	34,749,007	1	5,512	9	553,363	0	654,633	1,213,508	3.49
1/12 through 12/12	23,209,280	0	0	4	57,829	0	86,914	144,743	0.62
1/13 through 12/13	24,591,720	4	421,269	11	582,774	253,697	430,619	1,688,359	6.87
1/14 through 12/14	19,681,615	2	294,592	5	326,094	506,097	198,694	1,325,477	6.74
1/15 through 12/15	24,189,204	1	182,310	6	102,107	679,364	115,902	1,079,683	4.46
5 YR. TOTAL	126,420,826	8	903,683	35	1,622,167	1,439,158	1,486,762	5,451,770	4.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	1.998	31%	2.314			4.31	
Pure Premium Indicated by National Relativity		39%	1.542	34%	1.270			2.81	
Pure Premium Present on Rate Level		39%	1.664	35%	1.657			3.32	
Pure Premium Derived by Formula			1.690		1.729			3.42	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 5059		IRON OR STEEL: ERECTION-FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	4,787,893	0	0	8	269,957	0	285,674	555,631	11.61
1/12 through 12/12	6,020,109	3	124,479	2	148,746	60,960	102,371	436,556	7.25
1/13 through 12/13	5,237,723	0	0	4	349,406	0	320,349	669,755	12.79
1/14 through 12/14	5,693,633	1	174,004	4	389,300	261,325	297,637	1,122,266	19.71
1/15 through 12/15	5,825,518	1	103,848	4	187,375	80,460	90,562	462,245	7.94
5 YR. TOTAL	27,564,876	5	402,331	22	1,344,784	402,745	1,096,593	3,246,453	11.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	6.338	30%	5.439			11.78	
Pure Premium Indicated by National Relativity		38%	6.018	35%	6.377			12.40	
Pure Premium Present on Rate Level		43%	6.050	35%	6.824			12.87	
Pure Premium Derived by Formula		6.093		6.252				12.35	

CLASS 5102		DOOR AND WINDOW INSTALLATION - ALL TYPES - RESIDENTIAL AND COMMERCIAL							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	42,280,644	5	90,166	11	125,155	93,930	238,714	547,965	1.30
1/12 through 12/12	41,230,602	4	150,763	12	138,493	170,264	205,030	664,550	1.61
1/13 through 12/13	43,853,804	9	271,002	23	845,211	336,599	912,401	2,365,213	5.39
1/14 through 12/14	50,116,466	3	72,194	23	613,175	85,780	472,265	1,243,414	2.48
1/15 through 12/15	51,927,148	3	275,840	21	921,809	354,220	627,217	2,179,086	4.20
5 YR. TOTAL	229,408,664	24	859,965	90	2,643,843	1,040,793	2,455,627	7,000,228	3.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	1.527	41%	1.524			3.05	
Pure Premium Indicated by National Relativity		36%	2.128	29%	1.903			4.03	
Pure Premium Present on Rate Level		36%	1.530	30%	1.536			3.07	
Pure Premium Derived by Formula		1.744		1.638				3.38	

CLASS 5146		FURNITURE OR FIXTURES INSTALLATION-PORTABLE-NOC							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	42,034,170	3	211,822	29	688,675	218,453	684,519	1,803,469	4.29
1/12 through 12/12	43,854,094	0	0	16	384,159	0	571,525	955,684	2.18
1/13 through 12/13	41,702,764	0	0	16	265,731	0	429,493	695,224	1.67
1/14 through 12/14	44,773,013	4	338,067	14	481,495	377,432	639,308	1,836,302	4.10
1/15 through 12/15	48,695,206	1	20,374	16	445,708	11,541	340,174	817,797	1.68
5 YR. TOTAL	221,059,247	8	570,263	91	2,265,768	607,426	2,665,019	6,108,476	2.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	1.283	38%	1.480			2.76	
Pure Premium Indicated by National Relativity		37%	1.843	31%	1.446			3.29	
Pure Premium Present on Rate Level		37%	1.401	31%	1.420			2.82	
Pure Premium Derived by Formula		1.534		1.451				2.99	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 5160		ELEVATOR ERECTION OR REPAIR							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	30,028,684	1	42,203	3	145,175	21,496	119,134	328,008	1.09
1/12 through 12/12	31,836,022	1	28,686	3	55,402	29,015	58,823	171,926	0.54
1/13 through 12/13	32,055,962	3	310,255	6	119,953	100,228	384,459	914,895	2.85
1/14 through 12/14	34,960,705	0	0	2	35,804	0	30,803	66,607	0.19
1/15 through 12/15	35,228,489	3	479,263	3	104,769	340,313	116,037	1,040,382	2.95
5 YR. TOTAL	164,109,862	8	860,407	17	461,103	491,052	709,256	2,521,818	1.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.805	22%	0.731	1.54			
Pure Premium Indicated by National Relativity		42%	1.095	39%	0.681	1.78			
Pure Premium Present on Rate Level		42%	0.742	39%	0.618	1.36			
Pure Premium Derived by Formula		0.900			0.667			1.57	

CLASS 5183		PLUMBING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	444,335,154	32	2,817,131	130	3,174,480	1,918,431	2,785,441	10,695,483	2.41
1/12 through 12/12	433,322,710	31	1,303,248	110	2,154,825	1,201,031	1,987,293	6,646,397	1.53
1/13 through 12/13	457,726,598	29	1,767,071	105	2,819,583	799,484	2,281,949	7,668,087	1.68
1/14 through 12/14	507,488,816	37	2,436,089	119	3,417,054	2,866,998	2,706,030	11,426,171	2.25
1/15 through 12/15	542,479,940	28	2,681,222	112	4,247,756	2,596,594	3,150,098	12,675,670	2.34
5 YR. TOTAL	2,385,353,218	157	11,004,761	576	15,813,698	9,382,538	12,910,811	49,111,808	2.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		78%	1.124	100%	0.935	2.06			
Pure Premium Indicated by National Relativity		11%	1.147	0%	0.924	2.07			
Pure Premium Present on Rate Level		11%	1.175	0%	0.975	2.15			
Pure Premium Derived by Formula		1.132			0.935			2.07	

CLASS 5188		AUTOMATIC SPRINKLER INSTALLATION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	42,522,878	4	135,849	20	517,827	201,644	453,309	1,308,629	3.08
1/12 through 12/12	48,473,009	2	90,471	14	103,776	74,835	136,066	405,148	0.84
1/13 through 12/13	51,414,680	6	788,970	10	159,795	580,360	167,304	1,696,429	3.30
1/14 through 12/14	59,201,431	1	8,717	9	548,686	33,356	564,842	1,155,601	1.95
1/15 through 12/15	60,442,570	5	127,473	17	197,003	141,124	141,385	606,985	1.00
5 YR. TOTAL	262,054,568	18	1,151,480	70	1,527,087	1,031,319	1,462,906	5,172,792	1.97
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	1.022	41%	0.952	1.97			
Pure Premium Indicated by National Relativity		35%	1.383	29%	1.128	2.51			
Pure Premium Present on Rate Level		36%	1.421	30%	1.366	2.79			
Pure Premium Derived by Formula		1.292			1.127			2.42	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 5190		ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	579,620,083	58	3,699,275	161	3,848,829	3,638,973	3,564,126	14,751,203	2.55
1/12 through 12/12	552,895,782	30	1,735,053	139	4,134,915	1,957,512	4,739,088	12,566,568	2.27
1/13 through 12/13	578,315,403	49	2,981,854	145	3,733,056	2,389,807	3,444,750	12,549,467	2.17
1/14 through 12/14	656,054,718	39	2,901,069	147	4,328,327	2,166,279	3,377,815	12,773,490	1.95
1/15 through 12/15	713,204,221	33	2,056,257	170	5,238,916	2,355,800	4,210,868	13,861,841	1.94
5 YR. TOTAL	3,080,090,207	209	13,373,508	762	21,284,043	12,508,371	19,336,647	66,502,569	2.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		89%	1.125	100%	1.034	2.16			
Pure Premium Indicated by National Relativity		5%	0.980	0%	0.881	1.86			
Pure Premium Present on Rate Level		6%	1.159	0%	1.093	2.25			
Pure Premium Derived by Formula			1.120		1.034	2.15			

CLASS 5191		OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	685,648,570	16	880,519	58	928,546	613,958	937,579	3,360,602	0.49
1/12 through 12/12	697,252,328	22	1,476,584	38	1,039,172	1,111,392	862,205	4,489,353	0.64
1/13 through 12/13	663,288,501	15	755,372	55	1,150,590	671,528	728,101	3,305,591	0.50
1/14 through 12/14	661,421,129	10	1,426,386	37	611,501	631,240	632,133	3,301,260	0.50
1/15 through 12/15	660,190,117	5	349,874	29	1,155,277	208,206	746,031	2,459,388	0.37
5 YR. TOTAL	3,367,800,645	68	4,888,735	217	4,885,086	3,236,324	3,906,049	16,916,194	0.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	0.290	58%	0.212	0.50			
Pure Premium Indicated by National Relativity		28%	0.259	21%	0.230	0.49			
Pure Premium Present on Rate Level		29%	0.235	21%	0.205	0.44			
Pure Premium Derived by Formula			0.265		0.214	0.48			

CLASS 5192		VENDING OR COIN OPERATED MACHINES-INSTALLATION, SERVICE OR REPAIR & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	63,212,957	4	157,610	22	309,889	103,966	337,276	908,741	1.44
1/12 through 12/12	67,491,713	8	498,626	21	421,633	299,151	383,121	1,602,531	2.38
1/13 through 12/13	72,515,168	6	655,795	20	894,402	264,649	547,912	2,362,758	3.26
1/14 through 12/14	69,063,569	5	446,571	18	293,871	470,750	316,137	1,527,329	2.21
1/15 through 12/15	71,524,264	4	218,534	13	157,449	220,681	227,163	823,827	1.15
5 YR. TOTAL	343,807,671	27	1,977,136	94	2,077,244	1,359,197	1,811,609	7,225,186	2.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	1.179	39%	0.922	2.10			
Pure Premium Indicated by National Relativity		36%	0.889	30%	0.802	1.69			
Pure Premium Present on Rate Level		36%	0.982	31%	0.890	1.87			
Pure Premium Derived by Formula			1.004		0.876	1.88			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 5213		CONCRETE CONSTRUCTION NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	79,788,865	18	1,358,222	39	949,843	1,094,902	769,927	4,172,894	5.23
1/12 through 12/12	77,872,835	13	1,706,284	45	965,148	957,565	1,419,104	5,048,101	6.48
1/13 through 12/13	85,917,601	13	871,910	47	922,539	743,791	1,070,816	3,609,056	4.20
1/14 through 12/14	101,666,773	5	599,385	42	1,044,470	642,106	1,153,833	3,439,794	3.38
1/15 through 12/15	116,740,973	8	496,430	50	1,933,252	438,391	1,790,319	4,658,392	3.99
5 YR. TOTAL	461,987,047	57	5,032,231	223	5,815,252	3,876,755	6,203,999	20,928,237	4.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		49%	2.348	71%	2.182			4.53	
Pure Premium Indicated by National Relativity		25%	2.237	14%	1.923			4.16	
Pure Premium Present on Rate Level		26%	2.341	15%	2.323			4.66	
Pure Premium Derived by Formula		2.318		2.167				4.49	

CLASS 5215		CONCRETE WORK-INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	20,342,196	3	49,785	11	134,467	80,190	236,703	501,145	2.46
1/12 through 12/12	20,546,716	2	20,829	9	218,516	60,925	163,247	463,517	2.26
1/13 through 12/13	27,600,350	0	0	9	226,256	0	225,513	451,769	1.64
1/14 through 12/14	30,215,929	3	151,029	11	642,021	212,504	346,098	1,351,652	4.47
1/15 through 12/15	37,187,901	6	814,092	14	580,366	1,007,074	378,410	2,779,942	7.48
5 YR. TOTAL	135,893,092	14	1,035,735	54	1,801,626	1,360,693	1,349,971	5,548,025	4.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	2.088	30%	1.995			4.08	
Pure Premium Indicated by National Relativity		39%	2.198	35%	1.948			4.15	
Pure Premium Present on Rate Level		39%	1.591	35%	1.366			2.96	
Pure Premium Derived by Formula		1.937		1.758				3.70	

CLASS 5221		CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS-& DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	241,573,001	29	1,408,110	81	1,379,426	1,358,494	1,409,141	5,555,171	2.30
1/12 through 12/12	240,505,075	21	1,042,693	80	2,324,982	885,678	2,387,788	6,641,141	2.76
1/13 through 12/13	255,097,089	23	1,226,457	78	1,664,917	1,170,256	1,759,893	5,821,523	2.28
1/14 through 12/14	290,873,407	38	2,194,767	82	1,661,971	1,722,543	1,351,900	6,931,181	2.38
1/15 through 12/15	318,254,892	25	1,401,005	69	2,889,130	2,784,473	2,338,200	9,412,808	2.96
5 YR. TOTAL	1,346,303,464	136	7,273,032	390	9,920,426	7,921,444	9,246,922	34,361,824	2.55
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		62%	1.277	91%	1.275			2.55	
Pure Premium Indicated by National Relativity		19%	1.731	4%	1.479			3.21	
Pure Premium Present on Rate Level		19%	1.310	5%	1.315			2.63	
Pure Premium Derived by Formula		1.370		1.285				2.66	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 5222		CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	37,026,912	6	838,785	9	146,122	445,864	173,803	1,604,574	4.33
1/12 through 12/12	35,109,188	7	538,843	15	518,690	394,333	395,477	1,847,343	5.26
1/13 through 12/13	44,714,120	2	242,027	16	244,510	88,009	301,506	876,052	1.96
1/14 through 12/14	51,300,248	4	136,862	24	473,324	637,607	666,308	1,914,101	3.73
1/15 through 12/15	58,168,203	8	583,971	22	580,469	566,643	619,766	2,350,849	4.04
5 YR. TOTAL	226,318,671	27	2,340,488	86	1,963,115	2,132,456	2,156,860	8,592,919	3.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	1.902	46%	1.895	3.80			
Pure Premium Indicated by National Relativity		33%	3.444	27%	2.511	5.96			
Pure Premium Present on Rate Level		34%	2.254	27%	2.012	4.27			
Pure Premium Derived by Formula		2.531			2.093			4.62	

CLASS 5223		SWIMMING POOL CONSTRUCTION-NOT IRON OR STEEL- & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	8,979,913	0	0	6	71,399	0	118,639	190,038	2.12
1/12 through 12/12	9,635,175	2	134,686	9	156,613	79,295	426,273	796,867	8.27
1/13 through 12/13	9,531,000	0	0	5	366,243	0	156,292	522,535	5.48
1/14 through 12/14	11,733,460	1	83,656	6	244,402	146,207	243,514	717,779	6.12
1/15 through 12/15	14,357,495	2	97,823	3	48,725	67,184	33,901	247,633	1.73
5 YR. TOTAL	54,237,043	5	316,165	29	887,382	292,686	978,619	2,474,852	4.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	2.219	23%	2.344	4.56			
Pure Premium Indicated by National Relativity		42%	2.028	38%	1.960	3.99			
Pure Premium Present on Rate Level		43%	1.884	39%	2.065	3.95			
Pure Premium Derived by Formula		1.995			2.089			4.08	

CLASS 5348		CERAMIC TILE, INDOOR STONE, MARBLE, OR MOSAIC WORK							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	59,447,704	4	346,826	26	429,742	494,157	342,626	1,613,351	2.71
1/12 through 12/12	64,577,129	6	593,430	19	375,127	302,119	289,096	1,559,772	2.42
1/13 through 12/13	66,571,227	4	91,112	23	981,212	33,239	755,330	1,860,893	2.80
1/14 through 12/14	73,782,814	4	448,160	15	471,293	406,575	401,583	1,727,611	2.34
1/15 through 12/15	87,763,788	6	185,447	20	567,826	264,138	811,712	1,829,123	2.08
5 YR. TOTAL	352,142,662	24	1,664,975	103	2,825,200	1,500,228	2,600,347	8,590,750	2.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	1.275	43%	1.164	2.44			
Pure Premium Indicated by National Relativity		33%	1.510	28%	1.176	2.69			
Pure Premium Present on Rate Level		33%	1.457	29%	1.136	2.59			
Pure Premium Derived by Formula		1.413			1.159			2.57	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 5402		HOTHOUSE ERECTION-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	3,277,886	0	0	2	28,633	0	72,760	101,393	3.09
1/12 through 12/12	4,052,578	0	0	3	10,504	0	44,842	55,346	1.37
1/13 through 12/13	4,605,671	0	0	0	0	0	3,342	3,342	0.07
1/14 through 12/14	1,203,994	0	0	0	0	0	5,532	5,532	0.46
1/15 through 12/15	1,238,906	0	0	2	45,053	0	42,539	87,592	7.07
5 YR. TOTAL	14,379,035	0	0	7	84,190	0	169,015	253,205	1.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.586	10%		1.175		1.76	
Pure Premium Indicated by National Relativity		8%	3.503	9%		2.346		5.85	
Pure Premium Present on Rate Level		86%	1.076	81%		1.394		2.47	
Pure Premium Derived by Formula						1.458		2.70	

CLASS 5403		CARPENTRY NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	133,351,363	25	1,376,684	60	1,380,816	1,570,196	1,397,417	5,725,113	4.29
1/12 through 12/12	134,322,370	11	936,372	54	1,257,220	821,673	1,386,196	4,401,461	3.28
1/13 through 12/13	145,119,853	20	1,049,983	63	1,835,982	872,714	1,655,983	5,414,662	3.73
1/14 through 12/14	168,986,702	15	899,500	73	1,738,327	1,588,727	1,921,397	6,147,951	3.64
1/15 through 12/15	183,134,178	9	823,749	53	1,981,166	574,578	1,594,513	4,974,006	2.72
5 YR. TOTAL	764,914,466	80	5,086,288	303	8,193,511	5,427,888	7,955,506	26,663,193	3.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		57%	1.736	84%		1.750		3.49	
Pure Premium Indicated by National Relativity		21%	2.315	8%		2.157		4.47	
Pure Premium Present on Rate Level		22%	1.904	8%		1.960		3.86	
Pure Premium Derived by Formula						1.799		3.69	

CLASS 5437		CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	96,773,597	12	479,128	64	1,356,645	396,778	1,110,527	3,343,078	3.46
1/12 through 12/12	110,189,447	7	438,711	41	964,044	582,324	801,848	2,786,927	2.53
1/13 through 12/13	118,216,968	7	675,134	53	958,733	586,400	929,198	3,149,465	2.66
1/14 through 12/14	136,466,896	10	694,942	63	1,953,143	619,836	1,682,745	4,950,666	3.63
1/15 through 12/15	152,424,263	9	329,617	58	2,473,423	512,939	2,664,379	5,980,358	3.92
5 YR. TOTAL	614,071,171	45	2,617,532	279	7,705,988	2,698,277	7,188,697	20,210,494	3.29
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		46%	1.681	63%		1.610		3.29	
Pure Premium Indicated by National Relativity		27%	2.121	18%		1.899		4.02	
Pure Premium Present on Rate Level		27%	1.588	19%		1.377		2.97	
Pure Premium Derived by Formula						1.618		3.39	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 5443		LATHING & DRIVERS							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	59,579	0	0	0	0	0	0	0	0.00
1/12 through 12/12	105,611	0	0	0	0	0	157	157	0.15
1/13 through 12/13	178,123	0	0	0	0	0	346	346	0.19
1/14 through 12/14	142,711	0	0	0	0	0	0	0	0.00
1/15 through 12/15	88,319	0	0	1	32,146	0	23,676	55,822	63.21
5 YR. TOTAL	574,343	0	0	1	32,146	0	24,179	56,325	9.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	5.597	2%	4.210			9.81	
Pure Premium Indicated by National Relativity		22%	1.436	24%	0.983			2.42	
Pure Premium Present on Rate Level		77%	1.084	74%	1.158			2.24	
Pure Premium Derived by Formula		1.207			1.177		2.38		

CLASS 5445		WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD, OR CEMENT BOARD INSTALLATION - WITHIN BUILDINGS & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	103,577,626	23	1,311,965	66	1,764,398	1,844,136	2,230,006	7,150,505	6.90
1/12 through 12/12	97,518,412	23	895,660	55	1,517,079	1,284,963	1,282,779	4,980,481	5.11
1/13 through 12/13	108,934,166	26	1,580,160	62	2,450,789	1,584,948	2,024,711	7,640,608	7.01
1/14 through 12/14	109,929,134	15	837,692	59	1,647,908	752,462	1,416,734	4,654,796	4.23
1/15 through 12/15	104,054,300	19	2,076,762	51	2,509,535	3,577,906	1,616,720	9,780,923	9.40
5 YR. TOTAL	524,013,638	106	6,702,239	293	9,889,709	9,044,415	8,570,950	34,207,313	6.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		56%	3.166	86%	3.362			6.53	
Pure Premium Indicated by National Relativity		22%	2.319	7%	1.864			4.18	
Pure Premium Present on Rate Level		22%	2.713	7%	2.994			5.71	
Pure Premium Derived by Formula		2.880			3.231		6.11		

CLASS 5462		GLAZIER-AWAY FROM SHOP & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	41,177,501	3	174,527	13	290,026	105,524	261,583	831,660	2.02
1/12 through 12/12	37,108,000	4	267,616	12	254,190	270,744	391,001	1,183,551	3.19
1/13 through 12/13	37,826,845	2	322,804	9	374,757	268,266	225,928	1,191,755	3.15
1/14 through 12/14	39,176,723	2	317,564	17	1,196,719	87,377	790,663	2,392,323	6.11
1/15 through 12/15	44,038,798	6	590,149	11	448,275	561,118	588,760	2,188,302	4.97
5 YR. TOTAL	199,327,867	17	1,672,660	62	2,563,967	1,293,029	2,257,935	7,787,591	3.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	2.125	38%	1.781			3.91	
Pure Premium Indicated by National Relativity		34%	2.407	31%	2.108			4.52	
Pure Premium Present on Rate Level		35%	2.212	31%	1.529			3.74	
Pure Premium Derived by Formula		2.251			1.804		4.06		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 5472		ASBESTOS CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	2,110,685	2	30,398	0	0	12,367	220	42,985	2.04
1/12 through 12/12	2,080,722	0	0	0	0	0	0	0	0.00
1/13 through 12/13	3,732,475	2	23,892	3	94,009	0	21,611	139,512	3.74
1/14 through 12/14	2,280,526	0	0	2	94,156	0	39,592	133,748	5.87
1/15 through 12/15	7,097,337	2	350,085	4	116,009	452,259	188,425	1,106,778	15.59
5 YR. TOTAL	17,301,745	6	404,375	9	304,174	464,626	249,848	1,423,023	8.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	4.095	11%		4.129		8.22	
Pure Premium Indicated by National Relativity		24%	3.049	26%		2.176		5.23	
Pure Premium Present on Rate Level		67%	2.208	63%		1.465		3.67	
Pure Premium Derived by Formula			2.580			1.943		4.52	

CLASS 5473		ASBESTOS CONTRACTOR-NOC & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	13,275,510	4	345,295	11	319,136	212,756	212,462	1,089,649	8.21
1/12 through 12/12	14,267,613	4	290,483	6	123,439	725,431	144,089	1,283,442	9.00
1/13 through 12/13	16,251,215	3	280,319	10	331,965	348,995	230,832	1,192,111	7.34
1/14 through 12/14	18,870,433	4	399,559	11	346,186	182,636	276,561	1,204,942	6.39
1/15 through 12/15	17,587,429	3	347,029	11	209,837	252,174	402,274	1,211,314	6.89
5 YR. TOTAL	80,252,200	18	1,662,685	49	1,330,563	1,721,992	1,266,218	5,981,458	7.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	3.730	38%		3.724		7.45	
Pure Premium Indicated by National Relativity		38%	2.825	31%		2.486		5.31	
Pure Premium Present on Rate Level		38%	3.368	31%		3.841		7.21	
Pure Premium Derived by Formula			3.249			3.376		6.63	

CLASS 5474		PAINTING NOC & SHOP OPERATIONS, DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	170,310,104	32	1,538,205	73	1,097,303	1,621,412	1,409,136	5,666,056	3.33
1/12 through 12/12	173,279,389	24	1,290,761	69	1,834,048	2,641,167	2,276,652	8,042,628	4.64
1/13 through 12/13	184,805,204	31	1,908,501	73	2,086,924	2,437,988	1,759,691	8,193,104	4.43
1/14 through 12/14	197,692,298	18	1,372,099	81	2,834,744	1,418,068	2,735,474	8,360,385	4.23
1/15 through 12/15	219,893,872	24	2,273,683	75	2,796,065	2,932,294	2,717,364	10,719,406	4.88
5 YR. TOTAL	945,980,867	129	8,383,249	371	10,649,084	11,050,929	10,898,317	40,981,579	4.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		62%	2.012	97%		2.320		4.33	
Pure Premium Indicated by National Relativity		19%	2.138	1%		1.932		4.07	
Pure Premium Present on Rate Level		19%	1.871	2%		2.129		4.00	
Pure Premium Derived by Formula			2.009			2.312		4.32	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 5478		FLOOR COVERING INSTALLATION--RESILIENT FLOORING -- CARPET AND LAMINATE FLOORING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	54,525,686	2	23,207	11	168,775	15,661	147,238	354,881	0.65
1/12 through 12/12	53,395,927	4	175,656	11	137,225	303,535	222,875	839,291	1.57
1/13 through 12/13	58,923,748	3	76,554	13	247,569	23,345	184,413	531,881	0.90
1/14 through 12/14	64,489,634	6	254,807	14	366,510	144,678	216,554	982,549	1.52
1/15 through 12/15	70,051,955	0	0	14	427,611	0	498,432	926,043	1.32
5 YR. TOTAL	301,386,950	15	530,224	63	1,347,690	487,219	1,269,512	3,634,645	1.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.623	34%		0.583		1.21	
Pure Premium Indicated by National Relativity		37%	1.797	33%		1.275		3.07	
Pure Premium Present on Rate Level		37%	1.032	33%		0.796		1.83	
Pure Premium Derived by Formula			1.209			0.882		2.09	

CLASS 5479		INSULATION WORK NOC & DRIVERS							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	26,986,122	3	161,603	14	285,966	155,017	530,731	1,133,317	4.20
1/12 through 12/12	27,065,932	4	335,071	18	138,149	147,274	221,687	842,181	3.11
1/13 through 12/13	35,599,268	6	163,373	25	365,030	272,880	348,022	1,149,305	3.23
1/14 through 12/14	38,484,777	7	460,358	32	995,102	388,472	675,684	2,519,616	6.55
1/15 through 12/15	52,641,464	6	291,934	24	461,984	324,362	411,187	1,489,467	2.83
5 YR. TOTAL	180,777,563	26	1,412,339	113	2,246,231	1,288,005	2,187,311	7,133,886	3.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	2.024	42%		1.922		3.95	
Pure Premium Indicated by National Relativity		36%	1.985	29%		2.010		4.00	
Pure Premium Present on Rate Level		36%	2.015	29%		2.046		4.06	
Pure Premium Derived by Formula			2.007			1.983		3.99	

CLASS 5480		PLASTERING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	604,431	0	0	0	0	0	0	0	0.00
1/12 through 12/12	815,019	0	0	0	0	0	0	0	0.00
1/13 through 12/13	588,152	0	0	0	0	0	0	0	0.00
1/14 through 12/14	691,686	0	0	1	21,962	0	22,478	44,440	6.43
1/15 through 12/15	903,062	0	0	1	141,420	0	81,439	222,859	24.68
5 YR. TOTAL	3,602,350	0	0	2	163,382	0	103,917	267,299	7.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	4.535	5%		2.885		7.42	
Pure Premium Indicated by National Relativity		22%	3.242	24%		1.683		4.93	
Pure Premium Present on Rate Level		74%	1.846	71%		1.401		3.25	
Pure Premium Derived by Formula			2.261			1.543		3.80	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 5491		PAPERHANGING & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	2,703,043	0	0	0	0	0	0	0	0.00
1/12 through 12/12	3,450,556	3	109,791	0	0	104,707	0	214,498	6.22
1/13 through 12/13	3,400,936	0	0	0	0	0	0	0	0.00
1/14 through 12/14	3,908,897	0	0	0	0	0	0	0	0.00
1/15 through 12/15	3,797,642	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	17,261,074	3	109,791	0	0	104,707	0	214,498	1.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.636	7%	0.607			1.24	
Pure Premium Indicated by National Relativity		13%	0.757	14%	0.661			1.42	
Pure Premium Present on Rate Level		81%	0.810	79%	0.644			1.45	
Pure Premium Derived by Formula		0.793			0.644		1.44		

CLASS 5506		STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	111,474,875	19	910,883	36	1,227,598	1,091,357	1,142,220	4,372,058	3.92
1/12 through 12/12	100,349,384	11	555,650	28	908,935	1,013,184	1,176,014	3,653,783	3.64
1/13 through 12/13	107,873,387	16	1,076,995	30	1,168,056	1,061,117	1,004,556	4,310,724	4.00
1/14 through 12/14	117,403,958	15	801,051	28	1,473,586	822,085	1,519,871	4,616,593	3.93
1/15 through 12/15	151,603,356	18	858,280	57	2,980,111	1,302,034	2,375,394	7,515,819	4.96
5 YR. TOTAL	588,704,960	79	4,202,859	179	7,758,286	5,289,777	7,218,055	24,468,977	4.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		51%	2.032	77%	2.125			4.16	
Pure Premium Indicated by National Relativity		24%	2.273	11%	2.018			4.29	
Pure Premium Present on Rate Level		25%	2.001	12%	2.127			4.13	
Pure Premium Derived by Formula		2.082			2.113		4.20		

CLASS 5507		STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	65,489,119	9	285,590	18	305,770	418,350	322,747	1,332,457	2.04
1/12 through 12/12	90,298,396	7	255,285	22	612,118	155,706	579,601	1,602,710	1.78
1/13 through 12/13	97,969,318	5	308,469	25	834,271	360,248	638,125	2,141,113	2.19
1/14 through 12/14	107,020,602	3	104,720	24	878,493	101,686	759,954	1,844,853	1.72
1/15 through 12/15	115,067,913	1	1,070	16	253,737	0	371,901	626,708	0.54
5 YR. TOTAL	475,845,348	25	955,134	105	2,884,389	1,035,990	2,672,328	7,547,841	1.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	0.807	48%	0.779			1.59	
Pure Premium Indicated by National Relativity		32%	1.709	26%	1.400			3.11	
Pure Premium Present on Rate Level		33%	1.201	26%	1.043			2.24	
Pure Premium Derived by Formula		1.226			1.009		2.24		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 5508		STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	117,938	0	0	0	0	0	0	0	0.00
1/12 through 12/12	338,492	1	5,258	0	0	0	0	5,258	1.55
1/13 through 12/13	37,573	0	0	0	0	0	0	0	0.00
1/14 through 12/14	106,837	0	0	0	0	0	6,451	6,451	6.04
1/15 through 12/15	135,028	0	0	1	5,804	0	3,631	9,435	6.99
5 YR. TOTAL	735,868	1	5,258	1	5,804	0	10,082	21,144	2.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	1.503	3%	1.370			2.87	
Pure Premium Indicated by National Relativity		8%	1.954	8%	1.182			3.14	
Pure Premium Present on Rate Level		90%	3.350	89%	2.102			5.45	
Pure Premium Derived by Formula						3.201	2.006	5.21	

CLASS 5535		SHEET METAL WORK - INSTALLATION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	84,142,606	9	846,571	34	1,362,380	906,341	1,092,163	4,207,455	5.00
1/12 through 12/12	72,968,605	13	605,926	32	1,137,478	543,040	1,026,169	3,312,613	4.54
1/13 through 12/13	75,398,205	4	183,315	32	964,443	324,478	765,689	2,237,925	2.97
1/14 through 12/14	81,538,657	8	877,328	27	598,274	865,202	554,318	2,895,122	3.55
1/15 through 12/15	87,239,127	3	177,422	37	1,979,683	509,695	2,553,627	5,220,427	5.98
5 YR. TOTAL	401,287,200	37	2,690,562	162	6,042,258	3,148,756	5,991,966	17,873,542	4.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	2.176	61%	2.278			4.45	
Pure Premium Indicated by National Relativity		29%	2.138	19%	2.116			4.25	
Pure Premium Present on Rate Level		30%	1.922	20%	1.951			3.87	
Pure Premium Derived by Formula						2.089	2.182	4.27	

CLASS 5537		HEATING, VENTILATION, AIR-CONDITIONING AND REFRIGERATION SYSTEMS-INSTALLATION, SERVICE AND REPAIR, SHOP, YARD & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	450,002,154	59	4,038,707	192	3,893,489	3,222,104	4,301,389	15,455,689	3.44
1/12 through 12/12	435,755,939	36	2,675,820	162	3,141,629	2,488,580	3,338,782	11,644,811	2.67
1/13 through 12/13	486,795,580	27	2,488,833	164	4,320,144	1,958,254	4,165,948	12,933,179	2.66
1/14 through 12/14	510,673,192	43	3,954,528	177	5,161,960	3,303,017	4,228,233	16,647,738	3.26
1/15 through 12/15	571,264,591	39	4,016,086	187	5,811,504	4,397,204	5,393,546	19,618,340	3.43
5 YR. TOTAL	2,454,491,456	204	17,173,974	882	22,328,726	15,369,159	21,427,898	76,299,757	3.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		93%	1.609	100%	1.499			3.11	
Pure Premium Indicated by National Relativity		3%	1.554	0%	1.389			2.94	
Pure Premium Present on Rate Level		4%	1.604	0%	1.472			3.08	
Pure Premium Derived by Formula						1.607	1.499	3.11	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 5551		ROOFING-ALL KINDS & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	77,709,953	35	1,441,235	64	2,101,239	2,233,828	2,210,785	7,987,087	10.28
1/12 through 12/12	74,518,509	22	1,744,845	42	1,432,047	2,670,241	1,655,595	7,502,728	10.07
1/13 through 12/13	79,457,674	30	3,519,566	45	1,361,585	4,071,885	1,357,681	10,310,717	12.98
1/14 through 12/14	89,282,243	16	1,869,315	63	3,324,719	1,859,666	3,152,860	10,206,560	11.43
1/15 through 12/15	93,341,775	18	1,608,265	58	3,363,244	2,089,166	3,164,754	10,225,429	10.96
5 YR. TOTAL	414,310,154	121	10,183,226	272	11,582,834	12,924,786	11,541,675	46,232,521	11.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		68%	5.254	100%	5.905	11.16			
Pure Premium Indicated by National Relativity		16%	4.820	0%	4.999	9.82			
Pure Premium Present on Rate Level		16%	5.080	0%	6.203	11.28			
Pure Premium Derived by Formula			5.157		5.905	11.06			

CLASS 5606		CONTRACTOR--PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	786,130,481	12	712,628	59	1,661,337	421,989	1,813,311	4,609,265	0.59
1/12 through 12/12	798,929,740	16	1,135,896	48	1,532,459	893,741	1,565,981	5,128,077	0.64
1/13 through 12/13	863,160,661	18	881,117	81	2,594,197	523,383	2,201,568	6,200,265	0.72
1/14 through 12/14	946,366,531	11	666,805	55	2,314,076	298,472	1,941,539	5,220,892	0.55
1/15 through 12/15	1,079,378,800	10	624,931	56	2,144,029	1,072,637	1,626,092	5,467,689	0.51
5 YR. TOTAL	4,473,966,213	67	4,021,377	299	10,246,098	3,210,222	9,148,491	26,626,188	0.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	0.319	82%	0.276	0.60			
Pure Premium Indicated by National Relativity		20%	0.365	9%	0.352	0.72			
Pure Premium Present on Rate Level		20%	0.363	9%	0.317	0.68			
Pure Premium Derived by Formula			0.337		0.287	0.62			

CLASS 5610		CLEANER - DEBRIS REMOVAL - CONSTRUCTION							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	19,038,663	3	172,364	17	199,860	188,565	235,991	796,780	4.19
1/12 through 12/12	13,578,484	3	18,311	12	315,744	30,477	372,543	737,075	5.43
1/13 through 12/13	12,111,408	3	133,026	6	103,681	92,540	89,059	418,306	3.45
1/14 through 12/14	12,240,174	2	49,844	13	226,370	95,846	320,216	692,276	5.66
1/15 through 12/15	15,822,888	1	272,264	9	191,697	140,784	382,969	987,714	6.24
5 YR. TOTAL	72,791,617	12	645,809	57	1,037,352	548,212	1,400,778	3,632,151	4.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	2.312	26%	2.677	4.99			
Pure Premium Indicated by National Relativity		41%	1.919	37%	1.619	3.54			
Pure Premium Present on Rate Level		41%	1.949	37%	2.043	3.99			
Pure Premium Derived by Formula			2.002		2.051	4.05			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 5645		CARPENTRY- CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	205,441,880	50	2,497,535	163	4,097,639	4,089,610	4,257,207	14,941,991	7.27
1/12 through 12/12	200,708,523	54	3,682,485	170	3,947,716	3,074,587	4,481,290	15,186,078	7.57
1/13 through 12/13	209,351,187	69	4,684,818	212	6,678,954	4,703,343	6,942,002	23,009,117	10.99
1/14 through 12/14	226,663,600	51	4,870,946	192	7,271,366	6,930,532	7,105,058	26,177,902	11.55
1/15 through 12/15	254,866,477	56	5,982,481	231	9,181,197	6,638,137	9,683,078	31,484,893	12.35
5 YR. TOTAL	1,097,031,667	280	21,718,265	968	31,176,872	25,436,209	32,468,635	110,799,981	10.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	4.822	100%	5.278	10.10			
Pure Premium Indicated by National Relativity		0%	3.823	0%	3.832	7.66			
Pure Premium Present on Rate Level		0%	4.404	0%	5.199	9.60			
Pure Premium Derived by Formula			4.822		5.278	10.10			

CLASS 5703		BUILDING RAISING OR MOVING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	450,602	0	0	0	0	0	0	0	0.00
1/12 through 12/12	323,785	0	0	0	0	0	531	531	0.16
1/13 through 12/13	305,699	0	0	0	0	0	0	0	0.00
1/14 through 12/14	242,862	0	0	1	64,598	0	47,034	111,632	45.97
1/15 through 12/15	316,750	0	0	0	0	0	1,603	1,603	0.51
5 YR. TOTAL	1,639,698	0	0	1	64,598	0	49,168	113,766	6.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	3.940	6%	2.999	6.94			
Pure Premium Indicated by National Relativity		12%	4.282	13%	5.510	9.79			
Pure Premium Present on Rate Level		84%	3.778	81%	4.289	8.07			
Pure Premium Derived by Formula			3.845		4.370	8.22			

CLASS 5705		SALVAGE OPERATION-NO WRECKING OR ANY STRUCTURAL OPERATIONS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	164,892	0	0	1	79,322	0	41,458	120,780	73.25
1/12 through 12/12	332,396	0	0	1	30,201	0	51,763	81,964	24.66
1/13 through 12/13	100,191	0	0	0	0	0	332	332	0.33
1/14 through 12/14	149,992	0	0	1	50,943	0	11,310	62,253	41.50
1/15 through 12/15	145,269	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	892,740	0	0	3	160,466	0	104,863	265,329	29.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	17.975	7%	11.746	29.72			
Pure Premium Indicated by National Relativity		8%	2.434	9%	3.856	6.29			
Pure Premium Present on Rate Level		88%	7.963	84%	12.038	20.00			
Pure Premium Derived by Formula			7.921		11.281	19.20			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 5951		SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	37,429,911	0	0	2	10,253	0	10,203	20,456	0.05
1/12 through 12/12	45,325,224	0	0	2	11,819	0	17,918	29,737	0.07
1/13 through 12/13	22,803,713	0	0	1	46,719	0	89,520	136,239	0.60
1/14 through 12/14	27,491,362	0	0	1	19,135	0	55,177	74,312	0.27
1/15 through 12/15	9,596,252	0	0	1	3,369	0	4,059	7,428	0.08
5 YR. TOTAL	142,646,462	0	0	7	91,295	0	176,877	268,172	0.19
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.064	8%	0.124	0.19			
Pure Premium Indicated by National Relativity		17%	0.074	18%	0.116	0.19			
Pure Premium Present on Rate Level		78%	0.074	74%	0.106	0.18			
Pure Premium Derived by Formula		0.074			0.109			0.18	

CLASS 6003		PILE DRIVING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	3,889,909	1	52,220	4	111,889	17,981	101,979	284,069	7.30
1/12 through 12/12	4,883,847	3	297,288	6	245,081	110,822	153,198	806,389	16.51
1/13 through 12/13	5,088,042	1	19,890	3	15,903	11,787	38,389	85,969	1.69
1/14 through 12/14	5,025,854	1	21,844	0	0	0	645	22,489	0.45
1/15 through 12/15	5,150,241	0	0	3	62,112	0	48,190	110,302	2.14
5 YR. TOTAL	24,037,893	6	391,242	16	434,985	140,590	342,401	1,309,218	5.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	3.437	15%	2.009	5.45			
Pure Premium Indicated by National Relativity		22%	2.387	24%	1.637	4.02			
Pure Premium Present on Rate Level		66%	2.957	61%	2.042	5.00			
Pure Premium Derived by Formula		2.889			1.940			4.83	

CLASS 6005		JETTY OR BREAKWATER CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	375,379	0	0	1	62	0	664	726	0.19
1/12 through 12/12	509,962	0	0	1	8,882	0	6,170	15,052	2.95
1/13 through 12/13	480,111	0	0	1	76,692	0	81,798	158,490	33.01
1/14 through 12/14	493,625	0	0	1	98	0	4,540	4,638	0.94
1/15 through 12/15	339,139	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,198,216	0	0	4	85,734	0	93,172	178,906	8.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	3.900	4%	4.239	8.14			
Pure Premium Indicated by National Relativity		5%	0.529	5%	0.951	1.48			
Pure Premium Present on Rate Level		92%	2.277	91%	1.584	3.86			
Pure Premium Derived by Formula		2.238			1.659			3.90	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 6018		DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING-ALL OPERATIONS & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	293,142	0	0	0	0	0	0	0	0.00
1/12 through 12/12	255,737	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	9,350	0	0	0	0	0	0	0	0.00
1/15 through 12/15	71,253	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	629,482	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.000		0.00	
Pure Premium Indicated by National Relativity		6%	1.026	6%	0.353	0.353		1.38	
Pure Premium Present on Rate Level		93%	1.244	93%	0.467	0.467		1.71	
Pure Premium Derived by Formula		1.218			0.455		1.67		

CLASS 6045		LEEVE CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	116,072	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	116,072	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.000		0.00	
Pure Premium Indicated by National Relativity		11%	1.770	11%	1.324	1.324		3.09	
Pure Premium Present on Rate Level		88%	1.924	88%	1.020	1.020		2.94	
Pure Premium Derived by Formula		1.888			1.043		2.93		

CLASS 6204		DRILLING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	13,448,344	4	180,893	10	331,345	268,684	528,181	1,309,103	9.73
1/12 through 12/12	15,498,004	2	47,016	5	319,551	51,186	319,095	736,848	4.75
1/13 through 12/13	15,573,375	1	30,120	12	283,823	95,828	233,337	643,108	4.13
1/14 through 12/14	16,241,842	3	453,369	10	284,958	195,928	325,283	1,259,538	7.76
1/15 through 12/15	20,813,777	1	69,190	7	249,108	35,521	163,215	517,034	2.48
5 YR. TOTAL	81,575,342	11	780,588	44	1,468,785	647,147	1,569,111	4,465,631	5.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	2.757	34%	2.717	2.717		5.47	
Pure Premium Indicated by National Relativity		39%	2.641	33%	2.093	2.093		4.73	
Pure Premium Present on Rate Level		39%	2.781	33%	2.926	2.926		5.71	
Pure Premium Derived by Formula		2.721			2.580		5.30		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 6206		OIL OR GAS WELL: CEMENTING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	71,872	0	0	0	0	0	0	0	0.00
1/14 through 12/14	163,872	0	0	0	0	0	0	0	0.00
1/15 through 12/15	125,853	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	361,597	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.000	0.000	0.000	0.00
Pure Premium Indicated by National Relativity		43%	0.900	46%	0.727	0.727	0.727	0.727	1.63
Pure Premium Present on Rate Level		56%	1.003	53%	0.799	0.799	0.799	0.799	1.80
Pure Premium Derived by Formula			0.949		0.758	0.758	0.758	0.758	1.71

CLASS 6213		OIL OR GAS - WELL - SPECIALTY TOOL & EQUIPMENT LEASING NOC - ALL EMPLOYEES AND DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	246,641	0	0	0	0	0	0	0	0.00
1/12 through 12/12	372,520	0	0	0	0	0	0	0	0.00
1/13 through 12/13	429,882	0	0	0	0	0	0	0	0.00
1/14 through 12/14	611,980	0	0	0	0	0	0	0	0.00
1/15 through 12/15	514,919	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,175,942	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	2%	0.000	0.000	0.000	0.000	0.00
Pure Premium Indicated by National Relativity		43%	0.589	46%	0.429	0.429	0.429	0.429	1.02
Pure Premium Present on Rate Level		55%	0.654	52%	0.493	0.493	0.493	0.493	1.15
Pure Premium Derived by Formula			0.613		0.454	0.454	0.454	0.454	1.07

CLASS 6214		OIL OR GAS WELL: PERFORATING OF CASING-ALL EMPLOYEES & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	16,882	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	16,882	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.000	0.000	0.000	0.00
Pure Premium Indicated by National Relativity		15%	0.387	16%	0.407	0.407	0.407	0.407	0.79
Pure Premium Present on Rate Level		85%	0.678	84%	0.605	0.605	0.605	0.605	1.28
Pure Premium Derived by Formula			0.634		0.573	0.573	0.573	0.573	1.21

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 6216		OIL OR GAS - LEASE WORK NOC - BY SPECIALIST CONTRACTOR & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	3,180	0	0	0	0	0	0	0	0.00
1/12 through 12/12	21,320	0	0	0	0	0	0	0	0.00
1/13 through 12/13	141,708	0	0	0	0	0	0	0	0.00
1/14 through 12/14	28,922	0	0	0	0	0	0	0	0.00
1/15 through 12/15	187,245	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	382,375	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		49%	2.215	49%	1.597	3.81			
Pure Premium Present on Rate Level		50%	2.060	49%	1.553	3.61			
Pure Premium Derived by Formula		2.115			1.544			3.66	

CLASS 6217		EXCAVATION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	259,947,828	30	1,673,799	90	2,453,246	1,850,646	2,783,597	8,761,288	3.37
1/12 through 12/12	263,326,852	17	1,439,788	92	2,674,048	1,752,379	2,442,968	8,309,183	3.16
1/13 through 12/13	278,949,537	28	1,761,646	98	2,697,021	1,268,713	3,191,542	8,918,922	3.20
1/14 through 12/14	324,307,656	25	2,619,557	113	3,914,714	2,918,427	3,744,745	13,197,443	4.07
1/15 through 12/15	389,165,777	22	2,475,049	89	2,876,002	1,831,301	2,723,276	9,905,628	2.55
5 YR. TOTAL	1,515,697,650	122	9,969,839	482	14,615,031	9,621,466	14,886,128	49,092,464	3.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		75%	1.622	100%	1.617	3.24			
Pure Premium Indicated by National Relativity		12%	1.644	0%	1.417	3.06			
Pure Premium Present on Rate Level		13%	1.670	0%	1.660	3.33			
Pure Premium Derived by Formula		1.631			1.617			3.25	

CLASS 6229		IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	12,581,207	0	0	4	29,831	0	46,591	76,422	0.61
1/12 through 12/12	12,599,592	1	6,954	6	111,274	5,768	134,789	258,785	2.05
1/13 through 12/13	14,606,293	4	459,331	5	160,818	841,127	165,084	1,626,360	11.14
1/14 through 12/14	16,848,618	1	34,808	6	75,154	49,782	57,057	216,801	1.29
1/15 through 12/15	17,244,503	3	141,092	2	45,982	119,737	42,256	349,067	2.02
5 YR. TOTAL	73,880,213	9	642,185	23	423,059	1,016,414	445,777	2,527,435	3.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	1.442	27%	1.979	3.42			
Pure Premium Indicated by National Relativity		42%	1.540	36%	1.642	3.18			
Pure Premium Present on Rate Level		43%	1.357	37%	2.071	3.43			
Pure Premium Derived by Formula		1.447			1.892			3.34	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 6233		OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	10,752,031	0	0	2	108,140	0	70,780	178,920	1.66
1/12 through 12/12	39,565,724	0	0	3	65,798	0	158,217	224,015	0.57
1/13 through 12/13	20,928,460	1	133,201	0	0	82,159	147	215,507	1.03
1/14 through 12/14	32,472,849	0	0	3	74,639	0	21,707	96,346	0.30
1/15 through 12/15	37,578,678	0	0	2	67,343	0	52,748	120,091	0.32
5 YR. TOTAL	141,297,742	1	133,201	10	315,920	82,159	303,599	834,879	0.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.318	20%	0.273			0.59	
Pure Premium Indicated by National Relativity		42%	0.924	40%	0.768			1.69	
Pure Premium Present on Rate Level		43%	0.720	40%	0.572			1.29	
Pure Premium Derived by Formula		0.745			0.591		1.34		

CLASS 6235		OIL OR GAS WELL: DRILLING OR REDRILLING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	279,656	0	0	0	0	0	0	0	0.00
1/12 through 12/12	2,307,582	0	0	0	0	0	0	0	0.00
1/13 through 12/13	386,563	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	5,186	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,978,987	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	4%	0.000			0.00	
Pure Premium Indicated by National Relativity		48%	2.115	48%	1.463			3.58	
Pure Premium Present on Rate Level		49%	1.784	48%	1.336			3.12	
Pure Premium Derived by Formula		1.889			1.344		3.23		

CLASS 6236		OIL OR GAS WELL: INSTALLATION OR RECOVERY OF CASING & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	156,113	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	156,113	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		26%	2.325	28%	1.796			4.12	
Pure Premium Present on Rate Level		73%	2.602	71%	2.107			4.71	
Pure Premium Derived by Formula		2.504			1.999		4.50		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 6237		OIL OR GAS WELL: INSTRUMENT LOGGING OR SURVEY WORK & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	124,377	0	0	0	0	0	0	0	0.00
1/12 through 12/12	24,030	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	6,116	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	154,523	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		29%	0.545	31%	0.377			0.92	
Pure Premium Present on Rate Level		71%	0.613	68%	0.466			1.08	
Pure Premium Derived by Formula					0.593			0.434	1.03

CLASS 6251		TUNNELING-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,220	0	0	0	0	0	0	0	0.00
1/13 through 12/13	14,633	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,552,380	0	0	0	0	0	0	0	0.00
1/15 through 12/15	137,751	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,705,984	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	3%	0.000			0.00	
Pure Premium Indicated by National Relativity		14%	2.089	15%	1.496			3.59	
Pure Premium Present on Rate Level		83%	1.902	82%	1.169			3.07	
Pure Premium Derived by Formula					1.871			1.183	3.05

CLASS 6252		SHAFT SINKING-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,283,446	0	0	0	0	0	0	0	0.00
1/12 through 12/12	508,257	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,042,419	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,874,848	0	0	0	0	0	0	0	0.00
1/15 through 12/15	2,251,382	0	0	1	2,346	0	3,106	5,452	0.24
5 YR. TOTAL	6,960,352	0	0	1	2,346	0	3,106	5,452	0.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.034	6%	0.045			0.08	
Pure Premium Indicated by National Relativity		20%	1.719	21%	1.107			2.83	
Pure Premium Present on Rate Level		75%	1.461	73%	1.106			2.57	
Pure Premium Derived by Formula					1.441			1.043	2.48

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 6306		SEWER CONSTRUCTION-ALL OPERATIONS & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	55,978,969	9	124,711	21	516,568	77,066	534,458	1,252,803	2.24
1/12 through 12/12	61,257,578	4	465,178	21	300,908	248,507	459,671	1,474,264	2.41
1/13 through 12/13	62,962,951	7	436,818	26	578,897	841,702	645,332	2,502,749	3.98
1/14 through 12/14	67,730,989	3	126,503	26	456,165	109,062	525,930	1,217,660	1.80
1/15 through 12/15	75,801,674	1	38,005	19	947,549	44,436	1,143,474	2,173,464	2.87
5 YR. TOTAL	323,732,161	24	1,191,215	113	2,800,087	1,320,773	3,308,865	8,620,940	2.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	1.233	47%	1.430	2.66			
Pure Premium Indicated by National Relativity		33%	1.892	26%	1.656	3.55			
Pure Premium Present on Rate Level		34%	1.529	27%	1.470	3.00			
Pure Premium Derived by Formula		1.551			1.500			3.05	

CLASS 6319		GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	68,794,482	4	232,661	16	353,928	415,476	409,711	1,411,776	2.05
1/12 through 12/12	77,574,511	3	345,565	15	555,380	302,053	443,746	1,646,744	2.12
1/13 through 12/13	85,372,387	3	218,088	22	735,372	256,732	720,624	1,930,816	2.26
1/14 through 12/14	89,098,945	2	234,753	28	761,199	775,593	816,823	2,588,368	2.91
1/15 through 12/15	104,125,822	3	37,236	29	669,088	327,947	837,767	1,872,038	1.80
5 YR. TOTAL	424,966,147	15	1,068,303	110	3,074,967	2,077,801	3,228,671	9,449,742	2.22
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.975	55%	1.249	2.22			
Pure Premium Indicated by National Relativity		32%	1.242	22%	1.279	2.52			
Pure Premium Present on Rate Level		33%	1.282	23%	1.495	2.78			
Pure Premium Derived by Formula		1.162			1.312			2.47	

CLASS 6325		CONDUIT CONSTRUCTION-FOR CABLES OR WIRES-& DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	37,448,229	1	4,178	12	424,234	6,394	418,314	853,120	2.28
1/12 through 12/12	43,915,715	4	177,969	8	466,923	128,599	344,005	1,117,496	2.54
1/13 through 12/13	39,602,161	5	534,229	5	147,851	539,577	81,424	1,303,081	3.29
1/14 through 12/14	41,006,623	2	125,371	10	533,345	154,394	174,951	988,061	2.41
1/15 through 12/15	52,432,037	2	419,333	4	47,148	150,776	96,118	713,375	1.36
5 YR. TOTAL	214,404,765	14	1,261,080	39	1,619,501	979,740	1,114,812	4,975,133	2.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	1.344	38%	0.977	2.32			
Pure Premium Indicated by National Relativity		36%	1.490	31%	1.237	2.73			
Pure Premium Present on Rate Level		36%	1.661	31%	1.398	3.06			
Pure Premium Derived by Formula		1.511			1.188			2.70	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 6400		FENCE INSTALLATION AND REPAIR - METAL, VINYL, WOOD, OR PREFABRICATED CONCRETE PANEL FENCE INSTALLED BY HAND							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	19,260,905	3	279,724	15	102,246	151,631	114,086	647,687	3.36
1/12 through 12/12	21,968,211	2	74,453	13	227,053	455,069	182,924	939,499	4.28
1/13 through 12/13	24,949,728	1	27,691	12	175,712	4,542	215,002	422,947	1.70
1/14 through 12/14	26,937,939	2	154,100	13	140,896	57,990	121,064	474,050	1.76
1/15 through 12/15	32,171,166	3	376,391	10	246,180	109,741	279,557	1,011,869	3.15
5 YR. TOTAL	125,287,949	11	912,359	63	892,087	778,973	912,633	3,496,052	2.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	1.440	31%		1.350		2.79	
Pure Premium Indicated by National Relativity		39%	2.097	34%		1.987		4.08	
Pure Premium Present on Rate Level		39%	1.708	35%		1.656		3.36	
Pure Premium Derived by Formula			1.801			1.674		3.48	

CLASS 6503		POTATO CHIP, POPCORN & SNACK CHIP MFG. NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	23,758,177	0	0	2	233,548	0	100,727	334,275	1.41
1/13 through 12/13	30,287,151	3	140,800	5	174,687	29,379	77,440	422,306	1.40
1/14 through 12/14	31,561,941	0	0	1	84,353	0	54,946	139,299	0.44
1/15 through 12/15	33,552,509	0	0	7	350,154	0	206,971	557,125	1.66
5 YR. TOTAL	119,159,778	3	140,800	15	842,742	29,379	440,084	1,453,005	1.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.825	16%		0.394		1.22	
Pure Premium Indicated by National Relativity		39%	0.612	41%		0.543		1.16	
Pure Premium Present on Rate Level		49%	0.589	43%		0.442		1.03	
Pure Premium Derived by Formula			0.626			0.476		1.10	

CLASS 6504		FOOD PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	139,301,246	8	178,628	46	822,227	129,938	760,970	1,891,763	1.36
1/12 through 12/12	113,633,495	2	33,540	37	640,690	32,981	768,018	1,475,229	1.30
1/13 through 12/13	123,883,380	7	521,709	43	956,134	349,666	1,027,277	2,854,786	2.30
1/14 through 12/14	141,344,505	9	361,620	34	629,545	245,070	843,633	2,079,868	1.47
1/15 through 12/15	165,799,133	10	150,369	45	880,347	110,863	1,048,226	2,189,805	1.32
5 YR. TOTAL	683,961,759	36	1,245,866	205	3,928,943	868,518	4,448,124	10,491,451	1.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	0.757	50%		0.777		1.53	
Pure Premium Indicated by National Relativity		33%	0.703	25%		0.740		1.44	
Pure Premium Present on Rate Level		34%	0.713	25%		0.772		1.49	
Pure Premium Derived by Formula			0.724			0.767		1.49	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 6811		BOAT BUILDING-WOOD-NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	249,034	0	0	0	0	0	452	452	0.18
1/12 through 12/12	480,086	0	0	0	0	0	401	401	0.08
1/13 through 12/13	363,168	0	0	1	225	0	1,233	1,458	0.40
1/14 through 12/14	379,290	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,054,379	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,525,957	0	0	1	225	0	2,086	2,311	0.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.009	4%	0.083			0.09	
Pure Premium Indicated by National Relativity		7%	0.394	8%	0.655			1.05	
Pure Premium Present on Rate Level		90%	1.886	88%	1.551			3.44	
Pure Premium Derived by Formula					1.725			1.421	3.15

CLASS 6834		BOAT BUILDING OR REPAIR & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	46,298,149	3	288,772	10	82,189	293,179	85,002	749,142	1.62
1/12 through 12/12	40,562,660	1	3,997	12	283,128	91,900	199,534	578,559	1.43
1/13 through 12/13	37,053,050	2	34,010	10	58,658	72,697	88,716	254,081	0.69
1/14 through 12/14	46,229,715	3	202,722	12	276,306	79,905	338,538	897,471	1.94
1/15 through 12/15	45,810,522	3	118,447	12	231,572	158,491	267,495	776,005	1.69
5 YR. TOTAL	215,954,096	12	647,948	56	931,853	696,172	979,285	3,255,258	1.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.732	30%	0.776			1.51	
Pure Premium Indicated by National Relativity		40%	1.180	35%	1.210			2.39	
Pure Premium Present on Rate Level		40%	0.876	35%	0.919			1.80	
Pure Premium Derived by Formula					0.969			0.978	1.95

CLASS 6836		MARINA & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	11,885,959	1	164,312	4	54,485	0	114,331	333,128	2.80
1/12 through 12/12	12,638,960	0	0	2	9,826	0	43,819	53,645	0.43
1/13 through 12/13	12,058,715	0	0	0	0	0	17,021	17,021	0.14
1/14 through 12/14	12,049,026	1	51,001	5	13,911	84,495	90,927	240,334	2.00
1/15 through 12/15	13,959,233	0	0	1	2,358	0	15,879	18,237	0.13
5 YR. TOTAL	62,591,893	2	215,313	12	80,580	84,495	281,977	662,365	1.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.473	18%	0.585			1.06	
Pure Premium Indicated by National Relativity		44%	1.383	41%	1.422			2.81	
Pure Premium Present on Rate Level		44%	1.129	41%	1.109			2.24	
Pure Premium Derived by Formula					1.162			1.143	2.31

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 6854		SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		10%	3.382	11%	2.527	5.91			
Pure Premium Present on Rate Level		90%	1.675	89%	1.414	3.09			
Pure Premium Derived by Formula		1.846			1.536			3.38	

CLASS 6882		SHIP REPAIR CONVERSION-ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,824	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,824	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		12%	1.360	12%	1.103	2.46			
Pure Premium Present on Rate Level		88%	1.229	88%	1.045	2.27			
Pure Premium Derived by Formula		1.245			1.052			2.30	

CLASS 6884		PAINTING-SHIP HULLS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	15,210	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	71,897	0	0	0	0	0	0	0	0.00
1/15 through 12/15	68,133	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	155,240	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		5%	0.457	5%	0.498	0.96			
Pure Premium Present on Rate Level		94%	1.798	94%	1.008	2.81			
Pure Premium Derived by Formula		1.713			0.972			2.69	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7016 ++		VESSELS-NOC-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	1.199	100%	1.057	2.26			
Pure Premium Derived by Formula		1.199			1.057			2.26	

CLASS 7024		VESSELS-NOC-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	174,115	0	0	0	0	0	0	0	0.00
1/12 through 12/12	213,391	0	0	2	7,936	0	43,694	51,630	24.20
1/13 through 12/13	7,501	0	0	0	0	0	0	0	0.00
1/14 through 12/14	664,325	0	0	0	0	0	0	0	0.00
1/15 through 12/15	331,129	0	0	1	6,230	0	0	6,230	1.88
5 YR. TOTAL	1,390,461	0	0	3	14,166	0	43,694	57,860	4.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	1.019	3%	3.142	4.16			
Pure Premium Indicated by National Relativity		13%	1.749	13%	1.174	2.92			
Pure Premium Present on Rate Level		85%	1.332	84%	1.175	2.51			
Pure Premium Derived by Formula		1.380			1.234			2.61	

CLASS 7038 ++		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	0.916	100%	2.174	3.09			
Pure Premium Derived by Formula		0.916			2.174			3.09	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7046 + +		VESSELS-NOT SELF-PROPELLED-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	2.197	100%	1.822	4.02			
Pure Premium Derived by Formula		2.197			1.822			4.02	

CLASS 7047 + +		VESSELS-NOC-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	2.559	100%	1.791	4.35			
Pure Premium Derived by Formula		2.559			1.791			4.35	

CLASS 7050 + +		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	4.961	100%	1.779	6.74			
Pure Premium Derived by Formula		4.961			1.779			6.74	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
7090									
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	157,950	0	0	0	0	0	0	0	0.00
1/12 through 12/12	148,297	0	0	0	0	0	0	0	0.00
1/13 through 12/13	192,328	0	0	0	0	0	0	0	0.00
1/14 through 12/14	171,849	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,631	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	672,055	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		13%	1.502	14%	3.797	5.30			
Pure Premium Present on Rate Level		86%	1.017	83%	2.411	3.43			
Pure Premium Derived by Formula		1.070			2.533		3.60		

CLASS		VESSELS-NOT SELF-PROPELLED-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
7098									
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		2%	0.655	2%	2.226	2.88			
Pure Premium Present on Rate Level		98%	2.439	98%	2.022	4.46			
Pure Premium Derived by Formula		2.403			2.026		4.43		

CLASS		VESSELS-NOT SELF-PROPELLED-PROGRAM II-USL ACT							
7099 + +									
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	3.698	100%	3.434	7.13			
Pure Premium Derived by Formula		3.698			3.434		7.13		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7133		RAILROAD OPERATION: NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	2,564,132	0	0	1	7,939	0	24,068	32,007	1.25
1/12 through 12/12	2,767,405	0	0	1	2,885	0	27,313	30,198	1.09
1/13 through 12/13	1,856,097	1	46,543	1	17,335	70,684	35,622	170,184	9.17
1/14 through 12/14	2,103,841	1	57,584	1	2,739	97,572	4,308	162,203	7.71
1/15 through 12/15	2,374,456	0	0	0	0	0	1,178	1,178	0.05
5 YR. TOTAL	11,665,931	2	104,127	4	30,898	168,256	92,489	395,770	3.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	1.157	8%	2.235			3.39	
Pure Premium Indicated by National Relativity		17%	0.963	18%	0.833			1.80	
Pure Premium Present on Rate Level		78%	0.898	74%	1.243			2.14	
Pure Premium Derived by Formula		0.922			1.249		2.17		

CLASS 7219		TRUCKING: NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,149,259,154	196	15,069,796	574	17,857,490	13,939,512	13,327,997	60,194,795	5.24
1/12 through 12/12	1,158,978,949	171	17,207,003	611	18,292,056	12,824,700	15,242,864	63,566,623	5.49
1/13 through 12/13	1,275,541,939	200	18,859,435	668	20,310,845	13,456,723	16,065,397	68,692,400	5.39
1/14 through 12/14	1,381,076,193	172	16,907,453	672	21,668,228	13,399,405	13,873,990	65,849,076	4.77
1/15 through 12/15	1,465,305,085	200	23,192,492	679	29,283,253	15,810,974	17,904,303	86,191,022	5.88
5 YR. TOTAL	6,430,161,320	939	91,236,179	3,204	107,411,872	69,431,314	76,414,551	344,493,916	5.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	3.089	100%	2.268			5.36	
Pure Premium Indicated by National Relativity		0%	2.831	0%	1.954			4.79	
Pure Premium Present on Rate Level		0%	3.015	0%	2.297			5.31	
Pure Premium Derived by Formula		3.089			2.268		5.36		

CLASS 7222		TRUCKING: OIL FIELD EQUIPMENT-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	210,673	0	0	0	0	0	0	0	0.00
1/12 through 12/12	2,138	0	0	0	0	0	0	0	0.00
1/13 through 12/13	89	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	23,240	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	236,140	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		34%	3.144	37%	2.011			5.16	
Pure Premium Present on Rate Level		65%	2.592	62%	1.854			4.45	
Pure Premium Derived by Formula		2.754			1.894		4.65		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS		AUTOMOBILE TOWING & DRIVERS							
7225									
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		100%	2.558	100%	1.973			4.53	
Pure Premium Derived by Formula							1.973	4.53	

CLASS		TRUCKING: PARCEL OR PACKAGE DELIVERY-ALL EMPLOYEES & DRIVERS							
7230									
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,105,474	1	12,555	4	39,957	10,749	22,674	85,935	7.77
1/12 through 12/12	1,576,500	1	120,905	2	13,573	30,752	7,118	172,348	10.93
1/13 through 12/13	1,262,987	0	0	7	103,440	0	80,727	184,167	14.58
1/14 through 12/14	1,503,743	0	0	1	93,793	0	38,385	132,178	8.79
1/15 through 12/15	1,910,317	1	64,336	3	61,732	59,380	34,204	219,652	11.50
5 YR. TOTAL	7,359,021	3	197,796	17	312,495	100,881	183,108	794,280	10.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	6.934	10%	3.859			10.79	
Pure Premium Indicated by National Relativity		40%	3.086	42%	2.873			5.96	
Pure Premium Present on Rate Level		52%	3.650	48%	2.765			6.42	
Pure Premium Derived by Formula							2.920	6.61	

CLASS		MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE							
7231		COMPANIES -- ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	44,654,834	12	550,383	32	478,445	411,672	327,255	1,767,755	3.96
1/12 through 12/12	50,519,557	11	968,881	54	706,003	412,845	677,470	2,765,199	5.47
1/13 through 12/13	52,007,313	12	947,247	36	858,692	528,444	483,989	2,818,372	5.42
1/14 through 12/14	59,269,550	5	350,567	51	1,304,699	100,976	1,209,703	2,965,945	5.00
1/15 through 12/15	65,828,488	12	887,350	51	1,167,382	916,615	672,362	3,643,709	5.54
5 YR. TOTAL	272,279,742	52	3,704,428	224	4,515,221	2,370,552	3,370,779	13,960,980	5.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		40%	3.019	51%	2.109			5.13	
Pure Premium Indicated by National Relativity		30%	3.726	24%	2.710			6.44	
Pure Premium Present on Rate Level		30%	2.788	25%	2.074			4.86	
Pure Premium Derived by Formula							2.244	5.41	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7232		TRUCKING: MAIL PARCEL OR PACKAGE DELIVERY-UNDER CONTRACT WITH THE U.S. POSTAL SERVICE-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	27,867,092	2	50,007	16	808,020	23,437	366,698	1,248,162	4.48
1/12 through 12/12	35,901,410	2	282,738	10	498,486	138,656	198,116	1,117,996	3.11
1/13 through 12/13	34,744,655	6	521,480	19	520,361	197,265	332,760	1,571,866	4.52
1/14 through 12/14	36,540,371	4	570,309	29	1,799,507	189,550	969,846	3,529,212	9.66
1/15 through 12/15	35,909,585	11	1,440,166	20	1,437,257	915,463	641,494	4,434,380	12.35
5 YR. TOTAL	170,963,113	25	2,864,700	94	5,063,631	1,464,371	2,508,914	11,901,616	6.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	4.637	42%	2.324	6.96			
Pure Premium Indicated by National Relativity		31%	3.499	29%	2.067	5.57			
Pure Premium Present on Rate Level		32%	3.645	29%	2.218	5.86			
Pure Premium Derived by Formula		3.967			2.219		6.19		

CLASS 7333 + +		DREDGING-ALL TYPES-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	1.290	100%	0.631	1.92			
Pure Premium Derived by Formula		1.290			0.631		1.92		

CLASS 7335		DREDGING-ALL TYPES-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	281,224	0	0	0	0	0	0	0	0.00
1/12 through 12/12	227,603	0	0	0	0	0	0	0	0.00
1/13 through 12/13	620,349	0	0	0	0	0	617	617	0.10
1/14 through 12/14	566,127	0	0	0	0	0	0	0	0.00
1/15 through 12/15	237,417	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,932,720	0	0	0	0	0	617	617	0.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.032	0.03			
Pure Premium Indicated by National Relativity		6%	2.533	6%	1.845	4.38			
Pure Premium Present on Rate Level		92%	1.435	91%	0.702	2.14			
Pure Premium Derived by Formula		1.472			0.750		2.22		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7337 + +		DREDGING-ALL TYPES-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	3.634	100%	1.772	5.41			
Pure Premium Derived by Formula		3.634			1.772			5.41	

CLASS 7360		FREIGHT HANDLING NOC							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	38,226,501	6	644,433	14	582,193	554,336	422,625	2,203,587	5.77
1/12 through 12/12	38,589,466	3	115,635	14	369,372	49,467	221,753	756,227	1.96
1/13 through 12/13	49,736,732	11	450,286	21	383,805	377,009	485,124	1,696,224	3.41
1/14 through 12/14	52,103,925	3	68,176	11	301,964	48,763	216,729	635,632	1.22
1/15 through 12/15	47,866,893	4	43,041	15	219,894	130,000	177,858	570,793	1.19
5 YR. TOTAL	226,523,517	27	1,321,571	75	1,857,228	1,159,575	1,524,089	5,862,463	2.59
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	1.403	38%	1.185	2.59			
Pure Premium Indicated by National Relativity		36%	1.402	31%	1.476	2.88			
Pure Premium Present on Rate Level		37%	1.454	31%	1.401	2.86			
Pure Premium Derived by Formula		1.422			1.342			2.76	

CLASS 7370		TAXICAB CO.: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	10,525,754	2	13,743	6	253,784	9,877	64,604	342,008	3.25
1/12 through 12/12	10,115,294	5	125,216	5	106,070	120,711	45,107	397,104	3.93
1/13 through 12/13	15,486,708	4	30,104	4	46,757	9,063	77,919	163,843	1.06
1/14 through 12/14	10,344,120	2	41,402	2	77,968	16,589	40,171	176,130	1.70
1/15 through 12/15	10,378,206	3	183,871	1	3,436	104,853	18,619	310,779	3.00
5 YR. TOTAL	56,850,082	16	394,336	18	488,015	261,093	246,420	1,389,864	2.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	1.552	20%	0.893	2.45			
Pure Premium Indicated by National Relativity		43%	1.551	40%	1.527	3.08			
Pure Premium Present on Rate Level		43%	1.597	40%	1.475	3.07			
Pure Premium Derived by Formula		1.571			1.379			2.95	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7380		DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMMERCIAL							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	720,736,267	101	5,218,614	293	6,611,906	3,999,026	5,256,171	21,085,717	2.93
1/12 through 12/12	698,923,384	95	6,313,773	258	5,660,472	4,526,487	4,901,195	21,401,927	3.06
1/13 through 12/13	707,373,147	69	5,435,335	343	8,260,442	3,295,137	5,894,256	22,885,170	3.24
1/14 through 12/14	731,726,019	84	4,995,916	292	6,752,281	3,693,941	6,051,129	21,493,267	2.94
1/15 through 12/15	764,112,874	79	7,471,266	310	8,516,848	5,889,798	5,574,964	27,452,876	3.59
5 YR. TOTAL	3,622,871,691	428	29,434,904	1,496	35,801,949	21,404,389	27,677,715	114,318,957	3.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.801	100%	1.355	3.16			
Pure Premium Indicated by National Relativity		0%	1.995	0%	1.626	3.62			
Pure Premium Present on Rate Level		0%	1.741	0%	1.350	3.09			
Pure Premium Derived by Formula			1.801		1.355	3.16			

CLASS 7382		BUS CO.: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	63,758,652	21	492,169	34	746,503	335,353	559,501	2,133,526	3.35
1/12 through 12/12	67,048,862	15	343,087	51	639,220	367,301	567,187	1,916,795	2.86
1/13 through 12/13	67,650,297	16	620,374	39	564,117	398,690	512,205	2,095,386	3.10
1/14 through 12/14	73,489,699	14	912,965	40	636,912	488,762	482,403	2,521,042	3.43
1/15 through 12/15	82,559,259	5	129,169	38	554,597	99,443	472,922	1,256,131	1.52
5 YR. TOTAL	354,506,769	71	2,497,764	202	3,141,349	1,689,549	2,594,218	9,922,880	2.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	1.591	48%	1.208	2.80			
Pure Premium Indicated by National Relativity		32%	1.512	26%	1.447	2.96			
Pure Premium Present on Rate Level		33%	1.564	26%	1.386	2.95			
Pure Premium Derived by Formula			1.557		1.316	2.87			

CLASS 7390		BEER OR ALE DEALER-WHOLESALE & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	86,112,902	8	334,962	51	432,353	335,861	563,209	1,666,385	1.94
1/12 through 12/12	86,693,131	19	999,935	61	528,883	548,266	557,916	2,635,000	3.04
1/13 through 12/13	95,892,827	12	628,092	47	479,303	400,949	567,274	2,075,618	2.17
1/14 through 12/14	94,696,548	8	532,334	54	654,444	519,200	598,362	2,304,340	2.43
1/15 through 12/15	88,688,131	9	573,856	46	611,296	434,964	501,411	2,121,527	2.39
5 YR. TOTAL	452,083,539	56	3,069,179	259	2,706,279	2,239,240	2,788,172	10,802,870	2.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	1.278	51%	1.112	2.39			
Pure Premium Indicated by National Relativity		31%	1.399	24%	1.282	2.68			
Pure Premium Present on Rate Level		32%	1.346	25%	1.178	2.52			
Pure Premium Derived by Formula			1.337		1.169	2.51			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7394 + +		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.000		0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.000		0.00	
Pure Premium Present on Rate Level		100%	1.140	100%	0.771	0.771		1.91	
Pure Premium Derived by Formula		1.140			0.771		1.91		

CLASS 7395		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	374,528	0	0	0	0	0	0	0	0.00
1/12 through 12/12	280,114	0	0	0	0	0	0	0	0.00
1/13 through 12/13	214,558	0	0	0	0	0	2,706	2,706	1.26
1/14 through 12/14	347,142	0	0	0	0	0	0	0	0.00
1/15 through 12/15	267,800	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,484,142	0	0	0	0	0	2,706	2,706	0.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	2%	0.182	0.182		0.18	
Pure Premium Indicated by National Relativity		10%	2.394	11%	1.221	1.221		3.62	
Pure Premium Present on Rate Level		88%	1.264	87%	0.854	0.854		2.12	
Pure Premium Derived by Formula		1.352			0.881		2.23		

CLASS 7398 + +		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.000		0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.000		0.00	
Pure Premium Present on Rate Level		100%	3.167	100%	1.940	1.940		5.11	
Pure Premium Derived by Formula		3.167			1.940		5.11		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7402		AVIATION-AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,688,390	0	0	0	0	0	0	0	0.00
1/12 through 12/12	2,012,350	0	0	0	0	0	0	0	0.00
1/13 through 12/13	2,152,272	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,832,212	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,853,061	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,538,285	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		2%	0.039	2%	0.012			0.05	
Pure Premium Present on Rate Level		97%	0.034	97%	0.031			0.07	
Pure Premium Derived by Formula						0.034	0.030	0.06	

CLASS 7403		AVIATION: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	388,729,378	50	3,427,377	196	3,897,640	3,309,805	4,609,683	15,244,505	3.92
1/12 through 12/12	408,361,260	38	2,476,281	189	2,692,011	2,124,368	4,190,151	11,482,811	2.81
1/13 through 12/13	438,691,702	27	1,535,354	228	4,728,060	1,328,757	5,515,322	13,107,493	2.99
1/14 through 12/14	576,142,543	31	2,937,335	259	6,194,817	2,007,267	5,915,812	17,055,231	2.96
1/15 through 12/15	589,794,295	53	3,346,168	387	9,453,836	2,558,869	8,765,763	24,124,636	4.09
5 YR. TOTAL	2,401,719,178	199	13,722,515	1,259	26,966,364	11,329,066	28,996,731	81,014,676	3.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		85%	1.694	100%	1.679			3.37	
Pure Premium Indicated by National Relativity		7%	1.654	0%	1.381			3.04	
Pure Premium Present on Rate Level		8%	1.399	0%	1.550			2.95	
Pure Premium Derived by Formula						1.668	1.679	3.35	

CLASS 7405		AVIATION: AIR CARRIER - SCHEDULED, COMMUTER OR SUPPLEMENTAL - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	354,353,973	22	1,063,731	126	1,546,537	1,237,173	2,063,932	5,911,373	1.67
1/12 through 12/12	383,464,370	13	1,212,733	94	1,705,678	1,056,546	1,769,777	5,744,734	1.50
1/13 through 12/13	452,350,735	11	1,449,160	89	2,343,941	710,333	1,802,895	6,306,329	1.40
1/14 through 12/14	341,814,292	12	1,970,474	117	4,506,221	977,977	2,684,816	10,139,488	2.97
1/15 through 12/15	784,136,110	8	659,900	105	3,189,013	423,990	1,963,666	6,236,569	0.80
5 YR. TOTAL	2,316,119,480	66	6,355,998	531	13,291,390	4,406,019	10,285,086	34,338,493	1.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		64%	0.848	90%	0.634			1.48	
Pure Premium Indicated by National Relativity		18%	0.564	5%	0.356			0.92	
Pure Premium Present on Rate Level		18%	0.832	5%	0.756			1.59	
Pure Premium Derived by Formula						0.794	0.626	1.42	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7420		AVIATION: STUNT FLYING, RACING, OR PARACHUTE JUMPING FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	271,634	0	0	0	0	0	0	0	0.00
1/12 through 12/12	23,262	0	0	0	0	0	0	0	0.00
1/13 through 12/13	3,050	0	0	0	0	0	0	0	0.00
1/14 through 12/14	100	0	0	0	0	0	0	0	0.00
1/15 through 12/15	298,594	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	596,640	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		9%	3.533	9%	0.810	4.34			
Pure Premium Present on Rate Level		89%	3.737	89%	1.626	5.36			
Pure Premium Derived by Formula			3.644		1.520	5.16			

CLASS 7421		AVIATION - TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	34,709,440	0	0	0	0	0	21,157	21,157	0.06
1/12 through 12/12	34,493,067	0	0	0	0	0	1,919	1,919	0.01
1/13 through 12/13	35,117,640	0	0	1	3,882	0	7,714	11,596	0.03
1/14 through 12/14	34,342,791	0	0	4	34,945	0	58,309	93,254	0.27
1/15 through 12/15	34,246,895	1	161,472	3	58,114	161,718	56,000	437,304	1.28
5 YR. TOTAL	172,909,833	1	161,472	8	96,941	161,718	145,099	565,230	0.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.149	11%	0.177	0.33			
Pure Premium Indicated by National Relativity		19%	0.303	21%	0.227	0.53			
Pure Premium Present on Rate Level		71%	0.255	68%	0.161	0.42			
Pure Premium Derived by Formula			0.254		0.177	0.43			

CLASS 7422		AVIATION:NOC - OTHER THAN HELICOPTERS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	17,501,942	1	13,892	2	38,997	7,782	45,825	106,496	0.61
1/12 through 12/12	12,107,875	1	44,354	1	707	27,179	16,493	88,733	0.73
1/13 through 12/13	23,497,069	0	0	2	6,132	0	44,991	51,123	0.22
1/14 through 12/14	14,311,521	0	0	1	52,204	0	42,649	94,853	0.66
1/15 through 12/15	20,347,517	0	0	1	18,031	0	31,825	49,856	0.25
5 YR. TOTAL	87,765,924	2	58,246	7	116,071	34,961	181,783	391,061	0.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.199	13%	0.247	0.45			
Pure Premium Indicated by National Relativity		22%	0.610	24%	0.524	1.13			
Pure Premium Present on Rate Level		67%	0.608	63%	0.434	1.04			
Pure Premium Derived by Formula			0.563		0.431	0.99			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7425		AVIATION: HELICOPTERS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	6,124,801	0	0	0	0	0	0	0	0.00
1/12 through 12/12	6,428,663	0	0	0	0	0	0	0	0.00
1/13 through 12/13	7,195,081	0	0	0	0	0	1,013	1,013	0.01
1/14 through 12/14	8,437,558	0	0	0	0	0	0	0	0.00
1/15 through 12/15	9,125,079	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	37,311,182	0	0	0	0	0	1,013	1,013	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.000	9%	0.003	0.00			
Pure Premium Indicated by National Relativity		26%	1.037	27%	0.492	1.53			
Pure Premium Present on Rate Level		65%	0.985	64%	0.432	1.42			
Pure Premium Derived by Formula		0.910			0.410		1.32		

CLASS 7431		AVIATION: AIR CHARTER OR AIR TAXI - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	33,308,004	0	0	3	4,729	0	7,601	12,330	0.04
1/12 through 12/12	29,365,342	0	0	1	4,079	0	5,830	9,909	0.03
1/13 through 12/13	27,561,245	0	0	1	2,939	0	980	3,919	0.02
1/14 through 12/14	32,464,537	0	0	1	5,636	0	13,617	19,253	0.06
1/15 through 12/15	38,487,290	0	0	2	158,958	0	464,443	623,401	1.62
5 YR. TOTAL	161,186,418	0	0	8	176,341	0	492,471	668,812	0.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.109	13%	0.306	0.42			
Pure Premium Indicated by National Relativity		25%	0.486	27%	0.268	0.75			
Pure Premium Present on Rate Level		62%	0.484	60%	0.220	0.70			
Pure Premium Derived by Formula		0.436			0.244		0.68		

CLASS 7502		GAS COMPANY: GAS CO.-NATURAL GAS-LOCAL DISTRIBUTION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,045,126	0	0	0	0	0	997	997	0.10
1/12 through 12/12	2,144,085	0	0	1	4,259	0	1,887	6,146	0.29
1/13 through 12/13	2,884,866	0	0	1	51,969	0	7,014	58,983	2.04
1/14 through 12/14	2,335,831	0	0	2	53,935	0	42,873	96,808	4.14
1/15 through 12/15	1,510,430	0	0	0	0	0	839	839	0.06
5 YR. TOTAL	9,920,338	0	0	4	110,163	0	53,610	163,773	1.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	1.110	6%	0.540	1.65			
Pure Premium Indicated by National Relativity		39%	0.664	42%	0.586	1.25			
Pure Premium Present on Rate Level		57%	0.826	52%	0.667	1.49			
Pure Premium Derived by Formula		0.774			0.625		1.40		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7515		OIL OR GAS PIPELINE OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	18,193,653	0	0	3	36,436	0	12,169	48,605	0.27
1/12 through 12/12	22,280,917	0	0	2	14,939	0	25,492	40,431	0.18
1/13 through 12/13	18,746,399	0	0	0	0	0	15,499	15,499	0.08
1/14 through 12/14	20,420,574	0	0	1	547	0	4,343	4,890	0.02
1/15 through 12/15	21,281,957	0	0	1	13,800	0	27,752	41,552	0.20
5 YR. TOTAL	100,923,500	0	0	7	65,722	0	85,255	150,977	0.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.065	12%	0.084			0.15	
Pure Premium Indicated by National Relativity		39%	0.482	42%	0.382			0.86	
Pure Premium Present on Rate Level		53%	0.320	46%	0.287			0.61	
Pure Premium Derived by Formula					0.363			0.303	0.67

CLASS 7520		WATERWORKS OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	33,610,056	3	115,079	7	183,887	73,482	164,732	537,180	1.60
1/12 through 12/12	35,584,926	3	455,081	11	64,355	115,272	142,365	777,073	2.18
1/13 through 12/13	35,837,832	1	4,919	11	191,684	16,458	287,706	500,767	1.40
1/14 through 12/14	35,299,467	1	248,083	4	17,127	133,473	52,819	451,502	1.28
1/15 through 12/15	39,242,814	0	0	7	450,741	0	259,048	709,789	1.81
5 YR. TOTAL	179,575,095	8	823,162	40	907,794	338,685	906,670	2,976,311	1.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.964	27%	0.694			1.66	
Pure Premium Indicated by National Relativity		40%	1.215	36%	1.110			2.33	
Pure Premium Present on Rate Level		41%	0.962	37%	0.886			1.85	
Pure Premium Derived by Formula					1.064			0.915	1.98

CLASS 7529		ELECTRIC LIGHT OR POWER LINE CONSTRUCTION-REA PROJECT ONLY & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	11,327,581	2	136,405	5	185,298	270,640	239,594	831,937	7.34
1/12 through 12/12	12,933,051	3	253,743	13	816,726	491,624	379,552	1,941,645	15.01
1/13 through 12/13	13,297,102	2	296,632	10	406,516	128,178	463,562	1,294,888	9.74
1/14 through 12/14	13,693,507	1	93,654	5	313,944	22,072	239,912	669,582	4.89
1/15 through 12/15	4,891,668	0	0	2	52,243	0	27,349	79,592	1.63
5 YR. TOTAL	56,142,909	8	780,434	35	1,774,727	912,514	1,349,969	4,817,644	8.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	4.551	35%	4.030			8.58	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		75%	5.083	65%	4.730			9.81	
Pure Premium Derived by Formula					4.950			4.485	9.44

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7538		ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	54,183,481	10	885,780	26	1,006,534	740,330	904,647	3,537,291	6.53
1/12 through 12/12	58,685,431	5	382,240	20	556,519	286,814	770,257	1,995,830	3.40
1/13 through 12/13	64,145,566	1	343,732	27	1,507,973	109,551	1,246,825	3,208,081	5.00
1/14 through 12/14	65,580,877	4	528,922	17	1,526,040	335,999	1,170,406	3,561,367	5.43
1/15 through 12/15	111,139,548	5	276,856	26	1,848,600	618,383	1,190,416	3,934,255	3.54
5 YR. TOTAL	353,734,903	25	2,417,530	116	6,445,666	2,091,077	5,282,551	16,236,824	4.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		46%	2.506	66%	2.085			4.59	
Pure Premium Indicated by National Relativity		27%	1.824	17%	1.808			3.63	
Pure Premium Present on Rate Level		27%	2.681	17%	2.587			5.27	
Pure Premium Derived by Formula					2.369	2.123			4.49

CLASS 7539		ELECTRIC LIGHT OR POWER CO. NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	44,273,157	1	18,837	3	29,302	20,099	15,707	83,945	0.19
1/12 through 12/12	54,670,575	4	262,254	4	115,366	531,581	64,201	973,402	1.78
1/13 through 12/13	49,768,553	2	54,490	3	24,879	15,451	26,756	121,576	0.24
1/14 through 12/14	58,101,035	1	28,941	6	174,588	132,347	195,521	531,397	0.91
1/15 through 12/15	60,471,143	0	0	8	515,226	0	320,182	835,408	1.38
5 YR. TOTAL	267,284,463	8	364,522	24	859,361	699,478	622,367	2,545,728	0.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.458	25%	0.495			0.95	
Pure Premium Indicated by National Relativity		41%	0.589	37%	0.504			1.09	
Pure Premium Present on Rate Level		42%	0.516	38%	0.525			1.04	
Pure Premium Derived by Formula					0.536	0.510			1.05

CLASS 7540		ELECTRIC LIGHT OR POWER COOPERATIVE-REA PROJECT ONLY-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	88,876,256	4	300,337	31	984,386	499,769	708,796	2,493,288	2.81
1/12 through 12/12	90,453,168	8	344,608	17	805,451	622,267	795,848	2,568,174	2.84
1/13 through 12/13	91,296,569	7	953,381	16	595,756	1,335,150	903,374	3,787,661	4.15
1/14 through 12/14	95,175,497	7	1,091,048	19	466,184	812,865	585,863	2,955,960	3.11
1/15 through 12/15	96,362,806	2	84,233	20	700,243	104,740	649,701	1,538,917	1.60
5 YR. TOTAL	462,164,296	28	2,773,607	103	3,552,020	3,374,791	3,643,582	13,344,000	2.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	1.369	59%	1.519			2.89	
Pure Premium Indicated by National Relativity		32%	0.904	20%	1.060			1.96	
Pure Premium Present on Rate Level		32%	1.310	21%	1.612			2.92	
Pure Premium Derived by Formula					1.201	1.447			2.65

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7580		SEWAGE DISPOSAL PLANT OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	20,341,471	2	335,988	6	198,349	171,198	143,471	849,006	4.17
1/12 through 12/12	20,780,239	1	153,961	2	66,249	21,116	35,573	276,899	1.33
1/13 through 12/13	21,698,199	0	0	2	24,158	0	32,852	57,010	0.26
1/14 through 12/14	22,247,973	2	204,767	4	167,472	579,152	132,501	1,083,892	4.87
1/15 through 12/15	25,713,550	1	84,055	4	59,396	26,305	117,801	287,557	1.12
5 YR. TOTAL	110,781,432	6	778,771	18	515,624	797,771	462,198	2,554,364	2.31
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	1.168	23%	1.137	2.31			
Pure Premium Indicated by National Relativity		42%	0.807	38%	0.889	1.70			
Pure Premium Present on Rate Level		43%	0.899	39%	1.009	1.91			
Pure Premium Derived by Formula		0.901			0.993			1.89	

CLASS 7590		GARBAGE WORKS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	9,169,692	2	53,962	5	16,265	58,074	47,117	175,418	1.91
1/12 through 12/12	13,579,027	0	0	7	60,682	0	65,562	126,244	0.93
1/13 through 12/13	10,173,467	0	0	8	229,623	0	135,690	365,313	3.59
1/14 through 12/14	13,618,977	0	0	2	12,041	0	24,081	36,122	0.27
1/15 through 12/15	15,685,006	0	0	3	41,551	0	17,571	59,122	0.38
5 YR. TOTAL	62,226,169	2	53,962	25	360,162	58,074	290,021	762,219	1.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.666	17%	0.559	1.23			
Pure Premium Indicated by National Relativity		43%	1.190	41%	1.124	2.31			
Pure Premium Present on Rate Level		44%	1.170	42%	1.043	2.21			
Pure Premium Derived by Formula		1.113			0.994			2.11	

CLASS 7600		TELECOMMUNICATIONS CO. - CABLE TV OR SATELLITE - ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	356,086,735	41	2,160,443	156	3,081,660	1,902,597	2,660,654	9,805,354	2.75
1/12 through 12/12	374,988,020	32	2,818,598	156	3,478,227	2,094,431	3,225,086	11,616,342	3.10
1/13 through 12/13	427,878,858	43	3,187,761	176	4,313,099	2,462,215	4,124,700	14,087,775	3.29
1/14 through 12/14	420,179,041	46	3,606,368	140	4,408,133	2,734,980	3,929,982	14,679,463	3.49
1/15 through 12/15	445,825,582	37	3,329,714	182	4,609,043	1,999,732	4,057,020	13,995,509	3.14
5 YR. TOTAL	2,024,958,236	199	15,102,884	810	19,890,162	11,193,955	17,997,442	64,184,443	3.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		85%	1.728	100%	1.442	3.17			
Pure Premium Indicated by National Relativity		7%	1.734	0%	1.299	3.03			
Pure Premium Present on Rate Level		8%	1.666	0%	1.527	3.19			
Pure Premium Derived by Formula		1.723			1.442			3.17	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7605		BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & DRIVERS								
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	178,556,707	10	419,965	35	543,673	312,289	602,135	1,878,062	1.05	
1/12 through 12/12	177,143,376	8	578,942	38	865,213	570,065	971,556	2,985,776	1.69	
1/13 through 12/13	186,395,759	8	483,619	31	941,563	391,503	899,984	2,716,669	1.46	
1/14 through 12/14	191,009,667	17	753,935	37	916,171	564,638	984,891	3,219,635	1.69	
1/15 through 12/15	207,437,011	10	735,000	38	1,706,315	682,795	966,702	4,090,812	1.97	
5 YR. TOTAL	940,542,520	53	2,971,461	179	4,972,935	2,521,290	4,425,268	14,890,954	1.58	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		38%	0.845	56%	0.739	1.58				
Pure Premium Indicated by National Relativity		31%	0.690	22%	0.626	1.32				
Pure Premium Present on Rate Level		31%	0.711	22%	0.707	1.42				
Pure Premium Derived by Formula		0.755			0.707		1.46			

CLASS 7610		RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLOYEES & CLERICAL, DRIVERS								
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	412,322,951	10	248,435	28	632,075	181,062	572,142	1,633,714	0.40	
1/12 through 12/12	438,877,282	7	258,454	42	1,086,788	247,671	802,570	2,395,483	0.55	
1/13 through 12/13	464,356,738	4	277,816	26	543,410	121,082	549,135	1,491,443	0.32	
1/14 through 12/14	472,088,952	2	224,248	41	1,208,166	82,159	856,656	2,371,229	0.50	
1/15 through 12/15	438,324,845	2	126,823	14	363,251	60,832	361,573	912,479	0.21	
5 YR. TOTAL	2,225,970,768	25	1,135,776	151	3,833,690	692,806	3,142,076	8,804,348	0.40	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		30%	0.223	42%	0.172	0.40				
Pure Premium Indicated by National Relativity		35%	0.142	29%	0.133	0.28				
Pure Premium Present on Rate Level		35%	0.175	29%	0.160	0.34				
Pure Premium Derived by Formula		0.178			0.157		0.34			

CLASS 7705		AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS								
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	37,898,578	11	363,099	45	807,144	236,490	705,480	2,112,213	5.57	
1/12 through 12/12	38,192,934	10	237,125	25	402,728	374,817	388,749	1,403,419	3.67	
1/13 through 12/13	34,953,498	5	155,401	19	428,897	142,538	382,762	1,109,598	3.18	
1/14 through 12/14	34,100,390	4	59,801	9	220,092	55,489	119,377	454,759	1.33	
1/15 through 12/15	36,206,608	5	610,851	18	234,917	204,636	222,058	1,272,462	3.51	
5 YR. TOTAL	181,352,008	35	1,426,277	116	2,093,778	1,013,970	1,818,426	6,352,451	3.50	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		29%	1.941	41%	1.562	3.50				
Pure Premium Indicated by National Relativity		35%	1.889	29%	1.678	3.57				
Pure Premium Present on Rate Level		36%	2.130	30%	1.991	4.12				
Pure Premium Derived by Formula		1.991			1.724		3.72			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7710 + +		FIREFIGHTERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	11,246,917	1	38,806	1	19,985	7,487	12,111	78,389	0.70
1/12 through 12/12	12,025,868	0	0	1	53,105	0	66,724	119,829	1.00
1/13 through 12/13	10,074,173	0	0	4	170,451	0	66,998	237,449	2.36
1/14 through 12/14	11,151,787	0	0	2	17,194	0	18,061	35,255	0.32
1/15 through 12/15	11,720,117	0	0	0	0	0	6,096	6,096	0.05
5 YR. TOTAL	56,218,862	1	38,806	8	260,735	7,487	169,990	477,018	0.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.533	17%	0.316			0.85	
Pure Premium Indicated by National Relativity		44%	1.411	41%	1.362			2.77	
Pure Premium Present on Rate Level		44%	1.107	42%	1.079			2.19	
Pure Premium Derived by Formula						1.172	1.065	2.24	

CLASS 7711 + +		FIREFIGHTERS & DRIVERS - VOLUNTEER							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,083,272	0	0	4	77,743	0	136,150	213,893	19.75
1/12 through 12/12	1,141,863	0	0	2	14,056	0	69,277	83,333	7.30
1/13 through 12/13	1,616,297	1	226,565	1	2,457	164,002	58,211	451,235	27.92
1/14 through 12/14	1,366,394	0	0	5	83,365	0	122,711	206,076	15.08
1/15 through 12/15	1,537,387	0	0	3	70,951	0	197,743	268,694	17.48
5 YR. TOTAL	6,745,213	1	226,565	15	248,572	164,002	584,092	1,223,231	18.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	7.044	6%	11.091			18.14	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		96%	1.107	94%	1.079			2.19	
Pure Premium Derived by Formula						1.344	1.680	3.02	

CLASS 7720		POLICE OFFICERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	224,546,260	13	278,666	53	598,112	361,600	755,538	1,993,916	0.89
1/12 through 12/12	237,353,069	6	239,346	58	767,889	91,604	947,437	2,046,276	0.86
1/13 through 12/13	185,276,363	6	503,790	32	886,394	573,085	1,218,069	3,181,338	1.72
1/14 through 12/14	144,190,524	10	373,945	47	712,841	465,782	1,001,628	2,554,196	1.77
1/15 through 12/15	162,532,255	6	291,738	48	840,705	197,864	1,112,663	2,442,970	1.50
5 YR. TOTAL	953,898,471	41	1,687,485	238	3,805,941	1,689,935	5,035,335	12,218,696	1.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	0.576	56%	0.705			1.28	
Pure Premium Indicated by National Relativity		32%	0.928	22%	0.963			1.89	
Pure Premium Present on Rate Level		32%	0.631	22%	0.721			1.35	
Pure Premium Derived by Formula						0.706	0.765	1.47	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7723		DETECTIVE OR PATROL AGENCY - PRIVATE & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	153,389,942	4	168,155	24	880,366	182,400	1,124,635	2,355,556	1.54
1/12 through 12/12	166,195,952	14	796,674	32	573,811	2,014,872	1,221,944	4,607,301	2.77
1/13 through 12/13	218,178,801	12	403,463	37	353,671	327,680	617,284	1,702,098	0.78
1/14 through 12/14	268,033,362	20	1,063,143	72	1,322,543	893,044	1,228,429	4,507,159	1.68
1/15 through 12/15	265,528,827	10	323,127	45	627,419	399,936	1,025,997	2,376,479	0.90
5 YR. TOTAL	1,071,326,884	60	2,754,562	210	3,757,810	3,817,932	5,218,289	15,548,593	1.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.608	67%	0.843	1.45			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		62%	0.634	33%	0.917	1.55			
Pure Premium Derived by Formula		0.624			0.867		1.49		

CLASS 7855		RAILROAD CONSTRUCTION: LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY BY CONTRACTOR-NO WORK ON ELEVATED RAILROADS-& DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	5,707,244	0	0	1	2,853	0	26,076	28,929	0.51
1/12 through 12/12	5,515,770	0	0	1	9,507	0	18,950	28,457	0.52
1/13 through 12/13	4,054,514	0	0	1	164,108	0	77,885	241,993	5.97
1/14 through 12/14	6,183,939	0	0	3	26,945	0	32,896	59,841	0.97
1/15 through 12/15	11,390,461	0	0	3	54,905	0	113,078	167,983	1.48
5 YR. TOTAL	32,851,928	0	0	9	258,318	0	268,885	527,203	1.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.786	12%	0.818	1.60			
Pure Premium Indicated by National Relativity		32%	1.506	35%	1.363	2.87			
Pure Premium Present on Rate Level		59%	1.012	53%	0.951	1.96			
Pure Premium Derived by Formula		1.150			1.079		2.23		

CLASS 8001		STORE: FLORIST & DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	40,953,348	4	172,185	13	56,722	222,224	83,216	534,347	1.31
1/12 through 12/12	38,272,997	2	12,888	13	239,972	2,270	240,621	495,751	1.30
1/13 through 12/13	43,926,414	2	108,688	8	80,897	176,016	105,553	471,154	1.07
1/14 through 12/14	42,488,608	6	290,336	15	271,795	577,267	375,187	1,514,585	3.57
1/15 through 12/15	43,174,679	6	535,830	9	93,371	698,256	156,846	1,484,303	3.44
5 YR. TOTAL	208,816,046	20	1,119,927	58	742,757	1,676,033	961,423	4,500,140	2.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.892	28%	1.263	2.16			
Pure Premium Indicated by National Relativity		41%	0.518	36%	0.679	1.20			
Pure Premium Present on Rate Level		42%	0.582	36%	0.752	1.33			
Pure Premium Derived by Formula		0.608			0.869		1.48		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8002		AUTOMOBILE RENTAL CO.: ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	65,005,784	3	29,237	14	186,331	88,260	300,976	604,804	0.93
1/12 through 12/12	62,143,048	2	49,631	14	283,716	50,708	568,206	952,261	1.53
1/13 through 12/13	62,423,533	5	120,689	7	92,642	93,713	194,596	501,640	0.80
1/14 through 12/14	68,773,138	7	100,760	16	380,829	185,548	522,291	1,189,428	1.73
1/15 through 12/15	73,308,513	5	50,263	14	244,218	197,486	287,278	779,245	1.06
5 YR. TOTAL	331,654,016	22	350,580	65	1,187,736	615,715	1,873,347	4,027,378	1.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.464	34%	0.750			1.21	
Pure Premium Indicated by National Relativity		41%	0.498	33%	0.628			1.13	
Pure Premium Present on Rate Level		41%	0.404	33%	0.718			1.12	
Pure Premium Derived by Formula		0.453		0.699				1.15	

CLASS 8006		GASOLINE STATION: SELF-SERVICE AND CONVENIENCE/GROCERY-RETAIL							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	425,756,517	59	2,002,205	152	1,852,764	2,031,482	2,505,048	8,391,499	1.97
1/12 through 12/12	425,512,703	34	963,635	142	1,330,586	1,392,550	1,693,889	5,380,660	1.26
1/13 through 12/13	447,738,945	32	1,435,350	140	1,773,973	1,015,180	2,112,685	6,337,188	1.42
1/14 through 12/14	546,200,216	31	1,423,875	147	2,221,534	1,131,663	2,882,909	7,659,981	1.40
1/15 through 12/15	545,788,557	30	1,040,745	137	1,851,708	2,562,080	2,053,042	7,507,575	1.38
5 YR. TOTAL	2,390,996,938	186	6,865,810	718	9,030,565	8,132,955	11,247,573	35,276,903	1.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		64%	0.665	98%	0.811			1.48	
Pure Premium Indicated by National Relativity		18%	0.544	1%	0.619			1.16	
Pure Premium Present on Rate Level		18%	0.745	1%	0.825			1.57	
Pure Premium Derived by Formula		0.658		0.809				1.47	

CLASS 8008		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	676,608,090	34	1,178,986	122	898,607	1,487,469	1,360,881	4,925,943	0.73
1/12 through 12/12	675,880,525	29	817,006	110	1,403,535	907,328	1,814,349	4,942,218	0.73
1/13 through 12/13	746,357,841	31	1,250,378	126	1,417,630	852,671	1,905,148	5,425,827	0.73
1/14 through 12/14	753,817,467	33	953,388	112	1,720,699	875,952	2,231,405	5,781,444	0.77
1/15 through 12/15	771,905,582	22	984,286	125	2,130,861	711,913	2,589,483	6,416,543	0.83
5 YR. TOTAL	3,624,569,505	149	5,184,044	595	7,571,332	4,835,333	9,901,266	27,491,975	0.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		52%	0.352	83%	0.407			0.76	
Pure Premium Indicated by National Relativity		24%	0.271	8%	0.341			0.61	
Pure Premium Present on Rate Level		24%	0.330	9%	0.386			0.72	
Pure Premium Derived by Formula		0.327		0.400				0.73	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8010		STORE: HARDWARE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	244,419,832	7	201,030	47	578,790	157,295	821,202	1,758,317	0.72
1/12 through 12/12	270,275,289	11	374,995	39	405,491	567,284	639,085	1,986,855	0.74
1/13 through 12/13	267,722,002	8	258,859	52	1,101,524	172,584	1,165,232	2,698,199	1.01
1/14 through 12/14	267,203,006	12	461,788	66	1,010,573	420,879	1,233,461	3,126,701	1.17
1/15 through 12/15	278,642,668	12	1,198,442	46	557,046	592,677	969,775	3,317,940	1.19
5 YR. TOTAL	1,328,262,797	50	2,495,114	250	3,653,424	1,910,719	4,828,755	12,888,012	0.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	0.463	55%	0.507			0.97	
Pure Premium Indicated by National Relativity		32%	0.435	22%	0.513			0.95	
Pure Premium Present on Rate Level		33%	0.403	23%	0.467			0.87	
Pure Premium Derived by Formula		0.434		0.499				0.93	

CLASS 8013		STORE: JEWELRY							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	191,366,876	2	26,224	11	127,739	10,086	151,372	315,421	0.16
1/12 through 12/12	197,160,998	0	0	7	280,096	0	160,646	440,742	0.22
1/13 through 12/13	212,636,182	1	40,439	10	257,064	18,571	232,685	548,759	0.26
1/14 through 12/14	223,208,324	4	30,454	9	104,361	12,171	215,688	362,674	0.16
1/15 through 12/15	216,054,111	0	0	8	79,362	0	67,572	146,934	0.07
5 YR. TOTAL	1,040,426,491	7	97,117	45	848,622	40,828	827,963	1,814,530	0.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.091	24%	0.084			0.18	
Pure Premium Indicated by National Relativity		41%	0.137	38%	0.112			0.25	
Pure Premium Present on Rate Level		42%	0.119	38%	0.109			0.23	
Pure Premium Derived by Formula		0.122		0.104				0.23	

CLASS 8015		QUICK PRINTING-COPYING OR DUPLICATING SERVICE-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	55,146,545	4	453,605	3	10,076	246,553	30,272	740,506	1.34
1/12 through 12/12	57,506,147	3	312,244	2	108,084	220,045	397,428	1,037,801	1.81
1/13 through 12/13	55,373,076	2	29,710	5	172,068	16,620	202,744	421,142	0.76
1/14 through 12/14	55,678,452	2	91,634	5	40,372	37,365	74,075	243,446	0.44
1/15 through 12/15	56,500,041	1	2,705	1	1,514	4,890	10,026	19,135	0.03
5 YR. TOTAL	280,204,261	12	889,898	16	332,114	525,473	714,545	2,462,030	0.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.436	21%	0.443			0.88	
Pure Premium Indicated by National Relativity		43%	0.231	39%	0.252			0.48	
Pure Premium Present on Rate Level		44%	0.277	40%	0.333			0.61	
Pure Premium Derived by Formula		0.278		0.325				0.60	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8017		STORE: RETAIL NOC								
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	2,426,094,703	98	3,407,711	542	6,053,297	3,555,080	8,611,671	21,627,759	0.89	
1/12 through 12/12	2,452,644,282	110	3,886,771	526	5,535,369	4,437,769	7,917,739	21,777,648	0.89	
1/13 through 12/13	2,288,860,600	84	3,555,902	460	6,826,948	4,621,033	8,721,591	23,725,474	1.04	
1/14 through 12/14	2,455,129,627	112	3,361,554	428	5,082,585	3,248,767	7,995,916	19,688,822	0.80	
1/15 through 12/15	1,445,886,541	62	1,870,178	246	3,478,234	1,894,012	4,562,910	11,805,334	0.82	
5 YR. TOTAL	11,068,615,753	466	16,082,116	2,202	26,976,433	17,756,661	37,809,827	98,625,037	0.89	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		96%	0.389	100%	0.502	0.89				
Pure Premium Indicated by National Relativity		2%	0.346	0%	0.432	0.78				
Pure Premium Present on Rate Level		2%	0.362	0%	0.509	0.87				
Pure Premium Derived by Formula		0.388			0.502		0.89			

CLASS 8018		STORE: WHOLESALE NOC								
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	638,592,333	43	1,450,705	214	2,145,253	921,198	2,480,385	6,997,541	1.10	
1/12 through 12/12	644,860,539	34	1,250,962	193	2,798,142	845,986	3,213,760	8,108,850	1.26	
1/13 through 12/13	715,109,131	47	1,963,405	246	3,901,008	1,486,743	4,228,162	11,579,318	1.62	
1/14 through 12/14	750,824,064	48	2,824,103	239	3,526,664	1,983,712	4,082,341	12,416,820	1.65	
1/15 through 12/15	798,322,589	44	2,459,367	229	3,750,547	2,378,734	3,869,321	12,457,969	1.56	
5 YR. TOTAL	3,547,708,656	216	9,948,542	1,121	16,121,614	7,616,373	17,873,969	51,560,498	1.45	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		73%	0.735	100%	0.719	1.45				
Pure Premium Indicated by National Relativity		13%	0.744	0%	0.745	1.49				
Pure Premium Present on Rate Level		14%	0.662	0%	0.681	1.34				
Pure Premium Derived by Formula		0.726			0.719		1.45			

CLASS 8021		STORE: MEAT, FISH OR POULTRY DEALER-WHOLESALE								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	180,261,363	21	334,827	89	898,583	348,060	1,306,987	2,888,457	1.60	
1/12 through 12/12	210,150,579	23	264,124	98	929,688	360,057	1,665,071	3,218,940	1.53	
1/13 through 12/13	223,755,557	12	167,989	64	629,464	90,977	789,908	1,678,338	0.75	
1/14 through 12/14	245,610,050	10	300,600	84	1,099,311	267,585	1,466,990	3,134,486	1.28	
1/15 through 12/15	259,042,026	12	515,743	81	1,457,064	459,662	1,628,153	4,060,622	1.57	
5 YR. TOTAL	1,118,819,575	78	1,583,283	416	5,014,110	1,526,341	6,857,109	14,980,843	1.34	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		39%	0.590	62%	0.749	1.34				
Pure Premium Indicated by National Relativity		30%	0.731	19%	0.943	1.67				
Pure Premium Present on Rate Level		31%	0.578	19%	0.691	1.27				
Pure Premium Derived by Formula		0.629			0.775		1.40			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8031		STORE: MEAT, FISH OR POULTRY-RETAIL							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	11,205,739	0	0	6	5,914	0	41,500	47,414	0.42
1/12 through 12/12	11,244,165	1	26,039	7	178,450	23,999	204,809	433,297	3.85
1/13 through 12/13	10,994,357	0	0	5	112,697	0	98,295	210,992	1.92
1/14 through 12/14	12,010,233	1	46,490	2	185,697	97,420	103,252	432,859	3.60
1/15 through 12/15	13,840,431	0	0	1	3,816	0	27,294	31,110	0.23
5 YR. TOTAL	59,294,925	2	72,529	21	486,574	121,419	475,150	1,155,672	1.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.943	18%	1.006			1.95	
Pure Premium Indicated by National Relativity		44%	0.708	41%	0.833			1.54	
Pure Premium Present on Rate Level		45%	0.847	41%	1.057			1.90	
Pure Premium Derived by Formula		0.796			0.956				1.75

CLASS 8032		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOLESALE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	137,158,779	9	313,700	36	227,470	355,586	333,330	1,230,086	0.90
1/12 through 12/12	138,082,296	11	482,331	41	504,933	791,492	598,525	2,377,281	1.72
1/13 through 12/13	181,031,999	9	265,299	53	491,917	174,817	533,324	1,465,357	0.81
1/14 through 12/14	165,832,227	4	357,405	30	637,481	718,134	765,608	2,478,628	1.50
1/15 through 12/15	167,940,742	1	114,486	29	526,584	29,135	529,205	1,199,410	0.71
5 YR. TOTAL	790,046,043	34	1,533,221	189	2,388,385	2,069,164	2,759,992	8,750,762	1.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.496	48%	0.611			1.11	
Pure Premium Indicated by National Relativity		34%	0.526	26%	0.591			1.12	
Pure Premium Present on Rate Level		35%	0.528	26%	0.603			1.13	
Pure Premium Derived by Formula		0.517			0.604				1.12

CLASS 8033		STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	589,184,618	22	749,730	141	1,396,517	746,601	1,822,217	4,715,065	0.80
1/12 through 12/12	648,533,436	30	1,175,039	149	1,390,341	918,457	2,231,305	5,715,142	0.88
1/13 through 12/13	641,841,501	40	1,606,188	125	1,476,889	1,675,523	2,147,661	6,906,261	1.08
1/14 through 12/14	589,606,540	26	750,271	137	1,628,887	1,012,794	2,145,570	5,537,522	0.94
1/15 through 12/15	710,769,015	41	1,865,329	146	2,167,759	1,712,533	2,805,161	8,550,782	1.20
5 YR. TOTAL	3,179,935,110	159	6,146,557	698	8,060,393	6,065,908	11,151,914	31,424,772	0.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		53%	0.447	86%	0.541			0.99	
Pure Premium Indicated by National Relativity		23%	0.519	7%	0.611			1.13	
Pure Premium Present on Rate Level		24%	0.384	7%	0.478			0.86	
Pure Premium Derived by Formula		0.448			0.541				0.99

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8037		STORE - SUPERSTORES AND WAREHOUSE CLUBS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	2,654,014	0	0	1	37	0	2,692	2,729	0.10
1/12 through 12/12	2,588,820	0	0	6	45,701	0	24,201	69,902	2.70
1/13 through 12/13	3,600,371	1	460	3	16,717	363	17,540	35,080	0.97
1/14 through 12/14	3,389,275	1	49,216	3	22,281	17,201	12,597	101,295	2.99
1/15 through 12/15	1,312,652,841	32	1,052,662	196	2,088,426	890,357	3,672,265	7,703,710	0.59
5 YR. TOTAL	1,324,885,321	34	1,102,338	209	2,173,162	907,921	3,729,295	7,912,716	0.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		48%	0.247	68%	0.350			0.60	
Pure Premium Indicated by National Relativity		26%	0.610	16%	0.666			1.28	
Pure Premium Present on Rate Level		26%	0.764	16%	0.710			1.47	
Pure Premium Derived by Formula		0.476			0.458		0.93		

CLASS 8039		STORE: DEPARTMENT-RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	160,061,375	15	373,452	31	211,703	317,718	361,337	1,264,210	0.79
1/12 through 12/12	316,003,463	29	542,277	66	508,853	559,538	919,831	2,530,499	0.80
1/13 through 12/13	307,847,492	17	310,744	70	837,647	734,713	1,211,949	3,095,053	1.01
1/14 through 12/14	293,515,099	22	943,138	51	436,211	674,987	768,609	2,822,945	0.96
1/15 through 12/15	294,492,386	18	690,038	50	608,315	934,698	1,106,140	3,339,191	1.13
5 YR. TOTAL	1,371,919,815	101	2,859,649	268	2,602,729	3,221,654	4,367,866	13,051,898	0.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	0.398	59%	0.553			0.95	
Pure Premium Indicated by National Relativity		32%	0.334	20%	0.480			0.81	
Pure Premium Present on Rate Level		33%	0.385	21%	0.518			0.90	
Pure Premium Derived by Formula		0.373			0.531		0.90		

CLASS 8044		STORE: FURNITURE & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	280,548,101	30	815,650	106	1,836,225	549,640	1,840,274	5,041,789	1.80
1/12 through 12/12	290,157,203	32	1,573,081	110	2,539,014	1,892,807	1,958,313	7,963,215	2.74
1/13 through 12/13	296,700,059	14	840,920	113	1,413,520	511,444	1,749,750	4,515,634	1.52
1/14 through 12/14	315,722,213	31	1,294,717	101	1,986,374	945,472	1,766,545	5,993,108	1.90
1/15 through 12/15	346,131,745	29	1,504,466	106	2,496,551	1,049,249	1,812,052	6,862,318	1.98
5 YR. TOTAL	1,529,259,321	136	6,028,834	536	10,271,684	4,948,612	9,126,934	30,376,064	1.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		58%	1.066	84%	0.920			1.99	
Pure Premium Indicated by National Relativity		21%	0.862	8%	0.837			1.70	
Pure Premium Present on Rate Level		21%	0.970	8%	0.935			1.91	
Pure Premium Derived by Formula		1.003			0.915		1.92		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8045		STORE: DRUG - RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	363,256,374	4	51,265	20	546,938	38,675	776,453	1,413,331	0.39
1/12 through 12/12	376,481,088	6	164,099	15	244,928	191,924	378,396	979,347	0.26
1/13 through 12/13	562,615,823	13	539,198	47	898,210	666,188	989,205	3,092,801	0.55
1/14 through 12/14	569,420,783	14	494,749	47	825,368	628,617	1,167,578	3,116,312	0.55
1/15 through 12/15	602,564,074	11	540,536	32	778,513	384,930	857,102	2,561,081	0.43
5 YR. TOTAL	2,474,338,142	48	1,789,847	161	3,293,957	1,910,334	4,168,734	11,162,872	0.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.205	51%		0.246		0.45	
Pure Premium Indicated by National Relativity		34%	0.234	24%		0.224		0.46	
Pure Premium Present on Rate Level		35%	0.166	25%		0.216		0.38	
Pure Premium Derived by Formula		0.201			0.233		0.43		

CLASS 8046		STORE: AUTOMOBILE PARTS & ACCESSORIES- NOC & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	277,316,987	30	689,351	72	711,333	745,608	1,159,548	3,305,840	1.19
1/12 through 12/12	283,934,547	28	514,330	67	987,243	710,629	1,227,627	3,439,829	1.21
1/13 through 12/13	289,126,357	18	362,193	62	789,061	521,045	870,086	2,542,385	0.88
1/14 through 12/14	364,582,195	35	1,399,259	73	671,407	1,609,640	1,154,378	4,834,684	1.33
1/15 through 12/15	356,896,751	23	630,067	55	749,920	1,066,170	1,148,998	3,595,155	1.01
5 YR. TOTAL	1,571,856,837	134	3,595,200	329	3,908,964	4,653,092	5,560,637	17,717,893	1.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		46%	0.477	72%		0.650		1.13	
Pure Premium Indicated by National Relativity		27%	0.567	14%		0.707		1.27	
Pure Premium Present on Rate Level		27%	0.580	14%		0.673		1.25	
Pure Premium Derived by Formula		0.529			0.661		1.19		

CLASS 8047		STORE: DRUG-WHOLESALE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	34,858,751	1	11,203	10	106,162	0	126,553	243,918	0.70
1/12 through 12/12	39,177,085	1	4,556	5	55,819	0	83,248	143,623	0.37
1/13 through 12/13	40,726,534	1	15,461	1	862	50,975	22,307	89,605	0.22
1/14 through 12/14	35,200,423	1	5,874	4	61,194	14,696	77,591	159,355	0.45
1/15 through 12/15	40,903,774	0	0	1	49,450	0	53,780	103,230	0.25
5 YR. TOTAL	190,866,567	4	37,094	21	273,487	65,671	363,479	739,731	0.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.163	18%		0.225		0.39	
Pure Premium Indicated by National Relativity		43%	0.299	41%		0.282		0.58	
Pure Premium Present on Rate Level		46%	0.266	41%		0.328		0.59	
Pure Premium Derived by Formula		0.269			0.291		0.56		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8058		BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	146,268,492	15	463,711	38	305,732	623,477	496,323	1,889,243	1.29
1/12 through 12/12	143,617,385	8	468,889	37	541,967	492,026	800,446	2,303,328	1.60
1/13 through 12/13	153,808,856	9	675,950	35	330,246	645,774	561,437	2,213,407	1.44
1/14 through 12/14	160,634,302	12	652,737	56	717,215	1,120,886	1,021,441	3,512,279	2.19
1/15 through 12/15	88,339,632	5	262,112	20	316,348	416,745	412,803	1,408,008	1.59
5 YR. TOTAL	692,668,667	49	2,523,399	186	2,211,508	3,298,908	3,292,450	11,326,265	1.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.684	57%	0.952	1.64			
Pure Premium Indicated by National Relativity		34%	0.515	21%	0.755	1.27			
Pure Premium Present on Rate Level		34%	0.646	22%	0.940	1.59			
Pure Premium Derived by Formula		0.614			0.908			1.52	

CLASS 8072		STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	50,256,351	2	182,885	6	149,240	91,480	338,430	762,035	1.52
1/12 through 12/12	44,327,905	3	48,070	3	9,802	72,916	79,557	210,345	0.48
1/13 through 12/13	40,797,817	1	38,338	5	68,467	52,334	125,665	284,804	0.70
1/14 through 12/14	41,420,689	0	0	3	41,334	0	60,427	101,761	0.25
1/15 through 12/15	46,504,037	0	0	2	1,507	0	30,458	31,965	0.07
5 YR. TOTAL	223,306,799	6	269,293	19	270,350	216,730	634,537	1,390,910	0.62
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.242	18%	0.381	0.62			
Pure Premium Indicated by National Relativity		41%	0.149	41%	0.219	0.37			
Pure Premium Present on Rate Level		49%	0.194	41%	0.310	0.50			
Pure Premium Derived by Formula		0.180			0.285			0.47	

CLASS 8102		SEED MERCHANT							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	59,582,065	0	0	3	11,258	0	37,183	48,441	0.08
1/12 through 12/12	58,647,345	0	0	1	1,891	0	18,440	20,331	0.03
1/13 through 12/13	61,558,221	1	14,758	5	176,157	146,697	115,079	452,691	0.74
1/14 through 12/14	60,724,107	0	0	4	27,413	0	75,006	102,419	0.17
1/15 through 12/15	52,047,916	1	4,761	5	98,235	3,604	94,150	200,750	0.39
5 YR. TOTAL	292,559,654	2	19,519	18	314,954	150,301	339,858	824,632	0.28
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.114	25%	0.168	0.28			
Pure Premium Indicated by National Relativity		41%	0.619	37%	0.736	1.36			
Pure Premium Present on Rate Level		41%	0.462	38%	0.441	0.90			
Pure Premium Derived by Formula		0.464			0.482			0.95	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8103		WOOL MERCHANT							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	4,443,382	0	0	1	5,803	0	17,529	23,332	0.53
1/12 through 12/12	4,782,580	0	0	2	132,032	0	102,543	234,575	4.91
1/13 through 12/13	4,892,267	0	0	2	4,731	0	11,376	16,107	0.33
1/14 through 12/14	5,027,675	0	0	1	3,345	0	11,982	15,327	0.31
1/15 through 12/15	3,478,252	0	0	2	72,078	0	18,645	90,723	2.61
5 YR. TOTAL	22,624,156	0	0	8	217,989	0	162,075	380,064	1.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.964	9%	0.716			1.68	
Pure Premium Indicated by National Relativity		10%	0.375	11%	0.782			1.16	
Pure Premium Present on Rate Level		85%	0.502	80%	0.726			1.23	
Pure Premium Derived by Formula		0.512		0.731				1.24	

CLASS 8106		IRON OR STEEL MERCHANT & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	50,560,618	2	40,382	23	288,393	78,490	429,953	837,218	1.66
1/12 through 12/12	51,788,280	2	30,099	17	287,857	22,769	273,924	614,649	1.19
1/13 through 12/13	62,195,694	4	389,218	23	533,371	200,733	507,015	1,630,337	2.62
1/14 through 12/14	60,285,348	2	164,459	26	856,891	89,888	961,718	2,072,956	3.44
1/15 through 12/15	66,382,558	1	54,194	22	645,417	89,307	591,781	1,380,699	2.08
5 YR. TOTAL	291,212,498	11	678,352	111	2,611,929	481,187	2,764,391	6,535,859	2.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	1.130	41%	1.115			2.25	
Pure Premium Indicated by National Relativity		36%	1.306	29%	1.374			2.68	
Pure Premium Present on Rate Level		36%	1.207	30%	1.162			2.37	
Pure Premium Derived by Formula		1.221		1.204				2.43	

CLASS 8107		MACHINERY DEALER NOC-STORE OR YARD-& DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	174,419,675	12	388,611	58	1,242,818	355,215	1,103,312	3,089,956	1.77
1/12 through 12/12	179,509,049	10	716,544	51	1,646,002	576,638	1,417,826	4,357,010	2.43
1/13 through 12/13	202,677,288	10	572,811	38	586,040	390,859	839,516	2,389,226	1.18
1/14 through 12/14	215,033,019	13	1,563,333	47	1,431,465	1,184,659	1,173,864	5,353,321	2.49
1/15 through 12/15	246,900,607	11	957,945	37	868,555	977,845	860,923	3,665,268	1.49
5 YR. TOTAL	1,018,539,638	56	4,199,244	231	5,774,880	3,485,216	5,395,441	18,854,781	1.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		47%	0.979	68%	0.872			1.85	
Pure Premium Indicated by National Relativity		26%	0.879	16%	0.800			1.68	
Pure Premium Present on Rate Level		27%	0.956	16%	0.916			1.87	
Pure Premium Derived by Formula		0.947		0.868				1.82	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8111		PLUMBERS SUPPLIES DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	53,579,028	3	206,822	10	202,916	282,059	147,871	839,668	1.57
1/12 through 12/12	55,003,339	3	212,947	15	139,658	372,162	211,975	936,742	1.70
1/13 through 12/13	80,170,955	1	97,089	10	145,293	41,988	132,443	416,813	0.52
1/14 through 12/14	81,175,431	2	125,804	17	270,815	141,376	314,243	852,238	1.05
1/15 through 12/15	97,068,442	3	79,707	5	130,968	159,413	102,085	472,173	0.49
5 YR. TOTAL	366,997,195	12	722,369	57	889,650	996,998	908,617	3,517,634	0.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.439	33%	0.519	0.96			
Pure Premium Indicated by National Relativity		39%	0.598	33%	0.545	1.14			
Pure Premium Present on Rate Level		39%	0.582	34%	0.590	1.17			
Pure Premium Derived by Formula		0.557			0.552		1.11		

CLASS 8116		FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	43,699,785	3	37,168	8	101,226	4,552	161,309	304,255	0.70
1/12 through 12/12	50,351,854	3	44,692	14	209,875	103,598	251,648	609,813	1.21
1/13 through 12/13	48,518,338	6	156,976	17	324,811	181,938	377,449	1,041,174	2.15
1/14 through 12/14	56,067,693	0	0	17	424,157	0	334,020	758,177	1.35
1/15 through 12/15	55,142,512	1	119,267	12	144,652	109,054	253,996	626,969	1.14
5 YR. TOTAL	253,780,182	13	358,103	68	1,204,721	399,142	1,378,422	3,340,388	1.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.616	30%	0.700	1.32			
Pure Premium Indicated by National Relativity		40%	0.664	35%	0.681	1.35			
Pure Premium Present on Rate Level		40%	0.681	35%	0.743	1.42			
Pure Premium Derived by Formula		0.661			0.708		1.37		

CLASS 8203		ICE MFG. OR DISTRIBUTION & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	7,808,036	0	0	6	45,068	0	60,845	105,913	1.36
1/12 through 12/12	7,302,603	1	31,290	4	142,688	39,264	24,800	238,042	3.26
1/13 through 12/13	6,377,797	1	51,404	4	64,023	49,145	99,795	264,367	4.15
1/14 through 12/14	9,626,180	4	68,874	10	105,118	21,624	117,501	313,117	3.25
1/15 through 12/15	7,219,045	1	25,554	3	184,256	5,479	47,135	262,424	3.64
5 YR. TOTAL	38,333,661	7	177,122	27	541,153	115,512	350,076	1,183,863	3.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	1.874	18%	1.215	3.09			
Pure Premium Indicated by National Relativity		37%	1.759	40%	1.695	3.45			
Pure Premium Present on Rate Level		51%	1.730	42%	1.798	3.53			
Pure Premium Derived by Formula		1.758			1.652		3.41		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8204		BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	3,106,572	1	96,284	0	0	79,159	18,469	193,912	6.24
1/12 through 12/12	4,125,640	0	0	0	0	0	4,128	4,128	0.10
1/13 through 12/13	5,023,276	1	136,878	6	74,438	95,171	102,131	408,618	8.14
1/14 through 12/14	6,644,959	0	0	6	43,473	0	82,040	125,513	1.89
1/15 through 12/15	6,315,115	1	54,138	5	242,080	70,804	80,280	447,302	7.08
5 YR. TOTAL	25,215,562	3	287,300	17	359,991	245,134	287,048	1,179,473	4.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	2.567	13%	2.111			4.68	
Pure Premium Indicated by National Relativity		28%	1.104	30%	1.280			2.38	
Pure Premium Present on Rate Level		64%	1.161	57%	1.418			2.58	
Pure Premium Derived by Formula					1.258			1.467	2.73

CLASS 8209		VEGETABLE PACKING & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	37,830,397	1	213,860	10	255,152	46,627	372,614	888,253	2.35
1/12 through 12/12	39,634,316	4	189,051	9	52,483	66,369	102,981	410,884	1.04
1/13 through 12/13	48,643,461	1	16,067	18	374,178	7,993	312,491	710,729	1.46
1/14 through 12/14	46,954,000	2	90,138	21	429,720	124,244	328,346	972,448	2.07
1/15 through 12/15	58,845,342	6	278,286	18	404,845	400,791	324,533	1,408,455	2.39
5 YR. TOTAL	231,907,516	14	787,402	76	1,516,378	646,024	1,440,965	4,390,769	1.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.993	32%	0.900			1.89	
Pure Premium Indicated by National Relativity		39%	1.080	34%	1.246			2.33	
Pure Premium Present on Rate Level		39%	0.910	34%	0.872			1.78	
Pure Premium Derived by Formula					0.995			1.008	2.00

CLASS 8215		FEED, FERTILIZER, HAY, OR GRAIN DEALER & LOCAL MANAGERS, DRIVERS - NO MFG							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	35,195,213	4	121,840	13	171,419	193,525	333,862	820,646	2.33
1/12 through 12/12	36,466,509	1	210,370	8	241,856	86,779	408,732	947,737	2.60
1/13 through 12/13	39,065,823	1	49,940	10	118,797	85,339	185,678	439,754	1.13
1/14 through 12/14	41,094,195	0	0	9	64,355	0	124,752	189,107	0.46
1/15 through 12/15	38,931,774	4	378,141	11	313,237	397,094	303,220	1,391,692	3.58
5 YR. TOTAL	190,753,514	10	760,291	51	909,664	762,737	1,356,244	3,788,936	1.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.875	30%	1.111			1.99	
Pure Premium Indicated by National Relativity		40%	0.983	35%	1.033			2.02	
Pure Premium Present on Rate Level		41%	0.838	35%	0.968			1.81	
Pure Premium Derived by Formula					0.903			1.034	1.94

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8227		CONSTRUCTION OR ERECTION PERMANENT YARD							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	86,945,495	4	127,596	24	565,889	96,216	1,003,563	1,793,264	2.06
1/12 through 12/12	91,745,105	6	572,472	32	1,071,469	1,060,585	843,212	3,547,738	3.87
1/13 through 12/13	94,748,833	9	850,822	19	218,281	812,846	601,581	2,483,530	2.62
1/14 through 12/14	104,390,894	5	267,554	18	909,147	145,939	760,631	2,083,271	2.00
1/15 through 12/15	115,460,397	3	268,291	27	1,162,511	237,259	918,283	2,586,344	2.24
5 YR. TOTAL	493,290,724	27	2,086,735	120	3,927,297	2,352,845	4,127,270	12,494,147	2.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	1.219	57%	1.314			2.53	
Pure Premium Indicated by National Relativity		32%	1.282	21%	1.237			2.52	
Pure Premium Present on Rate Level		32%	1.224	22%	1.409			2.63	
Pure Premium Derived by Formula		1.241			1.319		2.56		

CLASS 8232		LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES & YARD, WAREHOUSE, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	226,030,606	25	1,748,865	76	1,351,615	1,893,049	1,655,842	6,649,371	2.94
1/12 through 12/12	231,494,255	20	1,494,577	106	1,637,542	1,192,108	2,133,825	6,458,052	2.79
1/13 through 12/13	261,599,914	19	1,239,823	107	2,713,040	1,183,125	2,859,122	7,995,110	3.06
1/14 through 12/14	280,857,315	13	808,192	82	1,322,369	467,943	1,937,606	4,536,110	1.62
1/15 through 12/15	271,399,141	11	964,967	107	3,273,552	530,827	3,316,535	8,085,881	2.98
5 YR. TOTAL	1,271,381,231	88	6,256,424	478	10,298,118	5,267,052	11,902,930	33,724,524	2.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		58%	1.302	89%	1.350			2.65	
Pure Premium Indicated by National Relativity		21%	1.437	5%	1.394			2.83	
Pure Premium Present on Rate Level		21%	1.138	6%	1.255			2.39	
Pure Premium Derived by Formula		1.296			1.347		2.64		

CLASS 8233		COAL MERCHANT & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	68,326	0	0	0	0	0	0	0	0.00
1/12 through 12/12	60,285	0	0	0	0	0	0	0	0.00
1/13 through 12/13	63,305	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	191,916	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		22%	1.524	24%	0.704			2.23	
Pure Premium Present on Rate Level		77%	1.056	75%	0.599			1.66	
Pure Premium Derived by Formula		1.148			0.618		1.77		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8235		SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	15,227,362	2	240,117	6	108,426	117,683	143,217	609,443	4.00
1/12 through 12/12	17,285,380	0	0	11	231,530	0	313,253	544,783	3.15
1/13 through 12/13	21,714,138	0	0	7	254,129	0	88,855	342,984	1.58
1/14 through 12/14	23,285,403	3	53,594	9	267,182	13,212	273,866	607,854	2.61
1/15 through 12/15	23,971,518	3	140,662	7	185,975	411,988	180,058	918,683	3.83
5 YR. TOTAL	101,483,801	8	434,373	40	1,047,242	542,883	999,249	3,023,747	2.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	1.460	25%	1.520			2.98	
Pure Premium Indicated by National Relativity		41%	1.531	37%	1.456			2.99	
Pure Premium Present on Rate Level		42%	1.280	38%	1.235			2.52	
Pure Premium Derived by Formula		1.414			1.388		2.80		

CLASS 8236		READY MIXED CONCRETE DEALER - & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	68,239,807	4	378,920	30	1,045,989	354,161	641,398	2,420,468	3.55
1/12 through 12/12	64,804,212	6	454,561	17	500,052	322,514	587,412	1,864,539	2.88
1/13 through 12/13	67,794,223	6	335,788	27	967,047	223,291	1,299,078	2,825,204	4.17
1/14 through 12/14	72,415,945	7	551,171	20	786,408	287,152	877,063	2,501,794	3.46
1/15 through 12/15	89,472,525	11	1,019,074	24	599,055	845,132	704,403	3,167,664	3.54
5 YR. TOTAL	362,726,712	34	2,739,514	118	3,898,551	2,032,250	4,109,354	12,779,669	3.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		39%	1.830	53%	1.693			3.52	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		61%	1.818	47%	1.577			3.40	
Pure Premium Derived by Formula		1.823			1.638		3.46		

CLASS 8263		JUNK DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	2,172,958	0	0	2	8,037	0	25,907	33,944	1.56
1/12 through 12/12	2,701,831	1	110,650	0	0	136,228	2,594	249,472	9.23
1/13 through 12/13	3,177,033	1	35,244	0	0	8,809	2,366	46,419	1.46
1/14 through 12/14	4,308,674	2	40,860	7	319,870	15,013	182,831	558,574	12.96
1/15 through 12/15	3,424,559	0	0	0	0	0	2,500	2,500	0.07
5 YR. TOTAL	15,785,055	4	186,754	9	327,907	160,050	216,198	890,909	5.64
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	3.260	13%	2.384			5.64	
Pure Premium Indicated by National Relativity		28%	1.361	30%	2.172			3.53	
Pure Premium Present on Rate Level		64%	1.608	57%	2.328			3.94	
Pure Premium Derived by Formula		1.671			2.288		3.96		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8264		BOTTLE DEALER-USED & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	31,756,797	1	45,962	14	327,241	37,459	270,975	681,637	2.15
1/12 through 12/12	38,171,983	4	84,198	21	260,140	260,518	384,797	989,653	2.59
1/13 through 12/13	36,706,920	3	181,620	21	234,024	28,881	372,736	817,261	2.23
1/14 through 12/14	40,405,873	2	50,869	21	572,356	22,981	580,012	1,226,218	3.03
1/15 through 12/15	47,580,151	1	31,309	15	317,439	18,898	292,767	660,413	1.39
5 YR. TOTAL	194,621,724	11	393,958	92	1,711,200	368,737	1,901,287	4,375,182	2.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	1.082	36%		1.166		2.25	
Pure Premium Indicated by National Relativity		38%	1.298	32%		1.449		2.75	
Pure Premium Present on Rate Level		39%	1.205	32%		1.342		2.55	
Pure Premium Derived by Formula			1.212			1.313		2.53	

CLASS 8265		IRON OR STEEL SCRAP DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	54,565,355	5	666,884	30	351,757	448,058	594,677	2,061,376	3.78
1/12 through 12/12	53,894,567	6	246,376	23	907,625	564,783	730,454	2,449,238	4.54
1/13 through 12/13	53,438,377	5	305,328	23	778,566	570,254	920,165	2,574,313	4.82
1/14 through 12/14	51,632,959	3	312,578	23	522,081	295,614	856,755	1,987,028	3.85
1/15 through 12/15	44,069,939	2	456,495	11	295,764	270,568	337,581	1,360,408	3.09
5 YR. TOTAL	257,601,197	21	1,987,661	110	2,855,793	2,149,277	3,439,632	10,432,363	4.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	1.880	54%		2.170		4.05	
Pure Premium Indicated by National Relativity		33%	1.492	23%		1.550		3.04	
Pure Premium Present on Rate Level		34%	1.892	23%		2.266		4.16	
Pure Premium Derived by Formula			1.756			2.049		3.81	

CLASS 8279		STABLE OR BREEDING FARM & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	4,568,324	1	268,055	1	6,783	234,993	95,624	605,455	13.25
1/12 through 12/12	4,616,321	1	12,008	2	19,178	8,923	68,203	108,312	2.35
1/13 through 12/13	4,601,328	0	0	2	28,415	0	40,021	68,436	1.49
1/14 through 12/14	5,350,157	0	0	3	26,267	0	127,499	153,766	2.87
1/15 through 12/15	6,341,597	0	0	2	23,531	0	33,231	56,762	0.90
5 YR. TOTAL	25,477,727	2	280,063	10	104,174	243,916	364,578	992,731	3.90
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	1.508	20%		2.388		3.90	
Pure Premium Indicated by National Relativity		45%	1.609	40%		2.271		3.88	
Pure Premium Present on Rate Level		46%	1.447	40%		3.176		4.62	
Pure Premium Derived by Formula			1.525			2.656		4.18	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8288		LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	3,093,515	1	46,386	1	12,992	19,951	9,712	89,041	2.88
1/12 through 12/12	2,934,306	0	0	1	8,617	0	13,515	22,132	0.76
1/13 through 12/13	2,388,651	0	0	0	0	0	1,332	1,332	0.06
1/14 through 12/14	3,035,261	0	0	3	10,825	0	16,885	27,710	0.91
1/15 through 12/15	3,034,655	0	0	1	48,045	0	43,347	91,392	3.01
5 YR. TOTAL	14,486,388	1	46,386	6	80,479	19,951	84,791	231,607	1.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.876	12%	0.723	1.60			
Pure Premium Indicated by National Relativity		46%	1.522	44%	2.256	3.78			
Pure Premium Present on Rate Level		47%	1.540	44%	1.942	3.48			
Pure Premium Derived by Formula			1.485		1.934	3.42			

CLASS 8291		STORAGE WAREHOUSE-COLD							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	13,096,924	1	68,375	5	21,932	395,179	74,858	560,344	4.28
1/12 through 12/12	14,089,075	1	54,879	5	37,909	62,455	28,318	183,561	1.30
1/13 through 12/13	17,203,249	1	42,213	7	215,055	17,157	149,772	424,197	2.47
1/14 through 12/14	16,703,541	1	89,012	5	52,151	155,132	100,982	397,277	2.38
1/15 through 12/15	18,562,114	0	0	4	160,489	0	150,707	311,196	1.68
5 YR. TOTAL	79,654,903	4	254,479	26	487,536	629,923	504,637	1,876,575	2.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.932	23%	1.424	2.36			
Pure Premium Indicated by National Relativity		43%	1.038	38%	0.958	2.00			
Pure Premium Present on Rate Level		43%	1.031	39%	1.303	2.33			
Pure Premium Derived by Formula			1.020		1.200	2.22			

CLASS 8292		STORAGE WAREHOUSE NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	152,916,389	18	662,064	78	722,330	561,528	958,397	2,904,319	1.90
1/12 through 12/12	187,252,703	19	742,842	102	1,527,539	614,021	2,175,785	5,060,187	2.70
1/13 through 12/13	179,128,655	20	854,617	81	1,218,727	754,679	1,054,222	3,882,245	2.17
1/14 through 12/14	182,151,695	13	446,396	86	1,846,363	504,341	1,277,386	4,074,486	2.24
1/15 through 12/15	194,702,169	13	382,916	90	1,407,577	216,945	1,348,612	3,356,050	1.72
5 YR. TOTAL	896,151,611	83	3,088,835	437	6,722,536	2,651,514	6,814,402	19,277,287	2.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	1.095	68%	1.056	2.15			
Pure Premium Indicated by National Relativity		26%	0.891	16%	0.943	1.83			
Pure Premium Present on Rate Level		27%	1.085	16%	1.064	2.15			
Pure Premium Derived by Formula			1.039		1.039	2.08			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8293		STORAGE WAREHOUSE-FURNITURE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	60,530,671	16	1,008,620	63	901,671	607,293	1,064,047	3,581,631	5.92
1/12 through 12/12	61,936,972	15	491,308	73	993,764	551,791	1,238,171	3,275,034	5.29
1/13 through 12/13	68,120,398	13	490,367	58	873,009	300,003	1,088,302	2,751,681	4.04
1/14 through 12/14	73,080,183	14	592,403	58	1,584,377	786,907	1,143,671	4,107,358	5.62
1/15 through 12/15	71,963,686	7	454,656	69	926,137	823,535	1,005,242	3,209,570	4.46
5 YR. TOTAL	335,631,910	65	3,037,354	321	5,278,958	3,069,529	5,539,433	16,925,274	5.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		47%	2.478	68%	2.565			5.04	
Pure Premium Indicated by National Relativity		26%	2.603	16%	2.342			4.95	
Pure Premium Present on Rate Level		27%	2.896	16%	2.770			5.67	
Pure Premium Derived by Formula			2.623		2.562			5.19	

CLASS 8304		GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	2,766,475	0	0	1	422	0	2,922	3,344	0.12
1/12 through 12/12	4,417,867	0	0	4	225,634	0	141,954	367,588	8.32
1/13 through 12/13	5,623,709	0	0	3	75,889	0	176,267	252,156	4.48
1/14 through 12/14	5,330,661	0	0	3	117,607	0	90,039	207,646	3.90
1/15 through 12/15	6,058,640	0	0	1	10,613	0	54,537	65,150	1.08
5 YR. TOTAL	24,197,352	0	0	12	430,165	0	465,719	895,884	3.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	1.778	14%	1.925			3.70	
Pure Premium Indicated by National Relativity		45%	1.257	43%	1.293			2.55	
Pure Premium Present on Rate Level		46%	1.490	43%	1.538			3.03	
Pure Premium Derived by Formula			1.411		1.487			2.90	

CLASS 8350		GASOLINE DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	121,135,309	14	1,178,928	59	869,332	1,558,457	886,182	4,492,899	3.71
1/12 through 12/12	130,116,061	18	1,125,189	59	1,417,974	1,368,961	1,464,237	5,376,361	4.13
1/13 through 12/13	130,135,286	6	736,715	54	889,149	680,264	1,124,628	3,430,756	2.64
1/14 through 12/14	142,875,205	15	1,333,931	60	1,937,943	1,255,901	1,586,134	6,113,909	4.28
1/15 through 12/15	143,075,541	26	2,180,600	61	1,935,555	2,987,880	1,739,727	8,843,762	6.18
5 YR. TOTAL	667,337,402	79	6,555,363	293	7,049,953	7,851,463	6,800,908	28,257,687	4.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		54%	2.039	79%	2.196			4.24	
Pure Premium Indicated by National Relativity		23%	1.829	10%	1.471			3.30	
Pure Premium Present on Rate Level		23%	1.930	11%	1.920			3.85	
Pure Premium Derived by Formula			1.966		2.093			4.06	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8380		AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS								
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	1,552,766,779	87	5,471,968	402	6,393,539	5,659,503	6,387,343	23,912,353	1.54	
1/12 through 12/12	1,582,104,962	99	4,637,007	394	6,703,112	4,657,994	6,440,457	22,438,570	1.42	
1/13 through 12/13	1,676,172,546	91	5,170,551	397	8,416,318	4,557,733	7,901,068	26,045,670	1.55	
1/14 through 12/14	1,784,381,586	116	6,138,960	348	7,372,719	4,416,145	6,990,894	24,918,718	1.40	
1/15 through 12/15	1,872,702,689	79	4,338,744	339	7,421,010	4,324,757	7,419,653	23,504,164	1.26	
5 YR. TOTAL	8,468,128,562	472	25,757,230	1,880	36,306,698	23,616,132	35,139,415	120,819,475	1.43	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		100%	0.733	100%	0.694	1.43				
Pure Premium Indicated by National Relativity		0%	0.752	0%	0.708	1.46				
Pure Premium Present on Rate Level		0%	0.720	0%	0.705	1.43				
Pure Premium Derived by Formula		0.733			0.694		1.43			

CLASS 8381		GASOLINE STATION:SELF-SERVICE ONLY-RETAIL								
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	18,424,404	0	0	0	0	0	4,449	4,449	0.02	
1/12 through 12/12	19,079,749	2	326,495	1	60	97,278	8,342	432,175	2.27	
1/13 through 12/13	20,402,388	1	3,846	6	67,307	16,875	89,425	177,453	0.87	
1/14 through 12/14	22,283,519	1	144,097	2	9,729	63,673	53,938	271,437	1.22	
1/15 through 12/15	24,197,740	0	0	4	201,101	0	324,332	525,433	2.17	
5 YR. TOTAL	104,387,800	4	474,438	13	278,197	177,826	480,486	1,410,947	1.35	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		11%	0.721	16%	0.631	1.35				
Pure Premium Indicated by National Relativity		37%	0.631	39%	0.693	1.32				
Pure Premium Present on Rate Level		52%	0.545	45%	0.530	1.08				
Pure Premium Derived by Formula		0.596			0.610		1.21			

CLASS 8385		BUS CO.: GARAGE EMPLOYEES								
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	49,093,140	2	175,818	6	34,661	155,088	72,674	438,241	0.89	
1/12 through 12/12	49,939,198	1	9,288	10	181,091	3,354	247,044	440,777	0.88	
1/13 through 12/13	63,357,171	1	16,838	11	212,001	31,387	304,152	564,378	0.89	
1/14 through 12/14	67,792,707	2	8,799	9	82,700	54,301	167,362	313,162	0.46	
1/15 through 12/15	68,292,018	3	260,403	8	308,206	137,256	273,290	979,155	1.43	
5 YR. TOTAL	298,474,234	9	471,146	44	818,659	381,386	1,064,522	2,735,713	0.92	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		20%	0.432	30%	0.484	0.92				
Pure Premium Indicated by National Relativity		40%	0.667	35%	0.633	1.30				
Pure Premium Present on Rate Level		40%	0.582	35%	0.599	1.18				
Pure Premium Derived by Formula		0.586			0.576		1.16			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8392		AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	23,900,249	2	14,194	13	43,740	80,382	101,122	239,438	1.00
1/12 through 12/12	23,825,172	2	12,756	3	18,987	11,915	118,302	161,960	0.68
1/13 through 12/13	25,628,415	2	15,775	7	42,504	30,619	60,335	149,233	0.58
1/14 through 12/14	26,793,725	1	6,282	13	191,998	1,706	230,416	430,402	1.61
1/15 through 12/15	30,536,308	5	120,511	7	95,247	635,491	67,450	918,699	3.01
5 YR. TOTAL	130,683,869	12	169,518	43	392,476	760,113	577,625	1,899,732	1.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.430	23%		1.024		1.45	
Pure Premium Indicated by National Relativity		44%	0.573	38%		0.666		1.24	
Pure Premium Present on Rate Level		44%	0.492	39%		0.833		1.33	
Pure Premium Derived by Formula			0.520			0.813		1.33	

CLASS 8393		AUTOMOBILE BODY REPAIR & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	188,155,736	5	185,609	27	535,509	193,076	376,580	1,290,774	0.69
1/12 through 12/12	185,719,629	4	490,262	22	622,187	164,403	369,858	1,646,710	0.89
1/13 through 12/13	189,971,848	5	418,557	30	1,052,508	201,976	840,064	2,513,105	1.32
1/14 through 12/14	217,969,452	4	95,879	28	536,813	102,277	433,187	1,168,156	0.54
1/15 through 12/15	244,521,922	8	723,332	38	1,460,579	324,522	883,300	3,391,733	1.39
5 YR. TOTAL	1,026,338,587	26	1,913,639	145	4,207,596	986,254	2,902,989	10,010,478	0.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	0.596	43%		0.379		0.98	
Pure Premium Indicated by National Relativity		32%	0.486	28%		0.390		0.88	
Pure Premium Present on Rate Level		33%	0.507	29%		0.373		0.88	
Pure Premium Derived by Formula			0.531			0.380		0.91	

CLASS 8500		METAL SCRAP DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	7,584,396	0	0	3	133,290	0	177,871	311,161	4.10
1/12 through 12/12	7,762,589	2	3,713	4	68,778	6,776	38,688	117,955	1.52
1/13 through 12/13	6,516,050	1	159,661	2	38,797	34,058	30,851	263,367	4.04
1/14 through 12/14	5,677,964	0	0	3	28,641	0	27,714	56,355	0.99
1/15 through 12/15	6,365,954	1	6,278	1	21,127	13,109	17,913	58,427	0.92
5 YR. TOTAL	33,906,953	4	169,652	13	290,633	53,943	293,037	807,265	2.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	1.357	16%		1.023		2.38	
Pure Premium Indicated by National Relativity		44%	1.894	42%		1.831		3.73	
Pure Premium Present on Rate Level		45%	1.483	42%		1.472		2.96	
Pure Premium Derived by Formula			1.650			1.551		3.20	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8601		ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	922,365,227	8	363,817	24	229,376	491,614	498,113	1,582,920	0.17
1/12 through 12/12	1,014,388,699	8	249,845	35	886,828	133,613	718,529	1,988,815	0.20
1/13 through 12/13	977,802,316	3	304,008	21	386,139	169,054	496,231	1,355,432	0.14
1/14 through 12/14	1,128,783,036	3	165,827	20	760,763	49,753	855,620	1,831,963	0.16
1/15 through 12/15	1,243,251,641	7	149,320	23	517,281	186,868	474,670	1,328,139	0.11
5 YR. TOTAL	5,286,590,919	29	1,232,817	123	2,780,387	1,030,902	3,043,163	8,087,269	0.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.076	49%	0.077			0.15	
Pure Premium Indicated by National Relativity		33%	0.101	25%	0.092			0.19	
Pure Premium Present on Rate Level		33%	0.096	26%	0.092			0.19	
Pure Premium Derived by Formula		0.091			0.085			0.18	

CLASS 8602		SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, & DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	36,997,053	0	0	7	35,201	0	74,380	109,581	0.30
1/12 through 12/12	53,095,478	0	0	4	125,672	0	67,568	193,240	0.36
1/13 through 12/13	74,619,019	2	165,266	12	637,593	173,999	466,568	1,443,426	1.93
1/14 through 12/14	82,032,930	2	92,416	15	275,187	111,428	434,695	913,726	1.11
1/15 through 12/15	81,270,607	1	28,472	11	201,683	38,037	208,865	477,057	0.59
5 YR. TOTAL	328,015,087	5	286,154	49	1,275,336	323,464	1,252,076	3,137,030	0.96
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.476	26%	0.480			0.96	
Pure Premium Indicated by National Relativity		41%	0.467	37%	0.416			0.88	
Pure Premium Present on Rate Level		42%	0.365	37%	0.410			0.78	
Pure Premium Derived by Formula		0.426			0.430			0.86	

CLASS 8603		ARCHITECTURAL OR ENGINEERING FIRM - CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	257,967,080	0	0	0	0	0	1,984	1,984	0.00
1/12 through 12/12	310,014,352	0	0	2	5,602	0	22,814	28,416	0.01
1/13 through 12/13	410,691,496	0	0	2	28,065	0	28,899	56,964	0.01
1/14 through 12/14	454,730,381	0	0	4	54,669	0	66,629	121,298	0.03
1/15 through 12/15	477,386,184	0	0	2	87,405	0	103,366	190,771	0.04
5 YR. TOTAL	1,910,789,493	0	0	10	175,741	0	223,692	399,433	0.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.009	13%	0.012			0.02	
Pure Premium Indicated by National Relativity		31%	0.027	33%	0.029			0.06	
Pure Premium Present on Rate Level		61%	0.015	54%	0.018			0.03	
Pure Premium Derived by Formula		0.018			0.021			0.04	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8606		GEOPHYSICAL EXPLORATION - ALL EMPLOYEES & DRIVERS								
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	8,713,949	1	11,511	1	21,962	33,551	15,964	82,988	0.95	
1/12 through 12/12	8,137,721	0	0	0	0	0	2,389	2,389	0.03	
1/13 through 12/13	9,961,836	0	0	2	17,408	0	42,669	60,077	0.60	
1/14 through 12/14	10,490,154	0	0	0	0	0	5,538	5,538	0.05	
1/15 through 12/15	11,365,517	1	90,151	2	17,124	114,981	115,061	337,317	2.97	
5 YR. TOTAL	48,669,177	2	101,662	5	56,494	148,532	181,621	488,309	1.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		8%	0.325	12%	0.678	1.00				
Pure Premium Indicated by National Relativity		20%	0.636	22%	0.578	1.21				
Pure Premium Present on Rate Level		72%	0.640	66%	0.597	1.24				
Pure Premium Derived by Formula		0.614			0.603		1.22			

CLASS 8710		FIELD BONDED WAREHOUSING -ALL EMPLOYEES & CLERICAL								
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	184,792	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	184,792	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		1%	0.000	1%	0.000	0.00				
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00				
Pure Premium Present on Rate Level		99%	0.695	99%	0.446	1.14				
Pure Premium Derived by Formula		0.688			0.442		1.13			

CLASS 8719		STEVEDORING: TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK								
Industry Group: Goods and Services Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	6,405	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	91,401	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	225,476	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	323,282	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		1%	0.000	1%	0.000	0.00				
Pure Premium Indicated by National Relativity		9%	0.442	10%	0.501	0.94				
Pure Premium Present on Rate Level		90%	0.752	89%	0.730	1.48				
Pure Premium Derived by Formula		0.717			0.700		1.42			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8720		INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	91,228,517	6	193,859	13	331,353	218,933	408,950	1,153,095	1.26
1/12 through 12/12	101,167,737	1	7,976	8	46,204	20,366	113,523	188,069	0.19
1/13 through 12/13	173,261,639	2	143,146	12	410,193	95,907	720,760	1,370,006	0.79
1/14 through 12/14	177,159,913	4	51,446	7	26,737	98,251	89,431	265,865	0.15
1/15 through 12/15	228,375,819	5	346,904	14	177,498	257,617	374,863	1,156,882	0.51
5 YR. TOTAL	771,193,625	18	743,331	54	991,985	691,074	1,707,527	4,133,917	0.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	0.225	38%		0.311		0.54	
Pure Premium Indicated by National Relativity		37%	0.298	31%		0.299		0.60	
Pure Premium Present on Rate Level		38%	0.367	31%		0.373		0.74	
Pure Premium Derived by Formula			0.306			0.327		0.63	

CLASS 8721		REAL ESTATE APPRAISAL COMPANIES-OUTSIDE EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	100,292,648	0	0	0	0	0	7,473	7,473	0.01
1/12 through 12/12	120,988,027	0	0	2	38,669	0	41,640	80,309	0.07
1/13 through 12/13	135,605,224	0	0	2	159,385	0	324,668	484,053	0.36
1/14 through 12/14	163,235,731	5	210,418	1	27,496	504,328	47,211	789,453	0.48
1/15 through 12/15	195,269,876	1	83,679	0	0	85,396	26,716	195,791	0.10
5 YR. TOTAL	715,391,506	6	294,097	5	225,550	589,724	447,708	1,557,079	0.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.073	19%		0.145		0.22	
Pure Premium Indicated by National Relativity		16%	0.083	17%		0.061		0.14	
Pure Premium Present on Rate Level		72%	0.081	64%		0.098		0.18	
Pure Premium Derived by Formula			0.080			0.101		0.18	

CLASS 8723		INSURANCE COMPANIES - INCLUDING CLERICAL & SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	553,090,672	3	81,229	10	166,607	37,624	230,455	515,915	0.09
1/13 through 12/13	1,419,516,322	2	12,224	25	789,207	74,252	456,421	1,332,104	0.09
1/14 through 12/14	1,819,969,295	9	384,197	26	516,594	181,588	576,281	1,658,660	0.09
1/15 through 12/15	2,133,368,563	8	405,852	16	1,155,885	375,616	1,356,454	3,293,807	0.15
5 YR. TOTAL	5,925,944,852	22	883,502	77	2,628,293	669,080	2,619,611	6,800,486	0.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	0.059	36%		0.055		0.11	
Pure Premium Indicated by National Relativity		37%	0.043	32%		0.050		0.09	
Pure Premium Present on Rate Level		38%	0.045	32%		0.045		0.09	
Pure Premium Derived by Formula			0.048			0.050		0.10	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8725		INVENTORY COUNTERS - TRAVELING - INCLUDING SALESPERSONS & CLERICAL							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	629,271	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,649,290	1	18,577	1	10,655	5,659	19,271	54,162	3.28
1/13 through 12/13	1,641,622	1	5,921	0	0	0	0	5,921	0.36
1/14 through 12/14	2,974,912	0	0	0	0	0	1,292	1,292	0.04
1/15 through 12/15	2,185,608	1	5,219	0	0	2,902	4,327	12,448	0.57
5 YR. TOTAL	9,080,703	3	29,717	1	10,655	8,561	24,890	73,823	0.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.445	6%		0.368		0.81	
Pure Premium Indicated by National Relativity		12%	1.009	13%		1.043		2.05	
Pure Premium Present on Rate Level		84%	0.711	81%		0.738		1.45	
Pure Premium Derived by Formula			0.736			0.755		1.49	

CLASS 8742		SALESPERSONS OR COLLECTORS-OUTSIDE							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	8,582,474,778	62	2,859,144	208	5,572,545	3,398,361	4,996,501	16,826,551	0.20
1/12 through 12/12	8,720,985,005	61	3,294,582	186	4,423,363	3,684,430	5,514,860	16,917,235	0.19
1/13 through 12/13	8,918,444,204	58	3,065,276	171	3,691,136	2,920,437	4,436,970	14,113,819	0.16
1/14 through 12/14	9,539,528,447	64	4,196,167	163	3,651,052	5,601,064	4,045,876	17,494,159	0.18
1/15 through 12/15	10,120,644,123	63	4,402,363	157	4,412,918	2,574,364	4,167,999	15,557,644	0.15
5 YR. TOTAL	45,882,076,557	308	17,817,532	885	21,751,014	18,178,656	23,162,206	80,909,408	0.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		95%	0.086	100%		0.090		0.18	
Pure Premium Indicated by National Relativity		2%	0.087	0%		0.085		0.17	
Pure Premium Present on Rate Level		3%	0.086	0%		0.093		0.18	
Pure Premium Derived by Formula			0.086			0.090		0.18	

CLASS 8745		NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS-NOT RETAIL DEALER-& SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	5,758,835	0	0	3	22,757	0	16,356	39,113	0.68
1/12 through 12/12	5,957,851	0	0	5	17,790	0	23,435	41,225	0.69
1/13 through 12/13	6,452,741	2	30,681	1	2,717	31,568	2,207	67,173	1.04
1/14 through 12/14	6,849,358	1	12,221	3	31,705	10,183	31,006	85,115	1.24
1/15 through 12/15	7,008,343	0	0	2	3,374	0	11,678	15,052	0.22
5 YR. TOTAL	32,027,128	3	42,902	14	78,343	41,751	84,682	247,678	0.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.379	16%		0.395		0.77	
Pure Premium Indicated by National Relativity		36%	1.249	39%		1.126		2.38	
Pure Premium Present on Rate Level		55%	1.053	45%		1.639		2.69	
Pure Premium Derived by Formula			1.063			1.240		2.30	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8748		AUTOMOBILE SALESPERSONS								
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	610,167,435	9	611,946	25	589,765	485,144	488,772	2,175,627	0.36	
1/12 through 12/12	677,924,915	9	257,308	20	349,707	797,150	388,838	1,793,003	0.27	
1/13 through 12/13	744,212,127	5	246,724	18	990,391	263,785	529,795	2,030,695	0.27	
1/14 through 12/14	791,430,450	15	1,813,638	25	777,613	1,209,820	443,710	4,244,781	0.54	
1/15 through 12/15	845,897,722	12	542,279	12	354,133	520,850	339,120	1,756,382	0.21	
5 YR. TOTAL	3,669,632,649	50	3,471,895	100	3,061,609	3,276,749	2,190,235	12,000,488	0.33	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		37%	0.178	53%	0.149	0.33				
Pure Premium Indicated by National Relativity		31%	0.172	23%	0.161	0.33				
Pure Premium Present on Rate Level		32%	0.164	24%	0.154	0.32				
Pure Premium Derived by Formula		0.172			0.153		0.33			

CLASS 8755		LABOR UNION-ALL EMPLOYEES								
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	8,847,567	0	0	0	0	0	102	102	0.00	
1/12 through 12/12	10,752,277	0	0	1	2,791	0	9,376	12,167	0.11	
1/13 through 12/13	10,450,930	0	0	0	0	0	3,643	3,643	0.04	
1/14 through 12/14	10,680,870	0	0	0	0	0	103	103	0.00	
1/15 through 12/15	11,991,215	0	0	0	0	0	289	289	0.00	
5 YR. TOTAL	52,722,859	0	0	1	2,791	0	13,513	16,304	0.03	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		3%	0.005	5%	0.026	0.03				
Pure Premium Indicated by National Relativity		19%	0.076	20%	0.086	0.16				
Pure Premium Present on Rate Level		78%	0.073	75%	0.082	0.16				
Pure Premium Derived by Formula		0.072			0.080		0.15			

CLASS 8799		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP - CLERICAL STAFF								
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	4,065,421	0	0	0	0	0	893	893	0.02	
1/12 through 12/12	5,632,285	0	0	0	0	0	1,201	1,201	0.02	
1/13 through 12/13	5,681,687	0	0	0	0	0	948	948	0.02	
1/14 through 12/14	4,054,782	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	5,150,280	0	0	0	0	0	1,848	1,848	0.04	
5 YR. TOTAL	24,584,455	0	0	0	0	0	4,890	4,890	0.02	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		3%	0.000	4%	0.020	0.02				
Pure Premium Indicated by National Relativity		16%	0.105	17%	0.127	0.23				
Pure Premium Present on Rate Level		81%	0.112	79%	0.149	0.26				
Pure Premium Derived by Formula		0.108			0.140		0.25			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8800		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP							
Industry Group: Office and Clerical Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	23,814,911	0	0	2	7,017	0	2,731	9,748	0.04
1/12 through 12/12	22,059,635	3	28,150	2	25,614	48,202	29,009	130,975	0.59
1/13 through 12/13	27,253,680	0	0	2	17,013	0	28,347	45,360	0.17
1/14 through 12/14	25,078,393	0	0	2	10,153	0	8,870	19,023	0.08
1/15 through 12/15	27,585,895	0	0	5	171,383	0	97,188	268,571	0.97
5 YR. TOTAL	125,792,514	3	28,150	13	231,180	48,202	166,145	473,677	0.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.206	15%	0.170			0.38	
Pure Premium Indicated by National Relativity		45%	0.475	42%	0.500			0.98	
Pure Premium Present on Rate Level		45%	0.336	43%	0.350			0.69	
Pure Premium Derived by Formula						0.386			0.77

CLASS 8803		AUDITOR, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNER OR PROGRAMMER - TRAVELING							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	2,089,404,053	6	253,923	12	313,884	622,973	318,721	1,509,501	0.07
1/12 through 12/12	2,339,593,671	2	10,218	7	414,465	16,249	241,734	682,666	0.03
1/13 through 12/13	2,576,594,908	6	307,221	16	662,535	112,938	478,324	1,561,018	0.06
1/14 through 12/14	2,902,048,102	4	60,188	18	463,398	114,847	354,647	993,080	0.03
1/15 through 12/15	2,913,548,623	2	36,911	11	221,569	133,400	241,949	633,829	0.02
5 YR. TOTAL	12,821,189,357	20	668,461	64	2,075,851	1,000,407	1,635,375	5,380,094	0.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.021	39%	0.021			0.04	
Pure Premium Indicated by National Relativity		36%	0.017	30%	0.016			0.03	
Pure Premium Present on Rate Level		37%	0.025	31%	0.024			0.05	
Pure Premium Derived by Formula						0.021			0.04

CLASS 8810		CLERICAL OFFICE EMPLOYEES NOC							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	36,793,775,939	123	3,932,572	463	8,068,132	3,621,040	9,761,323	25,383,067	0.07
1/12 through 12/12	34,023,799,647	111	4,953,553	382	5,608,174	4,953,881	7,265,167	22,780,775	0.07
1/13 through 12/13	34,494,517,668	97	4,327,028	362	6,662,133	3,894,591	7,419,591	22,303,343	0.07
1/14 through 12/14	36,787,459,265	105	6,015,172	340	5,999,211	4,726,076	7,061,484	23,801,943	0.07
1/15 through 12/15	39,534,440,390	96	4,501,248	352	9,040,551	5,100,947	8,934,025	27,576,771	0.07
5 YR. TOTAL	181,633,992,909	532	23,729,573	1,899	35,378,201	22,296,535	40,441,590	121,845,899	0.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.033	100%	0.035			0.07	
Pure Premium Indicated by National Relativity		0%	0.037	0%	0.043			0.08	
Pure Premium Present on Rate Level		0%	0.030	0%	0.036			0.07	
Pure Premium Derived by Formula						0.033			0.07

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8820		ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,230,883,206	7	173,008	16	363,729	108,671	461,643	1,107,051	0.09
1/12 through 12/12	1,290,252,736	2	212,307	16	210,569	294,246	247,808	964,930	0.08
1/13 through 12/13	1,323,271,675	1	23,213	13	256,417	26,217	155,570	461,417	0.04
1/14 through 12/14	1,349,015,844	1	5,866	10	510,991	40,197	453,514	1,010,568	0.08
1/15 through 12/15	1,396,914,754	1	36,660	23	918,041	38,886	655,830	1,649,417	0.12
5 YR. TOTAL	6,590,338,215	12	451,054	78	2,259,747	508,217	1,974,365	5,193,383	0.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.041	33%	0.038			0.08	
Pure Premium Indicated by National Relativity		39%	0.039	33%	0.039			0.08	
Pure Premium Present on Rate Level		39%	0.032	34%	0.033			0.07	
Pure Premium Derived by Formula		0.037		0.037				0.07	

CLASS 8824		RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	272,382,118	30	954,858	95	1,138,364	631,078	1,657,680	4,381,980	1.61
1/12 through 12/12	281,053,357	34	1,130,696	98	1,236,975	1,144,049	1,872,747	5,384,467	1.92
1/13 through 12/13	324,888,833	39	901,372	118	1,098,668	1,158,810	1,850,617	5,009,467	1.54
1/14 through 12/14	321,823,842	45	1,217,456	99	1,308,266	1,366,479	1,680,882	5,573,083	1.73
1/15 through 12/15	367,395,884	39	1,081,867	110	1,298,092	1,296,895	1,881,512	5,558,366	1.51
5 YR. TOTAL	1,567,544,034	187	5,286,249	520	6,080,365	5,597,311	8,943,438	25,907,363	1.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		53%	0.725	87%	0.928			1.65	
Pure Premium Indicated by National Relativity		23%	0.770	6%	0.905			1.68	
Pure Premium Present on Rate Level		24%	0.773	7%	0.984			1.76	
Pure Premium Derived by Formula		0.747		0.931				1.68	

CLASS 8825 + +		RETIREMENT LIVING CENTERS: FOOD SERVICE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	91,950,371	6	97,506	19	103,188	152,345	379,997	733,036	0.80
1/12 through 12/12	98,564,728	3	42,736	29	200,345	125,951	416,838	785,870	0.80
1/13 through 12/13	103,565,883	7	245,899	24	270,441	254,842	540,640	1,311,822	1.27
1/14 through 12/14	101,013,275	6	157,407	18	160,348	196,736	240,885	755,376	0.75
1/15 through 12/15	109,369,848	3	157,255	20	184,906	96,157	286,136	724,454	0.66
5 YR. TOTAL	504,464,105	25	700,803	110	919,228	826,031	1,864,496	4,310,558	0.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.321	37%	0.533			0.85	
Pure Premium Indicated by National Relativity		39%	0.417	31%	0.543			0.96	
Pure Premium Present on Rate Level		40%	0.376	32%	0.543			0.92	
Pure Premium Derived by Formula		0.380		0.539				0.92	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8826 + +		RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	171,041,941	28	1,083,613	53	916,627	769,131	1,045,265	3,814,636	2.23
1/12 through 12/12	187,292,642	14	533,459	36	219,447	374,713	668,625	1,796,244	0.96
1/13 through 12/13	191,357,627	10	229,134	61	662,150	190,013	825,459	1,906,756	1.00
1/14 through 12/14	174,667,731	7	290,571	60	1,119,475	413,344	1,429,779	3,253,169	1.86
1/15 through 12/15	186,278,535	9	233,112	39	515,103	255,605	761,388	1,765,208	0.95
5 YR. TOTAL	910,638,476	68	2,369,889	249	3,432,802	2,002,806	4,730,516	12,536,013	1.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.637	60%	0.739	1.38			
Pure Premium Indicated by National Relativity		30%	0.550	20%	0.715	1.27			
Pure Premium Present on Rate Level		31%	0.733	20%	0.797	1.53			
Pure Premium Derived by Formula		0.641			0.746			1.39	

CLASS 8831		HOSPITAL-VETERINARY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	318,063,310	9	286,475	49	432,621	195,822	1,316,691	2,231,609	0.70
1/12 through 12/12	348,671,752	6	187,764	65	624,680	237,576	1,607,879	2,657,899	0.76
1/13 through 12/13	370,618,246	6	70,095	64	793,932	51,006	1,497,289	2,412,322	0.65
1/14 through 12/14	403,602,770	12	211,207	74	648,466	233,584	1,751,688	2,844,945	0.71
1/15 through 12/15	443,834,502	6	299,426	82	898,300	378,207	1,757,832	3,333,765	0.75
5 YR. TOTAL	1,884,790,580	39	1,054,967	334	3,397,999	1,096,195	7,931,379	13,480,540	0.72
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.236	65%	0.479	0.72			
Pure Premium Indicated by National Relativity		33%	0.265	17%	0.457	0.72			
Pure Premium Present on Rate Level		34%	0.249	18%	0.450	0.70			
Pure Premium Derived by Formula		0.250			0.470			0.72	

CLASS 8832		PHYSICIAN & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	5,150,064,193	52	2,650,780	152	2,908,253	2,244,764	3,815,059	11,618,856	0.23
1/12 through 12/12	5,339,149,423	42	2,305,114	137	2,849,446	1,902,343	2,757,562	9,814,465	0.18
1/13 through 12/13	5,688,611,074	53	3,383,638	152	2,695,976	2,962,257	3,192,528	12,234,399	0.22
1/14 through 12/14	5,865,369,247	56	3,101,057	136	2,396,006	1,847,198	3,009,746	10,354,007	0.18
1/15 through 12/15	6,244,413,792	53	2,067,670	134	2,718,285	1,476,330	3,260,713	9,522,998	0.15
5 YR. TOTAL	28,287,607,729	256	13,508,259	711	13,567,966	10,432,892	16,035,608	53,544,725	0.19
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		77%	0.096	100%	0.094	0.19			
Pure Premium Indicated by National Relativity		11%	0.083	0%	0.086	0.17			
Pure Premium Present on Rate Level		12%	0.091	0%	0.097	0.19			
Pure Premium Derived by Formula		0.094			0.094			0.19	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8833		HOSPITAL: PROFESSIONAL EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,544,214,056	46	2,960,656	169	2,528,910	2,581,407	3,432,981	11,503,954	0.74
1/12 through 12/12	1,442,372,591	46	2,579,308	161	2,851,566	2,061,893	3,232,304	10,725,071	0.74
1/13 through 12/13	1,267,720,628	36	2,154,864	103	2,215,408	1,823,198	2,031,191	8,224,661	0.65
1/14 through 12/14	1,246,150,656	23	1,631,329	103	2,335,027	1,043,876	2,271,466	7,281,698	0.58
1/15 through 12/15	1,234,706,621	28	1,240,547	91	1,821,649	1,128,876	1,895,997	6,087,069	0.49
5 YR. TOTAL	6,735,164,552	179	10,566,704	627	11,752,560	8,639,250	12,863,939	43,822,453	0.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		70%	0.331	100%	0.319	0.65			
Pure Premium Indicated by National Relativity		15%	0.264	0%	0.280	0.54			
Pure Premium Present on Rate Level		15%	0.321	0%	0.332	0.65			
Pure Premium Derived by Formula		0.319			0.319		0.64		

CLASS 8835		HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	804,260,288	77	2,977,141	269	3,708,092	2,931,460	3,572,769	13,189,462	1.64
1/12 through 12/12	858,723,623	98	4,794,057	248	3,940,591	4,062,594	3,541,382	16,338,624	1.90
1/13 through 12/13	884,391,363	81	3,576,288	233	3,956,493	2,871,366	3,318,362	13,722,509	1.55
1/14 through 12/14	900,583,742	75	4,519,158	219	4,507,998	3,363,559	3,835,302	16,226,017	1.80
1/15 through 12/15	970,830,065	64	3,373,782	191	2,883,482	2,941,112	2,832,458	12,030,834	1.24
5 YR. TOTAL	4,418,789,081	395	19,240,426	1,160	18,996,656	16,170,091	17,100,273	71,507,446	1.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		93%	0.865	100%	0.753	1.62			
Pure Premium Indicated by National Relativity		3%	0.620	0%	0.567	1.19			
Pure Premium Present on Rate Level		4%	0.845	0%	0.783	1.63			
Pure Premium Derived by Formula		0.857			0.753		1.61		

CLASS 8842		GROUP HOMES-ALL EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	363,911,243	30	997,233	135	1,290,395	1,084,025	1,408,361	4,780,014	1.31
1/12 through 12/12	367,206,668	27	758,311	109	1,409,420	602,897	1,705,020	4,475,648	1.22
1/13 through 12/13	343,841,932	20	416,000	102	1,115,627	669,658	1,442,688	3,643,973	1.06
1/14 through 12/14	339,741,914	22	660,326	106	1,610,995	767,595	1,748,858	4,787,774	1.41
1/15 through 12/15	355,647,929	17	525,840	106	1,258,752	541,089	1,628,711	3,954,392	1.11
5 YR. TOTAL	1,770,349,686	116	3,357,710	558	6,685,189	3,665,264	7,933,638	21,641,801	1.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	0.567	74%	0.655	1.22			
Pure Premium Indicated by National Relativity		26%	0.664	13%	0.805	1.47			
Pure Premium Present on Rate Level		26%	0.564	13%	0.633	1.20			
Pure Premium Derived by Formula		0.591			0.672		1.26		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8848		DOMICILIARY HOMES-ALL EMPLOYEES								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	148,338,835	23	792,804	52	297,014	550,316	657,655	2,297,789	1.55	
1/12 through 12/12	143,801,047	25	724,704	65	1,023,985	883,471	1,338,862	3,971,022	2.76	
1/13 through 12/13	148,472,121	26	630,933	81	1,063,905	691,197	1,156,235	3,542,270	2.39	
1/14 through 12/14	150,583,064	9	223,372	54	842,153	173,758	876,674	2,115,957	1.41	
1/15 through 12/15	124,839,355	15	602,846	38	455,068	473,622	557,239	2,088,775	1.67	
5 YR. TOTAL	716,034,422	98	2,974,659	290	3,682,125	2,772,364	4,586,665	14,015,813	1.96	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		36%	0.930	58%	1.028	1.96				
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00				
Pure Premium Present on Rate Level		64%	0.789	42%	0.968	1.76				
Pure Premium Derived by Formula		0.840			1.003		1.84			

CLASS 8849		NURSING HOME-ALL EMPLOYEES								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	1,129,852,722	112	4,434,636	385	4,304,114	4,497,967	5,139,260	18,375,977	1.63	
1/12 through 12/12	1,129,160,846	95	4,584,632	318	4,361,171	4,160,524	4,927,139	18,033,466	1.60	
1/13 through 12/13	1,046,968,348	87	3,252,813	281	4,910,932	2,980,662	5,282,515	16,426,922	1.57	
1/14 through 12/14	1,104,770,400	72	3,363,028	278	4,670,300	1,966,204	4,713,399	14,712,931	1.33	
1/15 through 12/15	1,105,715,607	62	3,455,515	238	4,216,477	2,466,740	4,403,803	14,542,535	1.32	
5 YR. TOTAL	5,516,467,923	428	19,090,624	1,500	22,462,994	16,072,097	24,466,116	82,091,831	1.49	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		97%	0.753	100%	0.735	1.49				
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00				
Pure Premium Present on Rate Level		3%	0.744	0%	0.778	1.52				
Pure Premium Derived by Formula		0.753			0.735		1.49			

CLASS 8855		BANKS AND TRUST COMPANIES - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL								
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	4,143,799,024	11	547,113	52	656,810	461,444	737,947	2,403,314	0.06	
1/13 through 12/13	5,220,656,289	19	1,601,787	65	975,475	981,357	1,068,345	4,626,964	0.09	
1/14 through 12/14	5,669,220,045	15	467,897	42	899,010	705,074	1,390,414	3,462,395	0.06	
1/15 through 12/15	5,944,633,166	12	292,087	49	865,494	199,022	1,227,253	2,583,856	0.04	
5 YR. TOTAL	20,978,308,524	57	2,908,884	208	3,396,789	2,346,897	4,423,959	13,076,529	0.06	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		42%	0.030	62%	0.032	0.06				
Pure Premium Indicated by National Relativity		29%	0.042	19%	0.050	0.09				
Pure Premium Present on Rate Level		29%	0.036	19%	0.037	0.07				
Pure Premium Derived by Formula		0.035			0.036		0.07			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8856		CHECK CASHING ESTABLISHMENTS - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	2,446,672	0	0	0	0	0	117	117	0.01
1/13 through 12/13	5,617,721	0	0	0	0	0	0	0	0.00
1/14 through 12/14	9,176,269	1	52,092	1	3,037	0	2,787	57,916	0.63
1/15 through 12/15	7,081,716	1	33,283	0	0	19,182	113	52,578	0.74
5 YR. TOTAL	24,322,378	2	85,375	1	3,037	19,182	3,017	110,611	0.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.364	3%	0.091	0.46			
Pure Premium Indicated by National Relativity		32%	0.196	34%	0.163	0.36			
Pure Premium Present on Rate Level		66%	0.085	63%	0.071	0.16			
Pure Premium Derived by Formula			0.126		0.103	0.23			

CLASS 8864		SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	552,345,804	30	592,896	93	1,045,739	637,713	1,737,110	4,013,458	0.73
1/12 through 12/12	553,634,937	19	441,506	76	837,671	423,629	1,220,933	2,923,739	0.53
1/13 through 12/13	620,881,517	26	967,154	76	868,510	910,454	1,406,836	4,152,954	0.67
1/14 through 12/14	667,126,404	19	557,135	89	1,151,887	660,339	1,655,145	4,024,506	0.60
1/15 through 12/15	684,302,547	19	703,225	78	1,247,477	1,088,533	1,792,116	4,831,351	0.71
5 YR. TOTAL	3,078,291,209	113	3,261,916	412	5,151,284	3,720,668	7,812,140	19,946,008	0.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	0.273	75%	0.375	0.65			
Pure Premium Indicated by National Relativity		26%	0.395	12%	0.520	0.92			
Pure Premium Present on Rate Level		27%	0.309	13%	0.374	0.68			
Pure Premium Derived by Formula			0.314		0.392	0.71			

CLASS 8868		COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	3,766,336,153	80	1,655,284	324	2,827,742	2,346,035	4,489,813	11,318,874	0.30
1/12 through 12/12	3,830,485,566	69	1,742,168	320	1,953,167	1,823,590	4,017,945	9,536,870	0.25
1/13 through 12/13	3,973,112,831	82	1,967,165	295	2,893,298	2,311,559	5,005,322	12,177,344	0.31
1/14 through 12/14	4,022,409,391	58	1,472,653	241	1,933,956	2,079,083	3,265,548	8,751,240	0.22
1/15 through 12/15	4,128,153,612	63	2,045,004	254	3,106,676	1,547,446	5,071,018	11,770,144	0.29
5 YR. TOTAL	19,720,497,553	352	8,882,274	1,434	12,714,839	10,107,713	21,849,646	53,554,472	0.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		69%	0.110	100%	0.162	0.27			
Pure Premium Indicated by National Relativity		15%	0.086	0%	0.123	0.21			
Pure Premium Present on Rate Level		16%	0.107	0%	0.162	0.27			
Pure Premium Derived by Formula			0.106		0.162	0.27			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8869		CHILD CARE CENTER - ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS & DRIVERS							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	556,908,852	21	775,799	65	559,650	535,744	975,469	2,846,662	0.51
1/12 through 12/12	577,363,620	20	670,630	100	1,078,861	372,547	1,571,862	3,693,900	0.64
1/13 through 12/13	583,472,479	19	515,733	96	906,392	406,450	1,302,455	3,131,030	0.54
1/14 through 12/14	604,068,289	18	544,281	95	1,343,412	541,067	1,824,027	4,252,787	0.70
1/15 through 12/15	645,074,071	12	476,277	88	1,024,140	463,560	1,562,524	3,526,501	0.55
5 YR. TOTAL	2,966,887,311	90	2,982,720	444	4,912,455	2,319,368	7,236,337	17,450,880	0.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		43%	0.266	69%	0.322			0.59	
Pure Premium Indicated by National Relativity		28%	0.243	15%	0.346			0.59	
Pure Premium Present on Rate Level		29%	0.277	16%	0.326			0.60	
Pure Premium Derived by Formula		0.263		0.326				0.59	

CLASS 8871		CLERICAL TELECOMMUTER EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	215,227,467	0	0	2	15,077	0	4,291	19,368	0.01
1/12 through 12/12	251,441,091	1	15,561	1	3,120	23,808	4,117	46,606	0.02
1/13 through 12/13	359,219,625	0	0	4	115,423	0	77,909	193,332	0.05
1/14 through 12/14	359,911,912	0	0	0	0	0	32,342	32,342	0.01
1/15 through 12/15	480,445,796	2	685,557	1	4,663	64,056	7,789	762,065	0.16
5 YR. TOTAL	1,666,245,891	3	701,118	8	138,283	87,864	126,448	1,053,713	0.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.050	13%	0.013			0.06	
Pure Premium Indicated by National Relativity		24%	0.021	26%	0.019			0.04	
Pure Premium Present on Rate Level		67%	0.021	61%	0.019			0.04	
Pure Premium Derived by Formula		0.024		0.018				0.04	

CLASS 8901		TELECOMMUNICATIONS CO.: OFFICE OR EXCHANGE EMPLOYEES & CLERICAL							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	967,682,233	6	362,837	19	647,380	216,686	479,870	1,706,773	0.18
1/12 through 12/12	1,099,872,709	4	223,916	24	555,576	103,886	596,035	1,479,413	0.14
1/13 through 12/13	1,156,939,656	3	173,140	16	192,632	228,655	160,771	755,198	0.07
1/14 through 12/14	1,193,846,481	2	19,961	4	86,931	39,780	70,346	217,018	0.02
1/15 through 12/15	1,160,133,897	5	394,206	8	269,809	277,001	223,534	1,164,550	0.10
5 YR. TOTAL	5,578,474,976	20	1,174,060	71	1,752,328	866,008	1,530,556	5,322,952	0.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.052	35%	0.043			0.10	
Pure Premium Indicated by National Relativity		37%	0.052	32%	0.049			0.10	
Pure Premium Present on Rate Level		37%	0.054	33%	0.044			0.10	
Pure Premium Derived by Formula		0.053		0.045				0.10	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 9012		BUILDING OR PROPERTY MANAGEMENT - PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	607,013,137	19	985,668	44	694,315	824,968	905,460	3,410,411	0.56
1/12 through 12/12	694,540,052	8	288,649	46	834,423	194,139	1,129,309	2,446,520	0.35
1/13 through 12/13	763,269,356	14	605,600	55	1,769,988	749,115	1,336,280	4,460,983	0.58
1/14 through 12/14	814,686,844	12	880,912	68	1,404,376	938,434	1,089,443	4,313,165	0.53
1/15 through 12/15	915,583,665	14	773,768	57	1,147,240	635,953	1,176,600	3,733,561	0.41
5 YR. TOTAL	3,795,093,054	67	3,534,597	270	5,850,342	3,342,609	5,637,092	18,364,640	0.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		48%	0.247	69%	0.237			0.48	
Pure Premium Indicated by National Relativity		26%	0.271	15%	0.252			0.52	
Pure Premium Present on Rate Level		26%	0.265	16%	0.257			0.52	
Pure Premium Derived by Formula		0.258		0.242				0.50	

CLASS 9014		JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	599,674,857	50	1,464,253	216	2,564,755	1,634,812	3,385,262	9,049,082	1.51
1/12 through 12/12	653,576,761	68	2,643,990	227	2,917,466	2,833,557	3,858,057	12,253,070	1.88
1/13 through 12/13	662,565,487	72	3,055,607	191	3,601,282	2,599,356	4,049,105	13,305,350	2.01
1/14 through 12/14	695,265,623	53	2,106,924	204	3,627,172	2,508,551	3,757,682	12,000,329	1.73
1/15 through 12/15	774,622,011	60	2,593,119	193	4,763,190	3,269,280	5,028,859	15,654,448	2.02
5 YR. TOTAL	3,385,704,739	303	11,863,893	1,031	17,473,865	12,845,556	20,078,965	62,262,279	1.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		79%	0.867	100%	0.972			1.84	
Pure Premium Indicated by National Relativity		10%	0.822	0%	0.863			1.69	
Pure Premium Present on Rate Level		11%	0.802	0%	0.874			1.68	
Pure Premium Derived by Formula		0.855		0.972				1.83	

CLASS 9015		BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	456,907,379	28	1,327,282	147	2,648,172	1,469,868	2,865,888	8,311,210	1.82
1/12 through 12/12	462,631,558	28	1,311,068	120	2,146,602	698,455	2,582,621	6,738,746	1.46
1/13 through 12/13	489,880,945	38	1,979,359	122	2,328,313	1,798,534	2,775,968	8,882,174	1.81
1/14 through 12/14	513,881,348	21	1,534,486	126	2,012,879	1,165,321	2,782,575	7,495,261	1.46
1/15 through 12/15	539,642,833	28	1,891,101	130	2,526,264	1,552,820	2,573,997	8,544,182	1.58
5 YR. TOTAL	2,462,944,063	143	8,043,296	645	11,662,230	6,684,998	13,581,049	39,971,573	1.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		67%	0.800	100%	0.823			1.62	
Pure Premium Indicated by National Relativity		16%	0.905	0%	0.857			1.76	
Pure Premium Present on Rate Level		17%	0.801	0%	0.884			1.69	
Pure Premium Derived by Formula		0.817		0.823				1.64	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 9016		AMUSEMENT PARK OR EXHIBITION OPERATION AND DRIVERS								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	38,444,862	4	166,198	16	193,738	257,094	295,563	912,593	2.37	
1/12 through 12/12	40,117,533	0	0	16	163,004	0	420,512	583,516	1.45	
1/13 through 12/13	32,127,871	4	34,269	12	143,476	45,056	333,990	556,791	1.73	
1/14 through 12/14	37,192,656	2	29,943	15	78,075	19,979	161,335	289,332	0.78	
1/15 through 12/15	42,992,826	1	32,720	14	155,260	42,398	399,969	630,347	1.47	
5 YR. TOTAL	190,875,748	11	263,130	73	733,553	364,527	1,611,369	2,972,579	1.56	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		15%	0.522	30%	1.035	1.56				
Pure Premium Indicated by National Relativity		42%	0.557	35%	0.769	1.33				
Pure Premium Present on Rate Level		43%	0.506	35%	0.932	1.44				
Pure Premium Derived by Formula		0.530			0.906		1.44			

CLASS 9019		BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS								
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	382,448	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	520,937	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	540,391	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	563,014	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	728,602	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	2,735,392	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		2%	0.000	3%	0.000	0.00				
Pure Premium Indicated by National Relativity		19%	1.408	20%	1.375	2.78				
Pure Premium Present on Rate Level		79%	0.479	77%	0.545	1.02				
Pure Premium Derived by Formula		0.646			0.695		1.34			

CLASS 9033		HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	13,697,393	1	92,627	2	27,611	46,402	16,002	182,642	1.33	
1/12 through 12/12	10,612,055	0	0	2	91,194	0	35,681	126,875	1.20	
1/13 through 12/13	9,569,293	1	29,547	2	1,298	15,906	5,166	51,917	0.54	
1/14 through 12/14	9,504,342	0	0	2	219,760	0	109,357	329,117	3.46	
1/15 through 12/15	18,942,122	1	3,497	1	21,966	27,045	48,137	100,645	0.53	
5 YR. TOTAL	62,325,205	3	125,671	9	361,829	89,353	214,343	791,196	1.27	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		9%	0.782	13%	0.487	1.27				
Pure Premium Indicated by National Relativity		45%	0.756	43%	0.608	1.36				
Pure Premium Present on Rate Level		46%	0.630	44%	0.527	1.16				
Pure Premium Derived by Formula		0.700			0.557		1.26			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 9040		HOSPITAL: ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	123,928,021	14	495,297	56	596,506	388,168	831,151	2,311,122	1.87
1/12 through 12/12	113,124,431	3	116,701	46	714,946	82,156	1,096,216	2,010,019	1.78
1/13 through 12/13	96,954,025	10	313,025	35	937,382	239,756	824,216	2,314,379	2.39
1/14 through 12/14	100,208,756	12	328,674	28	422,096	303,740	697,523	1,752,033	1.75
1/15 through 12/15	84,038,020	9	318,351	15	181,651	129,285	454,459	1,083,746	1.29
5 YR. TOTAL	518,253,253	48	1,572,048	180	2,852,581	1,143,105	3,903,565	9,471,299	1.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.854	51%	0.974			1.83	
Pure Premium Indicated by National Relativity		34%	0.807	24%	0.978			1.79	
Pure Premium Present on Rate Level		35%	0.829	25%	1.026			1.86	
Pure Premium Derived by Formula		0.829			0.988		1.82		

CLASS 9044		CASINO GAMBLING-HOTEL-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	493	0	0	0	0	0	0	0	0.00
1/13 through 12/13	630	0	0	0	0	0	0	0	0.00
1/14 through 12/14	561,690	0	0	0	0	0	0	0	0.00
1/15 through 12/15	143,994	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	706,807	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		49%	0.293	49%	0.359			0.65	
Pure Premium Present on Rate Level		50%	0.348	50%	0.417			0.77	
Pure Premium Derived by Formula		0.318			0.384		0.70		

CLASS 9052		HOTEL: ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	496,675,379	45	1,685,446	156	1,576,131	2,322,943	2,106,535	7,691,055	1.55
1/12 through 12/12	504,048,580	37	766,206	139	1,822,770	991,651	2,793,906	6,374,533	1.27
1/13 through 12/13	525,129,375	31	518,624	150	1,411,661	699,585	2,125,161	4,755,031	0.91
1/14 through 12/14	542,194,088	26	760,328	139	1,710,340	613,377	1,808,738	4,892,783	0.90
1/15 through 12/15	576,210,223	42	1,133,626	154	2,553,813	1,287,603	2,405,145	7,380,187	1.28
5 YR. TOTAL	2,644,257,645	181	4,864,230	738	9,074,715	5,915,159	11,239,485	31,093,589	1.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		54%	0.527	90%	0.649			1.18	
Pure Premium Indicated by National Relativity		23%	0.550	5%	0.626			1.18	
Pure Premium Present on Rate Level		23%	0.479	5%	0.619			1.10	
Pure Premium Derived by Formula		0.521			0.646		1.17		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 9058		HOTEL: RESTAURANT EMPLOYEES							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	117,998,874	6	72,449	21	129,296	63,053	226,230	491,028	0.42
1/12 through 12/12	116,145,208	10	167,752	34	132,204	330,987	333,086	964,029	0.83
1/13 through 12/13	129,878,590	4	103,447	39	504,149	64,961	947,000	1,619,557	1.25
1/14 through 12/14	127,277,827	8	70,746	27	239,480	239,195	260,878	810,299	0.64
1/15 through 12/15	140,051,221	2	107,348	29	735,533	68,251	507,467	1,418,599	1.01
5 YR. TOTAL	631,351,720	30	521,742	150	1,740,662	766,447	2,274,661	5,303,512	0.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.358	38%	0.482	0.84			
Pure Premium Indicated by National Relativity		38%	0.438	31%	0.468	0.91			
Pure Premium Present on Rate Level		39%	0.359	31%	0.471	0.83			
Pure Premium Derived by Formula		0.389			0.474			0.86	

CLASS 9060		CLUB - COUNTRY, GOLF, FISHING, OR YACHT - ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	403,174,790	15	594,037	88	691,334	567,964	1,258,625	3,111,960	0.77
1/12 through 12/12	418,857,617	17	234,122	91	864,135	700,263	1,214,438	3,012,958	0.72
1/13 through 12/13	428,723,979	6	158,951	68	692,804	87,139	1,174,312	2,113,206	0.49
1/14 through 12/14	456,989,351	18	560,667	65	1,141,086	615,214	1,293,604	3,610,571	0.79
1/15 through 12/15	470,705,289	8	272,863	62	1,152,765	425,974	1,561,338	3,412,940	0.73
5 YR. TOTAL	2,178,451,026	64	1,820,640	374	4,542,124	2,396,554	6,502,317	15,261,635	0.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.292	65%	0.408	0.70			
Pure Premium Indicated by National Relativity		31%	0.362	17%	0.474	0.84			
Pure Premium Present on Rate Level		31%	0.290	18%	0.393	0.68			
Pure Premium Derived by Formula		0.313			0.417			0.73	

CLASS 9061		CLUB NOC & CLERICAL							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	28,766,225	0	0	0	0	0	6,381	6,381	0.02
1/12 through 12/12	34,228,837	0	0	7	32,398	0	44,257	76,655	0.22
1/13 through 12/13	32,723,108	0	0	1	12,150	0	11,861	24,011	0.07
1/14 through 12/14	33,077,730	0	0	6	41,003	0	84,971	125,974	0.38
1/15 through 12/15	33,028,977	0	0	2	32,841	0	9,137	41,978	0.13
5 YR. TOTAL	161,824,877	0	0	16	118,392	0	156,607	274,999	0.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.073	15%	0.097	0.17			
Pure Premium Indicated by National Relativity		45%	0.360	42%	0.403	0.76			
Pure Premium Present on Rate Level		45%	0.263	43%	0.283	0.55			
Pure Premium Derived by Formula		0.288			0.306			0.59	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 9062		CASINO GAMBLING-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,275,327	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,354,841	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,451,019	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,166,969	0	0	0	0	0	0	0	0.00
1/15 through 12/15	2,523,019	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	7,771,175	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	4%	0.000			0.00	
Pure Premium Indicated by National Relativity		48%	0.371	48%	0.413			0.78	
Pure Premium Present on Rate Level		50%	0.339	48%	0.393			0.73	
Pure Premium Derived by Formula						0.348	0.387	0.74	

CLASS 9063		YMCA, YWCA, YMHA OR YWHA, INSTITUTION - ALL EMPLOYEES & CLERICAL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	266,057,694	6	287,986	40	371,810	508,556	574,900	1,743,252	0.66
1/12 through 12/12	285,526,507	6	160,782	37	253,147	391,370	612,815	1,418,114	0.50
1/13 through 12/13	305,030,306	6	122,103	32	225,373	249,720	380,041	977,237	0.32
1/14 through 12/14	335,364,074	6	228,524	36	267,508	151,574	641,897	1,289,503	0.39
1/15 through 12/15	362,540,767	4	106,564	34	429,550	81,423	823,561	1,441,098	0.40
5 YR. TOTAL	1,554,519,348	28	905,959	179	1,547,388	1,382,643	3,033,214	6,869,204	0.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.158	49%	0.284			0.44	
Pure Premium Indicated by National Relativity		37%	0.197	25%	0.295			0.49	
Pure Premium Present on Rate Level		37%	0.191	26%	0.321			0.51	
Pure Premium Derived by Formula						0.185	0.296	0.48	

CLASS 9082		RESTAURANT NOC							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,813,173,954	92	3,089,487	482	4,641,826	2,834,782	5,795,750	16,361,845	0.90
1/12 through 12/12	1,878,899,622	64	1,908,315	422	3,377,605	2,034,761	5,860,541	13,181,222	0.70
1/13 through 12/13	1,968,612,408	78	2,500,048	405	3,497,979	2,398,836	5,058,842	13,455,705	0.68
1/14 through 12/14	2,072,494,163	52	1,600,863	413	5,080,799	1,579,058	6,181,298	14,442,018	0.70
1/15 through 12/15	2,262,737,191	59	1,564,043	445	4,793,562	1,283,900	6,335,704	13,977,209	0.62
5 YR. TOTAL	9,995,917,338	345	10,662,756	2,167	21,391,771	10,131,337	29,232,135	71,417,999	0.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		85%	0.321	100%	0.394			0.72	
Pure Premium Indicated by National Relativity		7%	0.325	0%	0.407			0.73	
Pure Premium Present on Rate Level		8%	0.312	0%	0.387			0.70	
Pure Premium Derived by Formula						0.321	0.394	0.72	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 9083		RESTAURANT: FAST FOOD							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,196,210,103	66	2,050,101	289	2,200,300	2,063,375	3,072,874	9,386,650	0.78
1/12 through 12/12	1,292,700,429	59	1,870,305	269	2,424,156	1,345,514	3,540,531	9,180,506	0.71
1/13 through 12/13	1,331,559,353	55	1,544,624	290	2,660,716	1,664,098	3,920,746	9,790,184	0.74
1/14 through 12/14	1,475,909,420	60	1,538,179	343	2,799,516	1,729,157	4,769,912	10,836,764	0.73
1/15 through 12/15	1,562,485,120	57	1,288,432	296	3,322,842	1,700,335	3,770,155	10,081,764	0.65
5 YR. TOTAL	6,858,864,425	297	8,291,641	1,487	13,407,530	8,502,479	19,074,218	49,275,868	0.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		70%	0.316	100%	0.402	0.72			
Pure Premium Indicated by National Relativity		15%	0.294	0%	0.393	0.69			
Pure Premium Present on Rate Level		15%	0.308	0%	0.416	0.72			
Pure Premium Derived by Formula		0.312			0.402		0.71		

CLASS 9084		BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	36,041,627	1	892	8	118,619	21,037	114,211	254,759	0.71
1/12 through 12/12	39,238,298	1	15,190	11	154,588	1,496	260,852	432,126	1.10
1/13 through 12/13	41,087,873	2	11,105	8	59,151	15,096	71,695	157,047	0.38
1/14 through 12/14	46,692,075	1	12,697	12	74,969	267,452	165,869	520,987	1.12
1/15 through 12/15	47,859,831	3	159,011	9	96,281	270,723	180,453	706,468	1.48
5 YR. TOTAL	210,919,704	8	198,895	48	503,608	575,804	793,080	2,071,387	0.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.333	23%	0.649	0.98			
Pure Premium Indicated by National Relativity		43%	0.319	38%	0.430	0.75			
Pure Premium Present on Rate Level		44%	0.330	39%	0.499	0.83			
Pure Premium Derived by Formula		0.326			0.507		0.83		

CLASS 9089		BILLIARD HALL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	755,887	0	0	0	0	0	680	680	0.09
1/12 through 12/12	839,526	0	0	0	0	0	0	0	0.00
1/13 through 12/13	847,797	0	0	0	0	0	0	0	0.00
1/14 through 12/14	630,856	0	0	0	0	0	1,336	1,336	0.21
1/15 through 12/15	574,365	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,648,431	0	0	0	0	0	2,016	2,016	0.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	3%	0.055	0.06			
Pure Premium Indicated by National Relativity		6%	0.200	6%	0.385	0.59			
Pure Premium Present on Rate Level		93%	0.227	91%	0.480	0.71			
Pure Premium Derived by Formula		0.223			0.462		0.69		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 9093		BOWLING LANE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	20,048,503	1	4,203	4	122,165	23,960	159,145	309,473	1.54
1/12 through 12/12	20,339,118	0	0	2	1,082	0	13,699	14,781	0.07
1/13 through 12/13	21,032,368	1	214,547	2	9,318	129,512	30,284	383,661	1.82
1/14 through 12/14	21,824,980	1	8,122	2	14,758	11,464	13,699	48,043	0.22
1/15 through 12/15	24,966,151	0	0	4	58,383	0	140,300	198,683	0.80
5 YR. TOTAL	108,211,120	3	226,872	14	205,706	164,936	357,127	954,641	0.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.400	16%		0.482		0.88	
Pure Premium Indicated by National Relativity		40%	0.339	42%		0.488		0.83	
Pure Premium Present on Rate Level		51%	0.325	42%		0.472		0.80	
Pure Premium Derived by Formula		0.337			0.480		0.82		

CLASS 9101		COLLEGE: ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	469,496,574	61	1,634,150	245	1,761,862	1,987,231	3,383,887	8,767,130	1.87
1/12 through 12/12	467,297,789	42	1,121,968	222	1,967,773	1,362,053	3,143,696	7,595,490	1.63
1/13 through 12/13	452,597,059	41	1,014,132	192	1,704,192	1,176,727	2,922,107	6,817,158	1.51
1/14 through 12/14	459,897,725	51	1,530,128	208	1,841,911	1,480,910	3,269,665	8,122,614	1.77
1/15 through 12/15	449,002,844	54	1,939,351	180	1,658,716	1,754,417	2,671,199	8,023,683	1.79
5 YR. TOTAL	2,298,291,991	249	7,239,729	1,047	8,934,454	7,761,338	15,390,554	39,326,075	1.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		62%	0.704	100%		1.007		1.71	
Pure Premium Indicated by National Relativity		19%	0.852	0%		1.054		1.91	
Pure Premium Present on Rate Level		19%	0.728	0%		1.053		1.78	
Pure Premium Derived by Formula		0.737			1.007		1.74		

CLASS 9102		PARK NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	242,810,315	16	630,622	72	900,108	1,025,382	1,481,828	4,037,940	1.66
1/12 through 12/12	251,385,854	23	803,848	81	1,235,392	1,168,848	1,484,229	4,692,317	1.87
1/13 through 12/13	271,250,003	20	537,032	89	1,301,713	1,384,906	1,527,541	4,751,192	1.75
1/14 through 12/14	298,916,856	15	765,270	101	1,723,353	549,207	2,009,746	5,047,576	1.69
1/15 through 12/15	331,338,154	37	1,714,988	98	1,631,782	2,370,963	1,715,053	7,432,786	2.24
5 YR. TOTAL	1,395,701,182	111	4,451,760	441	6,792,348	6,499,306	8,218,397	25,961,811	1.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		48%	0.806	83%		1.055		1.86	
Pure Premium Indicated by National Relativity		26%	0.993	8%		1.077		2.07	
Pure Premium Present on Rate Level		26%	0.782	9%		1.064		1.85	
Pure Premium Derived by Formula		0.848			1.058		1.91		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 9154		THEATER NOC: ALL OTHER EMPLOYEES							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	60,299,941	2	91,082	9	72,871	359,195	194,227	717,375	1.19
1/12 through 12/12	58,516,211	3	19,694	7	177,482	21,853	141,281	360,310	0.62
1/13 through 12/13	60,196,236	1	2,951	10	57,381	4,083	127,303	191,718	0.32
1/14 through 12/14	66,952,435	4	307,015	20	393,478	284,858	451,884	1,437,235	2.15
1/15 through 12/15	73,681,282	2	56,018	13	89,181	67,834	260,376	473,409	0.64
5 YR. TOTAL	319,646,105	12	476,760	59	790,393	737,823	1,175,071	3,180,047	0.99
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.396	29%	0.598	0.99			
Pure Premium Indicated by National Relativity		41%	0.486	35%	0.602	1.09			
Pure Premium Present on Rate Level		41%	0.453	36%	0.578	1.03			
Pure Premium Derived by Formula		0.456			0.592			1.05	

CLASS 9156		THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	23,535,308	0	0	8	262,311	0	210,780	473,091	2.01
1/12 through 12/12	22,250,668	1	22,333	2	30,055	30,940	50,787	134,115	0.60
1/13 through 12/13	22,175,493	0	0	7	204,855	0	178,787	383,642	1.73
1/14 through 12/14	23,319,336	0	0	0	0	0	10,909	10,909	0.05
1/15 through 12/15	25,685,643	0	0	2	13,047	0	53,461	66,508	0.26
5 YR. TOTAL	116,966,448	1	22,333	19	510,268	30,940	504,724	1,068,265	0.91
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.455	18%	0.458	0.91			
Pure Premium Indicated by National Relativity		44%	0.636	41%	0.718	1.35			
Pure Premium Present on Rate Level		44%	0.511	41%	0.567	1.08			
Pure Premium Derived by Formula		0.559			0.609			1.17	

CLASS 9170		JANITORIAL SERVICES BY CONTRACTORS - INCLUDES WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS							
Industry Group: Goods and Services Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	16,962,284	4	130,893	11	86,536	247,414	57,841	522,684	3.08
1/12 through 12/12	16,630,742	1	6,640	9	214,537	9,113	176,270	406,560	2.45
1/13 through 12/13	17,107,177	3	189,785	4	122,224	182,911	195,929	690,849	4.04
1/14 through 12/14	16,959,571	2	115,281	6	75,386	52,786	77,387	320,840	1.89
1/15 through 12/15	17,485,489	2	23,340	8	388,125	55,859	504,119	971,443	5.56
5 YR. TOTAL	85,145,263	12	465,939	38	886,808	548,083	1,011,546	2,912,376	3.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	1.589	33%	1.832	3.42			
Pure Premium Indicated by National Relativity		39%	2.961	33%	3.641	6.60			
Pure Premium Present on Rate Level		40%	2.157	34%	2.530	4.69			
Pure Premium Derived by Formula		2.351			2.666			5.02	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 9178		ATHLETIC SPORTS OR PARK: NONCONTACT SPORTS							
Industry Group: Miscellaneous Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	9,977,131	0	0	15	104,900	0	286,257	391,157	3.92
1/12 through 12/12	9,898,380	1	1,088	7	146,716	12,068	231,721	391,593	3.96
1/13 through 12/13	10,788,472	1	57,863	4	50,167	6,701	354,032	468,763	4.35
1/14 through 12/14	14,199,023	0	0	2	6,518	0	268,633	275,151	1.94
1/15 through 12/15	15,388,394	1	29,030	0	0	0	475,991	505,021	3.28
5 YR. TOTAL	60,251,400	3	87,981	28	308,301	18,769	1,616,634	2,031,685	3.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.658	27%	2.714			3.37	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		87%	1.281	73%	2.624			3.91	
Pure Premium Derived by Formula		1.200			2.648		3.85		

CLASS 9179		ATHLETIC SPORTS OR PARK: CONTACT SPORTS							
Industry Group: Miscellaneous Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	11,676,668	8	345,740	24	211,743	123,016	202,516	883,015	7.56
1/12 through 12/12	12,397,934	5	11,898	24	869,409	3,245	377,251	1,261,803	10.18
1/13 through 12/13	5,780,665	1	56,667	5	72,739	11,694	281,128	422,228	7.31
1/14 through 12/14	14,702,699	4	49,436	10	131,854	17,204	617,418	815,912	5.55
1/15 through 12/15	13,125,243	1	71,663	8	121,476	0	557,402	750,541	5.72
5 YR. TOTAL	57,683,209	19	535,404	71	1,407,221	155,159	2,035,715	4,133,499	7.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	3.368	30%	3.798			7.17	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		80%	3.095	70%	3.401			6.50	
Pure Premium Derived by Formula		3.150			3.520		6.67		

CLASS 9180		AMUSEMENT DEVICE OPERATION NOC-NOT TRAVELING-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	20,124,464	0	0	6	96,040	0	235,324	331,364	1.65
1/12 through 12/12	22,890,713	2	125,268	11	87,529	182,352	207,672	602,821	2.63
1/13 through 12/13	30,567,082	2	19,515	13	50,516	65,088	285,398	420,517	1.38
1/14 through 12/14	30,685,620	2	25,851	14	91,245	16,700	295,225	429,021	1.40
1/15 through 12/15	33,191,363	0	0	12	123,585	0	259,796	383,381	1.16
5 YR. TOTAL	137,459,242	6	170,634	56	448,915	264,140	1,283,415	2,167,104	1.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.451	33%	1.126			1.58	
Pure Premium Indicated by National Relativity		42%	1.582	33%	2.533			4.12	
Pure Premium Present on Rate Level		42%	0.884	34%	1.679			2.56	
Pure Premium Derived by Formula		1.108			1.778		2.89		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 9182		ATHLETIC SPORTS OR PARK: OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	24,666,669	1	6,028	1	25,129	0	148,954	180,111	0.73
1/12 through 12/12	27,744,945	0	0	1	3,796	0	86,997	90,793	0.33
1/13 through 12/13	23,796,507	1	4,919	5	32,537	2,249	189,704	229,409	0.96
1/14 through 12/14	34,425,181	0	0	2	4,081	0	66,045	70,126	0.20
1/15 through 12/15	40,318,206	1	18,005	7	63,686	48,764	175,400	305,855	0.76
5 YR. TOTAL	150,951,508	3	28,952	16	129,229	51,013	667,100	876,294	0.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.105	21%	0.476	0.58			
Pure Premium Indicated by National Relativity		40%	0.494	39%	0.749	1.24			
Pure Premium Present on Rate Level		49%	0.384	40%	0.621	1.01			
Pure Premium Derived by Formula		0.397			0.640		1.04		

CLASS 9186		CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR-TRAVELING-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	2,410,155	0	0	1	28,635	0	95,669	124,304	5.16
1/12 through 12/12	2,797,040	0	0	1	12,209	0	12,797	25,006	0.89
1/13 through 12/13	2,492,884	1	50,621	2	6,576	560,439	38,558	656,194	26.32
1/14 through 12/14	2,716,031	0	0	5	101,426	0	138,037	239,463	8.82
1/15 through 12/15	2,783,126	0	0	0	0	0	8,542	8,542	0.31
5 YR. TOTAL	13,199,236	1	50,621	9	148,846	560,439	293,603	1,053,509	7.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	1.511	22%	6.470	7.98			
Pure Premium Indicated by National Relativity		34%	4.064	37%	6.966	11.03			
Pure Premium Present on Rate Level		56%	3.239	41%	7.764	11.00			
Pure Premium Derived by Formula		3.347			7.184		10.53		

CLASS 9220		CEMETERY OPERATIONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	10,868,612	2	167,400	5	63,576	52,402	51,870	335,248	3.08
1/12 through 12/12	10,079,349	0	0	7	317,878	0	222,738	540,616	5.36
1/13 through 12/13	10,462,472	4	356,659	4	212,510	381,787	151,432	1,102,388	10.54
1/14 through 12/14	11,530,833	2	25,835	8	153,367	73,490	201,218	453,910	3.94
1/15 through 12/15	15,168,156	3	193,557	4	130,254	350,216	232,638	906,665	5.98
5 YR. TOTAL	58,109,422	11	743,451	28	877,585	857,895	859,896	3,338,827	5.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	2.790	22%	2.956	5.75			
Pure Premium Indicated by National Relativity		43%	1.279	39%	1.428	2.71			
Pure Premium Present on Rate Level		43%	1.503	39%	1.728	3.23			
Pure Premium Derived by Formula		1.587			1.881		3.47		

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 9402		STREET CLEANING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	39,024,611	2	130,548	11	526,570	22,605	392,570	1,072,293	2.75
1/12 through 12/12	40,713,421	3	108,133	8	273,911	70,507	200,852	653,403	1.61
1/13 through 12/13	42,418,964	5	301,778	9	81,594	198,334	149,476	731,182	1.72
1/14 through 12/14	47,527,298	8	469,412	16	365,597	245,289	336,764	1,417,062	2.98
1/15 through 12/15	48,358,259	4	624,273	11	424,642	382,407	972,149	2,403,471	4.97
5 YR. TOTAL	218,042,553	22	1,634,144	55	1,672,314	919,142	2,051,811	6,277,411	2.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	1.516	34%	1.363	2.88			
Pure Premium Indicated by National Relativity		36%	2.029	33%	1.804	3.83			
Pure Premium Present on Rate Level		37%	1.515	33%	1.150	2.67			
Pure Premium Derived by Formula			1.700		1.438	3.14			

CLASS 9403		GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	128,421,827	21	1,406,031	66	1,172,604	1,378,706	1,232,481	5,189,822	4.04
1/12 through 12/12	137,177,611	18	1,560,530	70	2,129,796	2,095,882	2,041,658	7,827,866	5.71
1/13 through 12/13	137,836,045	17	1,662,041	66	1,384,303	928,752	1,553,011	5,528,107	4.01
1/14 through 12/14	141,982,387	12	1,218,690	72	2,576,403	1,214,510	1,876,967	6,886,570	4.85
1/15 through 12/15	151,824,594	19	2,020,723	57	1,995,690	1,814,290	1,603,887	7,434,590	4.90
5 YR. TOTAL	697,242,464	87	7,868,015	331	9,258,796	7,432,140	8,308,004	32,866,955	4.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	2.456	86%	2.257	4.71			
Pure Premium Indicated by National Relativity		20%	2.925	7%	2.340	5.27			
Pure Premium Present on Rate Level		20%	2.372	7%	2.296	4.67			
Pure Premium Derived by Formula			2.533		2.266	4.80			

CLASS 9410		MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	26,095,392	4	194,106	9	90,336	84,250	127,894	496,586	1.90
1/12 through 12/12	26,346,177	2	228,989	6	141,610	168,343	151,204	690,146	2.62
1/13 through 12/13	26,645,427	1	48,291	12	195,301	73,363	233,824	550,779	2.07
1/14 through 12/14	23,949,885	0	0	3	107,943	0	79,270	187,213	0.78
1/15 through 12/15	30,374,757	4	445,276	7	138,809	311,320	187,177	1,082,582	3.56
5 YR. TOTAL	133,411,638	11	916,662	37	673,999	637,276	779,369	3,007,306	2.25
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	1.192	23%	1.062	2.25			
Pure Premium Indicated by National Relativity		42%	0.711	38%	0.702	1.41			
Pure Premium Present on Rate Level		42%	0.789	39%	0.839	1.63			
Pure Premium Derived by Formula			0.821		0.838	1.66			

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 9501		PAINTING: SHOP ONLY & DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	46,751,269	7	185,187	24	425,944	218,446	470,061	1,299,638	2.78
1/12 through 12/12	48,024,284	5	229,243	17	347,537	115,243	400,850	1,092,873	2.28
1/13 through 12/13	47,151,825	7	256,952	15	349,571	172,629	215,302	994,454	2.11
1/14 through 12/14	49,587,477	0	0	21	563,734	0	290,030	853,764	1.72
1/15 through 12/15	51,669,194	0	0	15	361,872	0	267,783	629,655	1.22
5 YR. TOTAL	243,184,049	19	671,382	92	2,048,658	506,318	1,644,026	4,870,384	2.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	1.119	32%	0.884	2.00			
Pure Premium Indicated by National Relativity		38%	0.786	34%	0.827	1.61			
Pure Premium Present on Rate Level		39%	0.982	34%	0.907	1.89			
Pure Premium Derived by Formula		0.939			0.872			1.81	

CLASS 9505		PAINTING: AUTOMOBILE OR CARRIAGE BODIES							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	12,198,341	1	277,474	9	172,319	173,226	118,128	741,147	6.08
1/12 through 12/12	12,600,585	1	257,414	18	828,821	224,267	496,021	1,806,523	14.34
1/13 through 12/13	15,314,457	1	42,752	8	237,562	86,544	161,465	528,323	3.45
1/14 through 12/14	14,946,417	2	40,728	6	144,822	45,275	159,933	390,758	2.61
1/15 through 12/15	15,145,415	0	0	8	158,989	0	83,217	242,206	1.60
5 YR. TOTAL	70,205,215	5	618,368	49	1,542,513	529,312	1,018,764	3,708,957	5.28
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	3.078	22%	2.205	5.28			
Pure Premium Indicated by National Relativity		26%	1.062	28%	1.010	2.07			
Pure Premium Present on Rate Level		58%	1.618	50%	1.473	3.09			
Pure Premium Derived by Formula		1.707			1.504			3.21	

CLASS 9516		ELECTRONIC EQUIPMENT - INSTALLATION, SERVICE, OR REPAIR - SHOP AND OUTSIDE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	61,110,736	7	252,802	32	316,949	299,286	345,337	1,214,374	1.99
1/12 through 12/12	65,035,315	7	438,869	27	287,562	255,966	279,018	1,261,415	1.94
1/13 through 12/13	74,243,174	4	137,472	15	399,402	185,375	286,440	1,008,689	1.36
1/14 through 12/14	76,815,531	6	363,513	7	300,924	110,306	310,051	1,084,794	1.41
1/15 through 12/15	68,537,939	5	344,811	16	394,414	232,870	428,004	1,400,099	2.04
5 YR. TOTAL	345,742,695	29	1,537,467	97	1,699,251	1,083,803	1,648,850	5,969,371	1.73
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.936	43%	0.790	1.73			
Pure Premium Indicated by National Relativity		34%	1.197	28%	0.956	2.15			
Pure Premium Present on Rate Level		35%	1.242	29%	1.087	2.33			
Pure Premium Derived by Formula		1.132			0.923			2.06	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 9519		HOUSEHOLD AND COMMERCIAL APPLIANCES-ELECTRICAL-INSTALLATION, SERVICE OR REPAIR & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	52,750,383	5	183,051	15	242,505	272,527	323,711	1,021,794	1.94
1/12 through 12/12	52,519,845	6	119,060	7	217,562	120,521	163,488	620,631	1.18
1/13 through 12/13	46,644,719	3	313,735	14	378,523	318,904	225,890	1,237,052	2.65
1/14 through 12/14	51,413,772	5	222,467	12	129,612	135,355	141,939	629,373	1.22
1/15 through 12/15	64,426,525	4	304,486	10	107,122	287,008	112,144	810,760	1.26
5 YR. TOTAL	267,755,244	23	1,142,799	58	1,075,324	1,134,315	967,172	4,319,610	1.61
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.828	39%	0.785			1.61	
Pure Premium Indicated by National Relativity		36%	1.440	30%	1.113			2.55	
Pure Premium Present on Rate Level		37%	1.184	31%	1.128			2.31	
Pure Premium Derived by Formula			1.180		0.990			2.17	

CLASS 9521		HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	23,522,258	4	135,292	14	175,848	84,729	243,740	639,609	2.72
1/12 through 12/12	24,419,456	1	118,074	7	92,325	209,683	53,678	473,760	1.94
1/13 through 12/13	29,202,065	3	119,272	6	74,344	75,115	115,346	384,077	1.32
1/14 through 12/14	34,499,902	6	511,632	13	255,854	284,820	299,926	1,352,232	3.92
1/15 through 12/15	36,847,592	2	22,039	11	456,255	33,156	262,582	774,032	2.10
5 YR. TOTAL	148,491,273	16	906,309	51	1,054,626	687,503	975,272	3,623,710	2.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	1.321	31%	1.120			2.44	
Pure Premium Indicated by National Relativity		40%	0.861	34%	0.878			1.74	
Pure Premium Present on Rate Level		40%	1.196	35%	1.413			2.61	
Pure Premium Derived by Formula			1.087		1.140			2.23	

CLASS 9522		UPHOLSTERING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	357,774,658	21	1,128,676	74	1,311,435	752,677	1,441,061	4,633,849	1.30
1/12 through 12/12	387,114,414	17	419,284	64	635,509	449,114	942,184	2,446,091	0.63
1/13 through 12/13	469,103,781	13	821,160	87	1,401,396	676,064	1,503,658	4,402,278	0.94
1/14 through 12/14	490,888,661	21	919,474	80	1,124,902	597,304	1,374,398	4,016,078	0.82
1/15 through 12/15	553,115,737	16	784,953	105	1,602,208	590,608	1,509,954	4,487,723	0.81
5 YR. TOTAL	2,257,997,251	88	4,073,547	410	6,075,450	3,065,767	6,771,255	19,986,019	0.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		49%	0.449	70%	0.436			0.89	
Pure Premium Indicated by National Relativity		25%	0.608	15%	0.608			1.22	
Pure Premium Present on Rate Level		26%	0.484	15%	0.469			0.95	
Pure Premium Derived by Formula			0.498		0.467			0.97	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 9534		MOBILE CRANE AND HOISTING SERVICE CONTRACTORS-NOC-ALL OPERATIONS-INCLUDING YARD EMPLOYEES AND DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	15,435,962	0	0	7	166,987	0	164,293	331,280	2.15
1/12 through 12/12	14,520,167	2	17,854	5	104,687	30,905	62,522	215,968	1.49
1/13 through 12/13	17,056,204	0	0	8	421,983	0	387,156	809,139	4.74
1/14 through 12/14	18,540,180	0	0	12	934,553	0	405,939	1,340,492	7.23
1/15 through 12/15	21,139,353	3	424,657	10	309,584	273,417	180,253	1,187,911	5.62
5 YR. TOTAL	86,691,866	5	442,511	42	1,937,794	304,322	1,200,163	3,884,790	4.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	2.746	24%	1.735			4.48	
Pure Premium Indicated by National Relativity		40%	1.586	38%	1.052			2.64	
Pure Premium Present on Rate Level		41%	1.846	38%	1.359			3.21	
Pure Premium Derived by Formula			1.913		1.333			3.25	

CLASS 9554		SIGN INSTALLATION, MAINTENANCE, REPAIR OR REMOVAL & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	12,305,276	1	125,512	15	213,477	53,353	359,696	752,038	6.11
1/12 through 12/12	12,369,220	2	40,203	11	134,122	67,800	557,668	799,793	6.47
1/13 through 12/13	11,865,325	3	84,644	6	313,593	76,809	166,967	642,013	5.41
1/14 through 12/14	14,850,232	2	25,265	11	479,494	72,044	392,898	969,701	6.53
1/15 through 12/15	18,438,600	1	15,794	12	400,702	39,616	521,350	977,462	5.30
5 YR. TOTAL	69,828,653	9	291,418	55	1,541,388	309,622	1,998,579	4,141,007	5.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	2.625	34%	3.306			5.93	
Pure Premium Indicated by National Relativity		39%	3.025	33%	2.892			5.92	
Pure Premium Present on Rate Level		40%	2.975	33%	3.579			6.55	
Pure Premium Derived by Formula			2.921		3.259			6.18	

CLASS 9586		BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	165,110,611	3	52,195	13	106,868	52,521	120,843	332,427	0.20
1/12 through 12/12	165,922,197	2	41,114	11	109,416	35,941	112,270	298,741	0.18
1/13 through 12/13	174,196,564	5	190,042	7	66,858	165,468	33,879	456,247	0.26
1/14 through 12/14	187,499,020	2	26,907	12	308,715	1,918	206,140	543,680	0.29
1/15 through 12/15	198,351,083	5	219,175	10	99,343	262,396	137,444	718,358	0.36
5 YR. TOTAL	891,079,475	17	529,433	53	691,200	518,244	610,576	2,349,453	0.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.137	24%	0.127			0.26	
Pure Premium Indicated by National Relativity		41%	0.128	38%	0.128			0.26	
Pure Premium Present on Rate Level		42%	0.142	38%	0.135			0.28	
Pure Premium Derived by Formula			0.135		0.130			0.27	

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 9600		TAXIDERMIST							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	42,864	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	42,865	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		8%	0.845	9%	0.832			1.68	
Pure Premium Present on Rate Level		92%	0.656	91%	0.529			1.19	
Pure Premium Derived by Formula					0.671	0.556			1.23

CLASS 9620		FUNERAL DIRECTOR & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	81,613,206	1	45,799	7	100,182	29,480	88,506	263,967	0.32
1/12 through 12/12	83,999,356	2	160,380	3	16,541	111,752	52,025	340,698	0.41
1/13 through 12/13	83,951,529	4	109,267	10	284,074	127,767	227,755	748,863	0.89
1/14 through 12/14	86,509,089	1	6,089	8	120,516	603,396	244,415	974,416	1.13
1/15 through 12/15	89,017,565	3	306,747	8	155,276	685,735	213,199	1,360,957	1.53
5 YR. TOTAL	425,090,745	11	628,282	36	676,589	1,558,130	825,900	3,688,901	0.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.307	28%	0.561			0.87	
Pure Premium Indicated by National Relativity		41%	0.335	36%	0.331			0.67	
Pure Premium Present on Rate Level		42%	0.280	36%	0.371			0.65	
Pure Premium Derived by Formula					0.307	0.410			0.72

* Pure Premium per \$100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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APPENDIX B-III

Adjustments to Obtain Loss Costs

The following items are combined with the derived by formula pure premium to obtain the proposed loss cost:

1. Test Correction Factor

The payrolls are now extended by the loss costs presently in effect and by the indicated loss costs to determine if the required change in manual premium level as calculated in Exhibit I has been achieved. Since at first this calculation may not yield the required results, an iterative process is initiated which continuously tests the proposed loss costs including tentative test correction factors until the required change in manual premium level is obtained. The test correction factor is applied to the derived by formula pure premiums.

The factors referred to above are set out as follows:

	Test Correction Factor
Manufacturing	0.9893
Contracting	0.9868
Office & Clerical	0.9858
Goods & Services	1.0049
Miscellaneous	0.9824

2. Ratios of Manual to Standard Premiums

The ratios of manual to standard premiums by industry group have also been excluded from the classification experience, and it is necessary to apply these factors to the derived by formula pure premiums.

	Ratio of Manual to Standard Premiums
Manufacturing	1.081
Contracting	1.082
Office & Clerical	1.120
Goods & Services	1.030
Miscellaneous	1.042

3. Disease Loadings

The proposed manual loss costs shown in this filing include specific disease loadings for those classifications where they apply. The proposed specific disease loadings are shown on the footnotes page.

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APPENDIX B-III

4. Swing Limits

As a further step, a test is made to make certain that the proposed loss costs fall within the following departures from the present loss costs:

Manufacturing	from 11% above to 39% below
Contracting	from 10% above to 40% below
Office & Clerical	from 7% above to 43% below
Goods & Services	from 7% above to 43% below
Miscellaneous	from 12% above to 38% below

These limits have been calculated in accordance with the following formula:

Max. Deviation = Effect of the final change in loss cost level by industry group plus or minus 25% rounded to the nearest 1%.

The product of the swing limits and the present loss cost sets bounds for the proposed loss cost. If the calculated loss cost falls outside of the bounds, the closest bound is chosen as the proposed loss cost. When a code is limited, the underlying pure premiums are adjusted to reflect the limited loss cost. The classifications which have been so limited are shown below. Note that classifications that are subject to special handling may fall outside of the swing limits.

An illustrative example showing the calculation of a proposed manual class loss cost is attached as Appendix B-IV. This example demonstrates the manner in which the partial pure premiums are combined to produce a total pure premium, and shows the steps in the calculation at which the rounding takes place. The loss costs for other classifications are calculated in the same manner.

List of Classifications Limited by the Upper Swing

List of Classifications Limited by the Lower Swing

7711 8856 9019

8037

NORTH CAROLINA

APPENDIX B-IV

Derivation of Proposed Loss Cost - Code 8810

As previously explained in Appendix B-I, the indicated pure premiums are developed by adjusting the limited losses by a set of conversion factors. The converted losses are then summarized into indemnity and medical and then divided by payroll (in hundreds). The derivation of the indicated pure premium for the above-captioned classification follows:

LIMITED LOSSES (Workers Compensation Statistical Plan)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/11 - 12/31/11	0	425,757	165,333	2,304,386	8,026,884	2,509,645	2,585,222	3,619,283	11,396,524
01/01/12 - 12/31/12	275,000	0	0	3,520,654	4,932,338	1,881,977	2,077,731	4,611,597	7,973,409
01/01/13 - 12/31/13	214,144	418,245	178,093	3,361,437	4,642,924	641,469	2,477,312	3,313,962	7,466,443
01/01/14 - 12/31/14	0	401,476	130,005	3,607,706	3,242,030	1,303,002	2,211,514	3,562,876	6,677,191
01/01/15 - 12/31/15	0	1,162,864	0	1,077,465	2,766,306	1,227,285	2,625,155	3,479,821	7,790,885

PRIMARY CONVERSION FACTORS (Appendix B-I, Section A-1)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/11 - 12/31/11	0.841	0.779	0.816	0.808	0.749	0.816	0.756	0.853	0.749
01/01/12 - 12/31/12	0.872	0.800	0.873	0.869	0.797	0.873	0.801	0.896	0.777
01/01/13 - 12/31/13	0.966	0.867	0.966	0.964	0.865	0.966	0.867	0.952	0.822
01/01/14 - 12/31/14	1.162	0.997	1.162	1.159	0.995	1.162	0.997	1.049	0.872
01/01/15 - 12/31/15	1.913	1.351	1.913	1.909	1.348	1.913	1.351	1.213	0.937

EXPECTED EXCESS PROVISION AND REDISTRIBUTION (Appendix B-I, Section A-2)

After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of a hazard group-specific excess loss factor. The factor is shown below:

HAZARD GROUP: C	
Excess Factor	1.258

As the excess loss factor is on a combined (indemnity and medical) basis, the following portion of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses:

Redistribution %	40%
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NORTH CAROLINA

APPENDIX B-IV

Derivation of Proposed Loss Cost - Code 8810

EXPECTED UNLIMITED LOSSES (Limited Losses x Primary Conversion Factors, then adjusted for the Excess Provision and Redistribution)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/11 - 12/31/11	0	382,979	155,785	2,150,018	6,942,315	2,364,710	2,256,811	4,300,523	11,593,020
01/01/12 - 12/31/12	276,901	0	0	3,532,796	4,539,277	1,897,161	1,921,753	5,707,236	8,370,008
01/01/13 - 12/31/13	238,868	418,721	198,655	3,741,774	4,637,493	715,531	2,480,136	4,405,646	8,393,202
01/01/14 - 12/31/14	0	462,201	174,438	4,828,254	3,724,909	1,748,343	2,546,011	5,304,238	7,925,347
01/01/15 - 12/31/15	0	1,814,094	0	2,375,116	4,305,917	2,711,040	4,095,301	5,763,782	10,094,943

SECONDARY CONVERSION FACTORS (Appendix B-I, Section A-3)

Policy Period	INDUSTRY GROUP: Office and Clerical
01/01/11 - 12/31/11	0.842
01/01/12 - 12/31/12	0.868
01/01/13 - 12/31/13	0.884
01/01/14 - 12/31/14	0.891
01/01/15 - 12/31/15	0.885

PAYROLL, FINAL CONVERTED LOSSES (Expected Unlimited Losses x Secondary Conversion Factors)

Policy Period	Payroll	Indemnity Likely	Indemnity Not-Likely	Medical Likely	Medical Not-Likely	Total Indemnity	Total Medical	Total
01/01/11 - 12/31/11	36,793,775,939	3,932,572	8,068,132	3,621,040	9,761,323	12,000,704	13,382,363	25,383,067
01/01/12 - 12/31/12	34,023,799,647	4,953,553	5,608,174	4,953,881	7,265,167	10,561,727	12,219,048	22,780,775
01/01/13 - 12/31/13	34,494,517,668	4,327,028	6,662,133	3,894,591	7,419,591	10,989,161	11,314,182	22,303,343
01/01/14 - 12/31/14	36,787,459,265	6,015,172	5,999,211	4,726,076	7,061,484	12,014,383	11,787,560	23,801,943
01/01/15 - 12/31/15	39,534,440,390	4,501,248	9,040,551	5,100,947	8,934,025	13,541,799	14,034,972	27,576,771
Total	181,633,992,909	23,729,573	35,378,201	22,296,535	40,441,590	59,107,774	62,738,125	121,845,899
		INDICATED PURE PREMIUM				0.033	0.035	0.07

The present on rate level pure premiums are developed by adjusting the pure premiums underlying the current loss cost by the conversion factors calculated in Appendix B-I. The derivation of the present on rate level pure premiums for the above-captioned classification follows:

	Indemnity	Medical	Total
Pure Premiums Underlying Current Loss Cost	0.036	0.044	0.08
Conversion Factors (App. B-I, Section B)	0.821	0.812	xxx
PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)	0.030	0.036	0.07

NORTH CAROLINA

APPENDIX B-IV

Derivation of Proposed Loss Cost - Code 8810 Industry Group - Office and Clerical, Hazard Group - C

The loss cost for the above-captioned classification is derived as follows:

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
1. Indicated Pure Premium	0.033	0.035	0.07
2. Pure Premium Indicated by National Relativity	0.037	0.043	0.08
3. Pure Premium Present on Rate Level	0.030	0.036	0.07
4. State Credibilities	100%	100%	xxx
5. National Credibilities	0%	0%	xxx
6. Residual Credibilities = 100% - (4) - (5)	0%	0%	xxx
7. Derived by Formula Pure Premiums = (1) x (4) + (2) x (5) + (3) x (6)	0.033	0.035	0.07
8. Test Correction Factor	0.9858	0.9858	xxx
9. Underlying Pure Premiums = (7) x (8) *	0.035	0.035	0.07
10. Ratio of Manual to Standard Premium			1.120
11. Loss Cost = (9) x (10)			0.08
12. Loss Cost Within Swing Limits			0.08
Current Loss Cost x Swing Limits			
a) Lower bound = 0.09 x 0.570 = 0.06			
b) Upper bound = 0.09 x 1.070 = 0.09			
13. Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	0.035	0.035	0.07
14. Disease, Catastrophe and/or Miscellaneous Loadings			0.00
15. Final Loaded Loss Cost			0.08

* Indemnity pure premium is adjusted for the rounded total pure premium:
Indemnity Pure Premium = Total Pure Premium - Medical Pure Premium

NORTH CAROLINA

APPENDIX B-V

I. Determination and Distribution of Premium Level Change to “F” Classifications

The Workers Compensation Statistical Plan (WCSP) data is used to determine the overall “F” classifications (F-class) premium level change as well as the individual change by the various classifications. There are three sets of pure premiums for each classification: indicated, present on rate level, and national pure premiums. All sets of pure premiums are adjusted to the common proposed level that is explained further in this exhibit. These three sets of pure premiums are credibility weighted and the results, the derived by formula pure premiums, are adjusted for additional proposed components (Section II) to determine the indicated loss costs. The payrolls are extended by the loss costs presently in effect and by the indicated loss costs. The loss costs are limited to the swing limits based on 15% above and 15% below the current loss costs. This results in the indicated loss cost level change of -2.8%.

Section A – Calculation of F-Class Indicated Pure Premiums

The payroll and loss data reported are from the WCSP data by class code for the latest available five policy periods.

Section A-1 – Calculation of Primary Conversion Factors

1. Factors to Adjust to the Proposed Benefit Levels

The state losses are adjusted to the January 1, 2018 state law level. The federal losses are adjusted to the October 1, 2017 federal law level.

STATE ACT

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/11 - 12/11	1.059	1.028	1.018	1.028	0.944
1/12 - 12/12	1.024	1.025	1.020	1.025	0.947
1/13 - 12/13	1.019	1.019	1.016	1.019	0.961
1/14 - 12/14	1.014	1.014	1.012	1.014	0.981
1/15 - 12/15	1.010	1.010	1.008	1.010	1.007

FEDERAL ACT

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/11 - 12/11	1.028	1.023	1.010	1.023	1.000
1/12 - 12/12	1.022	1.019	1.008	1.019	1.000
1/13 - 12/13	1.018	1.015	1.006	1.015	1.000
1/14 - 12/14	1.015	1.012	1.005	1.012	1.000
1/15 - 12/15	1.011	1.008	1.003	1.008	1.000

2. Factors to Adjust to the Proposed Trend Level

The following factors are applied to trend the losses in each policy year to the proposed rating year. The selected annual trends utilized were 0.960 and 0.970 for indemnity and medical, respectively.

Policy Period	Indemnity	Medical
1/11 - 12/11	0.712	0.776
1/12 - 12/12	0.742	0.800
1/13 - 12/13	0.773	0.825
1/14 - 12/14	0.805	0.851
1/15 - 12/15	0.838	0.877

NORTH CAROLINA

APPENDIX B-V

Section A-1 Calculation of Primary Conversion Factors (continued)

3. Limited Loss Development Factors

The following factors are applied to develop the losses from first through fifth report to an ultimate basis utilizing countrywide data.

Policy Period	Indemnity		Medical	
	Likely-to-Develop	Not-Likely-to-Develop	Likely-to-Develop	Not-Likely-to-Develop
1/11 - 12/11	1.093	1.030	1.196	1.036
1/12 - 12/12	1.124	1.052	1.220	1.041
1/13 - 12/13	1.245	1.116	1.253	1.067
1/14 - 12/14	1.412	1.212	1.337	1.089
1/15 - 12/15	2.198	1.728	1.571	1.145

4. Primary Conversion Factors = (1) x (2) x (3)

The factors above contained within Section A-1, are combined multiplicatively, resulting in the following factors for the Likely-to-Develop (L) and Not-Likely-to-Develop (NL) groupings.

STATE ACT

Policy Period	Fatal (L)	Fatal (NL)	P.T.*	P.P. (L)	P.P. (NL)	T.T. (L)	T.T. (NL)	Medical (L)	Medical (NL)
1/11 - 12/11	0.824	0.777	0.800	0.792	0.747	0.800	0.754	0.876	0.759
1/12 - 12/12	0.854	0.799	0.855	0.851	0.796	0.855	0.800	0.924	0.789
1/13 - 12/13	0.981	0.879	0.981	0.978	0.876	0.981	0.879	0.993	0.846
1/14 - 12/14	1.153	0.989	1.153	1.150	0.987	1.153	0.989	1.116	0.909
1/15 - 12/15	1.860	1.463	1.860	1.857	1.460	1.860	1.463	1.387	1.011

FEDERAL ACT

Policy Period	Fatal (L)	Fatal (NL)	P.T.*	P.P. (L)	P.P. (NL)	T.T. (L)	T.T. (NL)	Medical (L)	Medical (NL)
1/11 - 12/11	0.800	0.754	0.796	0.786	0.741	0.796	0.750	0.928	0.804
1/12 - 12/12	0.852	0.798	0.850	0.841	0.787	0.850	0.795	0.976	0.833
1/13 - 12/13	0.980	0.878	0.977	0.968	0.868	0.977	0.876	1.034	0.880
1/14 - 12/14	1.154	0.990	1.150	1.142	0.981	1.150	0.987	1.138	0.927
1/15 - 12/15	1.862	1.464	1.857	1.847	1.452	1.857	1.460	1.378	1.004

* Permanent Total losses are always assigned to the Likely-to-Develop grouping.

NORTH CAROLINA

APPENDIX B-V

Section A-2 – Expected Excess Provision and Redistribution

To reduce distortions in individual class loss cost indications, individual claim amounts are subject to a maximum limit of \$500,000. Multiple claim accidents are limited to three times the individual claim loss limitation. After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of excess loss factors by hazard group. These factors are shown below.

Hazard Group	A	B	C	D	E	F	G
(1) Excess Ratios	0.129	0.175	0.205	0.235	0.282	0.312	0.379
(2) Excess Factors 1/(1-(1))	1.148	1.212	1.258	1.307	1.393	1.453	1.610

As the excess loss factors are on a combined (indemnity and medical) basis, a portion (40%) of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses. Since a portion of the expected excess losses are redistributed in an additive manner, the expected excess factors shown above cannot be combined multiplicatively with either the primary or secondary loss conversion factors.

Section A-3 – Calculation of Secondary Conversion Factors

The following factors are applied to include the proposed loss-based expenses. The state losses are adjusted to reflect the proposed loss-based expenses. The federal losses are adjusted to reflect the proposed USL&HW Special Fund Assessment and loss adjustment expense. The combined** factors are based on a combined indemnity and medical loss-weighted average of the above loss-based expenses by policy period.

Policy Period	State Act	Federal Act
1/11 - 12/11	1.180	1.245
1/12 - 12/12	1.180	1.180
1/13 - 12/13	1.180	1.236
1/14 - 12/14	1.180	1.239
1/15 - 12/15	1.180	1.244

** See Section B.3 for the indemnity and medical breakdown of the proposed loss-based expenses.

NORTH CAROLINA

APPENDIX B-V

Section B – Present on Rate Level

1. Benefits

The current underlying pure premiums are at the current January 1, 2017 state and October 1, 2016 federal law levels. These pure premiums are adjusted to reflect the weighted effect of state and federal laws which bring losses to the January 1, 2018 state and October 1, 2017 federal law levels. The distribution of state and federal losses in regard to total losses was used to determine the weighted effects.

State Weight (St%)	0.245
Federal Weight (Fed%)	0.755

	Indemnity	Medical	Total
(a) State Laws	1.002	1.010	1.005
(b) Federal Laws	1.003	1.000	1.002
(c) Weighted Laws = [(a)xSt%] + [(b)xFed%]	1.003	1.002	1.003

2. Trend

Since the trend in the current underlying pure premiums is adequate for the current rating year, additional trend is applied to bring the underlyings to the proposed rating year.

Indemnity	Medical
0.960	0.970

NORTH CAROLINA

APPENDIX B-V

Section B – Present on Rate Level (continued)

3. Loss-Based Expenses

The current underlying pure premiums are adjusted to reflect the change in the weighted effect of the loss-based expense provisions.

Proposed:

STATE ACT			
	Indemnity	Medical	Total
(a) Loss Adjustment Expense	1.180	1.180	1.180
(b) Loss-Based Assessment	1.000	1.000	1.000
(c) Total = (a) + (b) - 1	1.180	1.180	1.180

FEDERAL ACT			
	Indemnity	Medical	Total
(d) Loss Adjustment Expense	1.180	1.180	1.180
(e) Loss-Based Assessment	1.113	1.000	1.065
(f) Total = (d) + (e) - 1	1.293	1.180	1.245

	Indemnity	Medical	Total
(g) Weighted Proposed Expenses = [(c) x St%] + [(f) x Fed%]	1.265	1.180	1.229

Current:

STATE ACT			
	Indemnity	Medical	Total
(h) Loss Adjustment Expense	1.175	1.175	1.175
(i) Loss-Based Assessment	1.000	1.000	1.000
(j) Total = (h) + (i) - 1	1.175	1.175	1.175

FEDERAL ACT			
	Indemnity	Medical	Total
(k) Loss Adjustment Expense	1.175	1.175	1.175
(l) Loss-Based Assessment	1.119	1.000	1.071
(m) Total = (k) + (l) - 1	1.294	1.175	1.246

	Indemnity	Medical	Total
(n) Weighted Current Expenses = [(j) x St%] + [(m) x Fed%]	1.265	1.175	1.229

Change:

	Indemnity	Medical	Total
Weighted Expense Change in Loss-Based Expenses = [(g) / (n)]	1.000	1.004	1.000

4. Conversion Factors = (1) x (2) x (3)

The factors have been applied multiplicatively resulting in the following factors.

Indemnity	Medical
0.963	0.976

NORTH CAROLINA

APPENDIX B-V

Section C – National Pure Premiums

The latest three years of state and federal losses for states in which NCCI compiles workers compensation data are separately adjusted to the same level as the indicated and present on rate level pure premiums.

Class Code 9077

For Code 9077, the indicated, national and present on rate level pure premiums were calculated as described previously in Sections A, B and C but using the non-appropriated benefit changes and the federal loss-based expenses.

Section D – Derived by Formula Pure Premiums

The derived by formula pure premiums are calculated by a process similar to that of the industrial codes, which is described in Appendix B-I, Section D. To achieve full state credibility, a classification must have expected losses of at least: \$104,291,600 for indemnity and \$48,603,200 for medical.

II. Calculation of Proposed Loss Costs

The following items are combined with the derived by formula pure premiums to obtain the proposed loss cost:

A. Test Correction Factor **1.0000**

B. Ratio of Manual Premium to Earned Premium **1.215**
(determined on a countrywide basis)

C. Swing Limits

No classifications were adjusted on account of swing limits.

NORTH CAROLINA

F-CLASS

Appendix B-V

EFFECTIVE 4/1/2019

CLASS 6801		BOAT BUILDING-WOOD-NOC & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	8,990	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,584	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	10,574	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		5%	0.971	5%	2.147	3.12			
Pure Premium Present on Rate Level		95%	0.875	95%	1.114	1.99			
Pure Premium Derived by Formula		0.880			1.166			2.05	

CLASS 6824		BOAT BUILDING-OR REPAIR & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,228,221	0	0	1	7,202	0	61,134	68,336	5.56
1/12 through 12/12	1,178,955	0	0	0	0	0	1,604	1,604	0.14
1/13 through 12/13	1,666,116	0	0	1	31,609	0	32,014	63,623	3.82
1/14 through 12/14	1,276,659	0	0	0	0	0	5,992	5,992	0.47
1/15 through 12/15	2,155,004	0	0	1	87,198	0	89,817	177,015	8.21
5 YR. TOTAL	7,504,955	0	0	3	126,009	0	190,561	316,570	4.22
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	1.679	8%	2.539	4.22			
Pure Premium Indicated by National Relativity		17%	1.891	18%	3.598	5.49			
Pure Premium Present on Rate Level		78%	3.165	74%	3.751	6.92			
Pure Premium Derived by Formula		2.874			3.627			6.50	

CLASS 6826		MARINA & DRIVERS: COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,054,217	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,158,485	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,232,445	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,163,109	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,067,022	0	0	1	3,244	0	15,849	19,093	1.79
5 YR. TOTAL	5,675,278	0	0	1	3,244	0	15,849	19,093	0.34
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.057	4%	0.279	0.34			
Pure Premium Indicated by National Relativity		8%	1.099	9%	1.563	2.66			
Pure Premium Present on Rate Level		89%	1.536	87%	1.381	2.92			
Pure Premium Derived by Formula		1.457			1.353			2.81	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

NORTH CAROLINA

F-CLASS

Appendix B-V

EFFECTIVE 4/1/2019

CLASS 6843		SHIP BUILDING-IRON OR STEEL-NOC-& DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		25%	2.843	27%	3.050	5.89			
Pure Premium Present on Rate Level		75%	2.705	73%	3.046	5.75			
Pure Premium Derived by Formula		2.740			3.047			5.79	

CLASS 6845		SHIP BUILDING-NAVAL & DRIVERS							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		8%	1.512	9%	0.762	2.27			
Pure Premium Present on Rate Level		92%	2.496	91%	2.819	5.32			
Pure Premium Derived by Formula		2.417			2.634			5.05	

CLASS 6872		SHIP REPAIR OR CONVERSION-ALL OPERATIONS & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,924	0	0	0	0	0	0	0	0.00
1/12 through 12/12	77,682	0	0	0	0	0	0	0	0.00
1/13 through 12/13	45,114	0	0	0	0	0	0	0	0.00
1/14 through 12/14	66,767	0	0	0	0	0	0	0	0.00
1/15 through 12/15	81,600	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	273,087	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		28%	2.910	30%	3.404	6.31			
Pure Premium Present on Rate Level		71%	3.676	68%	4.151	7.83			
Pure Premium Derived by Formula		3.425			3.844			7.27	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

NORTH CAROLINA

F-CLASS

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CLASS 6874		PAINTING: SHIP HULLS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	8,360	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,360	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		10%	7.014	10%	5.052	12.07			
Pure Premium Present on Rate Level		90%	6.526	90%	5.898	12.42			
Pure Premium Derived by Formula		6.575			5.813			12.39	

CLASS 7309		STEVEDORING NOC							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	71,175	0	0	0	0	0	0	0	0.00
1/12 through 12/12	857,343	0	0	0	0	0	0	0	0.00
1/13 through 12/13	828,901	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,275,928	0	0	1	33,906	0	37,584	71,490	5.60
1/15 through 12/15	714,176	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,747,523	0	0	1	33,906	0	37,584	71,490	1.91
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.905	6%	1.003	1.91			
Pure Premium Indicated by National Relativity		24%	3.347	25%	3.663	7.01			
Pure Premium Present on Rate Level		72%	4.037	69%	4.244	8.28			
Pure Premium Derived by Formula		3.746			3.904			7.65	

CLASS 7313		COAL DOCK OPERATION & STEVEDORING							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	33,715	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	33,715	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		12%	1.441	13%	1.496	2.94			
Pure Premium Present on Rate Level		88%	1.400	87%	1.411	2.81			
Pure Premium Derived by Formula		1.405			1.422			2.83	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

NORTH CAROLINA

F-CLASS

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EFFECTIVE 4/1/2019

CLASS 7317		STEVEDORING: BY HAND OR HAND TRUCKS EXCLUSIVELY							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	2,243,111	0	0	1	113,474	0	27,851	141,325	6.30
1/12 through 12/12	1,100,196	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,519,708	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,137,886	0	0	0	0	0	0	0	0.00
1/15 through 12/15	2,089,915	0	0	1	77,254	0	23,861	101,115	4.84
5 YR. TOTAL	8,090,816	0	0	2	190,728	0	51,712	242,440	3.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	2.357	7%	0.639	3.00			
Pure Premium Indicated by National Relativity		20%	2.993	22%	2.454	5.45			
Pure Premium Present on Rate Level		74%	4.817	71%	3.170	7.99			
Pure Premium Derived by Formula		4.305			2.835			7.14	

CLASS 7323		STEVEDORING: EXPLOSIVE MATERIALS-UNDER CONTRACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	2.995	100%	0.615	3.61			
Pure Premium Derived by Formula		2.995			0.615			3.61	

CLASS 7327		STEVEDORING: CONTAINERIZED FREIGHT & DRIVERS							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		6%	7.335	6%	5.641	12.98			
Pure Premium Present on Rate Level		94%	4.911	94%	7.261	12.17			
Pure Premium Derived by Formula		5.056			7.164			12.22	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

NORTH CAROLINA

F-CLASS

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EFFECTIVE 4/1/2019

CLASS 7350		FREIGHT HANDLING NOC-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	1,298,835	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,192,673	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,507,702	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,690,068	1	286,732	0	0	254,098	799	541,629	32.05
1/15 through 12/15	2,127,218	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	7,816,496	1	286,732	0	0	254,098	799	541,629	6.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	3.668	8%	3.261			6.93	
Pure Premium Indicated by National Relativity		15%	2.542	17%	2.189			4.73	
Pure Premium Present on Rate Level		79%	5.063	75%	4.228			9.29	
Pure Premium Derived by Formula		4.601			3.804			8.41	

CLASS 8709		STEVEDORING-TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	410,315	0	0	0	0	0	0	0	0.00
1/12 through 12/12	347,406	0	0	0	0	0	0	0	0.00
1/13 through 12/13	315,679	0	0	0	0	0	0	0	0.00
1/14 through 12/14	211,210	0	0	0	0	0	0	0	0.00
1/15 through 12/15	514,240	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,798,850	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%	0.000			0.00	
Pure Premium Indicated by National Relativity		8%	1.179	8%	1.477			2.66	
Pure Premium Present on Rate Level		90%	1.684	89%	1.777			3.46	
Pure Premium Derived by Formula		1.610			1.700			3.31	

CLASS 8726		STEAMSHIP LINE OR AGENCY-PORT EMPLOYEES: SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS OR THEIR ASSISTANTS, PAY CLERKS							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/11 through 12/11	69,290	0	0	0	0	0	0	0	0.00
1/12 through 12/12	67,946	0	0	0	0	0	0	0	0.00
1/13 through 12/13	67,169	0	0	0	0	0	0	0	0.00
1/14 through 12/14	74,864	0	0	0	0	0	0	0	0.00
1/15 through 12/15	69,307	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	348,576	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		8%	0.252	8%	0.502			0.75	
Pure Premium Present on Rate Level		91%	0.876	91%	0.878			1.75	
Pure Premium Derived by Formula		0.817			0.839			1.66	

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

NORTH CAROLINA

F-CLASS

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EFFECTIVE 4/1/2019

CLASS 9077		UNITED STATES ARMED SERVICE RISK-ALL EMPLOYEES & DRIVERS								
Industry Group: F-Class Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00	
		INDEMNITY			MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		0%	0.000	0%	0.000	0.00				
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00				
Pure Premium Present on Rate Level		100%	0.792	100%	0.767	1.56				
Pure Premium Derived by Formula		0.792			0.767			1.56		

* Pure Premium per \$100 of Payroll
 ** Pure Premium per employee
 ++ Non-Standard Calculation

NORTH CAROLINA

APPENDIX B-V

Derivation of Proposed Loss Cost - Code 6824

The indicated pure premiums are developed by adjusting the limited losses by a set of conversion factors. The converted losses are then summarized into indemnity and medical and then divided by payroll (in hundreds). The derivation of the indicated pure premium for the above-captioned classification follows:

STATE ACT - LIMITED LOSSES (Workers Compensation Statistical Plan)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/11 - 12/31/11	0	0	0	0	0	0	0	0	0
01/01/12 - 12/31/12	0	0	0	0	0	0	0	0	0
01/01/13 - 12/31/13	0	0	0	0	0	0	0	0	0
01/01/14 - 12/31/14	0	0	0	0	0	0	0	0	0
01/01/15 - 12/31/15	0	0	0	0	0	0	0	0	0

FEDERAL ACT - LIMITED LOSSES (Workers Compensation Statistical Plan)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/11 - 12/31/11	0	0	0	0	6,137	0	0	0	41,314
01/01/12 - 12/31/12	0	0	0	0	0	0	0	0	1,123
01/01/13 - 12/31/13	0	0	0	0	23,161	0	0	0	17,399
01/01/14 - 12/31/14	0	0	0	0	0	0	0	0	3,589
01/01/15 - 12/31/15	0	0	0	0	37,949	0	0	0	42,626

STATE ACT - PRIMARY CONVERSION FACTORS (Appendix B-V, Section A-1)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/11 - 12/31/11	0.824	0.777	0.800	0.792	0.747	0.800	0.754	0.876	0.759
01/01/12 - 12/31/12	0.854	0.799	0.855	0.851	0.796	0.855	0.800	0.924	0.789
01/01/13 - 12/31/13	0.981	0.879	0.981	0.978	0.876	0.981	0.879	0.993	0.846
01/01/14 - 12/31/14	1.153	0.989	1.153	1.150	0.987	1.153	0.989	1.116	0.909
01/01/15 - 12/31/15	1.860	1.463	1.860	1.857	1.460	1.860	1.463	1.387	1.011

FEDERAL ACT - PRIMARY CONVERSION FACTORS (Appendix B-V, Section A-1)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/11 - 12/31/11	0.800	0.754	0.796	0.786	0.741	0.796	0.750	0.928	0.804
01/01/12 - 12/31/12	0.852	0.798	0.850	0.841	0.787	0.850	0.795	0.976	0.833
01/01/13 - 12/31/13	0.980	0.878	0.977	0.968	0.868	0.977	0.876	1.034	0.880
01/01/14 - 12/31/14	1.154	0.990	1.150	1.142	0.981	1.150	0.987	1.138	0.927
01/01/15 - 12/31/15	1.862	1.464	1.857	1.847	1.452	1.857	1.460	1.378	1.004

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APPENDIX B-V

Derivation of Proposed Loss Cost - Code 6824

EXPECTED EXCESS PROVISION AND REDISTRIBUTION (Appendix B-V, Section A-2)

After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of a hazard group-specific excess loss factor. The factor is shown below:

HAZARD GROUP: F	
Excess Factor	1.453

As the excess loss factor is on a combined (indemnity and medical) basis, the following portion of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses:

Redistribution %	40%
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STATE ACT - EXPECTED UNLIM LOSSES (Lim Losses x Primary Conv Factors, then adjusted for the Excess Provision and Redistribution)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/11 - 12/31/11	0	0	0	0	0	0	0	0	0
01/01/12 - 12/31/12	0	0	0	0	0	0	0	0	0
01/01/13 - 12/31/13	0	0	0	0	0	0	0	0	0
01/01/14 - 12/31/14	0	0	0	0	0	0	0	0	0
01/01/15 - 12/31/15	0	0	0	0	0	0	0	0	0

FEDERAL ACT - EXPECTED UNLIM LOSSES (Lim Losses x Primary Conv Factors, then adjusted for the Excess Provision and Redistribution)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/11 - 12/31/11	0	0	0	0	5,785	0	0	0	49,104
01/01/12 - 12/31/12	0	0	0	0	0	0	0	0	1,359
01/01/13 - 12/31/13	0	0	0	0	25,574	0	0	0	25,901
01/01/14 - 12/31/14	0	0	0	0	0	0	0	0	4,836
01/01/15 - 12/31/15	0	0	0	0	70,095	0	0	0	72,200

STATE ACT - SECONDARY CONVERSION FACTORS (Appendix B-V, Section A-3)

Policy Period	INDUSTRY GROUP: F-Class
01/01/11 - 12/31/11	1.180
01/01/12 - 12/31/12	1.180
01/01/13 - 12/31/13	1.180
01/01/14 - 12/31/14	1.180
01/01/15 - 12/31/15	1.180

FEDERAL ACT - SECONDARY CONVERSION FACTORS (Appendix B-V, Section A-3)

Policy Period	INDUSTRY GROUP: F-Class
01/01/11 - 12/31/11	1.245
01/01/12 - 12/31/12	1.180
01/01/13 - 12/31/13	1.236
01/01/14 - 12/31/14	1.239
01/01/15 - 12/31/15	1.244

NORTH CAROLINA

APPENDIX B-V

Derivation of Proposed Loss Cost - Code 6824

TOTAL - PAYROLL, FINAL CONVERTED LOSSES

Policy Period	Payroll	Indemnity Likely	Indemnity Not-Likely	Medical Likely	Medical Not-Likely	Total Indemnity	Total Medical	Total
01/01/11 - 12/31/11	1,228,221	0	7,202	0	61,134	7,202	61,134	68,336
01/01/12 - 12/31/12	1,178,955	0	0	0	1,604	0	1,604	1,604
01/01/13 - 12/31/13	1,666,116	0	31,609	0	32,014	31,609	32,014	63,623
01/01/14 - 12/31/14	1,276,659	0	0	0	5,992	0	5,992	5,992
01/01/15 - 12/31/15	2,155,004	0	87,198	0	89,817	87,198	89,817	177,015
Total	7,504,955	0	126,009	0	190,561	126,009	190,561	316,570
INDICATED PURE PREMIUM						1.679	2.539	4.22

The present on rate level pure premiums are developed by adjusting the pure premiums underlying the current loss cost by the conversion factors. The derivation of the present on rate level pure premiums for the above-captioned classification follows:

	Indemnity	Medical	Total
Pure Premiums Underlying Current Loss Cost	3.287	3.843	7.13
Conversion Factors (Section B)	0.963	0.976	xxx
PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)	3.165	3.751	6.92

NORTH CAROLINA

APPENDIX B-V

Derivation of Proposed Loss Cost - Code 6824

Industry Group - F-Class, Hazard Group - F

The loss cost for the above-captioned classification is derived as follows:

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
1. Indicated Pure Premium	1.679	2.539	4.22
2. Pure Premium Indicated by National Relativity	1.891	3.598	5.49
3. Pure Premium Present on Rate Level	3.165	3.751	6.92
4. State Credibilities	5%	8%	xxx
5. National Credibilities	17%	18%	xxx
6. Residual Credibilities = 100% - (4) - (5)	78%	74%	xxx
7. Derived by Formula Pure Premiums = (1) x (4) + (2) x (5) + (3) x (6)	2.874	3.627	6.50
8. Test Correction Factor	1.0000	1.0000	xxx
9. Underlying Pure Premiums = (7) x (8) *	2.873	3.627	6.50
10. Ratio of Manual to Standard Premium			1.215
11. Loss Cost = (9) x (10)			7.90
12. Loss Cost Within Swing Limits			7.90
Current Loss Cost x Swing Limits			
a) Lower bound = 7.93 x 0.850 = 6.75			
b) Upper bound = 7.93 x 1.150 = 9.11			
13. Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	2.873	3.627	6.50
14. Disease, Catastrophe and/or Miscellaneous Loadings			0.00
15. Final Loaded Loss Cost			7.90

* Indemnity pure premium is adjusted for the rounded total pure premium:

$$\text{Indemnity Pure Premium} = \text{Total Pure Premium} - \text{Medical Pure Premium}$$

NORTH CAROLINA LAW MEMO

APPENDIX C-I

Increase in the Maximum Weekly Benefit

Effective: January 1, 2018

Change in the maximum weekly benefit for:

Fatal Injury:	From	\$978.00	to	\$992.00
Total Disability:	From	\$978.00	to	\$992.00
Permanent Partial Disability:	From	\$978.00	to	\$992.00

Total Effect: +0.1%

SAWW effective 01/01/2017 = \$889.08 (actual).

110 % of \$889.08 rounded to the nearest \$2.00 dollars is \$978.00.

SAWW effective 01/01/2018 = \$902.00 (actual).

110 % of \$902.00 rounded to the nearest \$2.00 dollars is \$992.00.

NORTH CAROLINA LAW MEMO

APPENDIX C-I

Impact By Type of Injury Due to the Increase in the Maximum Weekly Benefit, Effective January 1, 2018

<u>Type of Injury</u>	<u>Percentage of Losses (a)</u>	<u>Effect (%)</u>	
Fatal	1.1%	0.2	
Permanent Total	1.1%	0.2	
Permanent Partial	34.9%	0.2	
Temporary Total	15.2%	0.2	
Total Indemnity	52.3%	0.2	(b)
Medical	47.7%	0.0	
Total Losses	100.0%	0.1	(b)

(a) Proportions within indemnity are based on the 24-month period ending 12/31/2014 on the 1/1/2018 law level and developed to an ultimate basis by type of injury. The indemnity/medical split is based on policy years 2015 and 2016 financial call data projected to 1/1/2017.

(b) Weighted average.

NORTH CAROLINA

APPENDIX C-II

ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2017 AND JANUARY 1, 2018

NCCI estimates that the changes to the Hospital Inpatient fee schedule in North Carolina, effective October 1, 2017, will result in negligible impact on overall workers compensation system costs in North Carolina.

NCCI estimates that the changes to other sections of the fee schedule in North Carolina, effective January 1, 2018, will result in an impact of +0.4% on overall workers compensation system costs in North Carolina.

Summary of Changes

Changes to the medical fee schedule adopted by the North Carolina Industrial Commission are summarized below.

Effective October 1, 2017:

- Hospital Inpatient Services
 - Update the hospital inpatient fee schedule for services performed in a non-critical access hospital to be based on 160% of Medicare's 2018 hospital inpatient prospective payment system (IPPS) rates. These services were previously subject to a maximum reimbursement rate of at 160% of Medicare's 2017 hospital IPPS rates.
 - Update the hospital inpatient fee schedule for services performed in a critical access hospital (CAH) to be based on 170% of Medicare's 2018 hospital inpatient CAH per diem rates. These services were previously subject to a maximum reimbursement rate of 170% of Medicare's 2017 hospital inpatient CAH per diem rates.

Effective January 1, 2018:

- Physician Services
 - Update maximum allowable reimbursements (MARs) to be based on the Calendar Year (CY) 2018 Medicare Resource-Based Relative Value Scale (RBRVS). Prior to 1/1/2018, the MARs were based on the CY 2017 Medicare RBRVS.
- Hospital Outpatient Services
 - Update the hospital outpatient fee schedule for services performed in non-CAHs to be based on 200% of Medicare's 2018 hospital outpatient prospective payment system (OPPS) rates. These services were previously subject to a maximum reimbursement rate of 200% of Medicare's 2017 hospital OPPS rates.
 - Update the hospital outpatient fee schedule for services performed in a CAH to be based on 210% of Medicare's 2018 hospital OPPS rates. These services were previously

NORTH CAROLINA

APPENDIX C-II

ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2017 AND JANUARY 1, 2018

subject to a maximum reimbursement rate of 210% of Medicare's 2017 hospital OPPS rates.

- ASC Services
 - Update the ASC fee schedule to be based on 200% of Medicare's 2018 ASC payment rates. ASC services were previously subject to a maximum reimbursement rate of 200% of Medicare's 2017 ASC payment rates.

- DME
 - Update MARs to be based on the CY 2018 Medicare Durable Medical Equipment, Prosthetics, Orthotics, and Supplies ("DMEPOS") Fee Schedule published by Centers for Medicare & Medicaid Services (CMS). Prior to 1/1/2018, the MARs were based on the CY 2017 Medicare DMEPOS fee schedule.

Actuarial Analysis

NCCI's methodology to evaluate the impact of medical fee schedule changes includes three major steps:

1. Calculate the percentage change in maximum reimbursements
 - Compare the prior and revised maximum reimbursements by procedure code and determine the percentage change by procedure code.
 - Calculate the weighted-average percentage change in maximum reimbursements for the fee schedule using observed payments by procedure code as weights.

2. Estimate the price level change as a result of the revised fee schedule
 - NCCI research by Frank Schmid and Nathan Lord (2013), "The Impact of Physician Fee Schedule Changes in Workers Compensation: Evidence from 31 States", suggests that a portion of a change in maximum reimbursements is realized on payments impacted by the change.
 - In response to a fee schedule decrease, NCCI research indicates that payments decline by approximately 50% of the fee schedule change.
 - In response to a fee schedule increase, NCCI research indicates that physician payments increase by approximately 80% of the fee schedule change. The magnitude of the response for physician fee schedules depends on the relative difference between actual payments and fee schedule maximums (i.e. the price departure). Consequently, the formula used to determine the percent realized for physician fee schedule changes is $80\% \times (1.10 + 1.20 \times (\text{price departure}))$. For non-physician fee schedule changes, a price realization factor of 80% is assumed.

3. Determine the share of costs that are subject to the fee schedule

NORTH CAROLINA

APPENDIX C-II

ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2017 AND JANUARY 1, 2018

- The share is based on a combination of fields, such as procedure code, provider type, and place of service, as reported on the NCCI Medical Data Call, to categorize payments that are subject to the fee schedule.
- The share is calculated as the greater of the percent of observed payments with a MAR or 75%. NCCI assumes no change for the share of costs not subject to the fee schedule.

In this analysis, NCCI relies primarily on two data sources:

- Detailed medical data underlying the calculations in this analysis are based on NCCI's Medical Data Call for North Carolina for Service Year 2016.
- The share of benefit costs attributed to medical benefits is based on NCCI's Financial Call data for North Carolina from the latest two policy years projected to the effective date of the benefit changes.

Effective October 1, 2017

Hospital Inpatient Fee Schedule

In North Carolina, payments for hospital inpatient services represent 12.5% of total medical costs. Of these payments, 53.9% have a MAR. Given the relatively small percentage of workers compensation hospital costs attributed to critical access hospitals (comprising less than 1%), the hospital inpatient analysis is based on MARs for non-CAHs. The overall change in maximums for hospital inpatient services is a weighted average of the percentage change in MAR by episode (Revised MAR/Prior MAR). The weights are based on Service Year 2016 observed payments by episode for North Carolina, as reported on NCCI's Medical Data Call. The overall weighted-average percentage change in maximums for hospital inpatient services is +1.3%.

Since the overall average maximum reimbursement for hospital inpatient services increased, the percentage expected to be realized from the fee schedule change is 80%. The impact on hospital inpatient payments after applying the price realization factor is +1.0% (= +1.3% x 0.80).

The above impact of +1.0% is then multiplied by the percentage of medical costs attributed to hospital inpatient payments in North Carolina (12.5%) to arrive at an impact of +0.1% on medical costs. This is then multiplied by the percentage of benefit costs attributed to medical benefits in North Carolina (47.6%) to arrive at a negligible¹ increase on overall workers compensation costs.

Effective January 1, 2018

Physician Fee Schedule

¹ Negligible is defined in this document to be an impact smaller in magnitude than 0.1%.

NORTH CAROLINA

APPENDIX C-II

ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2017 AND JANUARY 1, 2018

In North Carolina, payments for physician services represent 40.5% of total medical costs. The overall change in maximums for physician services is a weighted average of the percentage change in MAR by procedure code (Revised MAR/Prior MAR). The weights are based on Service Year 2016 observed payments by procedure code for North Carolina, as reported on NCCI's Medical Data Call. The overall weighted-average percentage change in maximums for physician services is -1.1%. The impact by category is shown in the following table.

Physician Practice Category	Share of Physician Costs	Percentage Change in MAR
Anesthesia	2.6%	0.0%
Major Surgery	15.3%	-1.2%
Pain Management	1.6%	-0.5%
Radiology	9.2%	+1.3%
Physical Medicine	33.2%	-2.2%
Evaluation & Management	22.8%	-0.8%
Emergency Medicine	2.1%	-2.0%
Neurology	0.8%	+0.7%
Clinical Laboratory	0.6%	-2.7%
Other Professional Services	4.4%	-1.0%
Physician Payments with no specific MAR	7.4%	—
Total Physician Costs	100.0%	-1.1%

Since the overall average maximum reimbursement for physician services decreased, the percentage expected to be realized from the fee schedule change is estimated to be 50%. The impact on physician payments after applying the price realization factor is -0.6% ($= -1.1\% \times 0.50$).

The above impact of -0.6% is then multiplied by the percentage of medical costs attributed to physician payments in North Carolina (40.5%) to arrive at an impact of -0.2% on medical costs. This is then multiplied by the percentage of benefit costs attributed to medical benefits in North Carolina (47.7%) to arrive at an impact of -0.1% on overall workers compensation costs.

Hospital Outpatient Fee Schedule

In North Carolina, payments for hospital outpatient services represent 16.4% of total medical costs. Of these payments, 90.5% have a MAR. Given the relatively small percentage of workers compensation hospital costs attributed to critical access hospitals (comprising less than 1%), the hospital outpatient analysis is based on MARs for non-CAHs. The impact on these hospital outpatient services, which is calculated in an analogous manner to the physician fee schedule change, is +7.4%. Since the overall average maximum reimbursement for hospital outpatient services increased, the percentage expected to be realized from the fee schedule change is 80%. The impact on hospital outpatient services after applying the price realization factor is +5.9% ($= +7.4\% \times 0.80$).

NORTH CAROLINA

APPENDIX C-II

ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2017 AND JANUARY 1, 2018

The above impact of +5.9% is then multiplied by the percentage of medical costs attributed to hospital outpatient payments in North Carolina (16.4%) to arrive at an impact of +1.0% on medical costs. This is then multiplied by the percentage of benefit costs attributed to medical benefits in North Carolina (47.7%) to arrive at an impact of +0.5% on overall workers compensation costs.

Note that Medicare rules for outpatient services contain a comprehensive payment policy that packages payment for adjunctive and secondary items, services, and procedures into the primary procedure under certain circumstances. For this analysis, the experience is aggregated according to the packaging rules reflected under Medicare, when applicable.

Ambulatory Surgical Center (ASC) Fee Schedule

In North Carolina, payments for ASC services represent 3.8% of total medical costs. Of these payments, 90.8% have a MAR. The impact on ASC services, which is based on the Medicare ASC Payment Rate and calculated in an analogous manner to the physician fee schedule change, is +3.1%. Since the overall average maximum reimbursement for ASC services increased, the percentage expected to be realized from the fee schedule change is 80%. The impact on ASC services after applying the price realization factor is +2.5% ($=+3.1\% \times 0.80$).

The above impact of +2.5% is then multiplied by the percentage of medical costs attributed to ASC payments in North Carolina (3.8%) to arrive at an impact of +0.1% on medical costs. This is then multiplied by the percentage of benefit costs attributed to medical benefits in North Carolina (47.7%) to arrive at a negligible increase on overall workers compensation costs.

Durable Medical Equipment (DME) Fee Schedule

In North Carolina, payments for DME services represent 9.5% of total medical costs. The impact on DME services, which is calculated in an analogous manner to the physician fee schedule change, is +0.3%. Since the overall average maximum reimbursement for DME services increased, the percentage expected to be realized from the fee schedule change is 80%. The impact on DME services after applying the price realization factor is +0.2% ($=+0.3\% \times 0.80$).

The above impact of +0.2% is then multiplied by the percentage of medical costs attributed to DME payments in North Carolina (9.5%) to arrive at a negligible increase on medical and overall workers compensation costs.

Summary of Impacts

The impacts from the fee schedule change in North Carolina, effective October 1, 2017, are summarized in the following table:

NORTH CAROLINA

APPENDIX C-II

**ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES
EFFECTIVE OCTOBER 1, 2017 AND JANUARY 1, 2018**

Type of Service	(A) Impact on Type of Service	(B) Share of Medical Costs	(C) = (A) x (B) Impact on Medical Costs	(D) Medical Costs as a Share of Overall Costs	(E) = (C) x (D) Impact on Overall Costs
Hospital Inpatient	+1.0%	12.5%	+0.1%	47.6%	negligible increase

The impacts from the fee schedule changes in North Carolina, effective January 1, 2018, are summarized in the following table:

Type of Service	(A) Impact on Type of Service	(B) Share of Medical Costs	(C) = (A) x (B) Impact on Medical Costs	(D) Medical Costs as a Share of Overall Costs	(E) = (C) x (D) Impact on Overall Costs
Physician Services	-0.6%	40.5%	-0.2%	47.7%	-0.1%
Hospital Outpatient	+5.9%	16.4%	+1.0%		+0.5%
ASC	+2.5%	3.8%	+0.1%		negligible increase
DME	+0.2%	9.5%	negligible increase		negligible increase
Combined Impact Due to Fee Schedule Change			+0.9%		+0.4%

NORTH CAROLINA

APPENDIX C-III

Longshore and Harbor Workers' Compensation Act Law Memo

Impact By Type of Injury Due to the Increase in the Minimum and Maximum Weekly Benefit, Effective October 1, 2017

<u>Type of Injury</u>	<u>Percentage of Losses (a)</u>	<u>Effect (%)</u>	
Fatal	2.2%	+ 0.5	
Permanent Total	5.9%	+ 0.4	
Permanent Partial	41.9%	+ 0.2	
<u>Temporary Total</u>	<u>7.6%</u>	<u>+ 0.4</u>	
Total Indemnity	57.6%	+ 0.3	(b)
<u>Medical</u>	<u>42.4%</u>	<u>0.0</u>	
Total	100.0%	+ 0.2	(b)

(a) Nationwide losses under Longshore and Harbor Workers' Act for the three-year policy period ending 12/31/2014 on the 10/1/2016 law level and developed to an ultimate report.

(b) Weighted average.

NORTH CAROLINA

APPENDIX C-IV

U.S. Longshore and Harbor Workers' Compensation Act Assessment

The F-class and Program II, Option II maritime class voluntary loss costs and assigned risk rates include the following provision for the federal assessment:

1.) Estimated Total Expense Needed for 2018 *	107,000,000
2.) Compensation Payments Reported (on indemnity only) in 2017 *	948,926,168
3.) Assessment Rate on Indemnity Losses (1) / (2)	11.3%

Breakdown of Losses Under the Longshore and Harbor Workers Act

4.) Indemnity Losses (Combination of 1st through 3rd reports) #	44,388,071
5.) Medical Losses (Combination of 1st through 3rd reports) #	32,733,507
6.) Total Losses (4) + (5)	77,121,578
7.) Assessment Rate on Total Losses { (3) x (4) } / (6)	6.5%

* Source: U.S. Department of Labor

Source: On-leveled and developed USL&HW losses - statistical plan data

NORTH CAROLINA

APPENDIX D

Data Reporting Requirements - G.S. 58-36-15 (g) and (h)

Item (g)

- (1) A detailed list of the rates, loss costs, rules, and policy forms filed, accompanied by a list of those superseded; and
- (2) A detailed description, properly referenced, of all changes in policy forms, rules, prospective loss costs, and rates, including the effect of each change.

Response

See the summary page at the beginning of Exhibit RB-1 and Appendix E.

Item (h)

- (1) North Carolina earned premiums at the actual and current rate level; losses and loss adjustment expenses, each on paid and incurred bases without trending or other modification for the experience period, including the loss ratio anticipated at the time the rates were promulgated for the experience period;
- (2) Credibility factor development and application;
- (3) Loss development factor derivation and application on both paid and incurred bases and in both numbers and dollars of claims;
- (4) Trending factor development and application;
- (5) Changes in premium base resulting from rating exposure trends;
- (6) Limiting factor development and application;
- (7) Overhead expense development and application of commission and brokerage, other acquisition expenses, general expenses, taxes, licenses and fees;
- (8) Percent rate or prospective loss costs change;
- (9) Final proposed rates;
- (10) Investment earnings, consisting of investment income and realized plus unrealized capital gains, from loss, loss expense, and unearned premium reserves;
- (11) Identification of applicable statistical plans and programs and a certification of compliance with them;
- (12) Investment earnings on capital and surplus;
- (13) Level of capital and surplus needed to support premium writings without endangering the solvency of member companies; and
- (14) Such other information that may be required by any rule adopted by the Commissioner.

Response

To the extent that G. S. 58-36-15 (h) applies to workers' compensation insurance voluntary loss costs and residual market rate filings, the required information is included in the 11 NCAC 10.1111 responses.

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/18</u>	<u>Proposed 04/01/19</u>	<u>Percent Change</u>
0005	2.23	2.03	-9.0%
0008	1.88	1.48	-21.3%
0016	5.09	4.03	-20.8%
0034	2.62	2.03	-22.5%
0035	1.53	1.36	-11.1%
0036	3.22	2.69	-16.5%
0037	2.73	2.32	-15.0%
0042	3.59	3.15	-12.3%
0050	3.69	3.22	-12.7%
0059	0.26	0.22	-15.4%
0065	0.06	0.05	-16.7%
0066	0.06	0.05	-16.7%
0067	0.06	0.05	-16.7%
0079	2.24	1.80	-19.6%
0083	2.58	2.38	-7.8%
0106	11.37	9.35	-17.8%
0113	3.37	2.73	-19.0%
0170	1.83	1.43	-21.9%
0251	2.61	2.38	-8.8%
0401	7.04	5.99	-14.9%
0771	0.27	0.25	-7.4%
0908	100.00	90.00	-10.0%
0913	484.00	402.00	-16.9%
0917	3.40	2.61	-23.2%
1005	4.31	4.25	-1.4%
1164	3.88	3.16	-18.6%
1165	1.85	1.78	-3.8%
1320	1.44	1.24	-13.9%
1322	6.38	5.45	-14.6%
1430	3.53	2.92	-17.3%
1438	2.65	2.59	-2.3%
1452	1.60	1.31	-18.1%
1463	5.13	4.91	-4.3%
1472	1.58	1.39	-12.0%
1624	2.46	2.24	-8.9%
1642	1.66	1.31	-21.1%
1654	10.37	8.13	-21.6%
1699	2.27	1.83	-19.4%
1701	2.55	2.03	-20.4%
1710	4.88	3.97	-18.6%
1747	1.23	1.08	-12.2%
1748	2.92	2.53	-13.4%
1803	5.13	4.28	-16.6%
1924	1.98	1.75	-11.6%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/18</u>	<u>Proposed 04/01/19</u>	<u>Percent Change</u>
1925	2.10	1.75	-16.7%
2002	1.51	1.45	-4.0%
2003	2.31	1.95	-15.6%
2014	3.63	3.03	-16.5%
2016	1.66	1.57	-5.4%
2021	1.28	1.19	-7.0%
2039	1.43	1.35	-5.6%
2041	1.69	1.56	-7.7%
2065	1.88	1.50	-20.2%
2070	3.28	2.97	-9.5%
2081	1.85	1.68	-9.2%
2089	1.64	1.54	-6.1%
2095	2.35	2.01	-14.5%
2105	2.55	2.14	-16.1%
2110	1.46	1.19	-18.5%
2111	2.00	1.55	-22.5%
2112	2.29	2.14	-6.6%
2114	1.82	1.61	-11.5%
2121	0.94	0.77	-18.1%
2130	1.36	1.18	-13.2%
2131	1.75	1.35	-22.9%
2143	1.46	1.31	-10.3%
2157	2.46	2.15	-12.6%
2172	1.04	0.95	-8.7%
2174	2.09	1.72	-17.7%
2211	5.42	4.06	-25.1%
2220	1.42	1.24	-12.7%
2286	1.02	0.90	-11.8%
2288	3.06	2.42	-20.9%
2302	1.18	1.01	-14.4%
2305	1.68	1.34	-20.2%
2361	1.44	1.16	-19.4%
2362	1.31	1.17	-10.7%
2380	1.47	1.23	-16.3%
2388	1.13	0.96	-15.0%
2402	2.53	1.97	-22.1%
2413	1.88	1.60	-14.9%
2416	1.47	1.21	-17.7%
2417	0.88	0.76	-13.6%
2501	1.52	1.24	-18.4%
2503	0.88	0.81	-8.0%
2570	2.43	2.26	-7.0%
2585	2.50	2.09	-16.4%
2586	1.95	1.72	-11.8%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/18</u>	<u>Proposed 04/01/19</u>	<u>Percent Change</u>
2587	1.52	1.26	-17.1%
2589	1.60	1.30	-18.8%
2600	2.62	2.29	-12.6%
2623	4.64	3.96	-14.7%
2651	0.91	0.94	3.3%
2660	1.39	1.23	-11.5%
2670	1.01	0.83	-17.8%
2683	1.06	1.01	-4.7%
2688	2.12	1.72	-18.9%
2702	13.68	11.92	-12.9%
2705	47.48	40.50	-14.7%
2709	6.24	5.37	-13.9%
2710	5.93	4.84	-18.4%
2714	2.89	2.29	-20.8%
2727	6.46	5.71	-11.6%
2731	2.77	2.53	-8.7%
2735	2.69	2.25	-16.4%
2759	3.76	3.29	-12.5%
2790	1.15	0.96	-16.5%
2797	3.63	2.96	-18.5%
2799	4.80	4.09	-14.8%
2802	3.57	2.96	-17.1%
2835	1.74	1.43	-17.8%
2836	1.30	1.25	-3.8%
2841	2.58	2.14	-17.1%
2881	2.74	2.16	-21.2%
2883	2.71	2.17	-19.9%
2915	1.75	1.77	1.1%
2916	2.57	2.27	-11.7%
2923	1.56	1.28	-17.9%
2960	2.60	2.38	-8.5%
3004	0.92	0.79	-14.1%
3018	2.80	2.30	-17.9%
3022	4.31	3.11	-27.8%
3027	1.57	1.31	-16.6%
3028	1.73	1.56	-9.8%
3030	4.07	3.39	-16.7%
3040	4.19	3.31	-21.0%
3041	2.83	2.19	-22.6%
3042	2.07	1.82	-12.1%
3064	3.25	2.48	-23.7%
3076	1.88	1.66	-11.7%
3081	2.57	2.26	-12.1%
3082	2.66	2.37	-10.9%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/18</u>	<u>Proposed 04/01/19</u>	<u>Percent Change</u>
3085	2.65	2.33	-12.1%
3110	2.74	2.38	-13.1%
3111	1.92	1.65	-14.1%
3113	1.25	1.08	-13.6%
3114	1.49	1.51	1.3%
3118	1.44	1.21	-16.0%
3119	0.50	0.41	-18.0%
3122	1.35	1.17	-13.3%
3126	1.16	0.93	-19.8%
3131	1.17	1.04	-11.1%
3132	1.77	1.56	-11.9%
3145	1.15	1.07	-7.0%
3146	1.58	1.35	-14.6%
3169	1.86	1.71	-8.1%
3179	1.10	0.97	-11.8%
3180	1.57	1.29	-17.8%
3188	1.20	1.14	-5.0%
3220	1.27	1.15	-9.4%
3224	2.04	1.71	-16.2%
3227	2.19	1.81	-17.4%
3240	2.38	2.11	-11.3%
3241	2.58	2.21	-14.3%
3255	1.66	1.38	-16.9%
3257	2.19	1.78	-18.7%
3270	1.57	1.44	-8.3%
3300	2.25	2.03	-9.8%
3303	2.03	1.58	-22.2%
3307	2.50	2.15	-14.0%
3315	2.73	2.14	-21.6%
3334	2.13	1.77	-16.9%
3336	1.68	1.50	-10.7%
3365	3.96	3.34	-15.7%
3372	2.17	1.96	-9.7%
3373	2.66	2.24	-15.8%
3383	0.90	0.81	-10.0%
3385	0.55	0.45	-18.2%
3400	2.07	1.79	-13.5%
3507	1.39	1.30	-6.5%
3515	1.51	1.23	-18.5%
3548	0.88	0.70	-20.5%
3559	1.38	1.21	-12.3%
3574	0.50	0.52	4.0%
3581	0.62	0.58	-6.5%
3612	1.13	0.95	-15.9%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/18</u>	<u>Proposed 04/01/19</u>	<u>Percent Change</u>
3620	3.17	2.37	-25.2%
3629	1.21	0.98	-19.0%
3632	1.91	1.57	-17.8%
3634	1.05	0.92	-12.4%
3635	1.64	1.34	-18.3%
3638	1.00	0.91	-9.0%
3642	0.91	0.78	-14.3%
3643	1.01	0.91	-9.9%
3647	1.18	1.16	-1.7%
3648	0.80	0.74	-7.5%
3681	0.55	0.48	-12.7%
3685	0.76	0.66	-13.2%
3719	0.89	0.76	-14.6%
3724	2.17	2.10	-3.2%
3726	3.68	3.14	-14.7%
3803	1.17	1.03	-12.0%
3807	1.35	1.19	-11.9%
3808	3.16	2.80	-11.4%
3821	5.00	3.75	-25.0%
3822	2.03	1.75	-13.8%
3824	2.42	2.21	-8.7%
3826	0.50	0.49	-2.0%
3827	1.05	1.01	-3.8%
3830	0.78	0.71	-9.0%
3851	1.82	1.46	-19.8%
3865	1.49	1.20	-19.5%
3881	2.64	2.08	-21.2%
4000	2.86	2.79	-2.4%
4021	3.63	2.99	-17.6%
4024	1.71	1.58	-7.6%
4034	3.84	3.47	-9.6%
4036	2.12	1.63	-23.1%
4038	1.98	1.56	-21.2%
4062	1.89	1.62	-14.3%
4101	1.97	1.71	-13.2%
4109	0.31	0.27	-12.9%
4110	0.54	0.46	-14.8%
4111	0.79	0.71	-10.1%
4114	2.19	1.81	-17.4%
4130	2.37	2.02	-14.8%
4131	3.69	3.50	-5.1%
4133	1.13	1.07	-5.3%
4149	0.54	0.45	-16.7%
4206	1.58	1.35	-14.6%

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<u>Class Code</u>	<u>Current 04/01/18</u>	<u>Proposed 04/01/19</u>	<u>Percent Change</u>
4207	1.56	1.38	-11.5%
4239	1.58	1.29	-18.4%
4240	1.99	1.90	-4.5%
4243	1.21	1.07	-11.6%
4244	1.31	1.25	-4.6%
4250	1.39	1.07	-23.0%
4251	1.53	1.39	-9.2%
4263	2.05	1.55	-24.4%
4273	1.85	1.57	-15.1%
4279	1.51	1.41	-6.6%
4283	0.92	0.90	-2.2%
4299	1.09	0.98	-10.1%
4304	3.11	2.49	-19.9%
4307	1.16	1.06	-8.6%
4351	0.96	0.88	-8.3%
4352	0.99	0.83	-16.2%
4360	1.02	0.82	-19.6%
4361	0.71	0.59	-16.9%
4410	2.27	1.85	-18.5%
4420	4.94	3.84	-22.3%
4431	0.99	0.80	-19.2%
4432	0.69	0.57	-17.4%
4452	1.65	1.38	-16.4%
4459	1.74	1.57	-9.8%
4470	1.38	1.25	-9.4%
4484	1.62	1.46	-9.9%
4493	1.58	1.37	-13.3%
4511	0.35	0.31	-11.4%
4557	1.49	1.25	-16.1%
4558	0.89	0.84	-5.6%
4568	1.42	1.16	-18.3%
4581	0.52	0.51	-1.9%
4583	3.62	2.97	-18.0%
4611	0.42	0.40	-4.8%
4635	1.92	1.74	-9.4%
4653	1.22	1.02	-16.4%
4665	4.07	3.56	-12.5%
4670	4.51	3.70	-18.0%
4683	2.44	1.99	-18.4%
4686	1.25	1.10	-12.0%
4692	0.48	0.42	-12.5%
4693	0.70	0.57	-18.6%
4703	1.14	0.91	-20.2%
4717	1.35	1.14	-15.6%

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<u>Class Code</u>	<u>Current 04/01/18</u>	<u>Proposed 04/01/19</u>	<u>Percent Change</u>
4720	1.04	0.97	-6.7%
4740	1.96	1.26	-35.7%
4741	1.84	1.51	-17.9%
4751	1.27	1.03	-18.9%
4771	1.52	1.41	-7.2%
4777	2.20	1.88	-14.5%
4825	0.69	0.56	-18.8%
4828	1.21	1.07	-11.6%
4829	0.86	0.72	-16.3%
4902	2.05	1.58	-22.9%
4923	0.56	0.49	-12.5%
5020	5.24	4.47	-14.7%
5022	5.67	4.97	-12.3%
5037	10.39	8.62	-17.0%
5040	4.79	4.75	-0.8%
5057	4.23	3.65	-13.7%
5059	16.40	13.18	-19.6%
5102	3.91	3.61	-7.7%
5146	3.59	3.19	-11.1%
5160	1.73	1.68	-2.9%
5183	2.74	2.21	-19.3%
5188	3.55	2.59	-27.0%
5190	2.87	2.30	-19.9%
5191	0.55	0.49	-10.9%
5192	2.35	1.95	-17.0%
5213	5.94	4.79	-19.4%
5215	3.77	3.95	4.8%
5221	3.34	2.83	-15.3%
5222	5.43	4.93	-9.2%
5223	5.03	4.36	-13.3%
5348	3.30	2.75	-16.7%
5402	3.15	2.88	-8.6%
5403	4.92	3.95	-19.7%
5437	3.78	3.62	-4.2%
5443	2.86	2.54	-11.2%
5445	7.27	6.52	-10.3%
5462	4.76	4.33	-9.0%
5472	4.67	4.83	3.4%
5473	9.19	7.08	-23.0%
5474	5.10	4.61	-9.6%
5478	2.33	2.23	-4.3%
5479	5.17	4.26	-17.6%
5480	4.13	4.06	-1.7%
5491	1.85	1.54	-16.8%

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<u>Class Code</u>	<u>Current 04/01/18</u>	<u>Proposed 04/01/19</u>	<u>Percent Change</u>
5506	5.26	4.48	-14.8%
5507	2.86	2.39	-16.4%
5508	6.94	5.56	-19.9%
5535	4.93	4.56	-7.5%
5537	3.92	3.32	-15.3%
5551	14.38	11.82	-17.8%
5606	0.87	0.67	-23.0%
5610	5.09	4.33	-14.9%
5645	12.24	10.79	-11.8%
5703	10.28	8.78	-14.6%
5705	25.50	20.50	-19.6%
5951	0.23	0.19	-17.4%
6003	6.36	5.16	-18.9%
6005	4.91	4.17	-15.1%
6018	2.17	1.79	-17.5%
6045	3.74	3.13	-16.3%
6204	7.27	5.66	-22.1%
6206	2.29	1.82	-20.5%
6213	1.46	1.14	-21.9%
6214	1.63	1.29	-20.9%
6216	4.60	3.91	-15.0%
6217	4.24	3.47	-18.2%
6229	4.37	3.57	-18.3%
6233	1.64	1.43	-12.8%
6235	3.97	3.45	-13.1%
6236	5.99	4.80	-19.9%
6237	1.37	1.09	-20.4%
6251	3.93	3.28	-16.5%
6252	3.30	2.67	-19.1%
6306	3.82	3.26	-14.7%
6319	3.54	2.64	-25.4%
6325	3.90	2.88	-26.2%
6400	4.28	3.71	-13.3%
6503	1.30	1.18	-9.2%
6504	1.87	1.60	-14.4%
6702	3.04	2.89	-4.9%
6703	5.79	5.40	-6.7%
6704	3.38	3.21	-5.0%
6801	2.28	2.49	9.2%
6811	4.13	3.22	-22.0%
6824	7.93	7.90	-0.4%
6826	3.35	3.41	1.8%
6834	2.16	1.99	-7.9%
6836	2.69	2.37	-11.9%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/18</u>	<u>Proposed 04/01/19</u>	<u>Percent Change</u>
6843	6.59	7.03	6.7%
6845	6.09	6.14	0.8%
6854	3.71	3.46	-6.7%
6872	8.97	8.83	-1.6%
6874	14.26	15.05	5.5%
6882	2.73	2.35	-13.9%
6884	3.37	2.75	-18.4%
7016	2.71	2.41	-11.1%
7024	3.01	2.68	-11.0%
7038	3.72	3.32	-10.8%
7046	4.82	4.08	-15.4%
7047	5.16	4.50	-12.8%
7050	7.08	6.20	-12.4%
7090	4.13	3.69	-10.7%
7098	5.36	4.53	-15.5%
7099	9.19	7.61	-17.2%
7133	2.57	2.22	-13.6%
7151	3.12	2.70	-13.5%
7152	5.95	5.03	-15.5%
7153	3.47	3.00	-13.5%
7219	6.38	5.48	-14.1%
7222	5.34	4.76	-10.9%
7225	5.44	4.64	-14.7%
7230	7.70	6.76	-12.2%
7231	5.84	5.53	-5.3%
7232	7.03	6.34	-9.8%
7309	9.50	9.29	-2.2%
7313	3.22	3.44	6.8%
7317	9.17	8.68	-5.3%
7327	13.94	14.85	6.5%
7333	2.30	2.04	-11.3%
7335	2.56	2.27	-11.3%
7337	4.39	3.81	-13.2%
7350	10.66	10.22	-4.1%
7360	3.43	2.83	-17.5%
7370	3.69	3.02	-18.2%
7380	3.71	3.23	-12.9%
7382	3.54	2.94	-16.9%
7390	3.17	2.60	-18.0%
7394	2.29	2.05	-10.5%
7395	2.54	2.28	-10.2%
7398	4.35	3.83	-12.0%
7402	0.09	0.07	-22.2%
7403	3.54	3.43	-3.1%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/18</u>	<u>Proposed 04/01/19</u>	<u>Percent Change</u>
7405	1.91	1.46	-23.6%
7420	6.43	5.28	-17.9%
7421	0.50	0.44	-12.0%
7422	1.25	1.02	-18.4%
7425	1.70	1.35	-20.6%
7431	0.84	0.70	-16.7%
7445	0.64	0.49	-23.4%
7453	0.28	0.23	-17.9%
7502	1.79	1.43	-20.1%
7515	0.73	0.69	-5.5%
7520	2.22	2.02	-9.0%
7529	12.50	10.07	-19.4%
7538	6.71	4.79	-28.6%
7539	1.25	1.07	-14.4%
7540	3.51	2.71	-22.8%
7580	2.29	1.94	-15.3%
7590	2.66	2.16	-18.8%
7600	3.83	3.24	-15.4%
7605	1.81	1.56	-13.8%
7610	0.46	0.37	-19.6%
7705	4.95	3.80	-23.2%
7710	2.63	2.37	-9.9%
7711	2.63	2.37	-9.9%
7720	1.63	1.51	-7.4%
7723	1.87	1.53	-18.2%
7855	2.50	2.38	-4.8%
8001	1.67	1.52	-9.0%
8002	1.41	1.19	-15.6%
8006	1.97	1.51	-23.4%
8008	0.90	0.75	-16.7%
8010	1.09	0.97	-11.0%
8013	0.29	0.24	-17.2%
8015	0.77	0.63	-18.2%
8017	1.09	0.92	-15.6%
8018	1.68	1.49	-11.3%
8021	1.59	1.45	-8.8%
8031	2.39	1.81	-24.3%
8032	1.42	1.16	-18.3%
8033	1.08	1.02	-5.6%
8037	1.85	1.06	-42.7%
8039	1.13	0.94	-16.8%
8044	2.39	1.99	-16.7%
8045	0.48	0.45	-6.2%
8046	1.57	1.24	-21.0%

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<u>Class Code</u>	<u>Current 04/01/18</u>	<u>Proposed 04/01/19</u>	<u>Percent Change</u>
8047	0.75	0.58	-22.7%
8058	1.99	1.58	-20.6%
8072	0.63	0.48	-23.8%
8102	1.13	0.98	-13.3%
8103	1.54	1.29	-16.2%
8106	2.97	2.51	-15.5%
8107	2.35	1.87	-20.4%
8111	1.47	1.15	-21.8%
8116	1.79	1.42	-20.7%
8203	4.45	3.64	-18.2%
8204	3.24	2.82	-13.0%
8209	2.24	2.07	-7.6%
8215	2.27	2.01	-11.5%
8227	3.35	2.74	-18.2%
8232	3.00	2.74	-8.7%
8233	2.07	1.83	-11.6%
8235	3.15	2.90	-7.9%
8236	4.26	3.58	-16.0%
8263	4.94	4.10	-17.0%
8264	3.20	2.62	-18.1%
8265	5.22	3.93	-24.7%
8279	5.81	4.33	-25.5%
8288	4.37	3.54	-19.0%
8291	2.93	2.30	-21.5%
8292	2.70	2.15	-20.4%
8293	7.11	5.37	-24.5%
8304	3.80	3.00	-21.1%
8350	4.83	4.20	-13.0%
8380	1.79	1.47	-17.9%
8381	1.35	1.25	-7.4%
8385	1.48	1.21	-18.2%
8392	1.66	1.38	-16.9%
8393	1.10	0.95	-13.6%
8500	3.71	3.32	-10.5%
8601	0.26	0.19	-26.9%
8602	1.06	0.94	-11.3%
8603	0.04	0.04	0.0%
8606	1.55	1.26	-18.7%
8709	3.97	4.02	1.3%
8719	1.86	1.46	-21.5%
8720	0.93	0.66	-29.0%
8721	0.24	0.20	-16.7%
8723	0.12	0.11	-8.3%
8725	1.82	1.55	-14.8%

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<u>Class Code</u>	<u>Current 04/01/18</u>	<u>Proposed 04/01/19</u>	<u>Percent Change</u>
8726	2.01	2.02	0.5%
8734	0.32	0.26	-18.8%
8737	0.29	0.23	-20.7%
8738	0.56	0.43	-23.2%
8742	0.24	0.19	-20.8%
8745	3.38	2.38	-29.6%
8748	0.43	0.36	-16.3%
8755	0.21	0.17	-19.0%
8799	0.36	0.27	-25.0%
8800	0.93	0.85	-8.6%
8803	0.07	0.04	-42.9%
8805	0.12	0.11	-8.3%
8810	0.09	0.08	-11.1%
8814	0.11	0.10	-9.1%
8815	0.21	0.18	-14.3%
8820	0.09	0.08	-11.1%
8824	2.21	1.74	-21.3%
8825	1.15	1.23	7.0%
8826	1.92	1.26	-34.4%
8831	0.88	0.74	-15.9%
8832	0.26	0.21	-19.2%
8833	0.89	0.71	-20.2%
8835	2.04	1.67	-18.1%
8842	1.50	1.31	-12.7%
8848	2.21	1.91	-13.6%
8849	1.91	1.55	-18.8%
8855	0.10	0.08	-20.0%
8856	0.21	0.22	4.8%
8864	0.86	0.73	-15.1%
8868	0.37	0.29	-21.6%
8869	0.82	0.65	-20.7%
8871	0.06	0.04	-33.3%
8901	0.13	0.11	-15.4%
9012	0.71	0.55	-22.5%
9014	2.10	1.90	-9.5%
9015	2.11	1.70	-19.4%
9016	1.81	1.48	-18.2%
9019	1.23	1.37	11.4%
9033	1.45	1.30	-10.3%
9040	2.33	1.88	-19.3%
9044	0.96	0.73	-24.0%
9052	1.38	1.21	-12.3%
9058	1.04	0.90	-13.5%
9060	0.86	0.75	-12.8%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/18</u>	<u>Proposed 04/01/19</u>	<u>Percent Change</u>
9061	0.68	0.62	-8.8%
9062	0.92	0.76	-17.4%
9063	0.64	0.49	-23.4%
9077	1.79	1.90	6.1%
9082	0.88	0.74	-15.9%
9083	0.91	0.74	-18.7%
9084	1.04	0.87	-16.3%
9089	0.89	0.71	-20.2%
9093	1.00	0.84	-16.0%
9101	2.24	1.80	-19.6%
9102	2.22	1.95	-12.2%
9154	1.24	1.07	-13.7%
9156	1.47	1.29	-12.2%
9170	5.88	5.19	-11.7%
9178	4.70	3.94	-16.2%
9179	7.80	6.83	-12.4%
9180	3.08	2.96	-3.9%
9182	1.21	1.06	-12.4%
9186	13.24	10.78	-18.6%
9220	4.05	3.59	-11.4%
9402	3.20	3.21	0.3%
9403	5.61	4.91	-12.5%
9410	2.04	1.72	-15.7%
9501	2.38	1.93	-18.9%
9505	3.90	3.44	-11.8%
9516	2.92	2.13	-27.1%
9519	2.90	2.25	-22.4%
9521	3.29	2.38	-27.7%
9522	1.20	1.04	-13.3%
9534	4.08	3.46	-15.2%
9554	8.35	6.60	-21.0%
9586	0.35	0.28	-20.0%
9600	1.49	1.31	-12.1%
9620	0.82	0.74	-9.8%

NORTH CAROLINA – LOSS COSTS

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Supplemental Material

North Carolina G.S. 58-36-15(h) specifies that the following information must be included in all policy form, rule and rate filings filed under Article 36. 11 NCAC 10.1111 specifies that additional detail be provided under each of these items.

Item

- 1 North Carolina losses and loss adjustment expenses
- 2 Credibility factor development and application
- 3 Loss development factor development and application
- 4 Trending factor development and application
- 5 Changes in premium base and exposures
- 6 Limiting factor development and application
- 7 Percent rate or loss cost change
- 8 Underwriting profit and contingencies and investment income
- 9 Investment earnings on capital and surplus
- 10 Additional supplemental information per 11 NCAC 10.1111

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 1 North Carolina losses and loss adjustment expenses, each on paid and incurred bases without trending or other modification for the experience period.
- 1(a) The filer shall include loss and loss adjustment expense data from all companies writing North Carolina workers compensation insurance. In addition, if exposures are used in the calculation of premiums at present rates, the filer shall provide all available exposure data from these companies. If the experience of any company that writes more than one percent of the North Carolina workers compensation written premium has been excluded from any trend or loss development calculations, the filer shall identify the company and its market share and provide an explanation for its exclusion. The filer shall also estimate the aggregate market share of other companies whose experience is excluded from such calculations.

Response

See Exhibit RB-1 for loss and loss adjustment expense data.

See Exhibit RB-1, Appendix A-IV for a list of the companies excluded from the loss cost level and trend calculations. Loss development calculations include only data for matching companies for specific valuations (See Exhibit RB-1, Appendix A-II). Aside from the carriers listed in Appendix A-IV, the aggregate market share of the carriers excluded from any of the individual year loss development link ratio calculations is approximately five percent.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 1(b) If any identifiable group of policies is excluded from the calculation of classification differentials, the filer shall describe those policies, indicate their market share, and provide an explanation for their exclusion.

Response

This request refers to policies excluded from the calculation of "classification differentials." The response has been prepared under the assumption that the interest is in policies excluded from the calculation of the industry group differentials. The Rate Bureau is advised by the National Council on Compensation Insurance as follows:

Industry group differentials distribute the overall pure premium level change among the five industry groups: manufacturing, contracting, office & clerical, goods & services, and miscellaneous. The losses and premium used to derive the industry group differentials are, hence, based on losses and premium from class codes in the five industry groups (See Exhibit RB-1, Appendix A-V). A description of the class codes excluded from this calculation is listed below along with an explanation of their exclusion.

Discontinued class codes - Because loss costs are no longer calculated for these class codes, if data is not reassigned to another class code, the loss and premium experience is not included in the industry group differential calculation.

Disease codes and non-ratable codes - Because of the current ratemaking procedures for these codes, their experience does not directly influence the loss cost calculation. It, therefore, is not considered when determining other class codes' loss costs through the industry group differentials. Loss costs for disease codes and loss costs for non-ratable codes are a certain percentage of their respective ratable portions.

Federal classifications - Loss costs for the federal classes (F-classes) are calculated separately from non F-class loss costs. F-class experience is not allowed to influence the industry group differentials that are used to derive non F-class loss costs.

Maritime codes - The ratemaking procedure for maritime codes varies by class code. Item B-1101 established the combination of rates for several industrial class codes with several F-classifications. Similar to F-classes, we do not allow maritime experience to influence the industry group differentials that are used to derive non-maritime loss costs.

Statistical classifications - The experience reported under statistical classes is not directly associated with a certain code or industry group. For this reason, it is not included in the industry group differential calculation. Examples of experience in this classification category are expense constant premium and the additional premium charged for increased liability limits.

Concerning their percentage of the market share, the excluded data mentioned above normally represents less than 1% of the payroll for the five policy periods combined.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 1(c) The filer shall clearly describe all adjustments to losses, loss adjustment expenses, expenses as defined in G.S. 58-36-100(c), and exposures included in the filing.

Response

See Exhibits RB-1, RB-3, RB-5, and the attached Exhibit 1(c).

North Carolina Policy Year Premium On-level Factors

Section A - Historical Premium Level and Expense Constant Changes

Voluntary Market			Assigned Risk Market		
<u>Date</u>	<u>Pure Premium Level Change</u>	<u>Expense Constant</u>	<u>Date</u>	<u>Premium Level Change</u>	<u>Expense Constant</u>
4/1/08	1.016	n/a	4/1/08	1.041	\$250
4/1/09	0.956	n/a	4/1/09	0.962	\$250
4/1/10	0.904	n/a	4/1/10	1.000	\$250
4/1/11	1.006	n/a	4/1/11	1.041	\$250
1/1/13 *	0.991	n/a	1/1/13 *	0.991	\$250
4/1/13	0.995	n/a	4/1/13	1.048	\$250
4/1/14	1.003	n/a	4/1/14	1.042	\$250
4/1/15	0.966	n/a	4/1/15	0.955	\$250
4/1/16	0.898	n/a	4/1/16	1.019	\$160
4/1/17	0.856	n/a	4/1/17	0.917	\$160
4/1/18	0.887	n/a	4/1/18	0.875	\$160

Section B - Factors adjusting assigned risk and voluntary premium to present pure premium level

	<u>Policy Year 2016</u>	<u>Policy Year 2015</u>	<u>Policy Year 2014</u>	<u>Policy Year 2013</u>	<u>Policy Year 2012</u>	<u>Policy Year 2011</u>	<u>Policy Year 2010</u>	<u>Policy Year 2009</u>
(1) Assigned Risk Market Share	0.076	0.072	0.073	0.070	0.056	0.042	0.043	0.052
(2) Voluntary Market Share	0.924	0.928	0.927	0.930	0.944	0.958	0.957	0.948
(3) Assigned Risk Standard Prem. Adj. Factor	0.529	0.519	0.513	0.534	0.536	0.522	0.527	0.528
(4) Voluntary Standard Prem. Adj. Factor	0.733	0.673	0.660	0.659	0.651	0.652	0.634	0.585
(5) Current Premium Index A/R to Voluntary	2.003	2.003	2.003	2.003	2.003	2.003	2.003	2.003
(6) Final Premium Adjustment Factor = [((1)x(3))/(5) + (2)x(4)]	0.697	0.643	0.630	0.631	0.630	0.636	0.618	0.568

* Impact of Item Filing B-1425.

North Carolina Policy Year Loss On-level Factors

Section C - Historical Benefit Level Changes

Indemnity		Medical	
<u>Date</u>	<u>Benefit Level Change</u>	<u>Date</u>	<u>Benefit Level Change</u>
1/1/09	1.006	1/1/09	1.000
1/1/10	1.005	1/1/10	1.000
1/1/11	1.003	1/1/11	1.000
6/24/11 *	0.979	6/24/11 *	0.993
1/1/12	1.002	1/1/12	1.000
1/1/13	1.005	1/1/13	1.013
2/1/13	1.000	2/1/13	0.992
4/1/13	1.000	4/1/13	0.976
1/1/14	1.004	1/1/14	1.000
8/7/14	1.000	8/7/14	0.992
1/1/15	1.003	1/1/15	1.000
4/1/15	1.000	4/1/15	0.941
7/1/15	1.000	7/1/15	1.030
1/1/16	1.005	1/1/16	0.995
1/1/17	1.003	1/1/17	0.998

Section D - Factors adjusting policy year indemnity and medical losses to present benefit level

	<u>Policy Year 2016</u>	<u>Policy Year 2015</u>	<u>Policy Year 2014</u>	<u>Policy Year 2013</u>	<u>Policy Year 2012</u>	<u>Policy Year 2011</u>	<u>Policy Year 2010</u>	<u>Policy Year 2009</u>
(1) Indemnity Loss On-level Factor	1.002	1.006	1.010	1.014	1.018	1.018	1.005	1.007
(2) Medical Loss On-level Factor	0.999	0.997	0.970	0.952	0.938	0.935	0.930	0.929

* House Bill 709.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 1(d) The filer shall provide the latest available written and earned premiums and market shares for the ten largest writers of North Carolina workers compensation insurance.

Response

See attached Exhibit 1(d).

Ten Largest Writers of Workers Compensation
Insurance in North Carolina

	<u>Written Premium</u>	<u>Earned Premium</u>	Written Premium Market <u>Share</u>
Travelers Grp	116,602	118,919	8.1%
Builders Grp	105,804	105,837	7.3%
Hartford Fire & Cas Grp	99,077	99,775	6.8%
BCBS of MI Grp	89,133	82,031	6.2%
Liberty Mutual Grp	81,299	72,857	5.6%
Zurich Ins Grp	68,608	69,258	4.7%
WR Berkley Corp Grp	62,888	74,625	4.3%
American Financial Grp	56,273	59,479	3.9%
Chubb Ltd Grp	50,985	53,592	3.5%
Berkshire Hathaway Grp	40,503	37,966	2.8%

Note: The premium figures are based on calendar year 2017 Annual Statement data and shown in thousands of dollars.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 1(e) The filer shall provide the following information on losses and loss adjustment expenses:
- (i) For each of the latest three available accident and calendar years, undeveloped and untrended losses and loss adjustment expenses;
 - (ii) For each accident year and policy year included in the filing, paid losses, case basis reserves, loss development, incurred allocated loss adjustment expenses (if collected separately from losses), incurred unallocated (or combined allocated and unallocated) loss adjustment expenses, applied trend factors, and trended incurred losses and loss adjustment expenses.

Response

- (i) See attached Exhibit 1(e), page 1*.
- (ii) See attached Exhibit 1(e), page 1 for paid losses and case basis reserves.

See RB-1, Appendix A-II for loss development.

See RB-1, Exhibit II and attached Exhibit 1(e), page 2 for loss adjustment expense data*.

See RB-1, Appendix A-III and Exhibit I for the applied trend factors and trended losses.

* The Rate Bureau is advised by NCCI that incurred losses and loss adjustment expense data on a policy year and accident year basis by state is not regularly collected. In North Carolina, NCCI collects such data through a special Financial Call. The results are attached as Exhibit 1(e), page 2. Note that this data has not been used in any loss cost level calculations.

Undeveloped and untrended losses and loss adjustment expenses

North Carolina

<u>Year</u>	Accident Year Direct Losses <u>Incurred</u>	Accident Year Direct LAE <u>Incurred</u>	Calendar Year Direct Losses <u>Incurred</u>	Calendar Year Direct LAE <u>Incurred</u>
2015	+	+	738,925,376	145,220,667
2016	+	+	693,858,243	149,828,003
2017	+	+	603,570,757	138,367,050

Policy year paid losses and case basis reserves

North Carolina

<u>Policy Year*</u>	Indemnity <u>Paid Losses</u>	Indemnity <u>Case Reserves</u>	Medical <u>Paid Losses</u>	Medical <u>Case Reserves</u>
2009	346,693,371	11,559,391	282,546,568	24,652,429
2010	343,973,015	16,733,978	295,177,697	31,062,500
2011	326,276,520	11,210,190	301,863,570	17,657,824
2012	288,895,555	14,966,323	277,349,785	29,676,612
2013	272,984,705	18,055,968	246,178,456	19,610,010
2014	246,650,780	34,044,594	228,620,216	33,247,292
2015	191,311,436	55,858,701	199,069,376	52,685,953
2016	101,532,880	87,789,765	149,976,333	97,633,894

* PY data is valued as of 12/31/17.

+ AY incurred losses and LAE data by state is not collected in the Calendar-Accident Year Call for Experience.

North Carolina Loss Adjustment Expense Data *

Policy Year

Policy Year [^]	Defense & Cost Containment Expense		Adjusting & Other Expense		Total LAE	
	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>
2012	53,437,927	15,865,433	48,974,686	6,545,035	102,412,613	22,410,468
2013	52,679,937	19,556,618	42,451,989	7,748,928	95,131,926	27,305,546
2014	51,662,885	26,599,988	41,174,096	11,560,254	92,836,981	38,160,242
2015	42,280,068	35,362,789	39,047,742	17,041,321	81,327,810	52,404,110
2016	27,914,849	54,751,553	31,617,092	25,261,052	59,531,941	80,012,605

Accident Year

Accident Year [^]	Defense & Cost Containment Expense		Adjusting & Other Expense		Total LAE	
	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>
2012	49,980,057	15,483,899	49,729,809	9,245,470	99,709,866	24,729,369
2013	52,472,744	19,211,754	46,129,631	7,583,869	98,602,375	26,795,623
2014	52,501,472	24,830,444	43,186,325	10,251,538	95,687,797	35,081,982
2015	48,050,831	34,028,753	43,262,736	18,806,346	91,313,567	52,835,099
2016	34,997,346	47,240,296	39,945,906	22,401,013	74,943,252	69,641,309
2017	11,552,214	74,987,525	21,596,474	37,222,251	33,148,688	112,209,776

Calendar Year

Calendar Year	Defense & Cost Containment Expense		Adjusting & Other Expense		Total LAE	
	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>
2012	61,801,029	249,047,959	56,137,275	115,153,714	117,938,304	364,201,673
2013	63,825,793	250,795,424	60,429,325	118,959,018	124,255,118	369,754,442
2014	62,459,854	267,744,571	61,623,298	125,693,036	124,083,152	393,437,607
2015	63,906,372	280,749,008	59,033,650	121,406,155	122,940,022	402,155,163
2016	66,043,748	298,876,148	61,656,665	122,563,904	127,700,413	421,440,052
2017	66,143,164	316,054,914	55,867,752	133,391,713	122,010,916	449,446,627

* Please see the response to Item 1(e).

[^] PY and AY data is valued as of 12/31/17.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 2 Credibility factor development and application. The filer shall provide all information related to the derivation of all credibility factors contained in the filing, including the following:
- (a) A description of all data reviewed;
 - (b) A complete description of the methodology used to derive these factors;
 - (c) A description of alternative methodologies used in the last three years;
 - (d) A description of the criteria used to select a methodology;
 - (e) Specific details on the application of these criteria in the selection of a methodology for this filing;
 - (f) Details on the application of the methodology to this filing.

Response

Credibility is utilized in the filing with the Workers Compensation Statistical Plan data, as described in the attached Exhibit 2 (pages 1-3) and RB-1, Appendices A-V and B-I.

The following is a memorandum regarding credibility factor development and application. The NCRB has used credibility procedures in each of the previous three loss cost/rate filings as well as in this filing.

Industry Group Differentials:

NCCI employs five industry group classifications. In some states, the volume of data in the industry groups is relatively low, potentially allowing random fluctuations to influence the industry group differentials. A credibility-weighting procedure is used to minimize such random fluctuations.

The procedure implemented essentially weights the indicated industry group change with the statewide change depending on the indemnity claim count volume in each industry group. The full credibility standard (i.e., the number of compensable claims needed for full credibility) is 12,000 lost-time claims for each industry group. This full credibility standard was also used in each of the previous three loss cost/rate filings in North Carolina. Partial credibilities are calculated using the square root of the ratio of actual compensable cases to the applicable full credibility standard.

The determined full credibility standards and the partial credibility formula were a result of NCCI's examination of the inherent variability in each industry group. These standards were chosen to moderate the effect of random fluctuations in the industry group differentials.

Pure Premium Calculation:

The workers compensation classification ratemaking methodology relies on three estimates of the class pure premiums: the indicated pure premium (based on the latest available class experience for the state), the present-on-rate level pure premium (based on the prior pure premium update by the industry group change), and the national pure premium (based on class data nationally). The final (derived by formula) pure premium is a credibility-weighted combination of these three component pure premiums.

The credibility weights are based on the volume of information used to calculate the pure premiums. Expected losses are used to measure the volume of data for a class. Expected losses for a class are calculated by taking the pure premium underlying the current loss costs, adjusting it to the proposed level, and multiplying by payroll (in hundreds). This is done separately for indemnity and medical. In each of the previous three filings, the volume of expected losses required for 100% credibility was as follows:

Indemnity	850 x indemnity average cost per case
Medical	400 x medical average cost per case

Note that the medical average cost per case is computed as total medical loss dollars (including medical-only) divided by the number of lost-time claims.

NCCI has recently concluded a multi-year analysis of its class ratemaking methodologies, which focused on the stability of small classes. As a result of this research, the parameters of the credibility formulas used in the calculation of derived by formula pure premiums have been updated. In this filing, the volume of expected losses required for 100% credibility is as follows:

Indemnity	1,700 x indemnity average cost per case
Medical	800 x medical average cost per case

The credibility applied to the indicated pure premiums is calculated via the following state partial credibility formula:

$$\text{State Partial Credibility} = \left(\frac{\text{Expected Losses}}{\text{Full Credibility Standard}} \right)^{0.5}$$

Note that prior to this filing, the exponent in the equation above was 0.4, rather than 0.5. This was also a result of NCCI's research.

For the pure premiums indicated by national relativity, credibility is determined by the number of actual cases. In each of the previous three filings, the full credibility standards, which are based on three years of data, were as follows:

Indemnity	1,150 compensable cases
Medical	1,000 compensable cases

As a result of NCCI's research, these full credibility standards, still based on three years of data, are calculated as follows in this filing:

Indemnity	2,300 compensable cases
Medical	2,000 compensable cases

Partial credibilities are assigned using a credibility formula similar to that used for indicated pure premiums but based on the number of cases nationally for the class code. In no instance is the national credibility permitted to exceed 50% of the complement of the state credibility.

National Credibility = The smaller of

$$\left(\frac{\text{Cases Nationally}}{\text{Full Credibility Standard}} \right)^{0.5} \text{ and } \frac{(1 - \text{state credibiliy})}{2}$$

Note that prior to this filing, the exponent in the equation above was 0.4, rather than 0.5. This was also a result of NCCI's credibility research.

In the prior three filings as well as this filing, the residual credibility (100% minus the sum of the state and national credibilities) is assigned to the present on rate level pure premiums.

An empirical study was performed to determine what full credibility standards and what partial credibility formula should be used to limit the fluctuations in the formula pure premiums.

North Carolina

Credibility Criteria - Policy Periods 1/1/11 to 12/31/15

	(1)	(2)	(3)	(4)
Loss Group	Lost-Time Cases	Converted Indicated Losses*	Average Cost Per Case [(2) / (1)]	Index for Credibility
Indemnity	88,885	2,789,064,573	31,378	1,700
Medical	88,885	2,767,054,094	31,131	800
Total		5,556,118,667		

Injury Group	(5) Converted Expected Losses**	(6) Adjustment of Indicateds to Expecteds (5) / (2)	(7) Full Standard for State Credibility (Expected Losses) [(3)x(4)]xtot(6)	(8) Full Standard for National Credibility (Lost-Time Cases)
Indemnity	2,320,894,227		45,127,840	2,300
Medical	2,382,089,882		21,069,461	2,000
Total	4,702,984,108	0.846		

State credibility exponent: 0.5

National credibility exponent: 0.5

Percentage of the complement of state credibility that the national credibility is limited to: 50%

* These expected unlimited losses are at ultimate, on-level, trended, and include the proposed experience and loss-based expense changes as well as any miscellaneous premium adjustments.

** These expected losses are payroll extended underlying pure premiums adjusted to include the proposed experience, trend, benefit and loss-based expense changes as well as any miscellaneous premium adjustments.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 3(a) The filer shall provide all information related to the derivation of all loss development factors contained in the filing, including the following:
- (i) A description of all data reviewed;
 - (ii) A complete description of the methodology used to derive these factors;
 - (iii) A description of alternative methodologies used in the last three years;
 - (iv) A description of the criteria used to select a methodology;
 - (v) Specific details on the application of these criteria in the selection of a methodology for this filing;
 - (vi) Details on the application of the methodology to this filing.

Response

- (i) See Exhibits RB-1, RB-3, and RB-5.
- (ii) See Exhibits RB-1, RB-3, and RB-5.
- (iii) The methodologies used in the previous three filings are similar to those used in the current filing except for the methodology changes described in the response to Item 10(c).
- (iv) See Exhibits RB-1, RB-3, and RB-5.
- (v) See Exhibits RB-1, RB-3, and RB-5.
- (vi) See Exhibits RB-1, RB-3, and RB-5.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 3(b) The filer shall provide at least the latest five available years of the aggregate loss data described in Sub-items (3)(b)(i) through (iii) of this Rule for matching companies for all pairs of successive evaluation dates. The filer shall also provide the corresponding loss development factors and five-year average factors derivable from the data.
- (i) Data on both a policy year and an accident year basis;
 - (ii) Data separated into indemnity and medical portions, as well as combined data;
 - (iii) Data separated into paid, case incurred and incurred but not reported* portions, as well as combined data.

Response

See attached Exhibit 3(b) for all requested data.

* The Rate Bureau is advised by NCCI that bulk and IBNR reserves are not collected on the ratemaking financial calls.

North Carolina - Paid

Policy Year Development Factors

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>
2011	104,413,750	211,409,715	2.025	188,874,927	247,121,184	1.308	293,288,677	458,530,899	1.563
2012	97,059,138	193,410,778	1.993	180,620,855	236,109,037	1.307	277,679,993	429,519,815	1.547
2013	100,875,511	198,073,550	1.964	163,014,678	214,773,310	1.318	263,890,189	412,846,860	1.564
2014	100,558,106	200,155,380	1.990	161,057,448	212,785,164	1.321	261,615,554	412,940,544	1.578
2015	100,888,973	191,311,436	1.896	150,937,037	199,069,376	1.319	251,826,010	390,380,812	1.550
2-yr avg			1.943			1.320			1.564
3-yr avg			1.950			1.319			1.564
4-yr avg			1.961			1.316			1.560
5-yr avg			1.974			1.315			1.560

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>
2010	205,087,209	272,512,882	1.329	234,480,210	259,760,447	1.108	439,567,419	532,273,329	1.211
2011	210,846,758	272,040,530	1.290	246,735,795	272,176,580	1.103	457,582,553	544,217,110	1.189
2012	195,485,866	252,822,081	1.293	235,995,302	257,586,644	1.091	431,481,168	510,408,725	1.183
2013	198,073,550	252,943,954	1.277	214,773,310	240,076,979	1.118	412,846,860	493,020,933	1.194
2014	198,453,427	246,650,780	1.243	210,858,193	228,620,216	1.084	409,311,620	475,270,996	1.161
2-yr avg			1.260			1.101			1.178
3-yr avg			1.271			1.098			1.179
4-yr avg			1.276			1.099			1.182
5-yr avg			1.286			1.101			1.188

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>
2009	261,708,416	300,928,019	1.150	242,988,123	258,404,186	1.063	504,696,539	559,332,205	1.108
2010	271,814,762	307,167,249	1.130	259,498,942	276,394,601	1.065	531,313,704	583,561,850	1.098
2011	271,964,935	303,472,938	1.116	272,901,896	286,197,160	1.049	544,866,831	589,670,098	1.082
2012	252,822,081	276,710,424	1.094	257,586,644	269,829,189	1.048	510,408,725	546,539,613	1.071
2013	249,974,311	272,984,705	1.092	238,375,603	246,178,456	1.033	488,349,914	519,163,161	1.063
2-yr avg			1.093			1.041			1.067
3-yr avg			1.101			1.043			1.072
4-yr avg			1.108			1.049			1.079
5-yr avg			1.116			1.052			1.084

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>
2008	322,678,051	348,479,865	1.080	278,366,521	288,033,296	1.035	601,044,572	636,513,161	1.059
2009	300,713,076	322,564,721	1.073	257,821,548	268,046,519	1.040	558,534,624	590,611,240	1.057
2010	307,161,092	325,957,747	1.061	276,389,767	285,426,284	1.033	583,550,859	611,384,031	1.048
2011	303,472,938	318,818,023	1.051	286,197,160	299,416,189	1.046	589,670,098	618,234,212	1.048
2012	274,880,500	288,895,555	1.051	268,692,345	277,349,785	1.032	543,572,845	566,245,340	1.042
2-yr avg			1.051			1.039			1.045
3-yr avg			1.054			1.037			1.046
4-yr avg			1.059			1.038			1.049
5-yr avg			1.063			1.037			1.051

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>
2007	384,204,171	404,998,553	1.054	322,110,653	335,937,906	1.043	706,314,824	740,936,459	1.049
2008	348,197,757	363,694,017	1.045	287,826,070	297,639,913	1.034	636,023,827	661,333,930	1.040
2009	322,566,207	334,594,498	1.037	268,048,357	275,220,279	1.027	590,614,564	609,814,777	1.033
2010	325,925,531	338,665,197	1.039	285,363,006	291,834,723	1.023	611,288,537	630,499,920	1.031
2011	318,174,197	326,276,520	1.025	298,852,930	301,863,570	1.010	617,027,127	628,140,090	1.018
2-yr avg			1.032			1.017			1.025
3-yr avg			1.034			1.020			1.027
4-yr avg			1.037			1.024			1.031
5-yr avg			1.040			1.027			1.034

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>
2006	357,845,489	369,296,347	1.032	297,607,496	302,568,182	1.017	655,452,985	671,864,529	1.025
2007	404,878,497	413,978,945	1.022	335,797,111	341,644,314	1.017	740,675,608	755,623,259	1.020
2008	363,811,454	372,491,376	1.024	297,725,681	303,516,158	1.019	661,537,135	676,007,534	1.022
2009	334,015,920	342,101,704	1.024	274,914,682	279,530,262	1.017	608,930,602	621,631,966	1.021
2010	338,384,888	343,973,015	1.017	291,515,239	295,177,697	1.013	629,900,127	639,150,712	1.015
2-yr avg			1.021			1.015			1.018
3-yr avg			1.022			1.016			1.019
4-yr avg			1.022			1.017			1.020
5-yr avg			1.024			1.017			1.021

North Carolina - Paid

Policy Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>
2005	352,510,927	360,338,436	1.022	296,043,472	302,282,077	1.021	648,554,399	662,620,513	1.022
2006	369,097,941	376,268,316	1.019	302,458,352	307,436,386	1.016	671,556,293	683,704,702	1.018
2007	413,978,945	420,959,499	1.017	341,644,314	347,245,521	1.016	755,623,259	768,205,020	1.017
2008	370,994,309	375,268,214	1.012	302,476,820	307,226,092	1.016	673,471,129	682,494,306	1.013
2009	341,820,840	346,693,371	1.014	279,089,420	282,546,568	1.012	620,910,260	629,239,939	1.013
2-yr avg			1.013			1.014			1.013
3-yr avg			1.014			1.015			1.014
4-yr avg			1.016			1.015			1.015
5-yr avg			1.017			1.016			1.017

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>
2004	345,409,165	354,163,275	1.025	288,629,098	295,554,216	1.024	634,038,263	649,717,491	1.025
2005	359,983,884	365,031,165	1.014	302,046,891	306,635,115	1.015	662,030,775	671,666,280	1.015
2006	376,268,316	381,450,359	1.014	307,436,386	310,615,852	1.010	683,704,702	692,066,211	1.012
2007	417,066,472	420,632,265	1.009	343,772,055	347,258,674	1.010	760,838,527	767,890,939	1.009
2008	375,260,607	378,818,207	1.009	307,216,736	311,544,141	1.014	682,477,343	690,362,348	1.012
2-yr avg			1.009			1.012			1.011
3-yr avg			1.011			1.011			1.011
4-yr avg			1.012			1.012			1.012
5-yr avg			1.014			1.015			1.015

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>
2003	324,341,040	327,877,155	1.011	245,457,211	248,800,205	1.014	569,798,251	576,677,360	1.012
2004	354,042,489	356,855,365	1.008	295,402,073	299,026,669	1.012	649,444,562	655,882,034	1.010
2005	365,031,165	367,901,632	1.008	306,635,115	309,958,703	1.011	671,666,280	677,860,335	1.009
2006	377,534,815	380,819,891	1.009	307,560,070	311,030,552	1.011	685,094,885	691,850,443	1.010
2007	420,632,265	423,668,842	1.007	347,258,674	351,435,652	1.012	767,890,939	775,104,494	1.009
2-yr avg			1.008			1.012			1.010
3-yr avg			1.008			1.011			1.009
4-yr avg			1.008			1.012			1.010
5-yr avg			1.009			1.012			1.010

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>
2002	298,636,777	301,070,549	1.008	226,478,286	229,764,869	1.015	525,115,063	530,835,418	1.011
2003	327,689,497	330,552,275	1.009	248,526,768	250,926,719	1.010	576,216,265	581,478,994	1.009
2004	356,855,365	359,023,066	1.006	299,026,669	303,307,736	1.014	655,882,034	662,330,802	1.010
2005	363,301,679	366,405,463	1.009	306,689,669	310,523,341	1.013	669,991,348	676,928,804	1.010
2006	380,814,891	382,506,167	1.004	311,028,984	313,302,598	1.007	691,843,875	695,808,765	1.006
2-yr avg			1.007			1.010			1.008
3-yr avg			1.006			1.011			1.009
4-yr avg			1.007			1.011			1.009
5-yr avg			1.007			1.012			1.009

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>
2001	280,579,696	282,487,242	1.007	204,293,954	205,987,182	1.008	484,873,650	488,474,424	1.007
2002	300,951,862	302,334,237	1.005	229,558,710	233,318,366	1.016	530,510,572	535,652,603	1.010
2003	330,552,275	332,762,742	1.007	250,926,719	252,772,100	1.007	581,478,994	585,534,842	1.007
2004	353,715,952	356,257,051	1.007	299,826,603	303,380,328	1.012	653,542,555	659,637,379	1.009
2005	366,405,463	369,009,148	1.007	310,523,341	318,084,197	1.024	676,928,804	687,093,345	1.015
2-yr avg			1.007			1.018			1.012
3-yr avg			1.007			1.014			1.010
4-yr avg			1.007			1.015			1.010
5-yr avg			1.007			1.013			1.010

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>
2000	272,616,525	273,861,975	1.005	204,191,822	206,052,574	1.009	476,808,347	479,914,549	1.007
2001	281,756,595	282,884,601	1.004	205,624,979	207,924,121	1.011	487,381,574	490,808,722	1.007
2002	302,334,237	303,460,306	1.004	233,318,366	235,080,525	1.008	535,652,603	538,540,831	1.005
2003	330,900,103	332,375,279	1.004	251,191,783	252,675,769	1.006	582,091,886	585,051,048	1.005
2004	356,115,259	357,198,704	1.003	303,359,258	304,822,831	1.005	659,474,517	662,021,535	1.004
2-yr avg			1.004			1.006			1.005
3-yr avg			1.004			1.006			1.005
4-yr avg			1.004			1.008			1.005
5-yr avg			1.004			1.008			1.006

North Carolina - Paid

Policy Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>
1999	271,811,093	273,420,605	1.006	195,308,142	197,534,733	1.011	467,119,235	470,955,338	1.008
2000	273,183,081	274,183,996	1.004	205,658,208	207,358,466	1.008	478,841,289	481,542,462	1.006
2001	282,859,380	284,329,554	1.005	207,794,427	209,075,618	1.006	490,653,807	493,405,172	1.006
2002	301,886,557	303,114,838	1.004	234,151,083	235,644,764	1.006	536,037,640	538,759,602	1.005
2003	332,375,279	333,258,530	1.003	252,672,472	253,876,826	1.005	585,047,751	587,135,356	1.004
2-yr avg			1.004			1.006			1.005
3-yr avg			1.004			1.006			1.005
4-yr avg			1.004			1.006			1.005
5-yr avg			1.004			1.007			1.006

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>
1998	255,325,010	257,172,297	1.007	192,226,246	193,864,469	1.009	447,551,256	451,036,766	1.008
1999	273,498,086	275,816,845	1.008	197,376,799	200,137,037	1.014	470,874,885	475,953,882	1.011
2000	273,798,979	274,443,436	1.002	207,193,785	208,832,083	1.008	480,992,764	483,275,519	1.005
2001	282,455,643	283,352,579	1.003	207,836,894	208,989,311	1.006	490,292,537	492,341,890	1.004
2002	303,114,838	303,953,504	1.003	235,644,764	239,938,389	1.018	538,759,602	543,891,893	1.010
2-yr avg			1.003			1.012			1.007
3-yr avg			1.003			1.011			1.006
4-yr avg			1.004			1.012			1.008
5-yr avg			1.005			1.011			1.008

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>
1997	165,427,597	166,755,851	1.008	124,973,445	126,247,486	1.010	290,401,042	293,003,337	1.009
1998	257,021,789	258,056,864	1.004	193,650,429	194,445,323	1.004	450,672,218	452,502,187	1.004
1999	275,293,437	276,530,174	1.004	199,704,789	200,985,647	1.006	474,998,226	477,515,821	1.005
2000	273,738,640	274,529,682	1.003	208,180,776	209,685,837	1.007	481,919,416	484,215,519	1.005
2001	283,331,646	284,321,542	1.003	208,966,544	209,657,344	1.003	492,298,190	493,978,886	1.003
2-yr avg			1.003			1.005			1.004
3-yr avg			1.003			1.005			1.004
4-yr avg			1.004			1.005			1.004
5-yr avg			1.004			1.006			1.005

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>
1996	139,109,711	139,542,107	1.003	110,393,968	111,236,612	1.008	249,503,679	250,778,719	1.005
1997	166,647,562	167,405,315	1.005	126,139,512	126,844,069	1.006	292,787,074	294,249,384	1.005
1998	257,213,796	258,165,727	1.004	194,227,324	195,184,239	1.005	451,441,120	453,349,966	1.004
1999	276,353,531	276,803,698	1.002	200,782,463	201,680,630	1.004	477,135,994	478,484,328	1.003
2000	274,529,682	274,996,742	1.002	209,684,140	210,903,952	1.006	484,213,822	485,900,694	1.003
2-yr avg			1.002			1.005			1.003
3-yr avg			1.003			1.005			1.003
4-yr avg			1.003			1.005			1.004
5-yr avg			1.003			1.006			1.004

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>
1995	119,781,712	119,904,624	1.001	102,714,006	102,999,685	1.003	222,495,718	222,904,309	1.002
1996	139,482,126	139,739,324	1.002	111,166,135	111,870,832	1.006	250,648,261	251,610,156	1.004
1997	166,789,208	167,041,611	1.002	126,199,371	127,299,858	1.009	292,988,579	294,341,469	1.005
1998	258,094,627	260,021,256	1.007	195,091,936	195,692,362	1.003	453,186,563	455,713,618	1.006
1999	276,803,698	277,108,984	1.001	201,680,630	202,561,586	1.004	478,484,328	479,670,570	1.002
2-yr avg			1.004			1.004			1.004
3-yr avg			1.003			1.005			1.004
4-yr avg			1.003			1.006			1.004
5-yr avg			1.003			1.005			1.004

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>
1994	120,823,964	121,055,930	1.002	96,746,964	96,917,755	1.002	217,570,928	217,973,685	1.002
1995	119,380,776	119,484,505	1.001	102,561,144	102,697,095	1.001	221,941,920	222,181,600	1.001
1996	139,472,996	139,688,763	1.002	111,810,505	113,030,473	1.011	251,283,501	252,719,236	1.006
1997	167,037,158	167,546,398	1.003	127,251,101	128,370,058	1.009	294,288,259	295,916,456	1.006
1998	260,021,256	260,857,222	1.003	195,692,362	196,886,252	1.006	455,713,618	457,743,474	1.004
2-yr avg			1.003			1.008			1.005
3-yr avg			1.003			1.009			1.005
4-yr avg			1.002			1.007			1.004
5-yr avg			1.002			1.006			1.004

North Carolina - Paid+Case
Policy Year Development Factors

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>
2011	218,051,367	288,369,482	1.322	306,846,768	315,358,103	1.028	524,898,135	603,727,585	1.150
2012	198,306,191	264,521,519	1.334	300,995,846	308,353,646	1.024	499,302,037	572,875,165	1.147
2013	199,433,299	264,592,159	1.327	265,799,817	272,096,210	1.024	465,233,116	536,688,369	1.154
2014	198,842,069	261,251,384	1.314	275,988,967	268,350,523	0.972	474,831,036	529,601,907	1.115
2015	196,388,128	247,170,137	1.259	255,315,264	251,755,329	0.986	451,703,392	498,925,466	1.105
2-yr avg			1.287			0.979			1.110
3-yr avg			1.300			0.994			1.125
4-yr avg			1.309			1.002			1.130
5-yr avg			1.311			1.007			1.134

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>
2010	290,472,089	328,077,890	1.129	295,388,010	309,883,538	1.049	585,860,099	637,961,428	1.089
2011	287,671,233	316,318,878	1.100	314,878,211	327,522,114	1.040	602,549,444	643,840,992	1.069
2012	266,541,945	291,357,827	1.093	308,168,443	307,840,083	0.999	574,710,388	599,197,910	1.043
2013	264,592,159	286,745,105	1.084	272,096,210	271,944,938	0.999	536,688,369	558,690,043	1.041
2014	258,961,325	280,695,374	1.084	265,976,050	261,867,508	0.985	524,937,375	542,562,882	1.034
2-yr avg			1.084			0.992			1.038
3-yr avg			1.087			0.994			1.039
4-yr avg			1.090			1.006			1.047
5-yr avg			1.098			1.014			1.055

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>
2009	321,735,806	340,288,109	1.058	289,067,023	297,232,668	1.028	610,802,829	637,520,777	1.044
2010	327,109,206	342,326,012	1.047	309,374,192	316,678,454	1.024	636,483,398	659,004,466	1.035
2011	316,243,283	329,435,210	1.042	328,247,430	330,733,662	1.008	644,490,713	660,168,872	1.024
2012	291,357,827	299,804,681	1.029	307,840,083	309,382,485	1.005	599,197,910	609,187,166	1.017
2013	283,738,978	291,040,673	1.026	270,224,928	265,788,466	0.984	553,963,906	556,829,139	1.005
2-yr avg			1.028			0.995			1.011
3-yr avg			1.032			0.999			1.015
4-yr avg			1.036			1.005			1.020
5-yr avg			1.040			1.010			1.025

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>
2008	369,847,951	375,703,259	1.016	316,103,813	316,953,221	1.003	685,951,764	692,656,480	1.010
2009	339,865,223	347,908,632	1.024	295,751,080	303,004,548	1.025	635,616,303	650,913,180	1.024
2010	342,319,855	353,822,470	1.034	316,673,620	321,523,414	1.015	658,993,475	675,345,884	1.025
2011	329,435,210	336,244,596	1.021	330,733,662	325,495,635	0.984	660,168,872	661,740,231	1.002
2012	297,974,757	303,861,878	1.020	308,245,641	307,026,397	0.996	606,220,398	610,888,275	1.008
2-yr avg			1.021			0.990			1.005
3-yr avg			1.025			0.998			1.012
4-yr avg			1.025			1.005			1.015
5-yr avg			1.023			1.005			1.014

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>
2007	421,472,864	428,684,671	1.017	374,485,577	375,144,872	1.002	795,958,441	803,829,543	1.010
2008	375,421,151	384,462,127	1.024	316,687,008	322,006,760	1.017	692,108,159	706,468,887	1.021
2009	347,910,118	352,198,224	1.012	303,006,386	305,217,163	1.007	650,916,504	657,415,387	1.010
2010	353,790,254	358,697,767	1.014	321,460,136	324,876,775	1.011	675,250,390	683,574,542	1.012
2011	335,571,145	337,486,710	1.006	324,909,645	319,521,394	0.983	660,480,790	657,008,104	0.995
2-yr avg			1.010			0.997			1.004
3-yr avg			1.011			1.000			1.006
4-yr avg			1.014			1.005			1.010
5-yr avg			1.015			1.004			1.010

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>
2006	385,199,816	389,328,318	1.011	324,419,099	326,786,021	1.007	709,618,915	716,114,339	1.009
2007	428,564,615	433,243,732	1.011	375,004,077	379,112,673	1.011	803,568,692	812,356,405	1.011
2008	384,579,564	389,446,439	1.013	322,092,528	324,143,067	1.006	706,672,092	713,589,506	1.010
2009	351,507,563	357,300,803	1.016	304,878,533	305,583,916	1.002	656,386,096	662,884,719	1.010
2010	358,417,458	360,706,993	1.006	324,557,291	326,240,197	1.005	682,974,749	686,947,190	1.006
2-yr avg			1.011			1.004			1.008
3-yr avg			1.012			1.004			1.009
4-yr avg			1.012			1.006			1.009
5-yr avg			1.011			1.006			1.009

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Policy Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>
2005	374,227,462	377,896,756	1.010	332,790,175	334,773,261	1.006	707,017,637	712,670,017	1.008
2006	389,054,792	392,365,803	1.009	326,326,816	327,324,535	1.003	715,381,608	719,690,338	1.006
2007	433,243,732	435,063,142	1.004	379,112,673	378,723,368	0.999	812,356,405	813,786,510	1.002
2008	387,904,975	389,663,028	1.005	323,089,987	323,897,064	1.002	710,994,962	713,560,092	1.004
2009	357,019,939	358,252,762	1.003	305,143,074	307,198,997	1.007	662,163,013	665,451,759	1.005
2-yr avg			1.004			1.005			1.005
3-yr avg			1.004			1.003			1.004
4-yr avg			1.005			1.003			1.004
5-yr avg			1.006			1.003			1.005

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>
2004	366,343,679	367,617,464	1.003	325,973,936	324,936,482	0.997	692,317,615	692,553,946	1.000
2005	377,329,103	379,765,687	1.006	334,484,415	336,013,146	1.005	711,813,518	715,778,833	1.006
2006	392,365,803	393,152,534	1.002	327,324,535	327,117,921	0.999	719,690,338	720,270,455	1.001
2007	430,652,344	431,193,082	1.001	375,069,934	377,447,207	1.006	805,722,278	808,640,289	1.004
2008	389,655,421	390,602,594	1.002	323,887,708	324,876,015	1.003	713,543,129	715,478,609	1.003
2-yr avg			1.002			1.005			1.004
3-yr avg			1.002			1.003			1.003
4-yr avg			1.003			1.003			1.004
5-yr avg			1.003			1.002			1.003

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>
2003	339,584,444	339,898,014	1.001	270,858,975	272,920,944	1.008	610,443,419	612,818,958	1.004
2004	367,496,678	369,257,018	1.005	324,784,339	328,829,474	1.012	692,281,017	698,086,492	1.008
2005	379,765,687	380,683,051	1.002	336,013,146	337,303,789	1.004	715,778,833	717,986,840	1.003
2006	389,236,990	389,519,267	1.001	324,057,929	324,779,122	1.002	713,294,919	714,298,389	1.001
2007	431,193,082	432,780,285	1.004	377,447,207	380,542,135	1.008	808,640,289	813,322,420	1.006
2-yr avg			1.003			1.005			1.004
3-yr avg			1.002			1.005			1.003
4-yr avg			1.003			1.007			1.005
5-yr avg			1.003			1.007			1.004

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>
2002	309,432,933	310,996,020	1.005	246,432,412	250,714,645	1.017	555,865,345	561,710,665	1.011
2003	339,710,356	341,098,971	1.004	272,647,507	274,088,818	1.005	612,357,863	615,187,789	1.005
2004	369,257,018	371,271,532	1.005	328,829,474	329,572,536	1.002	698,086,492	700,844,068	1.004
2005	376,026,686	376,172,102	1.000	333,974,699	333,702,074	0.999	710,001,385	709,874,176	1.000
2006	389,514,267	389,920,217	1.001	324,777,554	326,113,192	1.004	714,291,821	716,033,409	1.002
2-yr avg			1.001			1.002			1.001
3-yr avg			1.002			1.002			1.002
4-yr avg			1.003			1.003			1.003
5-yr avg			1.003			1.005			1.004

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>
2001	288,836,488	289,517,990	1.002	222,401,922	223,497,839	1.005	511,238,410	513,015,829	1.003
2002	310,877,333	311,346,540	1.002	250,489,878	254,714,238	1.017	561,367,211	566,060,778	1.008
2003	341,098,971	342,818,872	1.005	274,088,818	275,633,297	1.006	615,187,789	618,452,169	1.005
2004	365,964,418	365,592,843	0.999	326,091,403	324,813,969	0.996	692,055,821	690,406,812	0.998
2005	376,172,102	377,126,738	1.003	333,702,074	332,571,328	0.997	709,874,176	709,698,066	1.000
2-yr avg			1.001			0.997			0.999
3-yr avg			1.002			1.000			1.001
4-yr avg			1.002			1.004			1.003
5-yr avg			1.002			1.004			1.003

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>
2000	279,050,107	280,100,145	1.004	219,696,648	220,286,718	1.003	498,746,755	500,386,863	1.003
2001	288,787,343	289,720,330	1.003	223,135,636	224,898,447	1.008	511,922,979	514,618,777	1.005
2002	311,346,540	311,690,756	1.001	254,714,238	254,680,153	1.000	566,060,778	566,370,909	1.001
2003	340,956,233	341,952,223	1.003	273,615,633	274,149,564	1.002	614,571,866	616,101,787	1.002
2004	365,451,051	365,962,603	1.001	324,792,899	327,983,992	1.010	690,243,950	693,946,595	1.005
2-yr avg			1.002			1.006			1.004
3-yr avg			1.002			1.004			1.003
4-yr avg			1.002			1.005			1.003
5-yr avg			1.002			1.005			1.003

North Carolina - Paid+Case

Policy Year Development Factors, Continued

13th											
PY	Indemnity Losses			Medical Losses			Total Losses			Dev't	Dev't
	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't		
1999	279,833,556	280,128,530	1.001	212,746,445	215,618,616	1.014	492,580,001	495,747,146	1.006		
2000	279,421,251	279,729,604	1.001	219,892,352	223,896,939	1.018	499,313,603	503,626,543	1.009		
2001	289,695,109	290,529,514	1.003	224,768,327	225,406,573	1.003	514,463,436	515,936,087	1.003		
2002	310,117,007	311,002,096	1.003	253,750,711	254,011,875	1.001	563,867,718	565,013,971	1.002		
2003	341,952,223	342,424,056	1.001	274,146,267	274,070,793	1.000	616,098,490	616,494,849	1.001		
2-yr avg			1.002			1.001			1.002		
3-yr avg			1.002			1.001			1.002		
4-yr avg			1.002			1.006			1.004		
5-yr avg			1.002			1.007			1.004		
14th											
PY	Indemnity Losses			Medical Losses			Total Losses			Dev't	Dev't
	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't		
1998	261,216,047	261,740,019	1.002	201,911,743	200,946,207	0.995	463,127,790	462,686,226	0.999		
1999	280,206,011	280,625,275	1.001	215,460,682	212,254,943	0.985	495,666,693	492,880,218	0.994		
2000	279,344,587	279,486,976	1.001	223,732,258	223,938,471	1.001	503,076,845	503,425,447	1.001		
2001	287,896,319	287,980,038	1.000	224,118,553	223,081,819	0.995	512,014,872	511,061,857	0.998		
2002	311,002,096	311,417,994	1.001	254,011,875	253,935,908	1.000	565,013,971	565,353,902	1.001		
2-yr avg			1.001			0.998			1.000		
3-yr avg			1.001			0.999			1.000		
4-yr avg			1.001			0.995			0.999		
5-yr avg			1.001			0.995			0.999		
15th											
PY	Indemnity Losses			Medical Losses			Total Losses			Dev't	Dev't
	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't		
1997	169,460,031	170,368,448	1.005	134,074,387	134,878,133	1.006	303,534,418	305,246,581	1.006		
1998	261,589,511	262,095,710	1.002	200,707,735	201,788,760	1.005	462,297,246	463,884,470	1.003		
1999	280,101,867	280,168,699	1.000	211,822,695	211,283,422	0.997	491,924,562	491,452,121	0.999		
2000	278,782,180	279,062,229	1.001	223,287,164	227,443,217	1.019	502,069,344	506,505,446	1.009		
2001	287,959,105	287,542,548	0.999	223,059,052	223,101,396	1.000	511,018,157	510,643,944	0.999		
2-yr avg			1.000			1.010			1.004		
3-yr avg			1.000			1.005			1.002		
4-yr avg			1.001			1.005			1.003		
5-yr avg			1.001			1.005			1.003		
16th											
PY	Indemnity Losses			Medical Losses			Total Losses			Dev't	Dev't
	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't		
1996	141,636,171	141,611,661	1.000	116,380,146	116,500,707	1.001	258,016,317	258,112,368	1.000		
1997	170,260,159	170,320,232	1.000	134,770,159	136,597,161	1.014	305,030,318	306,917,393	1.006		
1998	261,252,642	261,568,753	1.001	201,570,761	203,688,241	1.011	462,823,403	465,256,994	1.005		
1999	279,992,056	280,011,097	1.000	211,080,238	214,297,348	1.015	491,072,294	494,308,445	1.007		
2000	279,062,229	279,626,655	1.002	227,441,520	227,165,613	0.999	506,503,749	506,792,268	1.001		
2-yr avg			1.001			1.007			1.004		
3-yr avg			1.001			1.008			1.004		
4-yr avg			1.001			1.010			1.005		
5-yr avg			1.001			1.008			1.004		
17th											
PY	Indemnity Losses			Medical Losses			Total Losses			Dev't	Dev't
	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't		
1995	121,304,172	121,259,076	1.000	107,498,119	107,484,803	1.000	228,802,291	228,743,879	1.000		
1996	141,551,680	141,485,585	1.000	116,430,230	116,912,264	1.004	257,981,910	258,397,849	1.002		
1997	169,200,321	169,301,691	1.001	135,128,896	135,402,895	1.002	304,329,217	304,704,586	1.001		
1998	261,497,653	262,759,540	1.005	203,595,938	201,786,363	0.991	465,093,591	464,545,903	0.999		
1999	280,011,097	280,183,162	1.001	214,297,348	214,488,948	1.001	494,308,445	494,672,110	1.001		
2-yr avg			1.003			0.996			1.000		
3-yr avg			1.002			0.998			1.000		
4-yr avg			1.002			1.000			1.001		
5-yr avg			1.001			1.000			1.001		
18th											
PY	Indemnity Losses			Medical Losses			Total Losses			Dev't	Dev't
	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't		
1994	121,930,011	122,013,161	1.001	98,836,518	99,119,203	1.003	220,766,529	221,132,364	1.002		
1995	120,735,228	120,823,016	1.001	107,046,262	107,030,777	1.000	227,781,490	227,853,793	1.000		
1996	141,219,257	141,366,138	1.001	116,851,937	117,159,328	1.003	258,071,194	258,525,466	1.002		
1997	169,297,238	169,317,866	1.000	135,354,138	134,198,175	0.991	304,651,376	303,516,041	0.996		
1998	262,759,540	262,906,706	1.001	201,786,363	202,077,885	1.001	464,545,903	464,984,591	1.001		
2-yr avg			1.001			0.996			0.999		
3-yr avg			1.001			0.998			1.000		
4-yr avg			1.001			0.999			1.000		
5-yr avg			1.001			1.000			1.000		

North Carolina - Paid
 Accident Year Development Factors

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>
2012	38,812,140	154,283,738	3.975	106,860,999	218,848,063	2.048	145,673,139	373,131,801	2.561
2013	38,699,260	145,801,242	3.768	100,789,532	199,823,404	1.983	139,488,792	345,624,646	2.478
2014	40,629,715	150,501,617	3.704	98,931,910	198,247,969	2.004	139,561,625	348,749,586	2.499
2015	40,586,703	151,051,284	3.722	90,331,984	185,920,796	2.058	130,918,687	336,972,080	2.574
2016	43,134,322	147,806,244	3.427	90,000,967	177,147,183	1.968	133,135,289	324,953,427	2.441
2-yr avg			3.575			2.013			2.508
3-yr avg			3.618			2.010			2.505
4-yr avg			3.655			2.003			2.498
5-yr avg			3.719			2.012			2.511

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>
2011	153,538,088	239,629,530	1.561	221,199,517	256,598,398	1.160	374,737,605	496,227,928	1.324
2012	153,889,999	234,435,752	1.523	218,355,799	253,052,914	1.159	372,245,798	487,488,666	1.310
2013	147,904,211	226,531,723	1.532	199,620,978	228,225,307	1.143	347,525,189	454,757,030	1.309
2014	150,501,617	230,855,849	1.534	198,247,969	233,105,106	1.176	348,749,586	463,960,955	1.330
2015	149,022,387	221,880,186	1.489	184,210,218	212,140,178	1.152	333,232,605	434,020,364	1.302
2-yr avg			1.512			1.164			1.316
3-yr avg			1.518			1.157			1.314
4-yr avg			1.520			1.158			1.313
5-yr avg			1.528			1.158			1.315

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>
2010	235,127,267	288,085,877	1.225	241,785,392	261,607,865	1.082	476,912,659	549,693,742	1.153
2011	239,066,573	287,462,619	1.203	256,199,193	275,531,919	1.075	495,265,766	563,174,538	1.137
2012	234,334,479	275,830,651	1.177	253,038,801	268,587,759	1.061	487,373,280	544,418,410	1.117
2013	226,531,723	263,431,799	1.163	228,225,307	244,319,218	1.071	454,757,030	507,751,017	1.117
2014	228,908,808	260,903,480	1.140	231,548,060	244,069,581	1.054	460,456,868	504,973,061	1.097
2-yr avg			1.152			1.063			1.107
3-yr avg			1.160			1.062			1.110
4-yr avg			1.171			1.065			1.117
5-yr avg			1.182			1.069			1.124

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>
2009	281,805,514	312,747,943	1.110	257,141,331	269,837,075	1.049	538,946,845	582,585,018	1.081
2010	287,209,011	315,664,967	1.099	261,089,001	276,486,816	1.059	548,298,012	592,151,783	1.080
2011	287,574,432	312,973,952	1.088	276,264,055	288,229,479	1.043	563,838,487	601,203,431	1.066
2012	275,837,401	294,942,591	1.069	268,587,837	277,443,044	1.033	544,425,238	572,385,635	1.051
2013	260,377,121	278,439,470	1.069	242,469,314	248,635,217	1.025	502,846,435	527,074,687	1.048
2-yr avg			1.069			1.029			1.050
3-yr avg			1.075			1.034			1.055
4-yr avg			1.081			1.040			1.061
5-yr avg			1.087			1.042			1.065

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>
2008	369,190,779	393,383,740	1.066	304,082,073	313,247,692	1.030	673,272,852	706,631,432	1.050
2009	312,698,689	330,687,360	1.058	269,776,686	281,478,193	1.043	582,475,375	612,165,553	1.051
2010	315,660,295	330,656,156	1.048	276,486,104	285,026,944	1.031	592,146,399	615,683,100	1.040
2011	312,962,943	327,149,336	1.045	288,195,674	300,491,037	1.043	601,158,617	627,640,373	1.044
2012	293,670,382	304,439,860	1.037	276,448,118	283,437,197	1.025	570,118,500	587,877,057	1.031
2-yr avg			1.041			1.034			1.038
3-yr avg			1.043			1.033			1.038
4-yr avg			1.047			1.036			1.042
5-yr avg			1.051			1.034			1.043

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>
2007	367,273,669	384,007,447	1.046	313,113,051	325,034,999	1.038	680,386,720	709,042,446	1.042
2008	393,114,689	405,115,150	1.031	313,052,096	318,550,635	1.018	706,166,785	723,665,785	1.025
2009	330,687,360	339,977,438	1.028	281,477,820	286,862,605	1.019	612,165,180	626,840,043	1.024
2010	330,304,389	339,727,165	1.029	284,836,676	291,089,287	1.022	615,141,065	630,816,452	1.025
2011	327,023,514	334,387,672	1.023	300,366,022	303,390,290	1.010	627,389,536	637,777,962	1.017
2-yr avg			1.026			1.016			1.021
3-yr avg			1.027			1.017			1.022
4-yr avg			1.028			1.017			1.023
5-yr avg			1.031			1.021			1.027

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Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>
2006	351,836,153	360,578,733	1.025	287,598,852	292,517,748	1.017	639,435,005	653,096,481	1.021
2007	383,701,676	392,911,405	1.024	324,806,710	330,774,111	1.018	708,508,386	723,685,516	1.021
2008	405,232,587	414,132,661	1.022	318,636,403	325,295,491	1.021	723,868,990	739,428,152	1.021
2009	339,276,995	345,040,269	1.017	286,460,733	289,935,770	1.012	625,737,728	634,976,039	1.015
2010	339,249,499	344,407,184	1.015	290,416,489	294,897,783	1.015	629,665,988	639,304,967	1.015
2-yr avg			1.016			1.014			1.015
3-yr avg			1.018			1.016			1.017
4-yr avg			1.020			1.017			1.018
5-yr avg			1.021			1.017			1.019

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>
2005	352,892,859	360,592,469	1.022	307,024,783	314,745,077	1.025	659,917,642	675,337,546	1.023
2006	360,396,588	365,823,569	1.015	292,353,954	296,477,524	1.014	652,750,542	662,301,093	1.015
2007	392,911,405	398,696,539	1.015	330,774,111	334,955,489	1.013	723,685,516	733,652,028	1.014
2008	410,838,878	415,936,249	1.012	322,353,848	327,239,210	1.017	733,192,726	743,675,459	1.014
2009	344,963,599	349,068,201	1.012	289,857,481	293,244,991	1.012	634,821,080	642,313,192	1.012
2-yr avg			1.012			1.015			1.013
3-yr avg			1.013			1.014			1.013
4-yr avg			1.014			1.014			1.014
5-yr avg			1.015			1.016			1.016

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>
2004	340,055,990	347,106,039	1.021	261,596,203	265,950,168	1.017	601,652,193	613,056,207	1.019
2005	360,407,372	365,007,347	1.013	314,625,371	320,215,371	1.018	675,032,743	685,222,718	1.015
2006	365,823,569	369,933,018	1.011	296,477,524	299,506,213	1.010	662,301,093	669,439,231	1.011
2007	395,274,559	398,800,143	1.009	332,630,626	336,070,248	1.010	727,905,185	734,870,391	1.010
2008	415,936,249	419,246,274	1.008	327,737,959	332,250,783	1.014	743,674,208	751,497,057	1.011
2-yr avg			1.009			1.012			1.011
3-yr avg			1.009			1.011			1.011
4-yr avg			1.010			1.013			1.012
5-yr avg			1.012			1.014			1.013

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>
2003	313,259,364	315,981,613	1.009	239,937,599	242,883,864	1.012	553,196,963	558,865,477	1.010
2004	346,976,179	349,111,478	1.006	265,784,805	267,437,130	1.006	612,760,984	616,548,608	1.006
2005	365,007,347	367,687,176	1.007	320,215,371	325,590,147	1.017	685,222,718	693,277,323	1.012
2006	366,481,521	369,186,975	1.007	296,491,614	300,267,860	1.013	662,973,135	669,454,835	1.010
2007	398,800,143	401,043,374	1.006	336,070,248	339,111,425	1.009	734,870,391	740,154,799	1.007
2-yr avg			1.007			1.011			1.009
3-yr avg			1.007			1.013			1.010
4-yr avg			1.007			1.011			1.009
5-yr avg			1.007			1.011			1.009

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>
2002	284,662,740	287,281,990	1.009	211,105,020	214,198,213	1.015	495,767,760	501,480,203	1.012
2003	315,739,040	318,190,639	1.008	242,528,746	246,744,407	1.017	558,267,786	564,935,046	1.012
2004	349,111,478	351,031,226	1.005	267,437,130	269,441,925	1.007	616,548,608	620,473,151	1.006
2005	362,424,073	365,660,948	1.009	322,170,888	326,272,883	1.013	684,594,961	691,933,831	1.011
2006	369,181,975	372,145,445	1.008	300,266,292	307,914,787	1.025	669,448,267	680,060,232	1.016
2-yr avg			1.009			1.019			1.014
3-yr avg			1.007			1.015			1.011
4-yr avg			1.008			1.016			1.011
5-yr avg			1.008			1.015			1.011

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>
2001	273,523,989	275,154,048	1.006	205,381,554	207,265,759	1.009	478,905,543	482,419,807	1.007
2002	287,166,334	288,475,342	1.005	214,066,971	216,732,805	1.012	501,233,305	505,208,147	1.008
2003	318,190,639	320,048,895	1.006	246,744,407	248,644,346	1.008	564,935,046	568,693,241	1.007
2004	346,952,636	348,444,679	1.004	266,403,025	268,212,925	1.007	613,355,661	616,657,604	1.005
2005	365,519,156	366,480,790	1.003	326,251,813	328,529,565	1.007	691,770,969	695,010,355	1.005
2-yr avg			1.004			1.007			1.005
3-yr avg			1.004			1.007			1.006
4-yr avg			1.005			1.009			1.006
5-yr avg			1.005			1.009			1.006

North Carolina - Paid

Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
AY	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't
2000	274,403,903	275,814,880	1.005	200,633,384	202,327,712	1.008	475,037,287	478,142,592	1.007
2001	274,332,864	275,007,261	1.002	206,816,035	208,643,355	1.009	481,148,899	483,650,616	1.005
2002	288,475,342	289,413,462	1.003	216,732,805	218,048,045	1.006	505,208,147	507,461,507	1.004
2003	318,570,886	319,803,879	1.004	247,318,860	248,870,006	1.006	565,889,746	568,673,885	1.005
2004	348,444,679	349,596,424	1.003	268,212,925	269,004,942	1.003	616,657,604	618,601,366	1.003
2-yr avg			1.004			1.005			1.004
3-yr avg			1.003			1.005			1.004
4-yr avg			1.003			1.006			1.004
5-yr avg			1.003			1.006			1.005
Indemnity Losses			Medical Losses			Total Losses			
AY	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
1999	268,931,865	270,514,154	1.006	194,964,730	196,687,124	1.009	463,896,595	467,201,278	1.007
2000	275,641,063	276,829,565	1.004	202,065,346	203,113,050	1.005	477,706,409	479,942,615	1.005
2001	274,968,553	276,366,408	1.005	208,487,646	210,409,680	1.009	483,456,199	486,776,088	1.007
2002	287,566,066	288,919,964	1.005	217,201,997	218,351,631	1.005	504,768,063	507,271,595	1.005
2003	319,803,879	320,566,363	1.002	248,866,709	250,169,410	1.005	568,670,588	570,735,773	1.004
2-yr avg			1.004			1.005			1.005
3-yr avg			1.004			1.006			1.005
4-yr avg			1.004			1.006			1.005
5-yr avg			1.004			1.007			1.006
Indemnity Losses			Medical Losses			Total Losses			
AY	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't
1998	225,780,225	227,643,603	1.008	176,820,433	179,758,005	1.017	402,600,658	407,401,608	1.012
1999	270,262,730	272,622,411	1.009	196,450,340	199,131,417	1.014	466,713,070	471,753,828	1.011
2000	276,046,664	276,578,133	1.002	202,706,598	203,231,665	1.003	478,753,262	479,809,798	1.002
2001	274,572,744	275,165,333	1.002	208,995,863	210,834,195	1.009	483,568,607	485,999,528	1.005
2002	288,919,964	289,687,850	1.003	218,351,631	222,455,563	1.019	507,271,595	512,143,413	1.010
2-yr avg			1.003			1.014			1.008
3-yr avg			1.002			1.010			1.006
4-yr avg			1.004			1.011			1.007
5-yr avg			1.005			1.012			1.008
Indemnity Losses			Medical Losses			Total Losses			
AY	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
1997	153,083,359	153,817,404	1.005	112,884,673	113,234,820	1.003	265,968,032	267,052,224	1.004
1998	227,523,794	228,471,635	1.004	179,619,366	180,623,002	1.006	407,143,160	409,094,637	1.005
1999	271,914,028	273,182,125	1.005	198,848,795	200,147,593	1.007	470,762,823	473,329,718	1.005
2000	276,332,066	277,011,689	1.002	202,988,890	203,458,737	1.002	479,320,956	480,470,426	1.002
2001	275,144,400	276,303,474	1.004	210,811,428	212,110,332	1.006	485,955,828	488,413,806	1.005
2-yr avg			1.003			1.004			1.004
3-yr avg			1.004			1.005			1.004
4-yr avg			1.004			1.005			1.004
5-yr avg			1.004			1.005			1.004
Indemnity Losses			Medical Losses			Total Losses			
AY	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't
1996	134,477,384	134,905,900	1.003	110,161,043	110,946,711	1.007	244,638,427	245,852,611	1.005
1997	153,678,083	154,123,059	1.003	113,095,822	113,426,330	1.003	266,773,905	267,549,389	1.003
1998	227,625,182	228,309,390	1.003	179,924,741	181,709,577	1.010	407,549,923	410,018,967	1.006
1999	273,041,790	273,390,980	1.001	199,982,014	200,876,784	1.004	473,023,804	474,267,764	1.003
2000	277,011,689	277,345,982	1.001	203,457,039	204,051,560	1.003	480,468,728	481,397,542	1.002
2-yr avg			1.001			1.004			1.003
3-yr avg			1.002			1.006			1.004
4-yr avg			1.002			1.005			1.004
5-yr avg			1.002			1.005			1.004
Indemnity Losses			Medical Losses			Total Losses			
AY	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
1995	118,907,387	119,174,715	1.002	100,324,258	100,719,841	1.004	219,231,645	219,894,556	1.003
1996	134,432,314	134,643,521	1.002	110,569,702	111,178,286	1.006	245,002,016	245,821,807	1.003
1997	154,093,474	154,262,596	1.001	113,356,323	113,570,224	1.002	267,449,797	267,832,820	1.001
1998	228,301,878	230,588,994	1.010	181,642,077	183,181,241	1.008	409,943,955	413,770,235	1.009
1999	273,390,980	274,019,339	1.002	200,876,784	202,405,122	1.008	474,267,764	476,424,461	1.005
2-yr avg			1.006			1.008			1.007
3-yr avg			1.004			1.006			1.005
4-yr avg			1.004			1.006			1.005
5-yr avg			1.003			1.006			1.004

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Accident Year Development Factors

Accident Year Development Factors												
Indemnity Losses				Medical Losses			Total Losses					
<u>AY</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>
2012	143,678,909	246,889,903	1.718	252,219,886	304,288,928	1.206	395,898,795	551,178,831	1.392			
2013	134,770,929	232,481,892	1.725	248,170,321	279,392,394	1.126	382,941,250	511,874,286	1.337			
2014	142,970,511	235,157,425	1.645	252,776,283	278,912,672	1.103	395,746,794	514,070,097	1.299			
2015	141,773,933	236,958,712	1.671	252,525,230	265,913,277	1.053	394,299,163	502,871,989	1.275			
2016	137,125,194	219,229,543	1.599	234,243,957	242,501,924	1.035	371,369,151	461,731,467	1.243			
2-yr avg			1.635			1.044			1.259			
3-yr avg			1.638			1.064			1.272			
4-yr avg			1.660			1.079			1.289			
5-yr avg			1.672			1.105			1.309			
Indemnity Losses				Medical Losses			Total Losses					
<u>AY</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>
2011	257,159,360	305,532,533	1.188	304,136,004	311,445,528	1.024	561,295,364	616,978,061	1.099			
2012	246,428,482	290,473,145	1.179	303,764,987	306,268,523	1.008	550,193,469	596,741,668	1.085			
2013	234,576,024	275,628,841	1.175	279,176,959	273,514,937	0.980	513,752,983	549,143,778	1.069			
2014	235,157,425	275,542,447	1.172	278,912,672	275,101,288	0.986	514,070,097	550,643,735	1.071			
2015	234,424,742	268,043,547	1.143	263,782,416	258,721,506	0.981	498,207,158	526,765,053	1.057			
2-yr avg			1.158			0.984			1.064			
3-yr avg			1.163			0.982			1.066			
4-yr avg			1.167			0.989			1.071			
5-yr avg			1.171			0.996			1.076			
Indemnity Losses				Medical Losses			Total Losses					
<u>AY</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>
2010	308,478,547	336,326,022	1.090	300,057,839	312,380,703	1.041	608,536,386	648,706,725	1.066			
2011	304,834,284	327,326,279	1.074	310,648,192	322,674,590	1.039	615,482,476	649,937,869	1.056			
2012	290,278,215	307,886,429	1.061	306,193,252	308,406,724	1.007	596,471,467	616,293,153	1.033			
2013	275,628,841	289,766,719	1.051	273,514,937	273,273,166	0.999	549,143,778	563,039,885	1.025			
2014	273,211,821	284,356,829	1.041	273,342,203	270,282,920	0.989	546,554,024	554,639,749	1.015			
2-yr avg			1.046			0.994			1.020			
3-yr avg			1.051			0.998			1.024			
4-yr avg			1.057			1.009			1.032			
5-yr avg			1.063			1.015			1.039			
Indemnity Losses				Medical Losses			Total Losses					
<u>AY</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>
2009	333,976,492	345,480,255	1.034	297,558,782	303,737,447	1.021	631,535,274	649,217,702	1.028			
2010	335,087,629	345,515,369	1.031	311,047,194	320,884,478	1.032	646,134,823	666,399,847	1.031			
2011	327,195,092	338,795,086	1.035	323,406,726	326,908,948	1.011	650,601,818	665,704,034	1.023			
2012	307,893,179	314,223,578	1.021	308,406,802	307,663,109	0.998	616,299,981	621,886,687	1.009			
2013	286,686,824	292,523,826	1.020	271,408,285	270,326,152	0.996	558,095,109	562,849,978	1.009			
2-yr avg			1.021			0.997			1.009			
3-yr avg			1.025			1.002			1.014			
4-yr avg			1.027			1.009			1.018			
5-yr avg			1.028			1.012			1.020			
Indemnity Losses				Medical Losses			Total Losses					
<u>AY</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>
2008	411,555,431	419,413,034	1.019	343,333,808	346,636,269	1.010	754,889,239	766,049,303	1.015			
2009	345,382,995	352,271,519	1.020	303,636,611	311,156,000	1.025	649,019,606	663,427,519	1.022			
2010	345,510,697	353,162,591	1.022	320,883,766	324,108,550	1.010	666,394,463	677,271,141	1.016			
2011	338,784,077	346,716,110	1.023	326,875,143	326,558,888	0.999	665,659,220	673,274,998	1.011			
2012	312,921,744	317,676,120	1.015	306,645,452	306,115,874	0.998	619,567,196	623,791,994	1.007			
2-yr avg			1.019			0.999			1.009			
3-yr avg			1.020			1.002			1.011			
4-yr avg			1.020			1.008			1.014			
5-yr avg			1.020			1.008			1.014			
Indemnity Losses				Medical Losses			Total Losses					
<u>AY</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>
2007	401,939,096	407,065,463	1.013	361,004,183	361,625,881	1.002	762,943,279	768,691,344	1.008			
2008	419,075,009	426,995,916	1.019	346,393,615	347,793,842	1.004	765,468,624	774,789,758	1.012			
2009	352,271,519	356,763,897	1.013	311,155,627	312,320,564	1.004	663,427,146	669,084,461	1.009			
2010	352,698,741	357,310,938	1.013	323,885,249	326,327,351	1.008	676,583,990	683,638,289	1.010			
2011	346,590,288	348,356,657	1.005	326,433,873	320,983,900	0.983	673,024,161	669,340,557	0.995			
2-yr avg			1.009			0.996			1.003			
3-yr avg			1.010			0.998			1.005			
4-yr avg			1.013			1.000			1.007			
5-yr avg			1.013			1.000			1.007			

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Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>
2006	374,954,381	378,959,566	1.011	317,115,451	320,413,911	1.010	692,069,832	699,373,477	1.011
2007	406,684,572	410,662,298	1.010	361,048,217	362,200,043	1.003	767,732,789	772,862,341	1.007
2008	427,113,353	431,733,276	1.011	347,879,610	351,520,955	1.010	774,992,963	783,254,231	1.011
2009	356,063,454	359,145,706	1.009	311,918,692	311,300,579	0.998	667,982,146	670,446,285	1.004
2010	356,833,272	358,345,224	1.004	325,654,553	328,148,997	1.008	682,487,825	686,494,221	1.006
2-yr avg			1.007			1.003			1.005
3-yr avg			1.008			1.005			1.007
4-yr avg			1.009			1.005			1.007
5-yr avg			1.009			1.006			1.008

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>
2005	373,953,262	376,029,885	1.006	350,667,244	351,226,362	1.002	724,620,506	727,256,247	1.004
2006	378,564,320	381,839,374	1.009	320,196,457	323,886,059	1.012	698,760,777	705,725,433	1.010
2007	410,662,298	410,617,874	1.000	362,200,043	360,813,116	0.996	772,862,341	771,430,990	0.998
2008	427,877,325	430,293,176	1.006	348,385,602	349,260,526	1.003	776,262,927	779,553,702	1.004
2009	359,069,036	360,403,541	1.004	311,222,290	312,946,393	1.006	670,291,326	673,349,934	1.005
2-yr avg			1.005			1.005			1.005
3-yr avg			1.003			1.002			1.002
4-yr avg			1.005			1.004			1.004
5-yr avg			1.005			1.004			1.004

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>
2004	356,978,421	358,262,038	1.004	281,705,975	280,216,219	0.995	638,684,396	638,478,257	1.000
2005	375,844,788	377,537,978	1.005	351,106,656	354,311,466	1.009	726,951,444	731,849,444	1.007
2006	381,839,374	383,050,314	1.003	323,886,059	323,381,629	0.998	705,725,433	706,431,943	1.001
2007	407,195,894	406,615,395	0.999	358,488,253	360,887,080	1.007	765,684,147	767,502,475	1.002
2008	430,293,176	431,690,649	1.003	349,259,275	351,832,280	1.007	779,552,451	783,522,929	1.005
2-yr avg			1.001			1.007			1.004
3-yr avg			1.002			1.004			1.003
4-yr avg			1.003			1.005			1.004
5-yr avg			1.003			1.003			1.003

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>
2003	328,255,773	328,808,926	1.002	269,842,593	270,545,181	1.003	598,098,366	599,354,107	1.002
2004	358,132,178	359,999,151	1.005	280,050,856	281,231,341	1.004	638,183,034	641,230,492	1.005
2005	377,537,978	379,497,765	1.005	354,311,466	356,359,004	1.006	731,849,444	735,856,769	1.005
2006	379,598,817	379,842,670	1.001	320,362,820	321,692,832	1.004	699,961,637	701,535,502	1.002
2007	406,615,395	407,348,111	1.002	360,887,080	362,429,450	1.004	767,502,475	769,777,561	1.003
2-yr avg			1.002			1.004			1.003
3-yr avg			1.003			1.005			1.003
4-yr avg			1.003			1.005			1.004
5-yr avg			1.003			1.004			1.003

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>
2002	293,712,863	295,231,102	1.005	225,791,334	231,828,766	1.027	519,504,197	527,059,868	1.015
2003	328,566,353	329,398,535	1.003	270,171,455	273,182,384	1.011	598,737,808	602,580,919	1.006
2004	359,999,151	361,687,110	1.005	281,231,341	281,748,000	1.002	641,230,492	643,435,110	1.003
2005	374,178,250	374,299,427	1.000	352,879,689	351,050,393	0.995	727,057,939	725,349,820	0.998
2006	379,837,670	381,001,894	1.003	321,691,264	322,562,216	1.003	701,528,934	703,564,110	1.003
2-yr avg			1.002			0.999			1.001
3-yr avg			1.003			1.000			1.001
4-yr avg			1.003			1.003			1.003
5-yr avg			1.003			1.008			1.005

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>
2001	281,532,791	282,005,349	1.002	227,330,326	227,201,238	0.999	508,863,117	509,206,587	1.001
2002	295,115,446	295,952,607	1.003	231,697,524	234,520,414	1.012	526,812,970	530,473,021	1.007
2003	329,398,535	329,990,644	1.002	273,182,384	274,502,748	1.005	602,580,919	604,493,392	1.003
2004	357,608,520	357,809,556	1.001	278,709,100	278,703,046	1.000	636,317,620	636,512,602	1.000
2005	374,157,635	374,775,589	1.002	351,029,323	352,590,805	1.004	725,186,958	727,366,394	1.003
2-yr avg			1.002			1.002			1.002
3-yr avg			1.002			1.003			1.002
4-yr avg			1.002			1.005			1.003
5-yr avg			1.002			1.004			1.003

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Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
AY	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't
2000	280,446,927	280,982,118	1.002	212,330,591	213,209,607	1.004	492,777,518	494,191,725	1.003
2001	281,184,165	281,480,486	1.001	226,751,514	231,987,271	1.023	507,935,679	513,467,757	1.011
2002	295,952,607	296,006,721	1.000	234,520,414	234,992,567	1.002	530,473,021	530,999,288	1.001
2003	328,512,635	329,344,204	1.003	272,739,915	273,541,449	1.003	601,252,550	602,885,653	1.003
2004	357,809,556	358,022,554	1.001	278,703,046	279,022,933	1.001	636,512,602	637,045,487	1.001
2-yr avg			1.002			1.002			1.002
3-yr avg			1.001			1.002			1.002
4-yr avg			1.001			1.007			1.004
5-yr avg			1.001			1.007			1.004
Indemnity Losses			Medical Losses			Total Losses			
AY	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
1999	277,021,757	277,694,806	1.002	209,947,234	212,790,346	1.014	486,968,991	490,485,152	1.007
2000	280,808,301	281,033,493	1.001	212,947,241	211,236,271	0.992	493,755,542	492,269,764	0.997
2001	281,441,778	282,561,393	1.004	231,831,136	232,131,226	1.001	513,272,914	514,692,619	1.003
2002	294,159,325	294,524,990	1.001	234,146,519	232,648,767	0.994	528,305,844	527,173,757	0.998
2003	329,344,204	329,772,397	1.001	273,538,152	273,463,091	1.000	602,882,356	603,235,488	1.001
2-yr avg			1.001			0.997			1.000
3-yr avg			1.002			0.998			1.001
4-yr avg			1.002			0.997			1.000
5-yr avg			1.002			1.000			1.001
Indemnity Losses			Medical Losses			Total Losses			
AY	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't
1998	231,913,785	232,207,733	1.001	191,493,004	190,066,568	0.993	423,406,789	422,274,301	0.997
1999	277,443,382	278,056,860	1.002	212,553,562	212,397,659	0.999	489,996,944	490,454,519	1.001
2000	280,250,592	280,212,126	1.000	210,829,819	210,337,631	0.998	491,080,411	490,549,757	0.999
2001	280,008,445	280,241,823	1.001	230,668,113	234,551,635	1.017	510,676,558	514,793,458	1.008
2002	294,524,990	294,952,643	1.001	232,648,767	232,777,829	1.001	527,173,757	527,730,472	1.001
2-yr avg			1.001			1.009			1.005
3-yr avg			1.001			1.005			1.003
4-yr avg			1.001			1.004			1.002
5-yr avg			1.001			1.002			1.001
Indemnity Losses			Medical Losses			Total Losses			
AY	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
1997	154,815,210	155,646,884	1.005	116,013,238	116,657,023	1.006	270,828,448	272,303,907	1.005
1998	232,087,924	232,325,017	1.001	189,903,497	191,615,048	1.009	421,991,421	423,940,065	1.005
1999	277,348,477	277,378,106	1.000	212,115,037	211,548,563	0.997	489,463,514	488,926,669	0.999
2000	279,966,059	279,917,058	1.000	210,094,856	210,167,785	1.000	490,060,915	490,084,843	1.000
2001	280,220,890	280,661,576	1.002	234,528,868	234,219,279	0.999	514,749,758	514,880,855	1.000
2-yr avg			1.001			1.000			1.000
3-yr avg			1.001			0.999			1.000
4-yr avg			1.001			1.001			1.001
5-yr avg			1.002			1.002			1.002
Indemnity Losses			Medical Losses			Total Losses			
AY	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't
1996	136,912,741	136,758,314	0.999	115,327,970	115,595,898	1.002	252,240,711	252,354,212	1.000
1997	155,507,563	155,757,735	1.002	116,518,025	116,737,156	1.002	272,025,588	272,494,891	1.002
1998	230,974,760	231,402,672	1.002	190,093,220	193,070,705	1.016	421,067,980	424,473,377	1.008
1999	277,237,771	277,605,422	1.001	211,382,984	214,930,997	1.017	488,620,755	492,536,419	1.008
2000	279,917,058	280,265,799	1.001	210,166,087	210,471,674	1.001	490,083,145	490,737,473	1.001
2-yr avg			1.001			1.009			1.005
3-yr avg			1.001			1.011			1.006
4-yr avg			1.002			1.009			1.005
5-yr avg			1.001			1.008			1.004
Indemnity Losses			Medical Losses			Total Losses			
AY	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
1995	120,699,886	120,770,137	1.001	106,495,732	106,721,606	1.002	227,195,618	227,491,743	1.001
1996	136,284,728	136,031,327	0.998	115,218,889	115,506,080	1.002	251,503,617	251,537,407	1.000
1997	155,728,150	155,830,381	1.001	116,667,149	116,724,116	1.000	272,395,299	272,554,497	1.001
1998	231,395,160	232,658,423	1.005	193,003,205	190,015,687	0.985	424,398,365	422,674,110	0.996
1999	277,605,422	277,678,012	1.000	214,930,997	214,905,838	1.000	492,536,419	492,583,850	1.000
2-yr avg			1.003			0.993			0.998
3-yr avg			1.002			0.995			0.999
4-yr avg			1.001			0.997			0.999
5-yr avg			1.001			0.998			1.000

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Item

- 3(c) The filer shall provide for each of the loss amounts in Sub-item (3)(b) of this Rule, paid claim counts, incurred claim counts, and outstanding claim counts.

Response

The requested claim count data are not regularly collected through the statistical plan. Incurred claim counts are available from NCCI's financial calls and are attached as Exhibit 3(c), pages 1 and 2.

The requested paid and outstanding claim count data are attached as Exhibit 3(c), page 3. The source of this data is a special North Carolina Financial Call. Caution should be used in interpreting the data shown on these exhibits. For instance, the data, as it is shown, cannot be used to make a determination on the relative frequency of claims—the data must first be developed to an ultimate basis. In addition, consideration would have to be given to matching companies, shifts in premium and loss volume and any differences in reporting methods by company. This data does not correspond to the loss amounts in the response to Item 3(b) and has not been used in any loss cost level calculations.

North Carolina Open and Closed Claim Count Data*

Policy Year

Policy Year	Paid (Closed) Claim Counts			Outstanding (Open) Claim Counts			Total Claim Counts		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	<u>Indemnity</u>	Medical <u>Only</u>	<u>Total</u>	<u>Indemnity</u>	Medical <u>Only</u>	<u>Total</u>	<u>Indemnity</u>	Medical <u>Only</u>	<u>Total</u>
2012	10,101	34,317	44,418	283	29	312	10,384	34,346	44,730
2013	10,007	31,984	41,991	389	46	435	10,396	32,030	42,426
2014	9,561	31,283	40,844	769	119	888	10,330	31,402	41,732
2015	8,296	31,329	39,625	1,843	407	2,250	10,139	31,736	41,875
2016	5,450	29,354	34,804	4,533	2,041	6,574	9,983	31,395	41,378

Accident Year

Accident Year	Paid (Closed) Claim Counts			Outstanding (Open) Claim Counts			Total Claim Counts		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	<u>Indemnity</u>	Medical <u>Only</u>	<u>Total</u>	<u>Indemnity</u>	Medical <u>Only</u>	<u>Total</u>	<u>Indemnity</u>	Medical <u>Only</u>	<u>Total</u>
2013	9,978	33,030	43,008	317	43	360	10,295	33,073	43,368
2014	9,894	31,431	41,325	532	61	593	10,426	31,492	41,918
2015	9,042	31,118	40,160	1,204	214	1,418	10,246	31,332	41,578
2016	7,256	31,024	38,280	2,882	888	3,770	10,138	31,912	42,050
2017	2,405	22,973	25,378	6,660	6,734	13,394	9,065	29,707	38,772

* Claim counts are not developed to an ultimate basis. For guidelines on the interpretation of this data, please see the response to Item 3(c).
PY and AY data is valued as of 12/31/17.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 3(d) The filer shall provide at least the latest ten available policy years of the incurred loss data described in Sub-items (3)(d)(i) through (ii) of this Rule from the Unit Statistical Plan for matching policies for all pairs of successive evaluation dates. The filer shall also provide the corresponding loss development factors and five-year average factors derivable from the data.
- (i) Losses separated into indemnity and medical portions, as well as combined data;
 - (ii) Losses separated into deaths, permanent totals, major permanent partials, minor permanent partials, temporary totals, and medicals only.

Response

See attached Exhibit 3(d) for the available incurred loss data from the Workers Compensation Statistical Plan.

NORTH CAROLINA

WORKERS COMPENSATION STATISTICAL PLAN DATA

Injury Type: Fatal

Indemnity						Medical					Combined (Indemnity + Medical)						
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2006	11,149,908	12,743,912	13,094,947	13,765,467	14,423,110	2006	1,600,135	1,459,327	1,391,439	1,408,426	1,513,872	2006	12,750,043	14,203,239	14,486,386	15,173,893	15,936,982
2007	10,315,780	10,394,407	11,336,640	11,777,146	11,494,434	2007	2,061,258	1,160,156	1,177,272	1,263,067	1,772,425	2007	12,377,038	11,554,563	12,513,912	13,040,213	13,266,859
2008	7,272,462	8,684,264	9,361,325	9,248,440	9,630,350	2008	2,453,940	2,014,623	4,463,560	4,447,236	4,684,568	2008	9,726,402	10,698,887	13,824,885	13,695,676	14,314,918
2009	9,375,236	10,753,460	10,912,625	11,356,811	11,677,776	2009	3,249,209	2,968,562	2,941,890	2,909,300	2,891,411	2009	12,624,445	13,722,022	13,854,515	14,266,111	14,569,187
2010	12,177,029	12,392,599	13,127,810	13,361,696	13,362,432	2010	1,219,328	1,097,623	1,072,431	1,290,004	1,281,014	2010	13,396,357	13,490,222	14,200,241	14,651,700	14,643,446
2011	13,021,936	13,000,679	13,028,788	13,392,639	13,564,789	2011	800,036	713,601	686,018	769,323	3,193,785	2011	13,821,972	13,714,280	13,714,806	14,161,962	16,758,574
2012	7,448,799	8,032,458	7,956,148	8,562,255		2012	1,567,602	1,548,292	1,381,087	1,564,914		2012	9,016,401	9,580,750	9,337,235	10,127,169	
2013	6,428,329	8,450,534	8,885,923			2013	911,781	868,829	1,474,933			2013	7,340,110	9,319,363	10,360,856		
2014	12,570,703	13,376,219				2014	1,855,228	1,305,245				2014	14,425,931	14,681,464			
2015	14,181,239					2015	2,777,212					2015	16,958,451				

Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th
2006	1.143	1.028	1.051	1.048	2006	0.912	0.953	1.012	1.075	2006	1.114	1.020	1.047	1.050
2007	1.008	1.091	1.039	0.976	2007	0.563	1.015	1.073	1.403	2007	0.934	1.083	1.042	1.017
2008	1.194	1.078	0.988	1.041	2008	0.821	2.216	0.996	1.053	2008	1.100	1.292	0.991	1.045
2009	1.147	1.015	1.041	1.028	2009	0.914	0.991	0.989	0.994	2009	1.087	1.010	1.030	1.021
2010	1.018	1.059	1.018	1.000	2010	0.900	0.977	1.203	0.993	2010	1.007	1.053	1.032	0.999
2011	0.998	1.002	1.028	1.013	2011	0.892	0.961	1.121	4.151	2011	0.992	1.000	1.033	1.183
2012	1.078	0.990	1.076		2012	0.988	0.892	1.133		2012	1.063	0.975	1.085	
2013	1.315	1.052			2013	0.953	1.698			2013	1.270	1.112		
2014	1.064				2014	0.704				2014	1.018			
5-yr Avg	1.095	1.024	1.030	1.012	5-yr Avg	0.887	1.104	1.088	1.719	5-yr Avg	1.070	1.030	1.034	1.053

Injury Type: Permanent Total

Indemnity					Medical					Combined (Indemnity + Medical)							
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2006	5,073,070	7,599,615	12,575,924	21,709,817	27,492,991	2006	26,053,093	28,637,858	37,794,640	33,157,372	47,300,767	2006	31,126,163	36,237,473	50,370,564	54,867,189	74,793,758
2007	5,085,259	8,358,225	12,025,212	17,221,298	19,879,467	2007	20,599,286	37,922,396	40,996,557	57,304,995	59,585,797	2007	25,684,545	46,280,621	53,021,769	74,526,293	79,465,264
2008	6,236,361	9,689,934	11,418,370	17,098,380	19,935,242	2008	29,172,449	39,186,914	28,343,630	31,043,046	36,789,413	2008	35,408,810	48,876,848	39,762,000	48,141,426	56,724,655
2009	3,317,299	7,536,942	11,995,775	13,216,435	14,716,791	2009	16,122,358	22,735,973	27,872,948	30,819,682	36,941,317	2009	19,439,657	30,272,915	39,868,723	44,036,117	51,658,108
2010	3,563,472	5,536,489	6,782,484	7,597,333	9,085,209	2010	16,385,110	22,079,743	25,280,906	28,356,645	32,385,581	2010	19,948,582	27,616,232	32,063,390	35,953,978	41,470,790
2011	4,192,276	5,080,221	6,141,109	6,634,319	8,617,605	2011	30,968,652	35,704,506	43,431,135	43,726,705	28,703,481	2011	35,160,928	40,784,727	49,572,244	50,361,024	37,321,086
2012	4,268,539	6,858,433	8,518,895	13,116,672		2012	35,139,753	35,279,910	35,830,856	40,523,938		2012	39,408,292	42,138,343	44,349,751	53,640,610	
2013	2,272,059	3,080,633	4,267,497			2013	16,462,818	18,014,281	15,642,134			2013	18,734,877	21,094,914	19,909,631		
2014	1,063,530	5,221,868				2014	2,468,880	12,575,275				2014	3,532,410	17,797,143			
2015	3,866,061					2015	9,051,391					2015	12,917,452				

Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th
2006	1.498	1.655	1.726	1.266	2006	1.099	1.320	0.877	1.427	2006	1.164	1.390	1.089	1.363
2007	1.644	1.439	1.432	1.154	2007	1.841	1.081	1.398	1.040	2007	1.802	1.146	1.406	1.066
2008	1.554	1.178	1.497	1.166	2008	1.343	0.723	1.095	1.185	2008	1.380	0.814	1.211	1.178
2009	2.272	1.592	1.102	1.114	2009	1.410	1.226	1.106	1.199	2009	1.557	1.317	1.105	1.173
2010	1.554	1.225	1.120	1.196	2010	1.348	1.145	1.122	1.142	2010	1.384	1.161	1.121	1.153
2011	1.212	1.209	1.080	1.299	2011	1.153	1.216	1.007	0.656	2011	1.160	1.215	1.016	0.741
2012	1.607	1.242	1.540		2012	1.004	1.016	1.131		2012	1.069	1.052	1.209	
2013	1.356	1.385			2013	1.094	0.868			2013	1.126	0.944		
2014	4.910				2014	5.094				2014	5.038			
5-yr Avg	2.128	1.331	1.268	1.186	5-yr Avg	1.939	1.094	1.092	1.044	5-yr Avg	1.955	1.138	1.132	1.062

NORTH CAROLINA

WORKERS COMPENSATION STATISTICAL PLAN DATA

Injury Type: Permanent Partial

Indemnity						Medical					Combined (Indemnity + Medical)						
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2006	175,424,404	310,801,950	381,467,825	418,533,114	436,420,517	2006	180,266,894	257,967,338	286,230,144	296,865,082	302,681,150	2006	355,691,298	568,769,288	667,697,969	715,398,196	739,101,667
2007	185,198,604	339,947,614	416,970,856	450,203,630	470,500,596	2007	191,649,906	264,780,039	294,838,274	313,486,338	328,567,193	2007	376,848,510	604,727,653	711,809,130	763,689,968	799,067,789
2008	174,070,105	325,278,954	392,372,869	432,405,765	451,684,258	2008	176,301,992	261,480,560	287,935,795	303,569,002	308,473,509	2008	350,372,097	586,759,514	680,308,664	735,974,767	760,157,767
2009	160,900,657	317,919,004	387,268,600	422,623,301	436,607,586	2009	163,185,057	257,614,531	282,730,860	296,246,954	304,429,353	2009	324,085,714	575,533,535	669,999,460	718,870,255	741,036,939
2010	157,959,926	319,253,290	381,847,434	412,783,438	424,098,100	2010	161,733,173	261,081,021	285,184,009	300,213,232	306,246,341	2010	319,693,099	580,334,311	667,031,443	712,996,670	730,344,441
2011	160,678,771	315,195,565	361,195,519	381,447,712	391,385,074	2011	163,714,338	264,918,684	279,480,024	284,419,180	285,165,526	2011	324,393,109	580,114,249	640,675,543	665,866,892	676,550,600
2012	147,478,645	294,053,713	338,872,991	352,034,843		2012	161,646,070	250,228,712	261,548,406	265,112,916		2012	309,124,715	544,282,425	600,421,397	617,147,759	
2013	146,497,873	283,392,139	326,627,625			2013	146,699,858	223,216,805	233,469,092			2013	293,197,731	506,608,944	560,096,717		
2014	142,074,733	286,829,017				2014	145,699,665	235,380,832				2014	287,774,398	522,209,849			
2015	148,203,576					2015	141,733,666					2015	289,937,242				
Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th		Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th		Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	
2006	1.772	1.227	1.097	1.043		2006	1.431	1.110	1.037	1.020		2006	1.599	1.174	1.071	1.033	
2007	1.836	1.227	1.080	1.045		2007	1.382	1.114	1.063	1.048		2007	1.605	1.177	1.073	1.046	
2008	1.869	1.206	1.102	1.045		2008	1.483	1.101	1.054	1.016		2008	1.675	1.159	1.082	1.033	
2009	1.976	1.218	1.091	1.033		2009	1.579	1.097	1.048	1.028		2009	1.776	1.164	1.073	1.031	
2010	2.021	1.196	1.081	1.027		2010	1.614	1.092	1.053	1.020		2010	1.815	1.149	1.069	1.024	
2011	1.962	1.146	1.056	1.026		2011	1.618	1.055	1.018	1.003		2011	1.788	1.104	1.039	1.016	
2012	1.994	1.152	1.039			2012	1.548	1.045	1.014			2012	1.761	1.103	1.028		
2013	1.934	1.153				2013	1.522	1.046				2013	1.728	1.106			
2014	2.019					2014	1.616					2014	1.815				
5-yr Avg	1.986	1.173	1.074	1.035		5-yr Avg	1.584	1.067	1.037	1.023		5-yr Avg	1.781	1.125	1.058	1.030	

Injury Type: Temporary Total

Indemnity					Medical					Combined (Indemnity + Medical)							
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2006	138,599,444	132,698,180	145,454,361	146,749,978	147,123,007	2006	173,511,763	132,667,339	129,586,578	128,720,784	124,028,416	2006	312,111,207	265,365,519	275,040,939	275,470,762	271,151,423
2007	147,522,466	147,438,492	155,772,008	160,604,777	159,991,626	2007	177,920,932	143,087,218	136,263,671	137,310,332	135,237,122	2007	325,443,398	290,525,710	292,035,679	297,915,109	295,228,748
2008	142,962,471	136,603,391	145,825,916	146,212,767	146,338,326	2008	178,574,638	129,790,930	124,934,563	120,340,233	117,807,223	2008	321,537,109	266,394,321	270,760,479	266,553,000	264,145,549
2009	149,797,899	134,772,860	140,160,430	146,348,573	145,516,094	2009	180,570,632	122,384,836	115,811,819	114,722,564	113,494,831	2009	330,368,531	257,157,696	255,972,249	261,071,137	259,010,925
2010	153,574,240	139,530,979	147,180,990	150,230,109	153,429,241	2010	190,846,826	131,966,510	128,990,759	126,682,502	125,103,023	2010	344,421,066	271,497,489	276,171,749	276,912,611	278,532,264
2011	157,403,179	133,477,268	141,149,649	147,234,153	148,960,576	2011	204,194,737	134,169,590	129,967,083	130,932,796	129,887,703	2011	361,597,916	267,646,858	271,116,732	278,166,949	278,848,279
2012	158,310,433	139,014,138	145,810,311	147,546,915		2012	201,260,022	137,272,330	132,471,348	124,012,055		2012	359,570,455	276,286,468	278,281,659	271,558,970	
2013	174,404,135	153,958,645	155,909,153			2013	208,475,468	139,896,059	131,149,343			2013	382,879,603	293,854,704	287,058,496		
2014	170,420,049	145,059,387				2014	217,569,391	126,722,820				2014	387,989,440	271,782,207			
2015	174,254,080					2015	201,071,729					2015	375,325,809				
Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th		Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th		Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	
2006	0.957	1.096	1.009	1.003		2006	0.765	0.977	0.993	0.964		2006	0.850	1.036	1.002	0.984	
2007	0.999	1.057	1.031	0.996		2007	0.804	0.952	1.008	0.985		2007	0.893	1.005	1.020	0.991	
2008	0.956	1.068	1.003	1.001		2008	0.727	0.963	0.963	0.979		2008	0.829	1.016	0.984	0.991	
2009	0.900	1.040	1.044	0.994		2009	0.678	0.946	0.991	0.989		2009	0.778	0.995	1.020	0.992	
2010	0.909	1.055	1.021	1.021		2010	0.691	0.977	0.982	0.988		2010	0.788	1.017	1.003	1.006	
2011	0.848	1.057	1.043	1.012		2011	0.657	0.969	1.007	0.992		2011	0.740	1.013	1.026	1.002	
2012	0.878	1.049	1.012			2012	0.682	0.965	0.936			2012	0.768	1.007	0.976		
2013	0.883	1.013				2013	0.671	0.937				2013	0.767	0.977			
2014	0.851					2014	0.582					2014	0.700				
5-yr Avg	0.874	1.043	1.025	1.005		5-yr Avg	0.657	0.959	0.976	0.987		5-yr Avg	0.753	1.002	1.002	0.996	

NORTH CAROLINA

WORKERS COMPENSATION STATISTICAL PLAN DATA

Injury Type: Medical Only

Indemnity						Medical					Combined (Indemnity + Medical)						
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2006	0	0	0	0	0	2006	57,812,047	57,124,393	57,544,576	57,541,828	57,647,710	2006	57,812,047	57,124,393	57,544,576	57,541,828	57,647,710
2007	0	0	0	0	0	2007	61,405,484	59,656,148	59,654,189	59,614,129	59,918,779	2007	61,405,484	59,656,148	59,654,189	59,614,129	59,918,779
2008	0	0	0	0	0	2008	54,703,539	54,093,903	53,803,321	53,686,786	53,564,861	2008	54,703,539	54,093,903	53,803,321	53,686,786	53,564,861
2009	0	0	0	0	0	2009	53,622,647	51,896,209	51,124,628	51,168,724	51,037,503	2009	53,622,647	51,896,209	51,124,628	51,168,724	51,037,503
2010	0	0	0	0	0	2010	56,484,200	53,396,892	53,537,748	53,436,124	53,450,443	2010	56,484,200	53,396,892	53,537,748	53,436,124	53,450,443
2011	0	0	0	0	0	2011	57,132,489	54,256,529	53,787,124	53,691,324	53,836,132	2011	57,132,489	54,256,529	53,787,124	53,691,324	53,836,132
2012	0	0	0	0	0	2012	55,550,490	53,617,931	52,969,921	53,060,850		2012	55,550,490	53,617,931	52,969,921	53,060,850	
2013	0	0	0			2013	54,829,313	52,408,250	51,678,524			2013	54,829,313	52,408,250	51,678,524		
2014	0	0				2014	54,363,618	50,903,998				2014	54,363,618	50,903,998			
2015	0					2015	51,665,593					2015	51,665,593				

Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th
2006	-	-	-	-	2006	0.988	1.007	1.000	1.002	2006	0.988	1.007	1.000	1.002
2007	-	-	-	-	2007	0.972	1.000	0.999	1.005	2007	0.972	1.000	0.999	1.005
2008	-	-	-	-	2008	0.989	0.995	0.998	0.998	2008	0.989	0.995	0.998	0.998
2009	-	-	-	-	2009	0.968	0.985	1.001	0.997	2009	0.968	0.985	1.001	0.997
2010	-	-	-	-	2010	0.945	1.003	0.998	1.000	2010	0.945	1.003	0.998	1.000
2011	-	-	-	-	2011	0.950	0.991	0.998	1.003	2011	0.950	0.991	0.998	1.003
2012	-	-	-	-	2012	0.965	0.988	1.002		2012	0.965	0.988	1.002	
2013	-	-	-	-	2013	0.956	0.986			2013	0.956	0.986		
2014	-	-	-	-	2014	0.936				2014	0.936			
5-yr Avg	-	-	-	-	5-yr Avg	0.950	0.991	0.999	1.001	5-yr Avg	0.950	0.991	0.999	1.001

Injury Type: Total - All Injury Types

Indemnity						Medical					Combined (Indemnity + Medical)						
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2006	330,246,826	463,843,657	552,593,057	600,758,376	625,459,625	2006	439,243,932	477,856,255	512,547,377	517,693,492	533,171,915	2006	769,490,758	941,699,912	1,065,140,434	1,118,451,868	1,158,631,540
2007	348,122,109	506,138,738	596,104,716	639,806,851	661,866,123	2007	453,636,866	506,605,957	532,929,963	568,978,861	585,081,316	2007	801,758,975	1,012,744,695	1,129,034,679	1,208,785,712	1,246,947,439
2008	330,541,399	480,256,543	558,978,480	604,965,352	627,588,176	2008	441,206,558	486,566,930	499,480,869	513,086,303	521,319,574	2008	771,747,957	966,823,473	1,058,459,349	1,118,051,655	1,148,907,750
2009	323,391,091	470,982,266	550,337,430	593,545,120	608,518,247	2009	416,749,903	457,600,111	480,482,145	495,867,224	508,794,415	2009	740,140,994	928,582,377	1,030,819,575	1,089,412,344	1,117,312,662
2010	327,274,667	476,713,357	548,938,718	583,972,576	599,974,982	2010	426,668,637	469,621,789	494,065,853	509,978,507	518,466,402	2010	753,943,304	946,335,146	1,043,004,571	1,093,951,083	1,118,441,384
2011	335,296,162	466,753,733	521,515,065	548,708,823	562,528,044	2011	456,810,252	489,762,910	507,351,384	513,539,328	500,786,627	2011	792,106,414	956,516,643	1,028,866,449	1,062,248,151	1,063,314,671
2012	317,506,416	447,958,742	501,158,345	521,260,685		2012	455,163,937	477,947,175	484,201,618	484,274,673		2012	772,670,353	925,905,917	985,359,963	1,005,535,358	
2013	329,602,396	448,881,951	495,690,198			2013	427,379,238	434,404,224	433,414,026			2013	756,981,634	883,286,175	929,104,224		
2014	326,129,015	450,486,491				2014	421,956,782	426,888,170				2014	748,085,797	877,374,661			
2015	340,504,956					2015	406,299,591					2015	746,804,547				

Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	Policy Year	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th
2006	1.405	1.191	1.087	1.041	2006	1.088	1.073	1.010	1.030	2006	1.224	1.131	1.050	1.036
2007	1.454	1.178	1.073	1.034	2007	1.117	1.052	1.068	1.028	2007	1.263	1.115	1.071	1.032
2008	1.453	1.164	1.082	1.037	2008	1.103	1.027	1.027	1.016	2008	1.253	1.095	1.056	1.028
2009	1.456	1.168	1.079	1.025	2009	1.098	1.032	1.032	1.026	2009	1.255	1.110	1.057	1.026
2010	1.457	1.152	1.064	1.027	2010	1.101	1.052	1.032	1.017	2010	1.255	1.102	1.049	1.022
2011	1.392	1.117	1.052	1.025	2011	1.072	1.036	1.012	0.975	2011	1.208	1.076	1.032	1.001
2012	1.411	1.119	1.040		2012	1.050	1.013	1.000		2012	1.198	1.064	1.020	
2013	1.362	1.104			2013	1.016	0.998			2013	1.167	1.052		
2014	1.381				2014	1.012				2014	1.173			
5-yr Avg	1.401	1.132	1.063	1.030	5-yr Avg	1.050	1.030	1.021	1.012	5-yr Avg	1.200	1.081	1.043	1.022

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 3(e) The filer shall provide for each of the loss amounts in Sub-item (3)(d) of this Rule the corresponding incurred claim counts and for each of the policy years in Sub-item (3)(d) of this Rule the aggregate earned exposures. Where small claims are reported in bulk, the filer shall provide such information as accurately as possible, given the imprecision inherent in such aggregate data.

Response

See attached Exhibit 3(e).

NORTH CAROLINA**WORKERS COMPENSATION STATISTICAL PLAN DATA****Aggregate Earned Exposures By Policy Year**

<u>Policy Year</u>	<u>Payroll</u>	<u>Std Earned Premium</u>
2006	95,874,912,995	2,065,312,813
2007	105,024,391,424	2,324,217,421
2008	102,753,418,578	2,187,531,224
2009	101,237,239,025	2,026,992,115
2010	105,556,634,995	1,973,179,083
2011	110,377,748,067	2,022,921,600
2012	114,490,781,530	2,040,835,269
2013	120,435,325,282	2,166,908,444
2014	128,012,188,567	2,304,615,658
2015	136,419,816,839	2,433,756,435

Incurred Claim Counts By Injury Type**Fatal**

<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2006	70	75	77	83	86
2007	61	65	69	73	75
2008	46	59	67	67	68
2009	52	62	65	67	67
2010	72	72	74	76	77
2011	65	70	73	75	76
2012	45	47	47	50	
2013	34	37	41		
2014	56	56			
2015	67				

Permanent Total

<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2006	20	26	38	54	70
2007	17	26	34	48	59
2008	21	31	36	51	57
2009	12	23	39	43	47
2010	11	19	25	26	30
2011	16	19	22	24	29
2012	9	12	15	24	
2013	9	11	12		
2014	4	21			
2015	16				

Permanent Partial

<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2006	7,237	9,004	9,248	9,393	9,495
2007	7,193	9,174	9,653	9,805	9,842
2008	6,417	9,086	9,421	9,552	9,592
2009	5,952	9,008	9,362	9,481	9,544
2010	5,974	9,081	9,391	9,496	9,517
2011	6,151	9,270	9,548	9,597	9,631
2012	5,970	8,769	9,082	9,132	
2013	5,994	8,731	9,080		
2014	5,935	8,874			
2015	5,875				

Temporary Total

<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2006	12,345	11,037	10,935	10,803	10,721
2007	12,528	11,164	10,846	10,746	10,715
2008	11,331	9,277	9,106	9,021	9,010
2009	11,020	8,703	8,510	8,477	8,443
2010	11,451	9,116	8,944	8,865	8,858
2011	11,407	9,052	8,938	8,906	8,888
2012	10,787	8,652	8,469	8,429	
2013	10,910	8,771	8,562		
2014	11,087	8,761			
2015	11,262				

Medical Only

<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2006	71,732	72,595	72,873	72,936	73,012
2007	72,445	73,216	73,332	73,401	73,400
2008	62,385	63,077	63,142	63,113	63,108
2009	58,973	59,404	59,456	59,466	59,490
2010	60,070	60,155	60,168	60,115	60,146
2011	58,917	59,249	59,308	59,355	59,363
2012	56,014	56,381	56,429	56,438	
2013	54,487	54,789	54,857		
2014	54,581	55,120			
2015	55,137				

Total - All Injury Types

<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2006	91,404	92,737	93,171	93,269	93,384
2007	92,244	93,645	93,934	94,073	94,091
2008	80,200	81,530	81,772	81,804	81,835
2009	76,009	77,200	77,432	77,534	77,591
2010	77,578	78,443	78,602	78,578	78,628
2011	76,556	77,660	77,889	77,957	77,987
2012	72,825	73,861	74,042	74,073	
2013	71,434	72,339	72,552		
2014	71,663	72,832			
2015	72,357				

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 3(f) The filer shall provide for each of the policy periods in Sub-items (3)(b) and (3)(d) of this Rule the law amendment factors for adjusting past losses to current benefit levels.

Response

See attached Exhibit 3(f).

North Carolina

Amendment Factors Adjusting Losses to the January 1, 2018 Benefit Level

<u>Policy Period</u>	<u>Fatal</u>	<u>Permanent Total</u>	<u>Permanent Partial</u>	<u>Temporary Total</u>	<u>Indemnity</u>	<u>Medical</u>	<u>Overall</u>
1/15 - 12/15	1.010	1.010	1.008	1.010	1.008	1.007	1.007
1/14 - 12/14	1.014	1.014	1.012	1.014	1.012	0.981	0.996
1/13 - 12/13	1.019	1.019	1.016	1.019	1.016	0.961	0.989
1/12 - 12/12	1.024	1.025	1.020	1.025	1.020	0.947	0.984
1/11 - 12/11	1.059	1.028	1.018	1.028	1.020	0.944	0.983
1/10 - 12/10	1.232	1.026	0.999	1.026	1.007	0.939	0.974
1/09 - 12/09	1.265	1.031	1.000	1.031	1.009	0.938	0.975
1/08 - 12/08	1.275	1.039	1.006	1.039	1.015	0.938	0.978
1/07 - 12/07	1.282	1.046	1.009	1.046	1.019	0.938	0.980
1/06 - 12/06	1.294	1.055	1.016	1.055	1.025	0.938	0.985

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 3(g) The filer shall include a description of the reasons for the difference between the policy year data provided in response to Sub-items (3)(b) and (3)(c) of this Rule and those provided in response to Sub-items (3)(d) and (3)(e) of this Rule.

Response

Listed below are several reasons for the difference between the policy year data from the financial calls provided in response to Items (3)(b) and (3)(c) and the Workers Compensation Statistical Plan (WCSP) data provided in response to Items (3)(d) and (3)(e).

Evaluation Dates:

All policies included in the financial data are evaluated as of December 31 of each year, regardless of the actual effective dates of the individual policies whose combined experience is being reported. Therefore, for a given year, the reported financial data is comprised of individual policy experience at differing maturity levels.

Each policy reported in the workers compensation statistical plan is at a date corresponding to its own expiration date—six months after expiration, 18 months, etc. This means that a policy effective on January 1 of a given year would first be evaluated at July 1 of the next year; and a policy effective on October 1 of that year would be first evaluated as of April 1 of the year following its expiration.

Matching companies:

The set of companies that may be missing for a given set of matching financial reports is not necessarily identical to individual matching units that may be missing. In each case, the maximum amount of data possible is retained for the calculation of development factors.

Validation and edit criteria:

The validation and edit criteria used on the financial calls is not necessarily identical to that used on the WCSP data. In each case, the validation and edit criteria used are designed to ensure the highest possible degree of data quality.

Pension reserve discounting:

These reserves are required to be discounted at 3.5% in the WCSP data but do not have to be discounted at this rate in the financial data.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 4 Trending factor development and application
- 4(a) The filer shall provide all information related to the derivation of all trend factors contained in the filing including the following:
- (i) A description of all data reviewed;
 - (ii) A complete description of the methodology used to derive these factors;
 - (iii) A description of alternative methodologies used in the last three years;
 - (iv) A description of the criteria used to select a methodology;
 - (v) Specific details on the application of these criteria in the selection of a methodology for this filing;
 - (vi) Details on the application of the methodology to this filing.

Response

- 4(a) (i) See Exhibits RB-1, RB-3, RB-5 and the response to 11 NCAC 10.1111(2).
- (ii) See Exhibits RB-1, RB-3, RB-5 and the response to 11 NCAC 10.1111(2).
- (iii) The trend factors used in the filing were judgmentally selected based on a collective review of the results of various trend indications and other considerations. The trend factors used in the previous three filings were similarly judgmentally selected based on a review of various trends and other considerations, though the trends displayed varied. See also the response to 11 NCAC 10.1111(2).
- (iv) See Exhibits RB-1, RB-3, RB-5 and the response to 11 NCAC 10.1111(2).
- (v) See Exhibits RB-1, RB-3, RB-5 and the response to 11 NCAC 10.1111(2).
- (vi) See Exhibits RB-1, RB-3, RB-5 and the response to 11 NCAC 10.1111(2).

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

4(b) The filer shall calculate the following trend factors:

- (i) Indemnity and medical trend factors based on the latest eight available policy years and accident years of North Carolina paid and paid plus case data;
- (ii) Indemnity and medical trend factors based on the latest eight available policy years and accident years of multi-state paid and paid plus case data.

Response

- (i) See Exhibit RB-1, Appendix A-III of the filing for the selected policy year paid and paid plus case trend factors. Please note that due to the nature of the financial calls, accident year trend factors based on eight years of data are not available.

Annual trends based on exponential curves fit to the latest available eight policy years of paid loss ratio data are 0.935 (-6.5%) and 0.941 (-5.9%) for indemnity and medical, respectively.

Annual trends based on exponential curves fit to the latest available eight policy years of paid plus case loss ratio data are 0.929 (-7.1%) and 0.936 (-6.4%) for indemnity and medical, respectively.

- (ii) See attached Exhibit 4(b), which contains the available trend factors based on multi-state data. The multi-state trend factors are computed as premium-weighted averages of the annual trend factors filed in the specified jurisdictions.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

4(b) The filer shall calculate the following trend factors:

- (i) Indemnity and medical trend factors based on the latest eight available policy years and accident years of North Carolina paid and paid plus case data;
- (ii) Indemnity and medical trend factors based on the latest eight available policy years and accident years of multi-state paid and paid plus case data.

Response

- (i) See Exhibit RB-1, Appendix A-III of the filing for the selected policy year paid and paid plus case trend factors. Please note that due to the nature of the financial calls, accident year trend factors based on eight years of data are not available.

Annual trends based on exponential curves fit to the latest available eight policy years of paid loss ratio data are 0.935 (-6.5%) and 0.941 (-5.9%) for indemnity and medical, respectively.

Annual trends based on exponential curves fit to the latest available eight policy years of paid plus case loss ratio data are 0.929 (-7.1%) and 0.936 (-6.4%) for indemnity and medical, respectively.

- (ii) Multi-state trend factors based on the latest eight policy years and accident years of paid and paid + case data are not readily available. See attached Exhibit 4(b), which contains the available trend factors based on multi-state data. The multi-state trend factors are computed as premium-weighted averages of the annual trend factors filed in the specified jurisdictions. As seen in Exhibit 4(b), the average indemnity trend factor is 0.969 (-3.1%), while the average medical trend factor is 0.981 (-1.9%).

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.
FILED ANNUAL LOSS RATIO TRENDS
BASED ON FILINGS MADE DURING THE 2017/2018 FILING SEASON

<u>State</u>	<u>Indemnity</u>	<u>Medical</u>
ALABAMA	0.955	0.965
ALASKA	0.965	0.985
ARIZONA	0.940	0.990
ARKANSAS	0.950	0.965
COLORADO	0.960	0.975
CONNECTICUT	0.975	0.990
DISTRICT OF COLUMBIA	0.995	1.000
FLORIDA	0.970	0.995
GEORGIA	0.985	0.980
HAWAII	0.970	1.000
IDAHO	0.975	0.990
ILLINOIS	0.970	0.970
INDIANA	0.960	0.995
IOWA	0.995	1.005
KANSAS	0.950	0.970
KENTUCKY	0.965	0.955
LOUISIANA	0.970	0.985
MAINE	0.975	0.970
MARYLAND	0.970	0.975
MISSISSIPPI	0.970	0.970
MISSOURI	0.980	0.985
MONTANA	0.950	0.980
NEBRASKA	0.960	0.985
NEVADA	0.970	0.975
NEW HAMPSHIRE	0.960	0.990
NEW MEXICO	0.965	0.965
OKLAHOMA	0.975	0.975
OREGON	0.980	0.975
RHODE ISLAND	0.990	0.985
SOUTH CAROLINA	0.980	0.985
SOUTH DAKOTA	0.960	0.990
TENNESSEE	0.945	0.980
TEXAS	0.945	0.935
UTAH	0.955	0.970
VERMONT	0.980	0.985
VIRGINIA	0.975	1.009
<u>WEST VIRGINIA</u>	<u>0.935</u>	<u>0.965</u>
All States Average	0.969	0.981

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 5 Changes in premium base and exposures. The filer shall provide or estimate the following information on exposure trends:
- (a) The statewide average weekly wage for the latest five available calendar years;
 - (b) The statewide average weekly wage for the latest ten available policy years without the application of a payroll limitation;
 - (c) The statewide average weekly wage for the latest ten available policy years after the application of a payroll limitation; and
 - (d) The estimated statewide average weekly wage for the calendar and policy years during which the rates will be in effect.

Response

See attached Exhibit 5.

Since there have been no payroll limitations in North Carolina in the past ten years, the response to (b) and (c) will be the same.

The policy year data is calculated using a weighted average of the calendar year data.

NORTH CAROLINA

Average Weekly Wages[^]

Calendar Year

2013	842	
2014	866	
2015	895	
2016	909	
2017	926	*
2018	968	*
2019	1022	*
2020	1060	*

Policy Year

2007	749	
2008	758	
2009	769	
2010	794	
2011	815	
2012	834	
2013	852	
2014	878	
2015	901	
2016	916	*
2017	943	*
2018	990	*
2019	1038	*

[^] Based on data received from the Quarterly Census of Employment and Wages.

* Estimated.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 6 Limiting factor development and application. The filer shall provide information on the following items:
- (a) Limitations on losses included in the statistical data used in the filing;
 - (b) Limitations on the extent of the rate or loss costs level change;
 - (c) Limitations on the extent of classification rate or loss costs changes; and
 - (d) Any other limitations applied.

Response

- (a) See Exhibit RB-1, Appendix B-I.
- (b) See Exhibits RB-1, RB-3, and RB-5.
- (c) See Exhibit RB-1, Appendix B-III.
- (d) None.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

7 The percent rate or loss costs change:

(a) The filer shall provide the overall statewide rate or loss costs change, as well as the amount of the change attributable to each of the following: loss experience, a modification of the trend factor, law amendments, a change in the loss-based assessment provision, and any other factors.

(b) The filer shall provide the rate or loss costs changes for each industry group and for each classification.

Response

(a) The components of the proposed overall statewide changes are as follows:

Change in loss experience	0.878
Change in trend	0.952
Change in benefits	1.006
Change in loss-based expense provisions	<u>1.000</u>
Overall Statewide Loss Costs change	0.841
Change in the assigned risk loss cost multiplier	<u>0.984</u>
Overall Statewide Assigned Risk Rate change	0.828

(b) See RB-1, Exhibit I and RB-1, Appendix E.

11 NCAC 10.1111 - WORKERS COMPENSATION

Item

- 8 For assigned risk rate filings, the filer shall include support for a reasonable margin for underwriting profit and contingencies and investment income, including realized capital gains.

Response

This item is not applicable to the loss cost filing.

11 NCAC 10.1111 - WORKERS COMPENSATION

Item

- 9 For assigned risk rate filings, the filer shall provide investment earnings on capital and surplus. Given the selected underwriting profit and contingencies provision contained in the filing, the filer shall indicate the resulting rates of return (including consideration of investment income) on equity capital, on statutory surplus, and on total assets. The filer shall show the derivation of all factors used in producing these calculations and justify the fairness and reasonableness of these rates of return.

Response

This item is not applicable to the loss cost filing.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

10 As required by G.S. 58-36-15, the filer shall:

10(a) Provide information on the following aspects of workers compensation individual risk rating plans, including an explanation of their purpose and a detailed description of their derivation:

(i) For experience rating plans, the table of expected loss rate and discount ratios and the table of weighting and ballast values.

(ii) For retrospective rating plans, the table of insurance charges, multipliers (including the derivation of any assigned risk subsidy), and the table of excess loss factors.

Response

(i) See attached Exhibit 10(a)(i), RB-1, and Exhibit III.

(ii) See attached Exhibit 10(a)(ii) and Exhibit III items RR1-RR2 of the Loss Cost Filing. For the complete Table of Aggregate Loss Factors (formerly Table of Insurance Charges), please refer to the Retrospective Rating Plan Manual. In the Assigned Risk filing, the tax multiplier covers licenses, fees, assessments and taxes that the insurance carrier must pay on its collected premium. For voluntary business, each carrier calculates its own tax multiplier.

Expected Loss Rates and Discount Ratios

Expected Loss Rates

An expected loss rate (ELR) estimates the average expected loss level of a classification for the experience rating period. An ELR is a statewide rate that gets applied to payroll in hundreds to estimate the expected losses for a risk. These expected losses are compared with the actual losses of a risk during the experience rating period and used in the calculation of the experience modification (the "mod"). This North Carolina filing, proposed effective 4/1/2019, contains ELRs that will be used to estimate losses during the 4/1/2015 to 3/31/2018 time period for experience ratings to be issued between 4/1/2019 and 3/31/2020.

In the experience mod calculation, expected losses and actual losses must be at the same level to enable an "apples to apples" comparison. The actual losses reflect the statewide data during the experience rating period. Since the proposed loss costs are calculated to reflect the average loss levels of the proposed effective rating period, "unwinding" the proposed loss costs to the experience rating period can derive the ELR. This unwinding is accomplished through the application of ELR factors to the proposed underlying pure premiums. These ELR factors remove effects of development, benefit changes, trend, loss-based expenses, experience, assigned risk programs and any other factors that should not be reflected in the expected losses. The resulting total pure premium (after application of the ELR factors) is multiplied by the manual to earned ratio to derive the ELR for each classification.

Attached, immediately following the text of this memorandum, is an exhibit detailing the ELR factor calculation.

Average development, benefits, trend, and loss-based expenses:

The left half of the attached exhibit calculates the factors needed to remove the effects of development to ultimate, benefit changes, trend, etc. from the proposed underlying pure premiums. These factors are weighted with the latest three reports of statistical plan data to adjust the proposed underlying pure premiums by indemnity and medical.

Experience adjustment factor:

The proposed underlying pure premiums reflect the proposed experience change in the financial data time period. The ELRs need to reflect the experience change in the experience rating time period. The experience adjustment factor is the ratio of the experience change in the experience rating time period to the experience change in the financial data time period.

ELR composite factor:

The ELR composite factor removes offsets or assigned risk impacts from the proposed underlying pure premiums to bring them to a statewide level. For example, an offset for the change in assigned risk programs would be removed in this step.

Adjustment for Excess Provision and Undeveloped Loss Layer Between Ratemaking Limit and State Accident Limit:

These factors are applied to recognize the fact that limited losses are used in calculating the experience mod, but the underlying pure premiums reflect unlimited losses.

Discount Ratios

In experience rating, losses are divided into primary and excess portions. The discount ratio (d-ratio) represents the average ratio of expected "primary" losses to expected total losses for a classification. The function of the d-ratio is to determine what portion of the expected loss shall enter the experience mod calculation as the primary loss.

Under the Experience Rating Plan, a specific fixed dollar amount (called the "split point") is considered to be the primary portion of any loss that exceeds this amount. For a loss less than or equal to the split point, the entire loss is considered primary. In accordance with Item filing E-1402, the split point is adjusted for inflation over time. The below table provides historical split point values in North Carolina.

Date	Split Point
Prior to 4/1/13	\$5,000
Effective 4/1/13	\$10,000
Effective 4/1/14	\$13,500
Effective 4/1/15	\$15,500
Effective 4/1/16	\$16,000
Effective 4/1/17	\$16,500
Effective 4/1/18	\$16,500
Effective 4/1/19	\$17,000

D-ratio factors are calculated separately for indemnity and medical losses by hazard group and they represent the percentage of each type of loss that is considered primary. These ratios of primary to total losses are based on the latest three years of statistical plan data. A comparison of the resulting d-ratio factors across hazard groups is done to ensure that the factors monotonically decrease from hazard group A to hazard group G. If they do not, an adjustment is made by averaging the d-ratios over adjacent hazard groups.

The final d-ratio for each classification is calculated as follows:

$$\text{d-ratio} = \frac{\{(HG \text{ indemnity d-ratio factor}) \times (\text{indemnity pure premium}) + (HG \text{ medical d-ratio factor}) \times (\text{medical pure premium})\}}{\text{total pure premium}}$$

ELR FACTOR CALCULATION

ERA Experience Rating

Exp Rating 3rd rpt 04/01/15	WCSP 3rd rpt Losses	3:U Devel.*	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^4	Trended Losses
Fatal Likely	1,080,858	1.227	1,326,213	1.008	1,336,823	0.849	1,134,963
Permanent Total	2,371,826	1.227	2,910,231	1.008	2,933,513	0.849	2,490,553
Permanent Partial Likely	115,197,793	1.227	141,347,692	1.007	142,337,126	0.849	120,844,220
Temporary Total Likely	58,350,489	1.227	71,596,050	1.008	72,168,818	0.849	61,271,326
Likely	177,000,966	1.227	217,180,186	1.007	218,776,280	0.849	185,741,062
Fatal Not Likely	6,817,756	1.101	7,506,349	1.008	7,566,400	0.849	6,423,874
Permanent Partial Not Likely	207,403,475	1.101	228,351,226	1.007	229,949,685	0.849	195,227,283
Temporary Total Not Likely	95,366,914	1.101	104,998,972	1.008	105,838,964	0.849	89,857,280
Not-Likely	309,588,145	1.101	340,856,547	1.007	343,355,049	0.849	291,508,437
Medical Likely	126,157,631	1.201	151,515,315	1.008	152,727,438	0.885	135,163,783
Medical Not Likely	275,340,423	1.037	285,528,019	1.008	287,812,243	0.885	254,713,835
Medical	401,498,054	1.089	437,043,334	1.008	440,539,681	0.885	389,877,618

Exp Rating 2nd rpt 04/01/16	WCSP 2nd rpt Losses	2:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^3	Trended Losses
Fatal Likely	0	1.423	0	1.004	0	0.885	0
Permanent Total	3,789,277	1.423	5,392,141	1.004	5,413,710	0.885	4,791,133
Permanent Partial Likely	100,641,180	1.423	143,212,399	1.003	143,642,036	0.885	127,123,202
Temporary Total Likely	50,416,833	1.423	71,743,153	1.004	72,030,126	0.885	63,746,662
Likely	154,847,290	1.423	220,347,693	1.003	221,085,872	0.885	195,660,997
Fatal Not Likely	13,376,219	1.221	16,332,363	1.004	16,397,692	0.885	14,511,957
Permanent Partial Not Likely	179,282,436	1.221	218,903,854	1.003	219,560,566	0.885	194,311,101
Temporary Total Not Likely	93,285,503	1.221	113,901,599	1.004	114,357,205	0.885	101,206,126
Not Likely	285,944,158	1.221	349,137,816	1.003	350,315,463	0.885	310,029,184
Medical Likely	118,470,553	1.257	148,917,485	1.009	150,257,742	0.913	137,185,318
Medical Not Likely	268,012,689	1.045	280,073,260	1.009	282,593,919	0.913	258,008,248
Medical	386,483,242	1.110	428,990,745	1.009	432,851,661	0.913	395,193,566

Exp Rating 1st rpt 04/01/17	WCSP 1st rpt Losses	1:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^2	Trended Losses
Fatal Likely	0	2.260	0	1.001	0	0.922	0
Permanent Total	2,359,884	2.260	5,333,338	1.001	5,338,671	0.922	4,922,255
Permanent Partial Likely	38,116,148	2.260	86,142,494	1.001	86,228,636	0.922	79,502,802
Temporary Total Likely	57,474,030	2.260	129,891,308	1.001	130,021,199	0.922	119,879,545
Likely	97,950,062	2.260	221,367,140	1.001	221,588,506	0.922	204,304,602
Fatal Not Likely	13,849,344	1.596	22,103,553	1.001	22,125,657	0.922	20,399,856
Permanent Partial Not Likely	108,225,904	1.596	172,728,543	1.001	172,901,272	0.922	159,414,973
Temporary Total Not Likely	114,510,509	1.596	182,758,772	1.001	182,941,531	0.922	168,672,092
Not Likely	236,585,757	1.596	377,590,868	1.001	377,968,460	0.922	348,486,921
Medical Likely	112,942,488	1.373	155,070,036	1.003	155,535,246	0.941	146,358,666
Medical Not Likely	266,888,887	1.061	283,169,109	1.003	284,018,616	0.941	267,261,518
Medical	379,831,375	1.154	438,239,145	1.003	439,553,862	0.941	413,620,184

Injury Type	Development	x Benefit	x Trend	x(LBP)	= Total	Reciprocal
Indemnity	1.368	1.004	0.886	1.180	1.436	0.696
Medical	1.117	1.007	0.913	1.180	1.212	0.825
Total	1.247	1.005	0.898	1.180	1.328	0.753

* Development factor limited at \$500,000.

NORTH CAROLINA

04/01/19
1st Report WCSP Start: Jan-15
1st Report WCSP End: Dec-15

	Indemnity	Medical
1.) Reciprocal Weighted Averages	0.696	0.825
ERA Medical Adjustment Factor		0.903
Final Weighted Averages	0.696	0.745

	Overall
2.) (a) Trended WCSP Experience Change	1.035
(1) WCSP Experience Change	1.169
(2) WCSP Trend	0.885
(3) Adjustment to Target Off-Balance(Mult.)	1.000
(b) Financial Data Experience Change	0.876

(c) Experience Adj. Factor a)/(b)	1.182
3.) ELR Composite Factor (1)x(2)	1.000
(1) Adjustment Factor Unlikely to Appear	1.0000
(2) Change in MPM and Other Adjustments (Mult.)	1.000

	Indemnity	Medical
4.) Avg. RERP/GERT ELR Factor	0.823	0.975
Avg. ERA ELR Factor	0.823	0.881
[(1)x(2c)/(3)]		

5.) Adjustment for Excess Provision and Undeveloped Loss Layer Between Ratemaking Limit and SAL

	HG A	HG B	HG C	HG D	HG E	HG F	HG G
Indemnity & Medical Combined	0.849	0.795	0.763	0.727	0.673	0.635	0.566

6.) Adjustments (a)x(b)	1.000	1.000	1.000	1.000	1.000	1.000	1.000
(a) ERA Adj.	1.000	1.000	1.000	1.000	1.000	1.000	1.000
(b) Flat Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000

7.) Individual Risk Rating Group Adjustment Factors

(a) Indemnity Adj. Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000
(b) Medical Adj. Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000

8.) ELR Factors

ERA							
Indemnity [(4 Ind)x(5)x(6)x(7)]	0.699	0.654	0.628	0.598	0.554	0.523	0.466
Medical [(4 Med)x(5)x(6)x(7)]	0.748	0.700	0.672	0.640	0.593	0.559	0.499

9.) LAE & Assessment

Loss Adj. Expense	1.180
Indemnity Assessment	1.00000
Medical Assessment	1.00000
Overall Assessment	1.00000

10.) Financial Data Annual Trend

Indemnity	0.960
Medical	0.970

Table of Aggregate Loss Factors (Formerly the Table of Insurance Charges)

What is the Table of Aggregate Loss Factors?

Items R-1414 and R-1414-A introduce the Table of Aggregate Loss Factors, which replaces the Table of Insurance Charges, proposed effective January 1st, 2019. This table is the source of the "aggregate excess loss factors" and "aggregate minimum loss factors," formerly known as "insurance charges and savings," used in the retrospective rating plans.

On a voluntary basis, the policyholder is hoping to reap the benefit of good experience at the risk of bearing the costs of possible bad experience within the limits of the plan. A retrospective rating plan responds to policyholder's loss experience by adjusting the final premium on the basis of this experience, subject to certain restrictions agreed upon in the policy at issuance. One important restriction is the limitation of the final premium to a maximum amount. When the policyholder chooses a maximum premium, the insurance company will then use an estimated average cost for the expected dollars above this maximum.

This type of limitation makes it possible for a policyholder to purchase a retrospectively rated policy, even if the policyholder cannot afford to pay for extremely adverse experience. The Table of Aggregate Loss Factors tabulates these average costs.

Many retrospectively rated plans also have a minimum premium set above the costs of servicing the policy. In this case, there will be an average credit in the premium of the insured because some policyholders will have losses below the minimum, resulting in a net savings to the insurer. This savings is distributed equitably to all plan participants. In addition to being the source of the aggregate excess loss factors, the Table is also the source of determining the aggregate minimum loss factors. An aggregate minimum loss factor is used to adjust the retrospective premium to account for the possibility that the premium will be capped at the minimum amount. It is common for a retrospectively rated policy to include both a maximum and a minimum premium amount, in which case a net aggregate loss factor is determined.

On average, it is expected that the losses paid by the policyholder plus the premium generated from the aggregate excess loss factor will sum to total expected losses. Although this may not always work perfectly due to the variability of actual losses for an individual insured, across a large portfolio of insureds, the expected retrospective premium equals guaranteed cost premium. This is called a balanced plan.

Why do we need aggregate excess loss factors?

Essentially, this question has to be answered in two steps:

- a) There is a need for retrospectively rated policies in the insurance marketplace.
- b) Although the policyholder may wish to pay his/her own losses within limits, he/she may not have the financial reserves to retain unlimited loss potential.

The first point is discussed in many places in the standard insurance literature. Some policyholders simply would like to pay for their own costs to the greatest extent possible without relying on industry rates. Others have a more specific reason—such as a belief that their safety program will produce superior results.

Few corporate entities are strong enough to retain unlimited exposure to loss. Even large insurance companies buy reinsurance to further spread the risk. Limiting the loss ratio in a retrospectively rated policy, and accounting for the cost of this limitation with an aggregate excess loss factor, is analogous to a reinsurance premium.

How is the Table of Aggregate Loss Factors structured?

To use the Table, one must know the Expected Claim Count Group assignment of a policyholder and the entry ratio for the subject retrospective rating plan.

Because of the law of large numbers, the variance in results tends to decrease with increasing premium size. Since aggregate excess loss factors measure the amount of loss above certain loss ratios, it follows that for any fixed maximum loss ratio, decreasing variance leads to decreasing aggregate loss factors for larger policyholders. The Table is therefore indexed by Expected Claim Count Groups, determined by expected number of claims for the policyholder (expected losses divided by the average cost per case).

The Table of Aggregate Loss Factors also needs an index determined by the loss ratio at which one wishes to measure the aggregate excess loss factor. If one used the actual loss ratio as the index, the Table would be valid for only one expected loss ratio. To eliminate the need to create a Table of Aggregate Loss Factors for each expected loss ratio, the entry ratio (the particular loss ratio divided by the expected loss ratio) concept is used. An entry ratio of 1.0 corresponds to the expected loss ratio. The entry ratios published in the Table of Aggregate Loss Factors range from 0.0 to 10.0, and are shown in increments of 0.01.

The loss limit is an optional premium element that limits the amount that a single claim can impact the final retrospective premium for the policy. For a given claim, the percentage of losses that are expected to exceed the loss limit divided by the total expected loss for the policy is measured by an excess loss ratio, or excess ratio. For low loss limits, excess ratios are higher and for high loss limits, excess ratios are lower. The Table of Aggregate Loss Factors is divided into 18 separate Sub-tables, each corresponding to a given Policy Excess Ratio Range. Because applying a loss limitation decreases the variance of the (limited) loss ratio for the policy, the aggregate excess loss factors are lower for Sub-tables corresponding to higher Policy Excess Ratio Ranges. Both the Policy Excess Ratio Range and the Expected Claim Count Group ranges are lookup tables found in Appendix A of NCCI's Retrospective Rating Plan Manual.

By using the two lookup tables, the Table of Aggregate Loss Factors automatically accounts for inflation in claim sizes over time. The Expected Claim Count Group is determined by the user by calculating the expected losses for the insured and dividing by the average cost per case. The average cost per case also underlies the calculation of the policy excess ratio, and its values are updated annually. These annual updates help keep the Retrospective Rating Plan in balance, allowing the Table of Aggregate Loss Factors to remain relevant over time, even if the average claim size is changing.

North Carolina

Calculation of State and Federal Tax Multipliers Effective April 1, 2019

	Assigned Risk
A. Proposed overall state loss assessments	1.0000
B. Proposed state premium taxes and assessments	
1. Premium Tax	0.0266
2. Miscellaneous Tax	0.0000
C. Total of proposed state premium taxes and assessments	0.0266
D. Proposed target cost ratio	0.667
E. Loss adjustment expense provision	1.180
F. State permissible loss ratio = $[(D) / ((A)+(E)-1.000)]$	0.565
G. Expense and Profit, excluding taxes and assessments = $1-(C)-(F)$	0.408
H. State tax multiplier = $[(G)+(A)x(F)] / [(F)+(G)] \times [1 / (1-(C))]$	1.027
I. Proposed overall federal assessment	1.065
J. State weight ^	0.245
K. Federal weight ^	0.755
L. Weighted federal assessment = $((A)x(J)) + ((I)x(K))$	1.049
M. Federal permissible loss ratio = $[(D) / ((E)+(L)-1.000)]$	0.543
N. Federal tax multiplier = $[(G)+(L)x(M)] / [(G)+(M)] \times [1 / (1-(C))]$	1.056

^ From F-class summary data.

Excess Loss Factors

At the onset of a policy, the insurer and the insured may agree that the final premium paid by the insured can be a function of not only the payroll, but also of the actual losses during the coverage period. An arrangement of this sort is formalized in the Retrospective Rating Plan as approved in most states. Ultimate premium is based on actual losses, expenses and a net aggregate loss factor to compensate for the application of maximum and minimum aggregate amounts.

For most insureds, the maximum premium can be a burdensome amount, but an amount they are reasonably confident they will not have to pay. However, there remains a fear that a single disastrous accident may cause enough loss by itself to result in the maximum premium being charged. Because of this, the insured may select a "loss limit" or cap on individual losses that enter the retrospective premium formula.

Charges for excess coverage can be calculated using excess loss factors (ELFs). These vary by the state and hazard group assignment of the insured as well as the selected loss limit. The excess coverage is on a per occurrence basis. Therefore, the portion of the loss in excess of the loss limit due to a single occurrence (possibly multiple-claim) is excluded from the calculation of the retrospective premium.

The ELF for a given loss limit can be applied to standard premium to generate the pure loss charge for the coverage. The tax multiplier is applied to the final retrospective premium to compensate for taxes, loss assessments and other miscellaneous items.

The distribution of losses in excess of the selected loss limit (i.e., the excess ratios) is central to the ELF calculation. These distributions vary by hazard group, injury type, and by the state's applicable benefit structure. In particular, North Carolina's benefits are considered "limited" due the existence of a specified duration of time for which benefits are payable.

11 NCAC 10.1111 – WORKERS’ COMPENSATION

Item

- 10(b) Describe all payments made to all consultants (including lawyers, actuaries, and economists) related to this filing and the previous one on workers’ compensation insurance. If payment cannot be specifically identified as related to particular filings, the filer shall estimate them.

Response

September 1, 2017 Loss Cost and Residual Market Rate Filings

National Council on Compensation Insurance, Inc.: NCCI has advised the Rate Bureau that the amounts billed and to be billed to its affiliates and to the Rate Bureau for actuarial support during 2017 for work specifically related to workers’ compensation insurance loss cost and residual market rate filings total approximately \$442,386.

Young Moore and Henderson, P.A.: The firm has billed the Rate Bureau approximately \$41,728 for fees in connection with the 2017 workers’ compensation insurance loss cost and residual market rate filings.

Financial Strategy Associates: The firm has billed the Rate Bureau approximately \$4,950 for services rendered in connection with the 2017 workers’ compensation insurance residual market rate filing.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$55,170 for services rendered in connection with the 2017 workers’ compensation insurance loss cost and residual market rate filings.

September 1, 2018 Loss Cost and Residual Market Rate Filings

National Council on Compensation Insurance, Inc.: NCCI has advised the Rate Bureau that the amounts billed and to be billed to its affiliates and to the Rate Bureau for actuarial support during 2018 for work specifically related to workers’ compensation insurance loss cost and residual market rate filings total approximately \$433,182.

Young Moore and Henderson, P.A.: The firm has billed the Rate Bureau approximately \$4,475 for fees in connection with the 2018 workers’ compensation insurance loss cost and residual market rate filings.

Financial Strategy Associates: The firm has not yet billed the Rate Bureau for services rendered in connection with the 2018 workers' compensation insurance residual market rate filing.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$8,006 for services rendered in connection with the 2018 workers' compensation insurance loss cost and residual market rate filings.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 10(c) Identify and describe all changes in methodologies from the previous North Carolina workers compensation rate filing. If any collected or reported data required by this rule are provided within 30 days after the initial submittal of a filing, that data shall be made a part of the filing, provided the initial submittal acknowledges that it is incomplete and identifies specifically what further data are to be submitted within the time permitted. No filing otherwise complete shall be deemed to be proper until such time that all data required by this Rule have been submitted.

Response

- Due to the replacement of the Table of Insurance Charges within Items R-1414 and R-1414-A, proposed effective January 1, 2019, State Hazard Group Differentials and the Table of Expected Loss Ranges are no longer needed to calculate retrospective rating premium. These values have been removed from the Retrospective Rating Plan Manual pages and have been replaced with Average Cost Per Case and Average Cost Per Case including ALAE.
- The Filings propose an update to the parameters of the credibility formulas used in the calculation of derived by formula pure premiums, which are used in the calculation of loss costs. The proposed changes to the credibility formulas are expected to significantly increase the stability of classification loss costs—particularly for those classifications with low volume of observed experience. These class ratemaking methodology changes will impact individual class loss costs, but will not impact the state's overall average loss cost level indication—since the individual classification code changes must balance to the overall average statewide change. Any specific class code impacts will be subject to the current class ratemaking procedures (e.g., application of swing limits, credibility-weighted average of indicated pure premium, national pure premium, and present-on-rate level pure premium).

PRE-FILED TESTIMONY
OF
RAYMOND F. EVANS

NORTH CAROLINA WORKERS COMPENSATION INSURANCE
2018 LOSS COST FILING
BY THE NORTH CAROLINA RATE BUREAU

- Q. Would you state your full name and business address?
- A. Raymond F. Evans, Jr. CPCU, 2910 Sumner Boulevard, Raleigh, North Carolina.
- Q. Are you employed by the North Carolina Rate Bureau ("Bureau")?
- A. Yes.
- Q. In what capacity?
- A. I am the General Manager.
- Q. How long have you been employed by the Bureau?
- A. Since September 2000.
- Q. Would you summarize your educational background?
- A. I graduated from Ohio State University with a Bachelor of Science Degree in Accounting. I also have the designation of Chartered Property Casualty Underwriter.
- Q. What was your work experience after graduation and prior to your employment by the Bureau?
- A. From March 1966 to July 2000, I was employed by the State Auto Insurance Companies, Columbus, Ohio in various capacities, including the position of Executive Vice President of a subsidiary.
- Q. Can you identify Exhibits RB-1 through RB-5 and the 11 NCAC 10.1111 Responses?
- A. Yes. Exhibit RB-1 is a reference filing containing advisory prospective loss costs, the data and calculations underlying those loss costs, and the 11 NCAC 10.1111 Responses. Exhibits RB-2 through RB-5 contain the required accompanying prefiled testimony and exhibits. Together, these materials constitute a filing (the "Filing") that is dated August 29, 2018 submitted by the Bureau to the Honorable Mike Causey, Commissioner of Insurance, with respect to workers compensation insurance loss costs in North Carolina.
- Q. Does the Bureau have actuaries on its staff?

- A. Yes, the Bureau has an actuary on its staff. However, the Bureau continues to obtain actuarial expertise for preparation of the Filing from the Workers Compensation Committee, the National Council on Compensation Insurance, Inc. and from Milliman, Inc.
- Q. Does the Filing submitted to the Commissioner include, to the extent available, the information to be furnished in connection with filings under Article 36 of Chapter 58 of the General Statutes?
- A. Yes. Those data that were available have been submitted to the Commissioner as part of the Filing. As shown and explained in that submission, some data were not collected or, if collected, were not retrievable from the statistical data in the form requested. The individual circumstances with respect to such data are explained in the submission.
- Q Does that conclude your prefiled testimony?
- A. Yes.

PREFILED TESTIMONY
OF
BRETT S. FOSTER

2018 NORTH CAROLINA WORKERS COMPENSATION
LOSS COST AND ASSIGNED RISK RATE FILINGS
PROPOSED TO BE EFFECTIVE ON APRIL 1, 2019

Q. *Please state your name, title, employer, and position you hold.*

A. My name is Brett Foster, and I am a Manager and Associate Actuary for the National Council on Compensation Insurance, Inc. ("NCCI") in Boca Raton, Florida. My current responsibilities include oversight of the actuarial function, including the preparation of rate filings and presentation of actuarial testimony, for three jurisdictions (including North Carolina).

Q. *Would you outline your academic and professional training?*

A. I have a Bachelor of Science degree with majors in mathematics and economics from Missouri State University, in Springfield, Missouri. I am a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries and am in good standing with both of those organizations.

Q. *How long have you been employed by NCCI?*

A. I have worked for NCCI since June of 2012, during which time I have contributed in various areas of NCCI's Actuarial and Economic Services division, including class ratemaking, individual risk rating, legislative analysis, and aggregate ratemaking. In addition to overseeing the actuarial function for three jurisdictions, I was recently promoted to Manager and Associate Actuary, and am currently responsible for leading NCCI's aggregate ratemaking area.

Q. *Would you briefly describe the principal functions of NCCI?*

A. NCCI is the major data collector of workers compensation statistics, and is recognized as the expert organization in workers compensation data

collection, ratemaking, and research. NCCI's principal functions are to collect and process statistical data, inspect and administer a detailed classification system and develop prices for workers compensation insurance that are not excessive, inadequate or unfairly discriminatory. It prepares manual loss costs, manual rates, rating plans and policy forms for use by its members and subscribers and files same with various supervisory authorities on their behalf.

Q. *Who belongs to NCCI?*

A. NCCI is an organization of some 600 members and subscribers who are insurance companies and self-insured funds writing workers compensation insurance. These loss cost and rate filings are based on the data submitted to NCCI and the North Carolina Rate Bureau (NCRB) by insurance companies writing workers compensation business in North Carolina.

Q. *Are you familiar with the filings for revised workers compensation loss costs and assigned risk rates by the North Carolina Rate Bureau (the "Filings") of which this testimony is a part?*

A. Yes, I am.

Q. *Did you supervise the production of the Filings?*

A. Yes, I did. NCCI has contracted with the North Carolina Rate Bureau as an actuarial services vendor in connection with these Filings.

Q. *What is the purpose and scope of your testimony?*

A. I will provide testimony on the key actuarial issues and components in the Filings. Specifically, my testimony will discuss the (i) development of the overall average loss cost level indication, (ii) assigned risk differential analysis, and (iii) various expense components contained in the voluntary loss costs and assigned risk rates.

Q. *Could you briefly describe the purpose of the Filings that have been submitted to the North Carolina Department of Insurance?*

A. Yes. One of the Filings proposes revised loss costs and rating values for the voluntary market. The other Filing proposes revised rates and rating values for the Workers Compensation Insurance Plan, which is the assigned risk market.

Q. *What is the voluntary market and what is the assigned risk market?*

A. When insurers elect to provide employers workers compensation coverage in North Carolina's competitive marketplace, incorporating their own underwriting guidelines and expense needs, the group of policies issued to those employers constitutes the "voluntary market."

An employer unable to secure workers compensation insurance in the voluntary market obtains coverage through the Workers Compensation Insurance Plan, which is also called the "assigned risk" market. This "market of last resort" provides a method for those employers not written voluntarily to obtain coverage.

Q. *For the voluntary market, you mentioned a revision to the current loss costs has been filed. What is the difference between a loss cost and a rate?*

A. The term loss cost is used because, in general, it represents only that portion of the full rate that provides for loss and loss adjustment expenses. The North Carolina loss costs are not final rates because they do not include provisions for any of the remaining expenses (including production expenses, profit, contingencies, etc.) of an insurer.

In the North Carolina voluntary market, each carrier is responsible for considering its individual expense needs, developing a loss cost multiplier (LCM), and determining its final rates. The carrier-specific LCM is the expense loading (providing for all carrier expenses other than loss adjustment expense) an insurer applies to a set of loss costs to build its final rates. In this process, a carrier may elect to base its final rates on the loss costs in the Loss Cost filing.

Q. *If this loss cost revision were approved as filed, would all employers insured in the voluntary market receive a loss cost change equal to the overall average proposed change?*

A. No. The proposed loss cost indication represents the overall average change for the voluntary market. The actual percentage loss cost change will vary between individual classification codes—some above and others below this average.

The proposed overall average change is equitably distributed to the various industry groups and then to the more than 600 individual classification codes during the ratemaking process. The final premium charged to a particular employer not only depends on the specific class codes in which the employer conducts business, but also on the individual insurer issuing the policy. Since in the voluntary market each insurer is responsible for determining its final rates, after reviewing its own expense needs, underwriting guidelines, etc., the final premium charged to any particular employer may vary among insurers.

Q. *Please give us an overview of the process used to develop the Filings.*

A. The latest available premium and loss data is collected by NCCI and NCRB from insurance companies and verified. Using this data, the expected costs associated with writing workers compensation insurance in North Carolina during the period April 1, 2019 through March 31, 2020 are determined. In this process, expenses are analyzed and provisions for these components are included. The expected future costs determine the extent to which the currently approved overall loss cost and rate levels should change.

Q. *Do the Filings include data for all companies writing workers compensation business in North Carolina?*

A. No. There are several reasons that would prevent a carrier's data from being included in a filing, including (i) data that was not reported prior to the filing and (ii) quality issues that exist with the reported data. While it would clearly be preferable to include all carriers' data in the filing, it is critical that the data be of the highest quality possible. Carriers with a

premium market share greater than 0.1% and whose data is not contained in the Filings' experience period are listed in Appendix A-IV.

NCCI has the following processes in place to provide all carriers the incentive to submit aggregate data in a timely and accurate manner:

(i) Aggregate Data Quality Incentive Program (ADQIP): In response to carriers reporting late and/or inaccurate data, they are subject to financial assessments levied by NCCI.

(ii) Financial Data Escalation Process: During the data collection and validation process, data issues are discussed with insurance carrier personnel at progressively increasing levels of authority until the issues are resolved.

The data goes through a series of three validation procedures implemented by NCCI: (i) arithmetic checks, (ii) reasonableness checks, and (iii) a reconciliation report.

The first check, the arithmetic check, is used to make sure that the data submitted to NCCI in the various rows and columns of the aggregate financial data reports sum to the correct totals as stated by the carriers in those submissions.

The second check, the reasonableness check, is used to make sure that all unusual fluctuations in a carrier's data are explained. For example, a company reporting \$100,000 in premium in 2016 and then \$10 million in 2017 would be questioned about the large change in premium amounts.

The third test is reconciliation. The North Carolina data submitted to NCCI is reconciled with the NAIC Annual Statement data submitted by companies to the North Carolina Department of Insurance.

Q. *Are the data used in the Filings reasonable and reliable for determining voluntary loss costs and assigned risk rates in North Carolina?*

A. Yes, in my opinion, the data as collected and validated provides an actuarially appropriate, reasonable, and credible dataset on which to base the Loss Cost and Assigned Risk rate Filings.

Q. *What overall average change does the Loss Cost filing propose?*

A. The Loss Cost filing seeks an overall average decrease of 15.9% from the current loss cost level for the industrial classifications.

Q. *What overall average rate level change does the Assigned Risk filing propose?*

A. The Assigned Risk rate filing seeks an overall average rate level decrease of 17.2% for the industrial classifications.

Q. *What is the proposed effective date for the Filings?*

A. The Loss Cost and Assigned Risk rate Filings are both proposed to apply to new and renewal policies becoming effective on or after April 1, 2019. The actual use of the loss costs is subject to individual company actions to adopt the filed loss costs.

Q. *Would you please briefly describe the method used in the Filings to determine the overall average changes?*

A. Yes. In very general terms, the overall changes are determined by taking the latest available financial data experience and adjusting it to reflect conditions that are expected to exist for policies becoming effective during the period April 1, 2019 through March 31, 2020. The result indicates the adequacy of the current loss costs for policies to be written during that period. This process requires the application of actuarial judgment and projections simply because ratemaking is prospective in nature and future outcomes are unknown.

As presented in Exhibit I of the Filings, the process begins with two blocks of historical North Carolina aggregate financial data. The first block reflects the experience from all policies with effective dates during 2016 and is commonly referred to as "policy year 2016" data. The second block of data reflects the experience from all policies with effective dates during

2015 and is referred to as "policy year 2015" data. This data consists of earned premiums and losses during these periods reported to NCCI by those companies writing workers compensation insurance in North Carolina. "Losses" is simply another term for the benefits carriers provide to or on behalf of injured workers. They can be in the form of medical services or indemnity (lost wage) payments. While several years of data were reviewed in connection with this year's actuarial analysis, data for policy years 2015 and 2016 serve as the selected experience period in the Filings.

Loss cost level indications were determined based on an average of (i) paid losses and (ii) paid losses plus case reserves for each of policy years 2016 (Exhibit I, Section A) and 2015 (Exhibit I, Section B). An average of the separate policy year 2015 and 2016 loss cost level indications (Exhibit I, Section C) serves as the basis for the Rate Bureau's filed overall average voluntary loss cost level change.

In calculating the overall loss cost level change, the premium from these two policy years is the first focus. The premiums that have been collected must be "developed" to reflect future payroll audits (line 1 of Exhibit I, Sections A and B). Since the final premium totals for the recent policy years will not be known until all payroll audits have been completed, the application of premium development factors provides a projection of the amount by which the currently-reported premium totals will change when the final results are known.

Additionally, the premiums are brought to the current loss cost level and the portion that covers expenses is removed (line 2). These adjustments are necessary because we are trying to determine how much premium will be available for benefits, and the historical premium data still reflects old rates and includes the portion covering expenses. Since the current loss costs are being analyzed and updated, the reported historical premium is adjusted to this current loss cost level. Once the historical premium has been adjusted to the latest approved loss cost level, one may opine on the

adequacy of the current set of loss costs in terms of providing for future losses.

Q. *Would you now describe the adjustments to the policy year indemnity and medical losses?*

A. Yes. The losses from these two blocks of data are reviewed. Indemnity and medical losses are analyzed separately. Initially, losses are limited to mitigate the impact of individual large workers compensation claims. Medical reserves for example can extend into the multi-million dollar range on extremely severe cases. At this stage, limiting such claims is appropriate in determining future loss costs and rates.

Next, the limited losses must be developed to their ultimate level (lines 4 and 16). This is especially necessary for workers compensation insurance because it takes many years before some losses are finally paid. For example, depending on the nature and seriousness of a work-related injury, indemnity payments may extend many years into the future. Further, since even the conditions giving rise to some of these losses may take many years to manifest themselves, several years may pass before some claims are even known to the insurer, let alone settled. Asbestosis claims are an example of this type of loss.

Next, since we are trying to estimate future losses and the data reflects historical benefit levels, the reported losses are adjusted to reflect the impact of any subsequent changes in the level of workers compensation benefits. This is accomplished in two steps (lines 5, 14, 17, and 26). The losses are then increased by 18.0% so that the final loss costs will include a provision for loss adjustment expense (lines 6 and 18).

The resulting loss figures (lines 9 and 21) are compared to the total estimated premium (line 3) that would be available to fund these losses. Next, the indemnity and medical cost ratios data must be trended to account for inflationary pressures between the time period of the historical data and the period when the loss costs will be in effect (lines 10 and 22). Trend adjusts the historical data to account for the differential impact of

inflation on losses and premiums. If losses were changing at the same rate as payrolls, trend would not be needed since the change in losses would be exactly matched by a corresponding change in payrolls and, therefore, premiums. On the other hand, if losses have been changing at a different rate than payroll, trend is necessary if historical data is to be used as a predictor of future losses.

The trend factors selected by the Rate Bureau and applied in these Filings are -4.0% per year for indemnity losses and -3.0% per year for medical losses.

The final step is to adjust the developed and limited cost ratios to an unlimited basis. This is accomplished in lines 12 and 24. The employed methodology involves replacing the amount of actual reported individual claim losses in excess of a North Carolina-specific dollar threshold with an excess loss provision. The excess provision represents the expected volume of losses in excess of the threshold. This procedure serves to smooth out the impact of large losses.

Q. *What are the final steps in determining the overall average voluntary loss cost level change?*

A. Indicated loss cost level changes for each of policy years 2015 and 2016 are calculated by summing the respective indemnity and medical cost ratios (line 28). These individual-year changes are then averaged, resulting in an indicated overall average decrease of 15.9% to the current voluntary loss cost level (Exhibit I, Section C).

Q. *What loss development methodologies were analyzed and utilized in connection with the Filings?*

A. The financial data were analyzed in order to select the most actuarially sound loss development projection methodology to be used in determining experience indications. This analysis involves identifying changes in the level of reserve adequacy and trends in development that could skew the results of one or more of the loss development projection methods. In

addition, the base to which the loss development factors will be applied is analyzed in conjunction with the factors themselves.

The loss development projection methods examined in this year's analysis were based on (i) paid losses and (ii) paid losses plus case reserves. Results based on an average of these two loss development methodologies were chosen as being most appropriate for this year's Filings.

- Q. *After identifying the most appropriate loss development methodology, what is the next step in the process to compute the actual loss development factors?*
- A. After identifying the most appropriate loss development methodology, prior years' losses are examined to determine how they evolve from the time they are first reported to the time they are finally settled.

For inclusion in the Filings, (i) final paid loss development factors were derived based on an average of the two most recent historical factors at each age-to-age interval and (ii) final paid plus case loss development factors were derived based on an average of the five most recent historical factors at each age-to-age interval. Statewide loss development (tail) factors were used to develop losses from a nineteenth report to an ultimate basis. The tail factors used in the Filings are based on an average of the most recent ten historical factors at a nineteenth report.

- Q. *Please explain the tail factor methodology included in the Filings.*
- A. In workers compensation, payments and loss reserve changes persist for extended periods of time. The ultimate losses of a policy year are determined by multiplying the current reported losses by the expected loss development factor. This expected loss development factor is calculated as the product of individual age-to-age development factors (link ratios). However, due to data constraints, it is not possible to calculate all of the required individual link ratios. Therefore, it is necessary to aggregate all loss development that occurs after a nineteenth report into a single (tail) factor. Tail factors are calculated separately for indemnity and medical

losses by comparing the changes in the volume of policy year paid plus case losses after a nineteenth report to the volume of policy year paid plus case losses as of a nineteenth report, along with the application of a growth adjustment factor.

Q. *Will you please describe how the final indemnity and medical annual trend factors were determined for the Filings?*

A. Yes. The final trend factors were judgmentally selected by the NCRB after reviewing the results of several different trend estimates, including (i) a North Carolina frequency/severity trend analysis and (ii) indicated annual loss ratio trend factors.

A North Carolina-specific frequency/severity analysis was performed to separately examine changes in the frequency of workers compensation claims being filed and changes in their average cost per case. Indicated loss ratio trend factors based on both paid and paid plus case losses were also examined in order to review trend estimates that are independent of possible fluctuations in carrier-reported claim counts from year to year.

Q. *Please explain how the loss adjustment expense provision was determined.*

A. Both historical North Carolina-specific and countrywide loss adjustment expense information was reviewed as part of this year's rate filing analysis (See Exhibit II-A, Sheet 1). Based on that information, the NCRB judgmentally selected a 18.0% loss adjustment expense provision for use in the Filings.

Q. *Please explain the update to the class ratemaking credibility parameters in the Filings.*

A. The Filings propose an update to the parameters of the credibility formulas used in the calculation of derived by formula pure premiums (see Appendix B-I), which are used in the calculation of loss costs. The proposed changes to the credibility formulas are expected to significantly increase the stability of classification loss costs—particularly for those classifications with low volume of observed experience.

These class ratemaking methodology changes will impact individual class loss costs, but will not impact the state's overall average loss cost level indication—since the individual classification code changes must balance to the overall average statewide change. These changes are expected to result in increased class equity and stability. Any specific class code impacts will be subject to the current class ratemaking procedures (swing limits, credibility-weighted average of indicated, national, and present-on-rate level, etc.).

Q. *Please explain the updates to the Retrospective Rating Plan Manual pages.*

A. Due to the replacement of the Table of Insurance Charges by Items R-1414 and R-1414-A, proposed to be effective January 1, 2019, State Hazard Group Differentials and the Table of Expected Loss Ranges are no longer needed to calculate retrospective rating premium. These values have been removed from the Retrospective Rating Plan Manual pages.

If a carrier has elected to calculate net aggregate loss factors using the new Table of Aggregate Loss Factors, the expected number of claims for the policy must be determined. To aid in deriving the expected number of claims, the average cost per case values that underlie the Excess Loss Pure Premium Factors (ELPPFs) and Excess Loss and Allocated Expense Pure Premium Factors (ELAEPFs) are now included on the Retrospective Rating Plan Manual pages. This filing includes values for the calculation of retrospective premium for policies issued after January 1, 2019 but prior to April 1, 2019, in addition to values for policies issued on or after April 1, 2019.

Q. *Did you review the process used to allocate the overall average loss cost level change to the five industry groups and to the individual classification codes?*

A. Yes.

Q. *Do the Filings contain a description of the manner in which the overall change is distributed to the individual classifications?*

A. Yes. Appendices A-V and B-I through B-V of the Loss Cost filing provide extensive descriptions and documentation of the methods that are used to distribute the overall change among the various classifications.

Q. *How was the overall average change for the Assigned Risk filing determined?*

A. The Assigned Risk filing begins with the loss costs resulting from the analyses just described. Then two additional analyses were performed. The first of these compares the assigned risk market experience to the statewide market experience. This analysis supported the proposed change to the current assigned risk loss cost differential. The second analysis involves the assigned risk expense need. Both of these analyses are documented in Exhibit II of the Assigned Risk filing.

The results of these two analyses are incorporated in the formula Loss Cost Multiplier (Exhibit I-A, Sheet 1 of the Assigned Risk filing). After combining the indicated change in the loss cost level and the proposed change in the Loss Cost Multiplier, the final Assigned Risk rate level decrease of 17.2% results (Exhibit I, Section D of the Assigned Risk filing).

Q. *Please explain the purpose and concept of the assigned risk differential.*

A. The primary purpose of the differential is to ensure equity between the assigned risk and voluntary markets. In order to help ensure a self-funded assigned risk market—one that does not require subsidization by participants in the voluntary market—the adequacy of the assigned risk differential is reviewed.

In North Carolina, as is usually the case, the combined experience for those employers in the assigned risk market is worse than the combined experience for those in the voluntary market. Therefore, during the assigned risk ratemaking process, the assigned risk differential is applied to recognize this disparity.

Q. *Please explain how this year's proposed change in the assigned risk differential was determined.*

A. As documented in Exhibit II-E of the Assigned Risk filing, ten years of indicated loss cost differentials based on each of (i) paid and (ii) paid plus case data were reviewed. The selected change to the current loss cost differential is based on an average of the changes indicated by both the paid and paid plus case experience (Exhibit II-E, Sheet 1, line (e)).

Q. *Please briefly describe the provisions for the various assigned risk expense components contained in the Assigned Risk filing.*

A. The underlying detail and supporting calculations in connection with the various expense provisions contained in this year's proposed assigned risk rates are fully documented in Exhibit II of the Assigned Risk filing. As a summary, a brief description of each expense component is as follows:

- (i) Commission and brokerage – The 5.0% provision is the commission payable on assigned risk business, as required by the Workers Compensation Insurance Plan.
- (ii) Loss adjustment expense (LAE) – The selection of this component was discussed earlier in connection with the proposed voluntary loss cost level change.
- (iii) Other acquisition and general expense – This category includes provisions for various carrier expense items such as premium collection, underwriting, policy processing, advertising, and company operational and administrative expenses.
- (iv) Uncollectible Premium Provision – This provision recognizes the fact that not all premium earned by the carriers is collected (Exhibit II-F).
- (v) Underwriting profit – The underwriting profit analysis was conducted by Dr. Vander Weide and Dr. Appel.

- (vi) Taxes, licenses, and fees – This includes a 2.66% provision for the premium tax, including the regulatory surcharge (equal to 6.5% of the premium tax).
 - (vii) Effect of expense constant and minimum premiums – It is expected that a \$160 expense constant, a minimum premium multiplier of 200, and a maximum minimum premium of \$1,500 will generate 14.2% of premium in the assigned risk market (Exhibit II-D).
- Q. *Are you aware of any significant loss information that became available after the data underlying the Filings?*
- A. One claim on an assigned risk policy from Policy Year 2016 experienced an increase of more than \$20M in case reserves in the first quarter of 2018; because the financial call data underlying the Filings is valued as of December 31, 2017, the impact of this increase has not yet been reflected.
- Q. *Are there any additional changes in miscellaneous rating values contained in the Filings?*
- A. Yes. The pages summarizing the Filings by component identify additional changes, as do the miscellaneous values and retrospective rating plan sections of Exhibit III. The Table of Weighting Values and the Table of Ballast Values in Exhibit III were also updated.
- Q. *Please describe what is meant by the term “F-classifications.”*
- A. The “F” or “Federal” classifications are those operations conducted on or about navigable waters for which benefit levels and related costs are determined by the United States Longshore and Harbor Workers’ Compensation Act, rather than individual state laws. Typical F-classifications include those covering ship builders and stevedores.
- Q. *What changes are proposed for the Federal classifications (“F-classes”)?*
- A. Based on the latest available North Carolina F-class experience (contained in Appendix B-V of the Loss Cost filing), the Loss Cost filing proposes an overall average change of -2.8% from the current loss cost

level. The Assigned Risk filing proposes an overall average rate level change of -4.3% from the current assigned risk rate level.

Q. *What is your opinion as to whether the proposed loss cost changes for the voluntary market will result in loss costs that are not excessive, inadequate, or unfairly discriminatory?*

A. Based on my analysis, I believe the methodologies employed, the provisions used, and the resulting filed loss cost changes are actuarially sound and reasonable for the time period during which they are proposed to be in effect and will result in loss costs that are not excessive, inadequate, or unfairly discriminatory.

Q. *What is your opinion as to whether the proposed rate changes for the assigned risk market will result in rates that are not excessive, inadequate, or unfairly discriminatory?*

A. Based on my analysis and assuming the profit produced by the proposed rates is reasonable, I believe the methodologies employed, the provisions used, and the resulting filed assigned risk rate changes are actuarially sound and reasonable for the time period during which they are proposed to be in effect and will result in assigned risk market rates that are not excessive, inadequate, or unfairly discriminatory.

Q. *Does this conclude your testimony?*

A. Yes, it does.

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2018 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2017

LOSS ADJUSTMENT EXPENSE SUMMARY
Analysis Based on Private Carrier Data

<u>Year</u>	<u>(1) Call #19 DCCE Ratio (Avg. of Paid and Incurred Indications)</u>	<u>(2) Call #19 AOE Ratio (Avg. of Paid and Incurred Indications) ¹</u>	<u>(3)=(1)+(2) Call #19 LAE Ratio</u>	<u>(4) Calendar Year Incurred DCCE Ratio From IEE ²</u>	<u>(5) Calendar Year Incurred AOE Ratio From IEE ^{1,2}</u>	<u>(6)=(4)+(5) Incurred LAE Ratio From IEE ²</u>	<u>(7)=(3)-(6) Difference</u>
2008	10.6%	7.1%	17.7%	11.9%	7.1%	19.0%	-1.3%
2009	10.9%	7.4%	18.3%	11.3%	7.3%	18.6%	-0.3%
2010	11.2%	6.9%	18.1%	11.9%	7.2%	19.1%	-1.0%
2011	11.8%	6.6%	18.4%	11.4%	6.7%	18.1%	0.3%
2012	12.7%	6.9%	19.6%	12.2%	6.2%	18.4%	1.2%
2013	13.1%	7.2%	20.3%	12.1%	7.0%	19.1%	1.2%
2014	13.4%	6.9%	20.3%	13.0%	6.7%	19.7%	0.6%
2015	13.1%	6.9%	20.0%	13.9%	6.9%	20.8%	-0.8%
2016	13.2%	7.3%	20.5%	14.4%	7.4%	21.8%	-1.3%
2017	13.2%	7.8%	21.0%	14.1%	7.5%	21.6%	-0.6%

Notes:

Loss adjustment expense indications are displayed as a percentage of loss.

¹ Adjusted for the impact of large deductible policies.

² The IEE data is direct of reinsurance, excludes state funds and is from the NCCI Compiled IEE Validated Summary.

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2018 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2017

**Analysis Based on Private Carrier Data
DCCE—PAID ANALYSIS—Excluding Large Deductible Policies**

	(1)	(2)	(3)=(1)x(2)	(4)	(5)	(6)=(4)x(5)	(7)=(3)/(6)x10th/Ult.
		Cumulative Paid DCCE Development	Estimated Paid DCCE Developed to a 10th Report		Cumulative Paid Loss Development	Estimated Paid Losses Developed to a 10th Report	Estimated Ultimate DCCE Ratio
<u>AY</u>	<u>Paid DCCE</u>	<u>Factors</u>	<u>10th Report</u>	<u>Paid Losses</u>	<u>Factors</u>	<u>10th Report</u>	
2008	1,680,109,763	NA	1,680,109,763	15,550,174,503	NA	15,550,174,503	10.6%
2009	1,618,748,303	1.014	1,641,410,779	14,488,379,836	1.013	14,676,728,774	11.0%
2010	1,714,607,111	1.032	1,769,474,539	15,036,694,282	1.030	15,487,795,110	11.2%
2011	1,805,658,577	1.058	1,910,386,774	15,082,292,389	1.053	15,881,653,886	11.8%
2012	1,842,810,401	1.096	2,019,720,199	14,619,416,867	1.086	15,876,686,718	12.5%
2013	1,833,826,545	1.155	2,118,069,659	14,280,305,358	1.136	16,222,426,887	12.9%
2014	1,767,844,160	1.258	2,223,947,953	13,527,914,593	1.220	16,504,055,803	13.3%
2015	1,544,702,010	1.463	2,259,899,041	12,166,804,064	1.387	16,875,357,237	13.2%
2016	1,141,609,537	2.003	2,286,643,903	9,573,040,893	1.799	17,221,900,567	13.1%
2017	423,345,884	5.394	2,283,527,698	4,377,249,892	3.979	17,417,077,320	12.9%

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2018 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2017

Analysis Based on Private Carrier Data DCCE—INCURRED ANALYSIS—Excluding Large Deductible Policies

	(1)	(2)	(3)=(1)x(2)	(4)	(5)	(6)=(4)x(5)	(7)=(3)/(6)x10th/Ult.
		Cumulative	Estimated		Cumulative	Estimated	Estimated
		Incurring DCCE	Incurring DCCE		Incurring Loss	Incurring Losses	Ultimate
		Development	Developed to a		Development	Developed to a	DCCE
<u>AY</u>	<u>Incurring DCCE</u>	<u>Factors</u>	<u>10th Report</u>	<u>Incurring Losses</u>	<u>Factors</u>	<u>10th Report</u>	<u>Ratio</u>
2008	1,893,122,054	NA	1,893,122,054	17,958,330,075	NA	17,958,330,075	10.5%
2009	1,826,625,609	1.001	1,828,452,235	17,009,498,315	0.999	16,992,488,817	10.8%
2010	1,983,689,311	1.003	1,989,640,379	17,851,013,836	0.998	17,815,311,808	11.2%
2011	2,174,020,451	1.004	2,182,716,533	18,461,307,066	0.998	18,424,384,452	11.8%
2012	2,355,828,137	1.012	2,384,098,075	18,688,895,494	0.998	18,651,517,703	12.8%
2013	2,511,776,032	1.018	2,556,988,001	19,349,438,778	0.996	19,272,041,023	13.3%
2014	2,637,955,666	1.016	2,680,162,957	20,048,981,584	0.987	19,788,344,823	13.5%
2015	2,637,948,261	1.022	2,695,983,123	21,299,863,138	0.982	20,916,465,602	12.9%
2016	2,787,064,266	1.028	2,865,102,065	22,200,698,491	0.969	21,512,476,838	13.3%
2017	2,829,739,996	1.036	2,931,610,636	22,920,999,819	0.950	21,774,949,828	13.5%

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2018 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2017

Analysis Based on Private Carrier Data AOE—PAID ANALYSIS—Including Large Deductible Policies

AY	(1) Paid AOE	(2) Cumulative Paid AOE Development Factors	(3)=(1)x(2) Estimated Paid AOE Developed to a 10th Report	(4) Paid Losses	(5) Cumulative Paid Loss Development Factors	(6) Estimated Paid Losses Developed to a 10th Report	(7)=(3)/(6)x10th/Ult. Estimated Ultimate AOE Ratio
2008	1,790,268,123	NA	1,790,268,123	16,110,264,393	NA	16,110,264,393	7.2% (a)
2009	1,707,898,967	1.01	1,724,977,957	14,906,882,274	1.016	15,145,392,390	7.5% (b)
2010	1,639,665,480	1.021	1,674,098,455	15,344,135,573	1.035	15,881,180,318	7.0% (c)
2011	1,600,666,370	1.036	1,658,290,359	15,435,686,845	1.060	16,361,828,056	6.6% (d)
2012	1,629,947,879	1.059	1,726,114,804	14,958,525,596	1.095	16,379,585,528	7.0% (e)
2013	1,692,594,791	1.093	1,850,006,107	14,591,679,250	1.149	16,765,839,458	7.2% (f)
2014	1,572,683,257	1.144	1,799,149,646	13,782,781,546	1.237	17,049,300,772	7.0% (g)
2015	1,491,480,029	1.237	1,844,960,796	12,356,586,839	1.410	17,422,787,443	7.0% (h)
2016	1,415,678,668	1.437	2,034,330,246	9,721,260,518	1.832	17,809,349,269	7.5% (i)
2017	1,017,239,249	2.193	2,230,805,673	4,479,578,635	4.076	18,258,762,516	8.1% (j)

Adjusted for Impact of Large Deductibles

- (a) $(\text{Col.3}/\text{Col.6} \times (10\text{th}/\text{Ult.}) + 0.008) \times 0.67$
- (b) $(\text{Col.3}/\text{Col.6} \times (10\text{th}/\text{Ult.}) + 0.008) \times 0.68$
- (c) $(\text{Col.3}/\text{Col.6} \times (10\text{th}/\text{Ult.}) + 0.007) \times 0.69$
- (d) $(\text{Col.3}/\text{Col.6} \times (10\text{th}/\text{Ult.}) + 0.005) \times 0.69$
- (e) $(\text{Col.3}/\text{Col.6} \times (10\text{th}/\text{Ult.}) + 0.005) \times 0.70$
- (f) $(\text{Col.3}/\text{Col.6} \times (10\text{th}/\text{Ult.}) + 0.004) \times 0.70$
- (g) $(\text{Col.3}/\text{Col.6} \times (10\text{th}/\text{Ult.}) + 0.005) \times 0.70$
- (h) $(\text{Col.3}/\text{Col.6} \times (10\text{th}/\text{Ult.}) + 0.005) \times 0.70$
- (i) $(\text{Col.3}/\text{Col.6} \times (10\text{th}/\text{Ult.}) + 0.004) \times 0.70$
- (j) $(\text{Col.3}/\text{Col.6} \times (10\text{th}/\text{Ult.}) + 0.005) \times 0.70$

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2018 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2017

Analysis Based on Private Carrier Only Data AOE—INCURRED ANALYSIS—Including Large Deductible Policies

	(1)	(2)	(3)=(1)x(2)	(4)	(5)	(6)	(7)=(3)/(6)x10th/Ult.
		Cumulative Incurred AOE Development	Estimated Incurred AOE Developed to a 10th Report		Cumulative Incurred Loss Development	Estimated Incurred Losses Developed to a 10th Report	Estimated Ultimate AOE Ratio
<u>AY</u>	<u>Incurred AOE</u>	<u>Factors</u>	<u>10th Report</u>	<u>Incurred Losses</u>	<u>Factors</u>	<u>10th Report</u>	
2008	1,857,397,047	NA	1,857,397,047	19,447,281,667	NA	19,447,281,667	7.0% (a)
2009	1,786,694,439	1.003	1,792,054,522	18,238,274,040	0.999	18,220,035,766	7.2% (b)
2010	1,737,372,944	1.007	1,749,534,555	19,005,159,025	0.997	18,948,143,548	6.8% (c)
2011	1,746,292,238	1.011	1,765,501,453	19,812,981,584	0.997	19,753,542,639	6.5% (d)
2012	1,795,747,983	1.015	1,822,684,203	20,120,853,336	0.997	20,060,490,776	6.7% (e)
2013	1,985,262,763	1.019	2,022,982,755	20,957,803,827	0.994	20,832,057,004	7.1% (f)
2014	1,897,332,121	1.015	1,925,792,103	21,675,011,718	0.982	21,284,861,507	6.7% (g)
2015	2,022,000,892	1.016	2,054,352,906	23,038,452,006	0.975	22,462,490,706	6.7% (h)
2016	2,208,078,878	1.004	2,216,911,194	24,015,627,237	0.959	23,030,986,520	7.0% (i)
2017	2,406,575,698	0.964	2,319,938,973	24,733,277,497	0.932	23,051,414,627	7.4% (j)

Adjusted for Impact of Large Deductibles

- (a) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.008) \times 0.67$
- (b) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.008) \times 0.68$
- (c) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.007) \times 0.69$
- (d) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.005) \times 0.69$
- (e) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.005) \times 0.70$
- (f) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.004) \times 0.70$
- (g) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.005) \times 0.70$
- (h) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.005) \times 0.70$
- (i) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.004) \times 0.70$
- (j) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.005) \times 0.70$

PRE-FILED TESTIMONY
OF
MARK MULVANEY
2018 NORTH CAROLINA WORKERS COMPENSATION
LOSS COST FILING

Q. Please state your name and business address.

A. My name is Mark Mulvaney; my business address is Milliman, Inc., 1400 Wewatta Street, Suite 300, Denver, Colorado, 80202.

Q. Are you an actuary?

A. Yes, I am a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries and am a member in good standing of both organizations.

Q. Please describe your educational and professional background.

A. I graduated with a Bachelor of Science degree in Mathematics from Georgetown University in 1978. I spent the first 10 years of my career with the National Council on Compensation Insurance. My experience there included the management of the legislative evaluation unit, a division of the National Council responsible for the review and estimation of the cost impact of workers compensation legislation countrywide, management of the "F" classification ratemaking unit, and as regional actuary.

I joined Milliman over 30 years ago, and have remained focused on workers compensation issues, but have broadened my client base to include casualty actuarial consulting services to insurance companies, reinsurers, rating bureaus, insurance regulators, state funds, self-insurance groups and pools, and to individual public and private self-insured employers. Activities include ratemaking, reserving, company formation, merger and acquisition valuation, financial analysis and

company modeling, software development, expert testimony, research, and special project work.

Q. What is Milliman?

A. Milliman is among the world's largest independent actuarial and consulting firms. Milliman was founded in Seattle in 1947 as Milliman & Robertson and today has offices in principal cities worldwide, covering markets in North America, Latin America, Europe, Asia and the Pacific, and the Middle East. Milliman employs more than 3,700 people, including specialists ranging from clinicians to economists. The firm has consulting practices in healthcare, employee benefits, property and casualty insurance, life insurance, and financial services. Milliman serves the full spectrum of business, financial, government, union, education, and nonprofit organizations.

Q. Were you engaged to provide actuarial services to the North Carolina Rate Bureau (the "Rate Bureau") in connection with its 2018 workers compensation insurance loss cost filing (the "Filing")?

A. Yes I was.

Q. What was the scope of that engagement?

A. For this year's filing, the Rate Bureau engaged NCCI to provide the preliminary analysis of the data, including preliminary analysis of loss development and trends. Milliman's role was to conduct an independent review and to work with NCCI to present the data to the Rate Bureau. The scope includes assisting the Rate Bureau in explaining the filing to regulators, and providing expert testimony concerning the filing.

Q. Did you or your firm physically prepare the filing documents for the Rate Bureau?

A. No, NCCI prepared the filing based on the directions of the Rate Bureau; our role was one of input and review.

Q. Is your firm being compensated for this engagement?

A. Yes.

Q. Is that compensation in any way contingent on the provision of favorable testimony in support of the filing?

A. No it is not.

Q. Have you completed your review of the filing?

A. Yes I have.

Q. Were there any constraints placed on your review, such as limited or delayed access to data or limited time that may have impeded your complete review?

A. No, we were provided all the information that was necessary and had adequate time for a complete review. Our review was not limited in any way.

Q. Explain the difference between a Loss Cost Filing and a Rate Filing.

A. By definition, insurance rates (along with the associated rating plans) are to include provisions for all costs associated with the transfer of risk. These costs include losses, expenses, taxes, licenses and fees, and profit and contingencies. Since 1995 in North Carolina, the voluntary market workers compensation filings by the Rate Bureau have included provisions for losses, loss adjustment expenses, and loss-based assessments only. As a consequence, they are called "loss cost" filings, and they specifically exclude provision for production expenses, general expenses, dividends, taxes, licenses and fees (since 1999), and profit and contingencies.

Individual insurance companies will analyze their own books of business along with the approved loss costs, and then make filings with the Insurance Department for loadings that represent an anticipated difference in loss costs (if any), along with their production and general expense, taxes, licenses and fees, and profit and contingency provisions.

Q. Can you briefly explain the overall theory underpinning the filed loss cost change?

A. Yes, the fundamental principle is that historical North Carolina loss cost experience will be predictive of the level of loss costs that will emerge in the future.

Q. What is the overall change in Loss Costs the Rate Bureau is seeking in this filing?

A. The Rate Bureau is filing a 15.9% reduction in the overall level of loss costs for industrial classifications and a 2.8% decrease for Federal ("F") classifications.

Q. Do you know what the overall change in premium will be?

A. No, the overall change in premium will depend upon the actions of individual companies to adopt the loss costs, as well as the loadings for production and general expenses, taxes licenses and fees, and profit that are included in their individual rate filings with the Insurance Department.

Q. Is the change in Loss Costs the same for each class code?

A. No, although the overall change is a decrease of 15.9% for industrial classifications and a decrease of 2.8% for the F classifications, the individual class codes within these broad groupings will change by different amounts. The industrial classifications are further organized by industry group and the average changes are as follows:

Manufacturing 14.5% decrease
Contracting 15.2% decrease
Office and Clerical 18.0% decrease
Goods and Services 18.0% decrease
Miscellaneous 13.4% decrease

Q. What is the proposed effective date of the filed loss costs?

A. April 1, 2019.

Q. When did the current loss costs take effect in North Carolina?

A. The current loss costs became effective April 1, 2018.

Q. For what period of time are the projections made?

A. The filed loss costs are anticipated to go into effect on April 1, 2019. Because it is anticipated that loss cost filings are made annually, these loss costs are expected to remain in effect until April 1, 2020. Therefore, loss costs are projected for policies to become effective from April 1, 2019 through March 31, 2020. However, because covered claims can occur on any day a policy is in force, and since most policies are

written for annual periods, the first covered claim could occur no earlier than April 1, 2019 and the last covered claim could occur no later than March 31, 2021. Thus, the loss costs must be projected to be sufficient for occurrences over this two year period. To simplify the analysis, the Rate Bureau projects losses to the average occurrence date during this period.

Q. Let's begin discussing the industrial classifications. Can you provide more detail on what historical experience is used and how the projection is made for the industrial classifications?

A. Fundamentally, the proposed overall change in loss costs is based on Policy Year 2015 and Policy Year 2016 data, valued as of December 31, 2017.

Q. What is a policy year?

A. A policy year describes a way of grouping insurance loss and exposure data so that both may be examined simultaneously. Policy year 2016, for example, consists of the experience of policies (both losses and exposures) with effective dates on any day during 2016.

Q. It's now September 2018, so policy year 2016 sounds fairly old at this point. Would it be better to include more recent data?

A. No, it is not necessarily better to use more recent data. Let me explain. Recall that a policy year contains the experience of policies incepting during the policy year. The last policy that could be written in policy year 2016 was written on December 31, 2016 with normal expiration one year later. For the industrial classifications, the valuation date of the data is December 31, 2017. After allowing time for insurance companies to estimate loss reserves and report data, and for the Rate Bureau to assemble and prepare the filing, it is evident that policy year 2016 is the most recent complete policy year that could feasibly be included.

Q. What about Policy Year 2017?

A. As of December 31, 2017, policy year 2017 is incomplete. Most policies written in 2017 will continue in force during 2018. Roughly speaking, only one half of policy year 2017 written premium would be earned as of year-end 2017, and only one half of the claims that will eventually occur would have occurred by year-end 2017. The

Rate Bureau does collect this data, even in its incomplete form. However in my view the losses and exposures are too immature to be used reliably for ratemaking.

Q. OK, tell me more about the projection process.

A. It is easiest to start with the overall change, and then work backwards exposing more layers of complexity as we go. Most insurance professionals are familiar with the term “loss ratio.” A loss ratio is simply losses divided by premium. In North Carolina, the loss costs are required to include provision for losses, loss adjustment expenses, and loss-based assessments, but to exclude provision for other insurance company expenses and profit and contingencies. By convention, we often call a premium excluding expenses and profit a “pure premium.” For convenience, we will define the term “loss and LAE pure premium ratio” as a numerator that includes losses, loss adjustment expenses, and loss-based assessments divided by a denominator that includes a provision in the premium for the same three elements. In essence, the numerator is the actual cost for losses, loss adjustment expenses, and loss-based assessments that insurance companies will ultimately pay, and the denominator is the amount insurance companies will ultimately charge to policyholders for those same elements.

If we knew the loss and LAE pure premium ratio that would result during the period of prospective loss cost use if the current loss costs were charged to policyholders, then we would know by how much to change the current loss costs. Suppose, for example, the numerator was 10% bigger than the denominator (i.e., the ratio is 1.10). The solution would be to increase the denominator by 10% to make them equal. Similarly, if the numerator was 10% smaller than the denominator (i.e., a ratio of .90), then the solution would be to shrink the denominator by 10%. We can increase and shrink the denominator simply by changing the current loss costs by the desired percentage.

In reality, however, we do not know the loss and LAE pure premium ratio that will result during the period of prospective use if the current loss costs were charged. Quite simply, the overall change calculation is all about obtaining a reasonable projection for that value.

Q. How did the Rate Bureau go about projecting the loss and LAE pure premium ratio?

A. The Rate Bureau gave equal weight to two different ratios, i.e., ratios derived from policy year 2015 and policy year 2016 experience.

Q. What companies' data are included in policy year 2015 and policy year 2016 experience?

A. All companies are required to submit data to either the Rate Bureau or the NCCI. The data are aggregated at NCCI and NCCI reviews and validates the data in order to assemble an accurate database upon which to base the filing. However, some companies may not report, or their data cannot be validated and reconciled, in which case their data are excluded. Appendix A-IV of the filing shows a listing of all carriers writing more than 0.1% of the market that are excluded. This listing shows that one carrier representing 0.8% and 0.7% of the market was excluded in policy year 2015 and policy year 2016, respectively.

Q. Why is the experience of both the voluntary market and the assigned risk market used to derive voluntary market loss costs?

A. This is to ensure that the voluntary market loss costs are sufficient for insurance companies to be able to write an average employer in the state, including those that may be currently in the assigned risk plan.

Q. How did the Rate Bureau project policy year 2015 and policy year 2016 loss and loss adjustment expense pure premium ratios?

A. There are seven major steps.

1. Pure premiums are developed to an ultimate basis.
2. Pure premiums are adjusted to the current loss cost level.
3. Limited losses are developed to an ultimate basis.
4. Limited losses are adjusted to an unlimited basis.
5. Losses are adjusted to proposed benefit level.
6. Loss adjustment expenses are included.
7. The loss and loss adjustment pure premium ratio is trended to the midpoint of loss cost use.

Q. In your opinion, is each of these seven steps necessary and actuarially appropriate?

A. Yes they are.

Q. Why do pure premiums need to be developed to an ultimate basis?

A. Workers compensation policies are typically priced by calculating the premiums (and by extension pure premiums) on the basis of estimated exposures (usually payroll). After policy expiration, these exposures are audited and trued-up. Historically, this process has usually resulted in an increase in revenue. Pure premium development is used to estimate the amount that pure premiums for a given policy year will change in the future as a result of these adjustments. Appendix A-II of the filing contains the calculation of the pure premium development factors.

Q. In your opinion, are the pure premium development factors reasonable?

A. Yes they are.

Q. Why do pure premiums need to be adjusted to the current loss cost level?

A. I mentioned a little earlier that a key component of the filing is to project the loss and loss adjustment expense pure premium ratio that would result during the period of rate use if the current loss costs are charged. The reported data include pure premiums at the “designated statistical reporting level,” or the pure premium level based on the loss costs in effect at the effective date of each policy within the policy year for voluntary market risks, and the premium level based on the rates in effect for assigned risks. These pure premiums and premiums need to be adjusted from the values as reported to the values that would result if the current (4/1/2018) loss costs were applied to each policy. Appendix A-I of the filing contains the pure premium on-level factors.

Q. In your opinion, is the adjustment the Rate Bureau used to adjust historical pure premiums and premiums to current loss cost level reasonable?

A. Yes it is.

Q. What is loss development and why is it necessary?

A. Workers compensation claims are typically paid on a periodic basis in the form of indemnity benefits to injured workers and medical benefits to their medical providers. While most claims are not serious and can be resolved in the first year or so, some injuries are quite serious and workers compensation benefits will be paid for many years, perhaps for the injured worker’s lifetime. Policy years 2015 and 2016 will therefore include many claims which have not been resolved as of December 31, 2017, and consequently the full cost of those claims is unknown.

Loss development is a technique for projecting the full cost of a group of claims based on what is known about the claims to date, and based on a review of the values of older claims at similar maturities.

As an example, consider projecting loss development based on paid losses. For a given policy year, the cumulative amounts paid for indemnity and medical benefits will increase over time as the policy year becomes older (more mature) until all claims are closed and final. The growth of the cumulative paid losses of older policy years from maturity to maturity (age to age) is measured and used to project the expected growth of the given policy year as the given policy year matures. Growth will slow and eventually cease as all claims become final, and at this point, all claims are at their ultimate values.

For limited paid losses to a 19th report, the Rate Bureau used the unweighted average of the two most recently available age-to-age factors as the basis for the projection of the development factors. Once selected, these age-to-age factors are successively multiplied to represent the cumulative growth from the age of the given policy year (2015 or 2016) to a 19th report. At the 19th report, the policy year ratio of paid loss to paid loss plus case reserves is selected based on an average of the five most recently available policy years that have a 19th report valuation and is used as a divisor. Additionally, a policy year 19th to ultimate limited case-incurred loss development factor is applied to obtain limited losses at ultimate.

In addition to using paid losses, the Rate Bureau also projects development on a case-incurred basis. Case-incurred losses are defined as losses paid to date, plus case reserves. Case reserves are estimates made by insurance adjusters for the future cost of a claim, considering the facts known to the adjuster at the time the estimate is made. As with paid losses, these values tend to grow as a cohort of claims matures, losses are paid, claims are closed, and the remaining case reserves are revalued.

For limited case-incurred losses the Rate Bureau used the unweighted average of the five most recently available age-to-age factors up to a 19th report. Five years were used consistent with the methodology used over the past several years.

In a manner consistent with the paid loss development, policy year cumulative development to a 19th report is first calculated. Additionally, a policy year 19th to ultimate limited case-incurred loss development factor is applied.

Because indemnity and medical losses typically develop at different rates, loss development factors are calculated separately for these components.

Q. Is this the same loss development methodology used in the prior filing?

A. Yes it is.

Q. Have you reviewed the loss development factors as calculated by the Rate Bureau?

A. Yes, I have.

Q. What are your conclusions?

A. I found the development factors and the development methods selected by the Rate Bureau to be reasonable.

Q. Why are "limited losses" used and what are the limits?

A. Some workers compensation losses can be very large, and can have a destabilizing effect on the losses for a policy year or on the loss development factors. Consequently, the losses for policy years 2015 and 2016 have been limited by a large loss limit, as have all policy years entering the development factor calculations. Since the losses excess of the loss limit have been excluded, a factor must be applied in the analysis to "add back" those excluded costs. The filing uses a factor of 1.013 (1.3%) to include losses excess of the limit. This factor is based on the fitted severity distributions used for the Excess Loss Pure Premium Factors in the Retrospective Rating Plan.

As might be expected, the loss limit will generally increase over time as inflation drives loss costs upward. For example, the loss limit for the midpoint of loss cost use (March 23, 2020) is approximately \$13.6 million. However, this limit is detrended to obtain the individual loss limit in each historical policy year. Appendix A-II of the filing shows the factor to include losses excess of the limit and the limits used in each year.

Additionally, the Rate Bureau will identify certain large multi-claim occurrences as catastrophes and assign them a catastrophe number to be excluded entirely from

the experience used to derive the loss cost change. There were no such catastrophes identified for either policy year 2015 or policy year 2016.

Q. In your opinion, is the loss limitation procedure used by the Rate Bureau reasonable?

A. Yes, it is.

Q. Why are losses adjusted to proposed benefit level?

A. The claims that occurred during policy year 2015 and policy year 2016 will receive benefits based on the law that was in effect on the date of occurrence. The benefits that will ultimately be paid for the occurrences during the expected effective period will be based on the level of benefits during that time period. By convention, the Rate Bureau estimates changes in benefits in two stages. The first adjustment is from the average benefit level based on the claims in each policy year up to the benefit level included in the April 1, 2018 filing. This adjustment is calculated in Appendix A-I of the filing. The second adjustment is for impact of the change in maximum weekly benefits effective January 1, 2018, and the impact of the additional revised medical fee schedules, effective October 1, 2017 and January 1, 2018. The impact of these changes is summarized in Appendix C of the filing.

Q. In your opinion, are the benefit level factors calculated and applied by the Rate Bureau reasonable?

A. Yes they are.

Q. How are loss adjustment expenses included in the filed loss costs?

A. Loss adjustment expenses are included by multiplying estimated loss costs by a factor which represents the ratio of loss adjustment expenses to losses. The Rate Bureau uses two sources of information for the ratio of loss adjustment expenses to losses. The first is a countrywide accident year ratio of loss adjustment expenses to accident year losses, developed to ultimate, and separated between Defense and Cost Containment Expenses (DCCE) and Adjusting and Other Expenses (AOE), based on a special call for accident year loss adjustment expenses. The countrywide accident year ratio of DCCE to loss is adjusted to North Carolina level by multiplying by a ratio, the numerator of which is the North Carolina ratio of calendar year paid DCCE to calendar year paid loss, and the denominator of which

is the countrywide ratio of calendar year paid DCCE to calendar year paid loss. The accident year ultimate DCCE ratios so adjusted are added to the countrywide AOE ratios to produce an estimate of the North Carolina ratio of total LAE to total loss. The second source is the North Carolina calendar year ratios of total LAE to total loss from insurance company statutory statements page 14.

Q. What factor did the Rate Bureau select to incorporate loss adjustment expenses?

A. The Rate Bureau selected a factor of 1.180, an increase from the 1.175 factor that was used in the current loss costs.

Q. In your opinion, is the loss adjustment expense factor reasonable?

A. Yes it is.

Q. What is trend?

A. In the filing, trend refers to the relative movement of a loss to pure premium ratio over time, after adjustments have been made for premium and loss development and premium and loss on-level factors. If the loss to pure premium ratios drift upwards over time, this is a positive trend; if they drift downwards over time, it is a negative trend. Trend is needed because the data for policy years 2015 and 2016, even after adjustment for development and on-leveling, represents the ultimate level of costs during policy year 2015 and 2016 respectively. However, the loss costs are proposed to be applied to policies effective from 4/1/2019 through 3/31/2020. Trend adjusts for the drift in the level of loss costs that is expected to occur between the date of the experience and the date of the loss cost use.

Q. How did the Rate Bureau select trend factors?

A. The Rate Bureau considered the trend factors in its current loss costs, the trend indications in other states, along with the trends indicated by North Carolina data for frequency, severity, and pure premiums. When looking at the severity and pure premium trends, the Rate Bureau considered the indications based on both paid loss development methods and case-incurred loss development methods.

Q. How specifically are the indicated trends calculated?

A. The Rate Bureau reviewed policy year data from 2002 through 2016, but focused chiefly on policy years 2009 to 2016. For the pure premium trend a time series is constructed from the policy year pure premium ratios. The pure premiums that form the denominator of the pure premium ratio are developed to ultimate and adjusted to the current loss cost level. Indemnity and medical losses are analyzed separately and are developed to ultimate and adjusted to the current benefit level. The ratios of the adjusted losses to the adjusted pure premiums for each policy year form the time series that is examined for drift. A linear regression is fit through the natural logarithms of the adjusted ratios via the method of least squares, and the coefficient corresponding to the slope is transformed back to the original scale to obtain the annual trend rate.

The process is similar for the frequency trend; however in addition to development and adjustment to the 4/1/2018 loss cost level, the pure premiums that form the denominator are also adjusted to the policy year 2016 wage level. This is because the pure premiums in each historical policy year will reflect the actual workers' wages in each year (because the workers compensation exposure base is payroll). By adjusting each year to a constant wage, the pure premiums will be proportional to the hours worked. The number of claims per hour worked is a better measure of the true incidence of claims. The numerator of the time series for the frequency trend is the number of lost-time claims developed to ultimate. The same log-linear approach is used to find the annual trend rate of the most recent years.

The procedure used to estimate the severity trend is similar; the numerator of the severity trend time series uses policy year indemnity or medical losses developed to ultimate, adjusted to the current benefit level, and also adjusted to the policy year 2016 wage level. However, since the severity trend is estimating the growth in average claim costs over time, the denominator uses the same number of lost-time claims developed to ultimate by policy year as is used in the frequency trend numerator. Because the losses in the severity trend numerator are adjusted to a common wage level, the trend calculation will be measuring the difference in the growth rate of indemnity or medical severities relative to the growth in wages. With respect to indemnity trends, since most workers compensation weekly benefits are proportional to wages, any positive observed indemnity severity trend implies that costs are increasing faster than wages. Similarly for medical severity, any positive observed medical trend implies that medical costs are increasing faster than wages.

Since the numerator of the frequency trend is the same as the denominator of the severity trend, multiplying the two annual trend rates (expressed as a factor) together will cause the number of claims to cancel. Thus, the product of the two

factors would have a numerator that is consistent with the numerator of the severity trend (ultimate losses adjusted to current benefit and 2016 wage levels) and a denominator consistent with the denominator of the frequency trend (developed pure premiums adjusted to current loss cost and 2016 wage levels). These are the very same elements in the numerator and denominator as were used in the pure premium trend. Thus, frequency and severity trends can be viewed as underlying components of the pure premium trend and their product represents a different way of estimating the pure premium trend.

Q. What did the Rate Bureau select for its annual trend rates?

A. The Rate Bureau selected an indemnity pure premium annual trend factor of 0.960 (a negative 4.0% annual trend). Their medical pure premium annual trend selection was a factor of 0.970 (a negative 3.0% annual trend). The end result is that the combined trend rate is negative, implying that loss costs are expected to improve between the time they were last observed (policy year 2015 and policy year 2016) and the time that they will be used (policies written between 4/1/2019 and 3/31/2020).

Q. What trends did the Rate Bureau use for the loss costs currently in effect?

A. The current loss costs incorporated a negative 3.0% indemnity annual trend and a negative 1.5% medical annual trend.

Q. In your opinion, are the Rate Bureau's annual trends reasonable?

A. Yes.

Q. You have explained the experience used in the loss cost filing, the adjustment made to the data with respect to development, the adjustment to current loss cost level, the adjustment to current benefit level, the adjustment to include losses excess of the loss limit, the adjustment to include loss adjustment expenses, and the adjustment for trend. You have concluded that each of these was reasonable, have you not?

A. Yes.

Q. In your opinion, are there any adjustments or factors that the Rate Bureau should have included in its analysis but has not?

A. No there are not.

Q. Do you have an opinion on the reasonableness of the overall change in loss costs proposed by the Rate Bureau?

A. Yes, my conclusion is that the Rate Bureau used appropriate actuarial methods and reasonable assumptions in its calculation of the overall change in loss costs in the voluntary loss cost filing. I therefore conclude that the result, a filing for an overall decrease in the level of loss costs by 15.9% for the industrial classifications, is reasonable and actuarially sound.

Q. Has the methodology used by the Rate Bureau to determine the overall change in loss cost level materially changed from the methodology used in the prior loss cost filing?

A. No it has not.

Q. Have you reviewed the methodology the Rate Bureau used to calculate the industry group differentials?

A. Yes I have.

Q. Do you have an opinion as to whether that methodology, the resulting industry group differentials, and the resulting changes by industry group are reasonable?

A. Yes, I believe that the methodology, the resulting industry group differentials, and the resulting changes by industry group are all reasonable.

Q. Have you reviewed the methodology used to determine the overall change for the F classifications?

A. Yes I have.

Q. Do you have an opinion whether the methodology used and the resulting change for the F classifications is reasonable?

A. Yes, I believe that the methodology used and resulting overall decrease of 2.8% for the F classifications are reasonable.

Q. For the industrial classifications, have you reviewed the methodology used to spread the overall industry group changes to loss cost level to the individual classification loss costs within each industry group?

A. Yes I have.

Q. Has the methodology the Rate Bureau used to distribute the overall loss cost change by industry group to the individual classifications within each industry group changed from the prior filing?

A. There has been a change in the full credibility standard and in the partial credibility formula in this filing. State pure premiums use expected losses as the full credibility standard. The prior filing used \$24,733,521 expected losses for the full credibility amount for indemnity and \$12,160,721 expected losses for the full credibility amount for medical. This filing increases those amounts to \$45,127,840 for indemnity and \$21,069,461 for medical. National pure premiums use the number of lost-time claims as the full credibility standard. This filing is increasing the number of lost-time claims for indemnity full credibility from 1,150 to 2,300 and the number of lost-time claims for medical full credibility from 1,000 to 2,000. Additionally, the exponent used to derive partial credibility for both State and National pure premiums is increased from the current 0.4 to 0.5.

Q. Do you have an opinion whether the change in credibility procedure is reasonable?

A. Yes, I believe that the change in credibility procedure is reasonable.

Q. Have there been any other changes to the methodology used to distribute the overall loss cost change by industry group to the individual classifications within each industry?

A. No there have not. Other than the change to the credibility formula described above, the Rate Bureau is continuing with same methodology it used in the prior filing.

Q. Are swing limits still applied?

A. Yes. Swing limits are applied in the same manner as prior filings, namely, the maximum loss cost change for any given classification is limited. For the industrial classifications, the limits remain the industry group average change plus or minus 25%. For the F classifications, the Rate Bureau is continuing with the plus or minus 15% used in the prior filing.

Q. In your opinion, is this methodology reasonable and are the resulting loss costs by classification reasonable?

A. Yes.

Q. Do you have an opinion whether the filed loss costs are actuarially sound and reasonably reflect the needed level of loss costs for workers compensation insurance in North Carolina?

A. Yes, in my opinion the overall level of the loss costs as filed by the Rate Bureau reasonably reflects the expected level of loss costs for workers compensation insurance in North Carolina, and the loss costs by classification as contained in this filing are actuarially sound. Further it is my opinion that the filed loss costs are not excessive, inadequate, or unfairly discriminatory.

Q. Does this conclude your testimony?

A. Yes it does.