

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

Size of Risk	June 2022		December 2021		December 2020		December 2019	
	Count	Count	Count	Count	Count	Count	Count	Count
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
0-499	1,090	8.3%	2,271	8.9%	1,854	7.2%	2,190	8.1%
500-999	957	7.3%	2,258	8.9%	2,406	9.4%	2,138	7.9%
1,000-4,999	9,816	74.5%	18,623	73.0%	19,126	74.3%	20,056	74.4%
5,000-9,999	826	6.3%	1,554	6.1%	1,564	6.1%	1,656	6.1%
10,000-24,999	389	3.0%	638	2.5%	616	2.4%	716	2.7%
25,000-49,999	72	0.6%	114	0.5%	133	0.5%	149	0.6%
50,000-99,999	17	0.1%	36	0.1%	33	0.1%	42	0.2%
100,000-499,999	8	0.1%	18	0.1%	12	0.1%	11	0.0%
500,000 +	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>TOTALS</b>	<b>13,175</b>	<b>100.0%</b>	<b>25,512</b>	<b>100.0%</b>	<b>25,744</b>	<b>100.0%</b>	<b>26,958</b>	<b>100.0%</b>
	as of Jul 5, 2022		as of Jan 3, 2022		as of Jan 4, 2021		as of Jan 3, 2020	

Size of Risk	June 2022		December 2021		December 2020		December 2019	
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
0-499	344,019	1.0%	721,056	1.1%	595,225	0.9%	713,322	1.0%
500-999	670,324	1.9%	1,595,140	2.4%	1,701,697	2.6%	1,502,850	2.1%
1,000-4,999	18,355,604	51.9%	34,521,217	52.5%	35,443,583	53.5%	37,545,058	53.0%
5,000-9,999	5,614,771	15.9%	10,597,343	16.1%	10,707,342	16.2%	11,373,070	16.1%
10,000-24,999	5,438,079	15.4%	9,329,288	14.2%	8,990,244	13.6%	10,327,104	14.6%
25,000-49,999	2,438,931	6.9%	3,884,403	5.9%	4,507,968	6.8%	5,009,603	7.1%
50,000-99,999	1,102,174	3.1%	2,296,628	3.5%	2,278,790	3.4%	3,004,844	4.2%
100,000-499,999	1,403,379	4.0%	2,816,622	4.3%	2,069,048	3.1%	1,376,854	1.9%
500,000 +	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>TOTALS</b>	<b>35,367,281</b>	<b>100.0%</b>	<b>65,761,697</b>	<b>100.0%</b>	<b>66,293,897</b>	<b>100.0%</b>	<b>70,852,705</b>	<b>100.0%</b>
	as of Jul 5, 2022		as of Jan 3, 2022		as of Jan 4, 2021		as of Jan 3, 2020	

Size of Risk	June 2022		December 2021		December 2020		December 2019	
	Average	Average	Average	Average	Average	Average	Average	Average
	<u>Premium</u>	<u>Premium</u>	<u>Premium</u>	<u>Premium</u>	<u>Premium</u>	<u>Premium</u>	<u>Premium</u>	<u>Premium</u>
0-499	316		318		321		326	
500-999	700		706		707		703	
1,000-4,999	1,870		1,854		1,853		1,872	
5,000-9,999	6,798		6,819		6,846		6,868	
10,000-24,999	13,980		14,623		14,595		14,423	
25,000-49,999	33,874		34,074		33,894		33,621	
50,000-99,999	64,834		63,795		69,054		71,544	
100,000-499,999	175,422		156,479		172,421		125,169	
500,000 +	0		0		0		0	
<b>TOTALS</b>	<b>2,684</b>		<b>2,578</b>		<b>2,575</b>		<b>2,628</b>	
	as of Jul 5, 2022		as of Jan 3, 2022		as of Jan 4, 2021		as of Jan 3, 2020	

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

**New Assignments**

Monthly New Assignment

Month	2022 YTD			2021 YTD			2020 YTD		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	787	1,951,890	2,480	840	2,491,419	2,966	1,026	2,764,300	2,694
February	815	1,783,271	2,188	914	2,197,933	2,405	989	2,893,152	2,925
March	1,017	2,587,962	2,545	1,045	2,799,461	2,679	967	2,457,648	2,542
April	923	2,293,908	2,485	1,008	2,288,797	2,271	761	2,054,140	2,699
May	849	2,266,883	2,670	890	2,374,782	2,668	870	2,128,242	2,446
June	914	2,599,739	2,844	947	2,194,360	2,317	856	2,224,529	2,599
July				860	2,373,071	2,759	943	2,261,717	2,398
August				866	2,037,839	2,353	903	2,207,376	2,444
September				780	1,694,398	2,172	899	2,209,152	2,457
October				898	2,138,351	2,381	955	2,230,537	2,336
November				748	1,753,634	2,344	710	1,469,506	2,070
December				719	1,644,664	2,287	703	1,990,961	2,832
Total	5,305	13,483,653	2,542	10,515	25,988,709	2,472	10,582	26,891,260	2,541

as of Jul 5, 2022

as of Jul 5, 2022

as of Jan 3, 2022

Monthly Renewal Totals

Month	2022 YTD			2021 YTD			2020 YTD		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	1,334	3,822,434	2,865	1,382	3,554,714	2,572	1,272	3,512,074	2,761
February	1,269	3,202,912	2,524	1,285	3,472,069	2,702	1,211	3,636,870	3,003
March	1,401	3,927,824	2,804	1,387	3,720,667	2,683	1,440	3,938,698	2,735
April	1,329	3,575,226	2,690	1,344	3,518,437	2,618	1,406	3,708,307	2,637
May	1,296	3,469,689	2,677	1,391	3,614,157	2,598	1,485	4,312,922	2,904
June	1,241	3,885,543	3,131	1,309	3,751,747	2,866	1,362	3,892,690	2,858
July				1,263	3,450,006	2,732	1,274	3,697,085	2,902
August				1,345	3,419,539	2,542	1,367	3,116,511	2,280
September				1,175	3,603,437	3,067	1,183	3,772,299	3,189
October				1,332	3,457,396	2,596	1,372	3,375,797	2,460
November				970	2,805,935	2,893	1,014	2,795,692	2,757
December				891	2,474,360	2,777	886	2,388,823	2,696
Total	7,870	21,883,628	2,781	15,074	40,842,464	2,709	15,272	42,147,768	2,760

as of Jul 5, 2022

as of Jul 5, 2022

as of Jan 3, 2022

Monthly Combined New and Renewal Totals

Month	2022 YTD			2021 YTD			2020 YTD		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	2,121	5,774,324	2,722	2,222	6,046,133	2,721	2,298	6,276,374	2,731
February	2,084	4,986,183	2,393	2,199	5,670,002	2,578	2,200	6,530,022	2,968
March	2,418	6,515,786	2,695	2,432	6,520,128	2,681	2,407	6,396,346	2,657
April	2,252	5,869,134	2,606	2,352	5,807,234	2,469	2,167	5,762,447	2,659
May	2,145	5,736,572	2,674	2,281	5,988,939	2,626	2,355	6,441,164	2,735
June	2,155	6,485,282	3,009	2,256	5,946,107	2,636	2,218	6,117,219	2,758
July				2,123	5,823,077	2,743	2,217	5,958,802	2,688
August				2,211	5,457,378	2,468	2,270	5,323,887	2,345
September				1,955	5,297,835	2,710	2,082	5,981,451	2,873
October				2,230	5,595,747	2,509	2,327	5,606,334	2,409
November				1,718	4,559,569	2,654	1,724	4,265,198	2,474
December				1,610	4,119,024	2,558	1,589	4,379,784	2,756
Total	13,175	35,367,281	2,684	25,589	66,831,173	2,612	25,854	69,039,028	2,670

as of Jul 5, 2022

as of Jul 5, 2022

as of Jan 3, 2022

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

From 01/01/2022 to 6/30/2022

Updated 7/12/2022

	<u>File Count</u>	<u>Premium Subtotal</u>	<u>Exp Mod Premium</u>	<u>Mod Effect</u>	<u>ARAP Premium</u>	<u>ARAP Effect</u>	<u>Est Annual Premium</u>
Risks with Credit MODS	211	1,780,801	1,653,435	0.928	1,653,435	1.000	1,653,435
Risks with Debit MODS	77	888,700	1,120,523	1.261	1,318,682	1.177	1,318,682
Risks with 1.00 mods	2	8,045	8,045	1.000	8,045	1.000	8,045
Risks with NO Mods	12,898	32,427,215	32,427,215	1.000	32,427,215	1.000	32,427,215
TOTALS	13,188	35,104,760	35,209,218	1.003	35,407,377	1.006	35,407,377

From 01/01/2021 to 12/31/2021

Updated 7/12/2022

	<u>File Count</u>	<u>Premium Subtotal</u>	<u>Exp Mod Premium</u>	<u>Mod Effect</u>	<u>ARAP Premium</u>	<u>ARAP Effect</u>	<u>Est Annual Premium</u>
Risks with Credit MODS	417	3,382,707	3,125,561	0.924	3,125,561	1.000	3,125,561
Risks with Debit MODS	153	2,035,628	2,779,986	1.366	3,429,791	1.234	3,429,791
Risks with 1.00 mods	2	11,515	11,515	1.000	11,515	1.000	11,515
Risks with NO Mods	25,043	60,470,739	60,470,739	1.000	60,470,739	1.000	60,470,739
TOTALS	25,615	65,900,589	66,387,801	1.007	67,037,606	1.010	67,037,606

North Carolina Rate Bureau  
 Workers Compensation - Residual Market

Updated 1/19/2022

Miscellaneous Values

	<u>4/1/2022</u>	<u>4/1/2021</u>	<u>4/1/2020</u>	<u>4/1/2019</u>	<u>4/1/2018</u>	<u>4/1/2017</u>	<u>4/1/2016</u>
Code 7370 - Taxicab Co - Employee Operated Vehicle	78,100	75,600	72,900	70,400	69,300	66,900	65,200
Code 7370 - Taxicab Co - Leased or Rented Vehicle	52,100	50,400	48,600	46,900	46,200	44,600	43,500
Domestic Terrorism Charge (DTEC) (eff 4/1/2005) - name changed to Catastrophe Other than Terrorism eff 9/1/08	0.005	0.005	0.01	0.01	0.01	0.01	0.01
Expense Constant	160	160	160	160	160	160	160
Terrorism (Assigned Risk)	0.01	0.01	0.01	0.01	0.01	0.02	0.02
Corporate Officer Weekly Maximum	2,000	1,900	1,900	1,800	1,800	1,700	1,700
Corporate Officer Weekly Minimum	1,000	950	950	900	900	850	850
Individual Partners and Sole Proprietors	52,100	50,400	48,600	46,900	46,200	44,600	43,500
USL&HW %	58%	58%	59%	90%	92%	92%	92%
Experience Rating Eligibility (premium last two years)	12,000	11,500	11,000	11,000	10,000	10,000	10,000
Maximum Minimum Premium	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Minimum Premium Multiplier	200	200	200	200	200	200	200
	<u>1/1/2022</u>	<u>1/1/2021</u>	<u>1/1/2020</u>	<u>1/1/2019</u>	<u>1/1/2018</u>	<u>1/1/2017</u>	<u>1/1/2016</u>
*Maximum Weekly Benefit - Fatal Injury	1,184	1,102	1,066	1,028	992	978	944
*Maximum Weekly Benefit - Total Disability	1,184	1,102	1,066	1,028	992	978	944
*Maximum Weekly Benefit - Permanent Partial Disability	1,184	1,102	1,066	1,028	992	978	944

**\*Maximum Weekly Benefits are set by the North Carolina Industrial Commission, and are effective for the Calendar Year. (<http://www.ic.nc.gov/ncic/pages/maxrates.htm>)**

North Carolina Rate Bureau  
 Workers Compensation - Residual Market

**Updated 3/14/2022**

**Rate Change History**

<u>Industry Group</u>	Effective <u>04/01/22</u>	Effective <u>04/01/21</u>	Effective <u>04/01/20</u>	Effective <u>04/01/19</u>	Effective <u>04/01/18</u>	Effective <u>04/01/17</u>	Effective <u>04/01/16</u>
Manufacturing	6.7%	-5.3%	-6.6%	-15.8%	-12.5%	-7.6%	2.8%
Contracting	3.7%	-5.1%	-9.6%	-16.5%	-11.4%	-5.4%	-0.1%
Office & Clerical	4.5%	-3.4%	-8.5%	-19.3%	-12.8%	-13.6%	1.2%
Goods & Services	5.5%	-4.8%	-7.7%	-19.3%	-12.6%	-8.6%	1.8%
<u>Miscellaneous</u>	<u>3.6%</u>	<u>-1.5%</u>	<u>-5.4%</u>	<u>-14.7%</u>	<u>-13.2%</u>	<u>-8.3%</u>	<u>3.8%</u>
Industrial Classifications Overall	4.9%	-4.2%	-7.6%	-17.2%	-12.5%	-8.3%	1.9%
Federal Classifications	-5.4%	-10.9%	-6.6%	-4.3%	-8.8%	11.0%	12.7%

North Carolina Rate Bureau  
 Workers Compensation - Residual Market

Updated 7/12/22

Projected Operating Gain/(Loss)

	<u>Policy Year 2021</u>		<u>Policy Year 2020</u>		<u>Policy Years 2021 &amp; 2020</u>	
	<u>Dollars</u>	<u>Factor</u>	<u>Dollars</u>	<u>Factor</u>	<u>Dollars</u>	<u>Factor</u>
Est. Ultimate Pool Written Premium	45,840		47,259		93,099	
Estimated Ultimate Losses	27,504	0.600	25,898	0.548	53,402	0.574
Servicing Carrier Allowance	10,080	0.220	9,641	0.204	19,721	0.212
Other Expenses	3,438	0.075	3,544	0.075	6,982	0.075
Total Expenses	41,022	0.990	39,083	0.827	80,105	0.860
Estimated Operating Gain/(Loss) Residual Market	4,818		8,176		12,994	
Calendar Year Assessment Base	903,579		878,268		1,781,847	
Estimated Operating Gain/Loss to Cal Year Assessment Base	0.5%		0.9%		0.7%	

source: [NCCI Residual Market Results as of First Quarter, 2022](#) Evaluation is as of March 31, 2022.

note: 000 omitted from dollar amounts.