

September 1, 2016

Honorable Wayne Goodwin  
Commissioner  
NC Department of Insurance  
PO Box 26387  
Raleigh, North Carolina 27611

Re: Workers Compensation Insurance  
2016 Loss Costs Filing

Dear Commissioner Goodwin:

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, 2017.

The enclosed memoranda, exhibits, testimony and other supporting detail explain the calculations underlying, on average, a 14.4% decrease from loss costs approved effective April 1, 2016. By industry group, the changes are: Manufacturing 13.7% decrease; Contracting 11.7% decrease; Office & Clerical 19.4% decrease; Goods & Services 14.7% decrease; and Miscellaneous 14.4% 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 3.9% increase in the "F" classification advisory loss costs currently in effect.

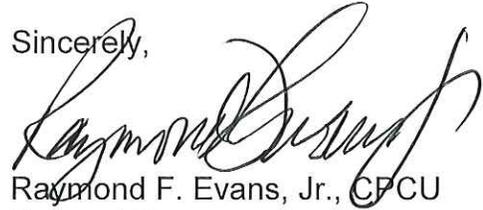
The prospective advisory loss costs are based on historical data that have been developed and trended to their ultimate values and, except for loss adjustment expenses which are specifically authorized by statute to be included in the loss costs, include no provision for expenses, dividends, profit or contingencies.

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) Sean O. Cooper,

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,



Raymond F. Evans, Jr., CFCU  
General Manager

RFE:dms

Enclosures

## NORTH CAROLINA - LOSS COSTS

### SUMMARY

Proposed Effective Date

April 1, 2017

#### I. Industrial Classifications

Overall Proposed Change in Lost Cost Level

- New and Renewal Policies -14.4%

By Industry Group

Manufacturing -13.7%

Contracting -11.7%

Office and Clerical -19.4%

Goods and Services -14.7%

Miscellaneous -14.4%

Overall -14.4%

#### II. Federal Classifications

Overall Proposed Change in Lost Cost Level

- New and Renewal Policies +3.9%

#### II. Summary of Miscellaneous Changes

	<u>Current</u>	<u>Proposed</u>
A. Primary/Excess Loss Split Point	\$ 16,000	\$ 16,500

## **NORTH CAROLINA – LOSS COSTS**

### **TABLE OF CONTENTS**

- Exhibit I - Determination of Indicated Loss Cost Level Change
- Exhibit II - Workers Compensation Loss-based Expense Provision
- Exhibit III - Proposed Loss Costs and Rating Values
  
- Appendix A - Factors Underlying Voluntary Loss Cost and Assigned Risk Rate Level Change
  - A-I - Determination of Policy Year On-level Factors
  - A-II - Determination of Premium and Losses Developed to an Ultimate Report
  - A-III - Policy Year Trend Factors
  - A-IV - Carriers Not Included in Policy Year Experience
  - A-V - Derivation of Industry Group Differentials
  
- Appendix B - Derivation of Voluntary Loss Costs
  - B-I - Distribution of Loss Cost Level Change to Occupational Classification
  - B-II - Individual Classification Experience
  - B-III - Adjustments to Obtain Loss Costs
  - B-IV - Derivation of Proposed Loss Cost - Code 8810
  - B-V - Determination and Distribution of Premium Level Change to "F" Classifications
  
- Appendix C - Memoranda for Laws and Assessments
  - C-I - Impact Due to the Change in the Maximum Weekly Benefit, Effective January 1, 2016
  - C-II - Impact Due to Medical Fee Schedule Changes, Effective January 1, 2016 and January 1, 2017
  - C-III - Longshore and Harbor Workers' Compensation Act - October 1, 2015 Benefit Change
  - C-IV - Longshore and Harbor Workers' Compensation Act Assessment
  
- Appendix D - North Carolina Data Reporting Requirements
  
- Appendix E - Comparison of 4/1/2016 and 4/1/2017 Loss Costs
  
- Supplemental Material

## NORTH CAROLINA

### EXHIBIT I

#### Determination of Indicated Loss Cost Level Change

##### Section A - Policy Year 2014 Experience

###### Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$1,088,629,795
(2) Premium On-level Factor (Appendix A-I)	0.827
(3) Premium Available for Benefit Costs = (1) x (2)	\$900,296,840

###### Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$357,780,106
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.002
(6) Factor to Include Loss Adjustment Expense (Exhibit II)	1.175
(7) Composite Adjustment Factor = (5) x (6)	1.177
(8) Adjusted Limited Indemnity Losses = (4) x (7)	\$421,107,185
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.468
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.919
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.430
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.009
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.434
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.436

###### Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$337,707,031
(17) Medical Loss On-level Factor (Appendix A-I)	0.977
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.175
(19) Composite Adjustment Factor = (17) x (18)	1.148
(20) Adjusted Limited Medical Losses = (16) x (19)	\$387,687,672
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.431
(22) Factor to Reflect Medical Trend (Appendix A-III)	0.967
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.417
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.009
(25) Projected Medical Cost Ratio = (23) x (24)	0.421
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	0.987
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.416

###### 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 B - Policy Year 2013 Experience

##### Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$1,035,809,744
(2) Premium On-level Factor (Appendix A-I)	0.830
(3) Premium Available for Benefit Costs = (1) x (2)	\$859,722,088

##### Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$356,459,929
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.006
(6) Factor to Include Loss Adjustment Expense (Exhibit II)	1.175
(7) Composite Adjustment Factor = (5) x (6)	1.182
(8) Adjusted Limited Indemnity Losses = (4) x (7)	\$421,335,636
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.490
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.896
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.439
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.009
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.443
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.445

##### Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$330,895,585
(17) Medical Loss On-level Factor (Appendix A-I)	0.959
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.175
(19) Composite Adjustment Factor = (17) x (18)	1.127
(20) Adjusted Limited Medical Losses = (16) x (19)	\$372,919,324
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.434
(22) Factor to Reflect Medical Trend (Appendix A-III)	0.957
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.415
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.009
(25) Projected Medical Cost Ratio = (23) x (24)	0.419
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	0.987
(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)	0.859
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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 2014 Indicated Change Based on Experience, Trend, and Benefits	0.852	(-14.8%)
(2) Policy Year 2013 Indicated Change Based on Experience, Trend, and Benefits	0.859	(-14.1%)
(3) Indicated Change Based on Experience, Trend and Benefits = $[(1)+(2)] / 2$	0.856	(-14.4%)

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

Industry Group Differentials (Appendix A-V):

Manufacturing	1.008
Contracting	1.032
Office & Clerical	0.942
Goods & Services	0.997
Miscellaneous	1.000

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	0.856	1.008	0.863	(-13.7%)
Contracting	0.856	1.032	0.883	(-11.7%)
Office & Clerical	0.856	0.942	0.806	(-19.4%)
Goods & Services	0.856	0.997	0.853	(-14.7%)
Miscellaneous	0.856	1.000	0.856	(-14.4%)
Overall	0.856	1.000	0.856	(-14.4%)

**North Carolina**

## Loss Adjustment Expense Provision

	<u>Current Provision</u>	<u>Selected Provision</u>
Loss Adjustment Expense (See Exhibit II-A, Sheet 1)	17.0%	17.5%

## North Carolina

### Derivation of Loss Adjustment Expense Provision

	<u>COUNTRYWIDE</u>			<u>NORTH CAROLINA</u>		
(1) <u>Year</u>	(2) Accident Year Developed LAE <u>Ratio+</u>	(3) Accident Year Developed DCCE <u>Ratio+</u>	(4) Accident Year Developed AOE <u>Ratio+</u>	(5) Accident Year DCCE Ratio Adjusted to NC Relativity <u>(3) x 0.760<sup>^</sup></u>	(6) Accident Year LAE Ratio Adjusted to NC Relativity <u>(4) + (5)</u>	(7) <u>Calendar Year</u>
2011	18.8%	12.2%	6.6%	9.3%	15.9%	16.0%
2012	19.9%	13.0%	6.9%	9.9%	16.8%	16.3%
2013	20.4%	13.0%	7.4%	9.9%	17.3%	17.5%
2014	21.0%	13.5%	7.5%	10.3%	17.8%	19.7%
2015	20.4%	13.2%	7.2%	10.0%	17.2%	19.6%
Current North Carolina Loss Adjustment Expense Provision						17.0%
Selected North Carolina Loss Adjustment Expense Provision						17.5%

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

<sup>^</sup> Exhibit II-A, Sheet 2.

## North Carolina

### Derivation of North Carolina DCCE relativity

	(1)	(2)	(3)
	Calendar Years 2014 and 2015 <u>Paid Losses* ('000s)</u>	Calendar Years 2014 and 2015 <u>Paid DCCE* ('000s)</u>	DCCE Ratio <u>(2)/(1)</u>
(a) North Carolina	\$1,468,824	\$138,927	9.5%
(b) Countrywide	47,108,922	5,903,512	12.5%
North Carolina DCCE relativity (3a) / (3b)			0.760
Selected DCCE relativity			0.760

\* 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

Page S1

Effective April 1, 2017

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	2.61	1.58	0.31	2002	1.63	1.03	0.35	2702	15.28	6.95	0.21
0008	1.96	1.13	0.28	2003	2.86	1.73	0.31	2705X*	55.87	29.75	0.25
0016	4.47	2.39	0.25	2014	3.48	1.87	0.25	2709	6.81	3.63	0.25
0034	3.02	1.83	0.31	2016	1.70	1.07	0.35	2710	6.08	3.06	0.21
0035	1.66	1.05	0.35	2021	1.54	0.88	0.28	2714	3.16	1.98	0.35
0036	3.29	1.99	0.31	2039	1.58	0.99	0.35	2727X	6.63	3.52	0.25
0037	2.95	1.70	0.28	2041	1.79	1.12	0.35	2731	2.81	1.51	0.25
0042	3.88	2.24	0.28	2065	2.22	1.34	0.31	2735	3.31	2.08	0.35
0050	4.33	2.60	0.31	2070	3.55	2.13	0.31	2759	4.26	2.68	0.35
0059D	0.29	0.07	0.21	2081	2.01	1.22	0.31	2790	1.22	0.77	0.35
0065D	0.07	0.02	0.25	2089	1.95	1.18	0.31	2791	-	1.72	0.35
0066D	0.07	0.02	0.25	2095	3.04	1.83	0.31	2797	3.61	2.19	0.31
0067D	0.07	0.02	0.25	2105	2.79	1.76	0.35	2799	4.18	2.40	0.28
0079	2.80	1.50	0.25	2110	1.65	1.04	0.35	2802	3.90	2.25	0.28
0083	2.73	1.64	0.31	2111	2.35	1.47	0.35	2812	-	1.80	0.31
0106	15.24	7.69	0.21	2112	2.50	1.57	0.35	2835	1.81	1.21	0.37
0113	4.04	2.44	0.31	2114	2.06	1.29	0.35	2836	1.38	0.92	0.37
0170	2.17	1.31	0.31	2121	1.15	0.70	0.31	2841	2.75	1.72	0.35
0251	3.06	1.85	0.31	2130	1.58	0.96	0.31	2881	2.90	1.94	0.37
0400	-	1.01	0.28	2131	2.18	1.31	0.31	2883	2.98	1.80	0.31
0401	7.83	3.96	0.21	2143	1.66	1.04	0.35	2913	-	1.80	0.31
0771N	0.32	-	-	2157	2.86	1.72	0.31	2915	1.82	1.04	0.28
0908P	115.00	69.44	0.31	2172	1.18	0.67	0.28	2916	2.88	1.45	0.21
0913P	535.00	323.03	0.31	2174	2.45	1.54	0.35	2923	1.73	1.08	0.35
0917	3.83	2.41	0.35	2211	6.65	3.55	0.25	2942	-	0.55	0.37
1005	4.78	2.16	0.21	2220	1.84	1.11	0.31	2960	2.96	1.79	0.31
1164	4.75	2.15	0.21	2286	1.06	0.67	0.35	3004	1.10	0.58	0.25
1165XD	2.12	1.06	0.21	2288	3.71	2.33	0.35	3018	2.97	1.58	0.25
1320	1.64	0.82	0.21	2300	-	1.01	0.31	3022	5.96	3.72	0.35
1322	7.17	3.59	0.21	2302	1.39	0.84	0.31	3027	1.76	0.94	0.25
1430	4.42	2.36	0.25	2305	1.93	1.11	0.28	3028	1.97	1.19	0.31
1438	2.48	1.25	0.21	2361	1.53	0.93	0.31	3030	4.08	2.18	0.25
1452	1.88	1.00	0.25	2362	1.25	0.76	0.31	3040	4.58	2.44	0.25
1463	6.46	3.26	0.21	2380	1.71	1.04	0.31	3041	3.68	2.22	0.31
1470	-	1.02	0.21	2386X	1.35	0.84	0.35	3042	2.44	1.40	0.28
1472	2.04	1.02	0.21	2388	1.32	0.83	0.35	3064	3.95	2.40	0.31
1473	-	1.02	0.21	2402	2.45	1.31	0.25	3069	-	1.25	0.31
1474	-	1.02	0.21	2413	2.01	1.21	0.31	3076	2.07	1.25	0.31
1624D	2.40	1.19	0.21	2416	1.69	1.02	0.31	3081D	3.28	1.73	0.25
1642	1.78	0.95	0.25	2417	1.03	0.62	0.31	3082D	2.70	1.43	0.25
1654	15.59	8.24	0.25	2501	1.67	1.01	0.31	3085D	3.03	1.59	0.25
1655	2.09	1.11	0.25	2503	0.80	0.50	0.35	3110	3.54	2.13	0.31
1699	2.67	1.42	0.25	2534	1.15	0.73	0.35	3111	1.95	1.18	0.31
1701	4.19	2.24	0.25	2570	2.63	1.64	0.35	3113	1.37	0.82	0.31
1710	4.71	2.51	0.25	2585	2.73	1.71	0.35	3114	1.59	0.96	0.31
1741D	2.75	1.08	0.21	2586	1.79	1.08	0.31	3118	1.61	1.00	0.35
1747	1.42	0.75	0.25	2587	2.03	1.27	0.35	3119	0.61	0.41	0.37
1748	3.29	1.77	0.25	2589	1.83	1.11	0.31	3122	1.41	0.89	0.35
1803D	6.42	2.96	0.21	2600	2.34	1.47	0.35	3126	1.65	1.00	0.31
1852	-	0.72	0.21	2623	4.92	2.83	0.28	3131	1.25	0.75	0.31
1853	1.06	0.61	0.28	2651	1.05	0.66	0.35	3132	2.02	1.22	0.31
1860	1.45	0.91	0.35	2660	1.68	1.06	0.35	3145	1.29	0.78	0.31
1924	1.90	1.19	0.35	2670	1.18	0.79	0.37	3146	1.74	1.05	0.31
1925	2.27	1.31	0.28	2683	0.93	0.59	0.35	3169	2.27	1.37	0.31
2001	-	1.73	0.31	2688	2.43	1.52	0.35	3175	2.79	1.68	0.31

\* 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, 2017

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3179	1.23	0.77	0.35	3830	0.87	0.50	0.28	4493	1.68	1.01	0.31
3180	1.55	0.98	0.35	3851	2.43	1.52	0.35	4511	0.34	0.20	0.28
3188	1.17	0.73	0.35	3865	1.64	1.11	0.37	4557	1.81	1.14	0.35
3220	1.24	0.74	0.31	3881	3.10	1.87	0.31	4558	0.93	0.56	0.31
3223	2.31	1.55	0.37	4000	3.25	1.63	0.21	4568	1.61	0.86	0.25
3224	2.37	1.47	0.34	4021	4.11	2.20	0.25	4581	0.52	0.26	0.21
3227	2.39	1.49	0.34	4024D	1.94	1.02	0.25	4583	4.44	2.25	0.21
3240	2.17	1.36	0.35	4034	4.68	2.50	0.25	4611	0.46	0.29	0.35
3241	2.44	1.47	0.31	4036	2.15	1.14	0.25	4635	2.04	0.92	0.21
3255	1.86	1.24	0.37	4038	2.40	1.59	0.37	4653	1.46	0.92	0.35
3257	2.37	1.42	0.31	4053	1.49	0.90	0.31	4665	4.88	2.60	0.25
3270	1.84	1.12	0.31	4061	1.59	1.00	0.35	4670	5.31	2.84	0.25
3300	2.33	1.41	0.31	4062	2.02	1.22	0.31	4683	3.80	2.28	0.31
3303	2.85	1.79	0.35	4101	2.06	1.19	0.28	4686	1.48	0.79	0.25
3307	2.41	1.45	0.31	4109	0.31	0.20	0.35	4692	0.54	0.34	0.34
3315	3.32	2.08	0.35	4110	0.62	0.37	0.31	4693	0.81	0.49	0.31
3334	2.65	1.59	0.31	4111	0.97	0.61	0.35	4703	1.39	0.84	0.31
3336	1.88	1.00	0.25	4113	1.27	0.76	0.31	4717	1.65	1.10	0.37
3365	4.57	2.44	0.25	4114	2.61	1.57	0.31	4720	1.20	0.72	0.31
3372	2.46	1.41	0.28	4130	2.76	1.67	0.31	4740	2.38	1.27	0.25
3373	3.09	1.86	0.31	4131	3.45	2.17	0.35	4741	1.84	1.11	0.31
3383	0.97	0.61	0.35	4133	1.29	0.81	0.35	4751	1.69	0.91	0.25
3385	0.64	0.40	0.35	4149	0.55	0.37	0.37	4771N	1.83	0.83	0.21
3400	2.29	1.32	0.28	4206	1.63	0.98	0.31	4777	2.69	1.22	0.21
3507	1.66	1.00	0.31	4207	1.62	0.86	0.25	4825	0.79	0.42	0.25
3515	1.59	0.96	0.31	4239	2.02	1.07	0.25	4828	1.30	0.75	0.28
3516	-	0.96	0.31	4240	1.75	1.10	0.35	4829	0.99	0.50	0.21
3548	0.94	0.57	0.31	4243	1.39	0.84	0.31	4902	2.41	1.51	0.35
3559	1.54	0.93	0.31	4244	1.58	0.95	0.31	4923	0.71	0.43	0.31
3574	0.52	0.33	0.35	4250	1.48	0.89	0.31	5020	5.98	3.20	0.25
3581	0.71	0.44	0.35	4251	1.67	1.01	0.31	5022	6.45	3.25	0.21
3612	1.42	0.82	0.28	4263	2.64	1.60	0.31	5037	12.16	5.51	0.21
3620	3.88	2.08	0.25	4273	2.00	1.20	0.31	5040	5.25	2.37	0.21
3629	1.36	0.85	0.35	4279	1.64	0.99	0.31	5057	4.69	2.13	0.21
3632	2.14	1.23	0.28	4282	1.61	1.00	0.34	5059	17.58	8.00	0.21
3634	1.19	0.75	0.35	4283	1.17	0.71	0.31	5069	13.59	6.12	0.21
3635	1.99	1.20	0.31	4299	1.32	0.83	0.35	5102	4.17	2.10	0.21
3638	1.06	0.67	0.35	4301	-	0.99	0.31	5146	4.16	2.22	0.25
3642	0.99	0.60	0.31	4304	3.57	2.06	0.28	5160	1.96	0.98	0.21
3643	1.29	0.78	0.31	4307	1.28	0.86	0.37	5183	3.15	1.68	0.25
3647	1.24	0.71	0.28	4351	0.85	0.51	0.31	5188	4.31	2.30	0.25
3648	0.95	0.60	0.35	4352	1.06	0.67	0.35	5190	3.49	1.86	0.25
3681	0.62	0.39	0.35	4360	1.07	0.67	0.35	5191	0.58	0.35	0.31
3685	0.82	0.52	0.35	4361	0.84	0.53	0.35	5192	2.50	1.51	0.31
3719	1.07	0.48	0.21	4362	-	0.67	0.35	5213	6.48	3.27	0.21
3724	2.48	1.25	0.21	4410	2.60	1.57	0.31	5215	3.87	2.22	0.28
3726	3.77	1.71	0.21	4417	-	1.57	0.31	5221	3.56	1.90	0.25
3803	1.39	0.84	0.31	4420	5.59	2.80	0.21	5222	6.16	3.09	0.21
3807	1.61	1.01	0.35	4431	1.12	0.75	0.37	5223	4.79	2.56	0.25
3808	3.60	2.06	0.28	4432	0.83	0.55	0.37	5348	3.46	1.84	0.25
3821	5.37	3.10	0.28	4439	1.32	0.76	0.28	5402	3.91	2.46	0.35
3822X	2.71	1.56	0.28	4452	1.90	1.15	0.31	5403	5.25	2.64	0.21
3824X	2.63	1.51	0.28	4459	1.97	1.19	0.31	5437	4.46	2.38	0.25
3826	0.52	0.31	0.31	4470	1.43	0.86	0.31	5443	3.35	2.02	0.31
3827	1.24	0.71	0.28	4484	1.70	1.03	0.31	5445	8.31	4.20	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

Page S3

Effective April 1, 2017

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5462	5.13	2.73	0.25	6843F	7.75	3.03	0.19	7520	2.43	1.46	0.31
5472	4.22	1.90	0.21	6845F	7.00	2.73	0.19	7529X	14.86	6.73	0.21
5473	9.97	4.54	0.21	6854	3.86	1.75	0.21	7538	7.40	3.36	0.21
5474	5.99	3.03	0.21	6872F	8.13	3.17	0.19	7539	1.55	0.78	0.21
5478	2.72	1.45	0.25	6874F	14.09	5.45	0.19	7540	4.08	1.86	0.21
5479	5.43	3.12	0.28	6882	3.30	1.50	0.21	7580	2.19	1.17	0.25
5480	4.50	2.26	0.21	6884	4.18	1.88	0.21	7590	3.21	1.84	0.28
5491	2.08	1.04	0.21	7016M	3.15	1.42	0.21	7600	4.17	2.22	0.25
5506	5.51	2.50	0.21	7024M	3.50	1.58	0.21	7601	-	2.22	0.25
5507	3.35	1.68	0.21	7038M	3.99	1.83	0.21	7605	1.89	1.01	0.25
5508	9.04	4.79	0.25	7046M	5.65	2.56	0.21	7610	0.47	0.27	0.28
5535	5.78	3.09	0.25	7047M	6.05	2.59	0.21	7611	-	2.22	0.25
5537	4.33	2.31	0.25	7050M	7.66	3.33	0.21	7612	-	2.22	0.25
5551	14.77	6.73	0.21	7090M	4.43	2.03	0.21	7613	-	2.22	0.25
5606	1.07	0.54	0.21	7098M	6.28	2.84	0.21	7705	6.23	3.58	0.28
5610	5.68	3.43	0.31	7099M	10.86	4.66	0.21	7710	3.34	1.69	0.21
5645	12.47	6.29	0.21	7133	3.11	1.57	0.21	7711	3.34	1.69	0.21
5651	-	6.29	0.21	7151M	3.78	1.91	0.21	7720X	1.80	0.96	0.25
5703	10.92	5.82	0.25	7152M	7.26	3.48	0.21	7723X	2.61	1.19	0.21
5705	22.18	11.88	0.25	7153M	4.20	2.12	0.21	7855	2.46	1.31	0.25
5951	0.26	0.16	0.35	7222X	5.99	3.18	0.25	8001	1.67	1.05	0.35
6003	7.79	4.14	0.25	7228X	6.20	3.30	0.25	8002	1.49	0.91	0.31
6005	4.99	2.64	0.25	7229X	8.70	4.36	0.21	8006	2.35	1.42	0.31
6017	3.93	2.09	0.25	7230X	7.84	4.48	0.28	8008	1.05	0.66	0.35
6018	2.68	1.41	0.25	7231	6.42	3.67	0.28	8010	1.11	0.69	0.35
6045	4.07	2.15	0.25	7232X	7.41	3.71	0.22	8013	0.29	0.18	0.31
6204	7.97	4.02	0.21	7309F	10.68	4.17	0.19	8015	0.73	0.44	0.31
6206	2.91	1.31	0.21	7313F	2.80	1.09	0.19	8017	1.30	0.82	0.35
6213	1.86	0.94	0.21	7317F	9.83	3.74	0.19	8018	1.67	1.05	0.35
6214	2.03	0.92	0.21	7323	-	1.52	0.19	8021	1.75	1.06	0.31
6216	5.18	2.34	0.21	7327F	13.59	5.35	0.19	8031	2.55	1.54	0.31
6217	4.73	2.38	0.21	7333M	2.99	1.34	0.21	8032	1.53	0.96	0.35
6229	4.29	2.18	0.21	7335M	3.32	1.49	0.21	8033	1.31	0.79	0.31
6233	2.14	1.07	0.21	7337M	5.74	2.45	0.21	8037	1.96	1.23	0.35
6235	4.77	2.16	0.21	7350F	10.97	4.64	0.20	8039	1.37	0.86	0.35
6236	8.52	4.53	0.25	7360	3.90	2.08	0.25	8044	2.74	1.57	0.28
6237	1.57	0.84	0.25	7370	4.90	2.95	0.31	8045	0.51	0.32	0.35
6251D	4.92	2.44	0.22	7380	4.01	2.30	0.28	8046	1.79	1.09	0.31
6252D	3.51	1.58	0.21	7382	4.17	2.51	0.31	8047	0.77	0.48	0.35
6260	-	2.44	0.22	7390	3.80	2.29	0.31	8058	2.16	1.31	0.31
6306	4.36	2.19	0.21	7394M	2.83	1.28	0.21	8072	0.67	0.42	0.35
6319	4.09	2.06	0.21	7395M	3.14	1.41	0.21	8102	1.25	0.78	0.35
6325	4.53	2.28	0.21	7398M	5.43	2.32	0.21	8103	1.74	1.01	0.28
6400	5.09	2.93	0.28	7402	0.10	0.06	0.31	8105	-	1.05	0.35
6503	1.35	0.84	0.35	7403	3.96	2.12	0.25	8106	3.17	1.69	0.25
6504	2.00	1.25	0.35	7405N	1.72	0.92	0.25	8107	2.59	1.38	0.25
6702M*	2.99	1.59	0.25	7420	8.49	3.81	0.21	8111	1.72	1.04	0.31
6703M*	5.74	2.90	0.25	7421	0.55	0.28	0.21	8116	2.26	1.37	0.31
6704M*	3.32	1.77	0.25	7422	1.58	0.72	0.21	8203	5.01	3.02	0.31
6801F	2.39	1.07	0.23	7425	2.21	0.99	0.21	8204	3.33	1.78	0.25
6811	5.08	2.70	0.25	7431N	1.02	0.46	0.21	8209	2.41	1.46	0.31
6824F	8.86	3.80	0.20	7445N	0.57	-	-	8215	2.69	1.44	0.25
6826F	3.58	1.58	0.23	7453N	0.34	-	-	8227	3.75	1.71	0.21
6834	2.23	1.28	0.28	7502	2.09	1.11	0.25	8232	3.93	2.10	0.25
6836	3.08	1.64	0.25	7515	0.84	0.38	0.21	8233	2.27	1.20	0.25

\* 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, 2017

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8235	3.43	2.07	0.31	8855	0.09	0.05	0.31				
8236X	5.07	2.70	0.25	8856	0.19	0.11	0.31				
8263	4.56	2.64	0.28	8864X	1.02	0.62	0.31				
8264	3.50	1.87	0.25	8868	0.40	0.25	0.35				
8265	5.74	2.90	0.21	8869	0.91	0.57	0.35				
8279	6.22	3.17	0.21	8871	0.08	0.05	0.35				
8288	5.84	3.13	0.25	8901	0.16	0.09	0.28				
8291X	3.37	1.94	0.28	9012	0.79	0.45	0.28				
8292X	2.85	1.72	0.31	9014	2.25	1.36	0.31				
8293X	8.48	4.52	0.25	9015	2.32	1.40	0.31				
8304	4.09	2.18	0.25	9016	2.20	1.34	0.31				
8350	5.40	2.73	0.21	9019	1.51	0.81	0.25				
8380	2.06	1.18	0.28	9033	1.57	0.95	0.31				
8381	1.50	0.86	0.28	9040	2.77	1.74	0.35				
8385	1.80	0.96	0.25	9044	1.19	0.75	0.35				
8392	1.89	1.15	0.31	9052	1.59	1.00	0.35				
8393	1.43	0.86	0.31	9058	1.21	0.81	0.37				
8500	4.12	2.20	0.25	9060	0.93	0.59	0.35				
8601	0.33	0.19	0.28	9061	0.73	0.49	0.37				
8602	0.98	0.56	0.28	9062	1.04	0.70	0.37				
8603	0.06	0.03	0.31	9063	0.76	0.48	0.35				
8606	2.12	1.07	0.21	9077F	1.78	0.85	0.30				
8709F	4.05	1.57	0.19	9082	0.96	0.65	0.37				
8710	-	0.88	0.25	9083	1.04	0.70	0.37				
8719	2.33	1.06	0.21	9084	1.13	0.68	0.31				
8720	1.33	0.71	0.25	9089	1.12	0.71	0.35				
8721	0.23	0.12	0.25	9093	1.08	0.69	0.35				
8723	0.13	0.08	0.31	9101	2.39	1.51	0.35				
8725	2.05	1.09	0.25	9102	2.40	1.45	0.31				
8726F	2.25	1.00	0.23	9154	1.33	0.81	0.31				
8734M	0.39	0.21	0.25	9156	1.63	0.94	0.28				
8737M	0.35	0.19	0.25	9170	6.34	2.89	0.21				
8738M	0.68	0.33	0.25	9178	5.40	3.64	0.37				
8742	0.29	0.15	0.25	9179	9.00	5.66	0.35				
8745	3.79	2.19	0.28	9180	3.40	1.83	0.24				
8748	0.50	0.29	0.28	9182	1.59	0.97	0.31				
8755	0.31	0.17	0.25	9186	11.89	6.06	0.21				
8799	0.42	0.26	0.31	9220	4.07	2.34	0.28				
8800	1.01	0.67	0.37	9402	3.50	1.86	0.25				
8803	0.07	0.04	0.25	9403	6.35	3.19	0.21				
8805M	0.14	0.08	0.31	9410	2.38	1.44	0.31				
8810	0.10	0.06	0.31	9501	2.71	1.56	0.28				
8814M	0.12	0.08	0.31	9505	3.59	2.06	0.28				
8815M	0.23	0.13	0.31	9516	4.18	2.23	0.25				
8820	0.10	0.06	0.28	9519	3.21	1.71	0.25				
8824	2.50	1.57	0.35	9521	3.46	1.85	0.25				
8825	1.28	0.86	0.37	9522	1.42	0.86	0.31				
8826	2.16	1.30	0.31	9534	5.07	2.54	0.21				
8831	1.01	0.62	0.31	9554	10.10	5.10	0.21				
8832	0.30	0.18	0.31	9586	0.42	0.28	0.37				
8833	1.09	0.65	0.31	9600	1.63	1.02	0.35				
8835	2.15	1.30	0.31	9620	0.87	0.50	0.28				
8842X	1.62	0.98	0.31								
8848X	2.29	1.39	0.31								
8849X	2.18	1.32	0.31								

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

Effective April 1, 2017

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	0.29	S	1624D	0.02	S	3085D	0.06	S
0065D	0.07	S	1741D	0.37	S	4024D	0.02	S
0066D	0.07	S	1803D	0.54	S	6251D	0.03	S
0067D	0.07	S	3081D	0.06	S	6252D	0.03	S
1165XD	0.02	S	3082D	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 2.334 and elr x 2.217.
- 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, 2017

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	1.0%	0.8%	0.7%	0.5%	0.3%	0.2%	0.2%
\$200	1.9%	1.5%	1.2%	0.9%	0.6%	0.4%	0.4%
\$300	2.7%	2.1%	1.7%	1.2%	0.9%	0.6%	0.5%
\$400	3.3%	2.6%	2.1%	1.5%	1.1%	0.7%	0.7%
\$500	3.9%	3.1%	2.5%	1.8%	1.3%	0.9%	0.8%
\$1,000	6.2%	4.8%	4.1%	3.0%	2.2%	1.6%	1.4%
\$1,500	7.9%	6.2%	5.3%	4.0%	3.0%	2.2%	1.9%
\$2,000	9.2%	7.3%	6.2%	4.8%	3.6%	2.7%	2.3%
\$2,500	10.4%	8.2%	7.1%	5.5%	4.2%	3.2%	2.8%
\$5,000	14.9%	11.9%	10.5%	8.4%	6.7%	5.3%	4.5%

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

Employee operated vehicle.....	\$66,900
Leased or rented vehicle.....	\$44,600

**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"..... \$1,700

**Minimum Weekly Payroll** applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" ..... \$850

**Premium Determination for Partners and Sole Proprietors** in accordance with *Basic Manual* Rule 2-E-3 (Annual Payroll)..... \$44,600

**Terrorism** - (Advisory Loss Cost) ..... \$0.01

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with *Basic Manual* Rule 3-A-4..... 92%

(Multiply a Non-F classification loss cost by a factor of 1.92 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.82) and the adjustment for differences in loss-based expenses (1.054).)

**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 \$10,000. If more than two years, an average annual premium of at least \$5,000 is required. These amounts are applicable for ratings effective date April 1, 2016 and subsequent. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective April 1, 2017

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

*Experience Rating Program - ERA*

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,534	0.04	1,428,877	--	1,507,693	0.44
2,535	--	10,243	0.05	1,507,694	--	1,591,072	0.45
10,244	--	18,117	0.06	1,591,073	--	1,679,424	0.46
18,118	--	26,162	0.07	1,679,425	--	1,773,207	0.47
26,163	--	34,382	0.08	1,773,208	--	1,872,940	0.48
34,383	--	57,507	0.09	1,872,941	--	1,979,207	0.49
57,508	--	85,602	0.10	1,979,208	--	2,092,674	0.50
85,603	--	110,592	0.11	2,092,675	--	2,214,098	0.51
110,593	--	134,924	0.12	2,214,099	--	2,344,349	0.52
134,925	--	159,259	0.13	2,344,350	--	2,484,426	0.53
159,260	--	183,894	0.14	2,484,427	--	2,635,484	0.54
183,895	--	208,995	0.15	2,635,485	--	2,798,870	0.55
208,996	--	234,677	0.16	2,798,871	--	2,976,156	0.56
234,678	--	261,023	0.17	2,976,157	--	3,169,197	0.57
261,024	--	288,106	0.18	3,169,198	--	3,380,191	0.58
288,107	--	315,989	0.19	3,380,192	--	3,611,766	0.59
315,990	--	344,733	0.20	3,611,767	--	3,867,088	0.60
344,734	--	374,396	0.21	3,867,089	--	4,150,008	0.61
374,397	--	405,039	0.22	4,150,009	--	4,465,258	0.62
405,040	--	436,721	0.23	4,465,259	--	4,818,716	0.63
436,722	--	469,508	0.24	4,818,717	--	5,217,777	0.64
469,509	--	503,465	0.25	5,217,778	--	5,671,877	0.65
503,466	--	538,662	0.26	5,671,878	--	6,193,246	0.66
538,663	--	575,175	0.27	6,193,247	--	6,798,031	0.67
575,176	--	613,084	0.28	6,798,032	--	7,507,991	0.68
613,085	--	652,474	0.29	7,507,992	--	8,353,176	0.69
652,475	--	693,437	0.30	8,353,177	--	9,376,290	0.70
693,438	--	736,074	0.31	9,376,291	--	10,640,131	0.71
736,075	--	780,491	0.32	10,640,132	--	12,240,991	0.72
780,492	--	826,805	0.33	12,240,992	--	14,334,417	0.73
826,806	--	875,142	0.34	14,334,418	--	17,189,081	0.74
875,143	--	925,641	0.35	17,189,082	--	21,312,476	0.75
925,642	--	978,451	0.36	21,312,477	--	27,792,087	0.76
978,452	--	1,033,736	0.37	27,792,088	--	39,455,372	0.77
1,033,737	--	1,091,677	0.38	39,455,373	--	66,669,682	0.78
1,091,678	--	1,152,470	0.39	66,669,683	--	202,741,164	0.79
1,152,471	--	1,216,334	0.40	202,741,165	AND OVER	0.80	
1,216,335	--	1,283,508	0.41				
1,283,509	--	1,354,257	0.42				
1,354,258	--	1,428,876	0.43				

(a) G	12.10
(b) State Per Claim Accident Limitation	\$303,000
(c) State Multiple Claim Accident Limitation	\$606,000
(d) USL&HW Per Claim Accident Limitation	\$597,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,195,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$16,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.81
<i>(Multiply a Non-F classification ELR by the USL&amp;HW Act - Expected Loss Factor of 1.81.)</i>	

Effective April 1, 2017  
**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 -- 65,083	30,250	2,088,472 -- 2,148,937	242,000	4,205,359 -- 4,265,849	453,750
65,084 -- 112,015	36,300	2,148,938 -- 2,209,405	248,050	4,265,850 -- 4,326,341	459,800
112,016 -- 165,940	42,350	2,209,406 -- 2,269,874	254,100	4,326,342 -- 4,386,832	465,850
165,941 -- 222,827	48,400	2,269,875 -- 2,330,345	260,150	4,386,833 -- 4,447,325	471,900
222,828 -- 281,098	54,450	2,330,346 -- 2,390,817	266,200	4,447,326 -- 4,507,817	477,950
281,099 -- 340,100	60,500	2,390,818 -- 2,451,291	272,250	4,507,818 -- 4,568,309	484,000
340,101 -- 399,529	66,550	2,451,292 -- 2,511,766	278,300	4,568,310 -- 4,628,802	490,050
399,530 -- 459,228	72,600	2,511,767 -- 2,572,242	284,350	4,628,803 -- 4,689,295	496,100
459,229 -- 519,106	78,650	2,572,243 -- 2,632,720	290,400	4,689,296 -- 4,749,788	502,150
519,107 -- 579,110	84,700	2,632,721 -- 2,693,198	296,450	4,749,789 -- 4,810,281	508,200
579,111 -- 639,205	90,750	2,693,199 -- 2,753,677	302,500	4,810,282 -- 4,870,775	514,250
639,206 -- 699,369	96,800	2,753,678 -- 2,814,157	308,550	4,870,776 -- 4,931,268	520,300
699,370 -- 759,585	102,850	2,814,158 -- 2,874,638	314,600	4,931,269 -- 4,991,762	526,350
759,586 -- 819,843	108,900	2,874,639 -- 2,935,120	320,650	4,991,763 -- 5,052,256	532,400
819,844 -- 880,133	114,950	2,935,121 -- 2,995,602	326,700	5,052,257 -- 5,112,750	538,450
880,134 -- 940,450	121,000	2,995,603 -- 3,056,086	332,750	5,112,751 -- 5,173,244	544,500
940,451 -- 1,000,788	127,050	3,056,087 -- 3,116,569	338,800	5,173,245 -- 5,233,738	550,550
1,000,789 -- 1,061,145	133,100	3,116,570 -- 3,177,054	344,850	5,233,739 -- 5,294,233	556,600
1,061,146 -- 1,121,517	139,150	3,177,055 -- 3,237,539	350,900	5,294,234 -- 5,354,727	562,650
1,121,518 -- 1,181,902	145,200	3,237,540 -- 3,298,024	356,950	5,354,728 -- 5,415,222	568,700
1,181,903 -- 1,242,298	151,250	3,298,025 -- 3,358,510	363,000	5,415,223 -- 5,475,717	574,750
1,242,299 -- 1,302,704	157,300	3,358,511 -- 3,418,997	369,050	5,475,718 -- 5,536,212	580,800
1,302,705 -- 1,363,118	163,350	3,418,998 -- 3,479,484	375,100	5,536,213 -- 5,596,707	586,850
1,363,119 -- 1,423,539	169,400	3,479,485 -- 3,539,972	381,150	5,596,708 -- 5,657,202	592,900
1,423,540 -- 1,483,966	175,450	3,539,973 -- 3,600,459	387,200	5,657,203 -- 5,717,697	598,950
1,483,967 -- 1,544,399	181,500	3,600,460 -- 3,660,948	393,250	5,717,698 -- 5,777,750	605,000
1,544,400 -- 1,604,838	187,550	3,660,949 -- 3,721,436	399,300		
1,604,839 -- 1,665,280	193,600	3,721,437 -- 3,781,925	405,350		
1,665,281 -- 1,725,727	199,650	3,781,926 -- 3,842,415	411,400		
1,725,728 -- 1,786,177	205,700	3,842,416 -- 3,902,905	417,450		
1,786,178 -- 1,846,631	211,750	3,902,906 -- 3,963,395	423,500		
1,846,632 -- 1,907,087	217,800	3,963,396 -- 4,023,885	429,550		
1,907,088 -- 1,967,546	223,850	4,023,886 -- 4,084,376	435,600		
1,967,547 -- 2,028,008	229,900	4,084,377 -- 4,144,866	441,650		
2,028,009 -- 2,088,471	235,950	4,144,867 -- 4,205,358	447,700		

For Expected Losses greater than \$5,777,750, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(12.10) / (\text{Expected Losses} + (700)(12.10))$$

G = 12.10

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

**NORTH CAROLINA  
RR 1  
Exhibit III**

*Effective April 1, 2017*

1. **Hazard Group Differentials**

A	B	C	D	E	F	G
1.26	0.99	0.90	0.75	0.62	0.53	0.43

2. **2013 Table of Expected Loss Ranges**

Effective January 1, 2013

3.

**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	0.672	0.706	0.721	0.744	0.764	0.780	0.791
\$15,000	0.628	0.667	0.685	0.711	0.735	0.755	0.769
\$20,000	0.591	0.634	0.654	0.683	0.710	0.732	0.750
\$25,000	0.559	0.606	0.626	0.658	0.688	0.712	0.732
\$30,000	0.532	0.580	0.602	0.636	0.667	0.693	0.716
\$35,000	0.507	0.558	0.580	0.615	0.649	0.676	0.701
\$40,000	0.486	0.537	0.561	0.596	0.632	0.660	0.687
\$50,000	0.448	0.501	0.526	0.563	0.601	0.631	0.662
\$75,000	0.379	0.433	0.460	0.498	0.540	0.572	0.610
\$100,000	0.331	0.385	0.412	0.450	0.494	0.527	0.569
\$125,000	0.296	0.348	0.376	0.413	0.457	0.491	0.536
\$150,000	0.268	0.319	0.347	0.383	0.427	0.461	0.508
\$175,000	0.246	0.296	0.323	0.358	0.402	0.435	0.484
\$200,000	0.227	0.276	0.303	0.337	0.381	0.413	0.463
\$225,000	0.212	0.259	0.286	0.319	0.363	0.394	0.445
\$250,000	0.199	0.245	0.271	0.303	0.346	0.377	0.429
\$275,000	0.187	0.232	0.258	0.289	0.332	0.362	0.414
\$300,000	0.177	0.221	0.246	0.277	0.319	0.349	0.401
\$325,000	0.168	0.211	0.236	0.266	0.308	0.336	0.389
\$350,000	0.160	0.202	0.227	0.256	0.297	0.325	0.378
\$375,000	0.152	0.193	0.218	0.247	0.288	0.315	0.368
\$400,000	0.146	0.186	0.211	0.238	0.279	0.306	0.359
\$425,000	0.140	0.179	0.204	0.230	0.271	0.297	0.350
\$450,000	0.134	0.173	0.197	0.223	0.263	0.289	0.342
\$475,000	0.129	0.167	0.191	0.217	0.256	0.282	0.335
\$500,000	0.124	0.162	0.185	0.211	0.250	0.275	0.328
\$600,000	0.108	0.144	0.166	0.190	0.227	0.251	0.303
\$700,000	0.096	0.130	0.151	0.173	0.210	0.232	0.284
\$800,000	0.087	0.118	0.139	0.160	0.195	0.216	0.268
\$900,000	0.079	0.109	0.129	0.149	0.183	0.203	0.254
\$1,000,000	0.072	0.100	0.120	0.139	0.172	0.191	0.242
\$2,000,000	0.038	0.058	0.072	0.086	0.112	0.127	0.170
\$3,000,000	0.025	0.040	0.051	0.062	0.083	0.096	0.134
\$4,000,000	0.018	0.030	0.039	0.048	0.066	0.077	0.110
\$5,000,000	0.014	0.024	0.032	0.039	0.054	0.064	0.093
\$6,000,000	0.011	0.019	0.026	0.032	0.046	0.054	0.080
\$7,000,000	0.009	0.016	0.022	0.027	0.039	0.047	0.070
\$8,000,000	0.008	0.014	0.019	0.023	0.034	0.041	0.062
\$9,000,000	0.006	0.012	0.016	0.020	0.030	0.036	0.055
\$10,000,000	0.006	0.010	0.014	0.018	0.026	0.032	0.049

Effective April 1, 2017

**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	0.749	0.785	0.800	0.825	0.846	0.863	0.873
\$15,000	0.703	0.744	0.763	0.791	0.816	0.837	0.851
\$20,000	0.664	0.710	0.730	0.762	0.790	0.813	0.831
\$25,000	0.631	0.680	0.701	0.735	0.766	0.792	0.813
\$30,000	0.601	0.653	0.676	0.711	0.745	0.772	0.796
\$35,000	0.575	0.628	0.652	0.689	0.725	0.754	0.780
\$40,000	0.552	0.606	0.631	0.669	0.707	0.737	0.765
\$50,000	0.511	0.568	0.594	0.634	0.674	0.706	0.738
\$75,000	0.437	0.495	0.523	0.564	0.609	0.644	0.682
\$100,000	0.385	0.443	0.471	0.513	0.559	0.595	0.638
\$125,000	0.346	0.403	0.432	0.472	0.519	0.556	0.602
\$150,000	0.316	0.371	0.400	0.440	0.487	0.523	0.572
\$175,000	0.291	0.345	0.374	0.412	0.460	0.495	0.546
\$200,000	0.270	0.323	0.352	0.389	0.437	0.472	0.524
\$225,000	0.253	0.305	0.333	0.369	0.416	0.451	0.504
\$250,000	0.238	0.289	0.317	0.352	0.399	0.432	0.486
\$275,000	0.225	0.274	0.302	0.337	0.383	0.416	0.470
\$300,000	0.214	0.262	0.290	0.323	0.369	0.401	0.456
\$325,000	0.203	0.251	0.278	0.311	0.356	0.388	0.443
\$350,000	0.194	0.240	0.268	0.300	0.344	0.375	0.431
\$375,000	0.186	0.231	0.258	0.289	0.334	0.364	0.420
\$400,000	0.178	0.223	0.249	0.280	0.324	0.354	0.410
\$425,000	0.171	0.215	0.241	0.271	0.315	0.344	0.400
\$450,000	0.165	0.208	0.234	0.263	0.307	0.335	0.391
\$475,000	0.159	0.201	0.227	0.256	0.299	0.327	0.383
\$500,000	0.153	0.195	0.221	0.249	0.291	0.319	0.375
\$600,000	0.135	0.174	0.199	0.225	0.266	0.293	0.348
\$700,000	0.120	0.158	0.181	0.206	0.246	0.271	0.327
\$800,000	0.108	0.144	0.167	0.191	0.229	0.253	0.308
\$900,000	0.099	0.133	0.155	0.178	0.215	0.238	0.293
\$1,000,000	0.091	0.123	0.145	0.167	0.203	0.225	0.279
\$2,000,000	0.049	0.072	0.088	0.104	0.133	0.150	0.198
\$3,000,000	0.032	0.050	0.063	0.075	0.099	0.114	0.156
\$4,000,000	0.024	0.038	0.048	0.058	0.078	0.091	0.128
\$5,000,000	0.018	0.030	0.039	0.047	0.065	0.076	0.109
\$6,000,000	0.014	0.024	0.032	0.039	0.054	0.064	0.094
\$7,000,000	0.012	0.020	0.027	0.033	0.047	0.055	0.082
\$8,000,000	0.010	0.017	0.023	0.028	0.040	0.048	0.072
\$9,000,000	0.008	0.015	0.020	0.025	0.035	0.043	0.064
\$10,000,000	0.007	0.013	0.017	0.022	0.031	0.038	0.058

4.

**Retrospective Pure Premium Development Factors**

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.08	0.05	0.03	0.33	0.22	0.14	0.00

**NORTH CAROLINA**

**APPENDIX A-I**

**Determination of Policy Year On-level Factors**

**Section A - Factor Adjusting 2014 Policy Year Assigned Risk Premium to Present Assigned Risk Level**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	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)
Date									
NR 04/01/13	Base	1.000	0.323	0.323	0.986	0.921	0.669	0.885	0.537
NR 04/01/14	1.042	1.042	0.677	0.705					
NR 04/01/15	0.955	0.995							
NR 04/01/16	1.019	1.014							
				<u>1.028</u>					

**Section B - Factor Adjusting 2014 Policy Year Voluntary Premium to Present Voluntary Level**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	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)
Date								
NR 04/01/13	Base	1.000	0.323	0.323	0.868	1.000	1.000	0.868
NR 04/01/14	1.003	1.003	0.677	0.679				
NR 04/01/15	0.966	0.969						
NR 04/01/16	0.898	0.870						
				<u>1.002</u>				

**Section C - Factor Adjusting 2014 Policy Year Assigned Risk Premium and Voluntary Premium to Present Statewide Level**

(1) Assigned Risk Market Share PY 2014	0.073
(2) Voluntary Market Share PY 2014	0.927
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. A)	0.537
(4) Voluntary Standard Premium Adjustment Factor (See Sec. B)	0.868
(5) Premium Adjustment Factor = [(1)x(3)]/1.751+(2)x(4) #	0.827

NR New and renewal business.

@ Eliminates premium derived from expense constants.

\* Eliminates premium derived from minimum premiums.

# Current premium index (assigned risk-to-voluntary) = 1.751

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section D - Factor Adjusting 2014 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)
01/01/14	Base	1.000	0.248	0.248	1.002
08/07/14	1.000	1.000	0.345	0.345	
01/01/15	1.003	1.003	0.187	0.188	
04/01/15	1.000	1.003	0.132	0.132	
07/01/15	1.000	1.003	0.088	0.088	
				<u>1.001</u>	

Section E - Factor Adjusting 2014 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)
01/01/14	Base	1.000	0.248	0.248	0.977
08/07/14	0.992	0.992	0.345	0.342	
01/01/15	1.000	0.992	0.187	0.186	
04/01/15	0.941	0.933	0.132	0.123	
07/01/15	1.030	0.961	0.088	0.085	
				<u>0.984</u>	

**NORTH CAROLINA**

**APPENDIX A-I**

**Determination of Policy Year On-level Factors**

**Section F - Factor Adjusting 2013 Policy Year Assigned Risk Premium to Present Assigned Risk Level**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	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)
Date									
NR 01/01/13	Base	1.000	0.323	0.323	1.030	0.919	0.669	0.885	0.561
NR 04/01/13	1.048	1.048	0.677	0.709					
NR 04/01/14	1.042	1.092							
NR 04/01/15	0.955	1.043							
NR 04/01/16	1.019	1.063							
				<u>1.032</u>					

**Section G - Factor Adjusting 2013 Policy Year Voluntary Premium to Present Voluntary Level**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	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)
Date								
NR 01/01/13	Base	1.000	0.323	0.323	0.869	1.000	1.000	0.869
NR 04/01/13	0.995	0.995	0.677	0.674				
NR 04/01/14	1.003	0.998						
NR 04/01/15	0.966	0.964						
NR 04/01/16	0.898	0.866						
				<u>0.997</u>				

**Section H - Factor Adjusting 2013 Policy Year Assigned Risk Premium and Voluntary Premium to Present Statewide Level**

(1) Assigned Risk Market Share PY 2013	0.070
(2) Voluntary Market Share PY 2013	0.930
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. F)	0.561
(4) Voluntary Standard Premium Adjustment Factor (See Sec. G)	0.869
(5) Premium Adjustment Factor = [(1)x(3)]/1.751+(2)x(4) #	0.830

NR New and renewal business.

@ Eliminates premium derived from expense constants.

\* Eliminates premium derived from minimum premiums.

# Current premium index (assigned risk-to-voluntary) = 1.751

**NORTH CAROLINA**

**APPENDIX A-I**

**Determination of Policy Year On-level Factors**

**Section I - Factor Adjusting 2013 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)
01/01/13	Base	1.000	0.016	0.016	1.006
02/01/13	1.000	1.000	0.047	0.047	
04/01/13	1.000	1.000	0.530	0.530	
01/01/14	1.004	1.004	0.352	0.353	
08/07/14	1.000	1.004	0.055	0.055	
01/01/15	1.003	1.007			
04/01/15	1.000	1.007			
07/01/15	1.000	1.007			
				1.001	

**Section J - Factor Adjusting 2013 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)
01/01/13	Base	1.000	0.016	0.016	0.959
02/01/13	0.992	0.992	0.047	0.047	
04/01/13	0.976	0.968	0.530	0.513	
01/01/14	1.000	0.968	0.352	0.341	
08/07/14	0.992	0.960	0.055	0.053	
01/01/15	1.000	0.960			
04/01/15	0.941	0.903			
07/01/15	1.030	0.930			
				0.970	

## NORTH CAROLINA

### APPENDIX A-II

#### Determination of Premium and Losses Developed to an Ultimate Report

##### Section A - Premium and Loss Summary Valued as of 12/31/2015

###### Policy Year 2014

(1) Standard Earned Premium	\$1,078,919,519
(2) Factor to Develop Premium to Ultimate	1.009
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$1,088,629,795
(4) Limited Indemnity Paid Losses	\$100,018,505
(5) Limited Indemnity Paid Development Factor to Ultimate	3.639
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$363,967,340
(7) Limited Indemnity Paid+Case Losses	\$198,192,149
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.774
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$351,592,872
(10) Policy Year 2014 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$357,780,106
(11) Limited Medical Paid Losses	\$160,634,709
(12) Limited Medical Paid Development Factor to Ultimate	2.030
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$326,088,459
(14) Limited Medical Paid+Case Losses	\$275,493,378
(15) Limited Medical Paid+Case Development Factor to Ultimate	1.268
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$349,325,603
(17) Policy Year 2014 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$337,707,031

###### Policy Year 2013

(1) Standard Earned Premium	\$1,035,809,744
(2) Factor to Develop Premium to Ultimate	1.000
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$1,035,809,744
(4) Limited Indemnity Paid Losses	\$198,073,550
(5) Limited Indemnity Paid Development Factor to Ultimate	1.839
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$364,257,258
(7) Limited Indemnity Paid+Case Losses	\$264,539,150
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.318
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$348,662,600
(10) Policy Year 2013 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$356,459,929
(11) Limited Medical Paid Losses	\$214,773,310
(12) Limited Medical Paid Development Factor to Ultimate	1.546
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$332,039,537
(14) Limited Medical Paid+Case Losses	\$272,072,304
(15) Limited Medical Paid+Case Development Factor to Ultimate	1.212
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$329,751,632
(17) Policy Year 2013 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$330,895,585

**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>
2011	1.007	2010	0.999	2009	1.000	2008	1.000
2012	1.010	2011	1.000	2010	1.000	2009	1.000
2013	1.011	2012	1.000	2011	1.000	2010	1.000
Average	1.009	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>
1.009	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 Year	<u>1st/2nd</u>	Policy Year	<u>2nd/3rd</u>	Policy Year	<u>3rd/4th</u>	Policy Year	<u>4th/5th</u>
2012	1.993	2011	1.290	2010	1.130	2009	1.073
2013	1.964	2012	1.293	2011	1.116	2010	1.061
Average	1.979	Average	1.292	Average	1.123	Average	1.067
Policy Year	<u>5th/6th</u>	Policy Year	<u>6th/7th</u>	Policy Year	<u>7th/8th</u>	Policy Year	<u>8th/9th</u>
2008	1.045	2007	1.022	2006	1.019	2005	1.014
2009	1.037	2008	1.024	2007	1.017	2006	1.014
Average	1.041	Average	1.023	Average	1.018	Average	1.014
Policy Year	<u>9th/10th</u>	Policy Year	<u>10th/11th</u>	Policy Year	<u>11th/12th</u>	Policy Year	<u>12th/13th</u>
2004	1.008	2003	1.009	2002	1.005	2001	1.004
2005	1.008	2004	1.006	2003	1.008	2002	1.004
Average	1.008	Average	1.008	Average	1.007	Average	1.004
Policy Year	<u>13th/14th</u>	Policy Year	<u>14th/15th</u>	Policy Year	<u>15th/16th</u>	Policy Year	<u>16th/17th</u>
2000	1.004	1999	1.008	1998	1.004	1997	1.005
2001	1.005	2000	1.002	1999	1.004	1998	1.004
Average	1.005	Average	1.005	Average	1.004	Average	1.005
Policy Year	<u>17th/18th</u>	Policy Year	<u>18th/19th</u>				
1996	1.002	1995	1.001				
1997	1.002	1996	1.002				
Average	1.002	Average	1.002				

**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>
2012	1.307	2011	1.103	2010	1.065	2009	1.040
2013	1.318	2012	1.091	2011	1.049	2010	1.033
Average	1.313	Average	1.097	Average	1.057	Average	1.037
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>
2008	1.034	2007	1.017	2006	1.016	2005	1.015
2009	1.027	2008	1.019	2007	1.016	2006	1.010
Average	1.031	Average	1.018	Average	1.016	Average	1.013
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>
2004	1.012	2003	1.010	2002	1.016	2001	1.011
2005	1.011	2004	1.014	2003	1.009	2002	1.008
Average	1.012	Average	1.012	Average	1.013	Average	1.010
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>
2000	1.009	1999	1.014	1998	1.004	1997	1.006
2001	1.006	2000	1.008	1999	1.006	1998	1.005
Average	1.008	Average	1.011	Average	1.005	Average	1.006
Policy <u>Year</u>	<u>17th/18th</u>	Policy <u>Year</u>	<u>18th/19th</u>				
1996	1.006	1995	1.001				
1997	1.009	1996	1.011				
Average	1.008	Average	1.006				

**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>
2009	1.377	2008	1.146	2007	1.068	2006	1.038
2010	1.369	2009	1.140	2008	1.070	2007	1.025
2011	1.323	2010	1.130	2009	1.058	2008	1.016
2012	1.334	2011	1.100	2010	1.047	2009	1.024
2013	1.327	2012	1.093	2011	1.042	2010	1.034
Average	1.346	Average	1.122	Average	1.057	Average	1.027

<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>
2005	1.030	2004	1.014	2003	1.010	2002	1.008
2006	1.021	2005	1.008	2004	1.008	2003	1.004
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
Average	1.021	Average	1.011	Average	1.008	Average	1.005

<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>
2001	1.002	2000	1.005	1999	1.007	1998	1.004
2002	1.002	2001	1.002	2000	1.000	1999	1.003
2003	1.002	2002	1.005	2001	1.003	2000	1.004
2004	1.005	2003	1.004	2002	1.002	2001	1.003
2005	1.002	2004	1.006	2003	1.006	2002	1.001
Average	1.003	Average	1.004	Average	1.004	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>
1997	1.000	1996	0.999	1995	1.001	1994	1.000
1998	1.000	1997	1.002	1996	1.001	1995	1.002
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	1.004	2000	1.001	1999	1.000	1998	1.001
Average	1.001	Average	1.001	Average	1.002	Average	1.001

<u>Policy Year</u>	<u>17th/18th</u>	<u>Policy Year</u>	<u>18th/19th</u>
1993	1.000	1992	1.000
1994	1.001	1993	0.999
1995	1.000	1994	1.001
1996	1.000	1995	1.001
1997	1.001	1996	1.001
Average	1.000	Average	1.000

**NORTH CAROLINA**

**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>
2009	1.088	2008	0.997	2007	1.057	2006	1.017
2010	1.064	2009	1.033	2008	1.026	2007	1.020
2011	1.028	2010	1.049	2009	1.029	2008	1.003
2012	1.025	2011	1.040	2010	1.024	2009	1.025
2013	1.024	2012	0.999	2011	1.008	2010	1.017
Average	1.046	Average	1.024	Average	1.029	Average	1.016

<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>
2005	1.031	2004	1.019	2003	1.007	2002	1.020
2006	1.002	2005	1.017	2004	1.013	2003	1.004
2007	1.002	2006	1.007	2005	1.006	2004	0.996
2008	1.017	2007	1.011	2006	1.003	2005	1.005
2009	1.007	2008	1.006	2007	0.999	2006	0.999
Average	1.012	Average	1.012	Average	1.006	Average	1.005

<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>
2001	1.012	2000	1.011	1999	1.003	1998	0.991
2002	0.995	2001	1.007	2000	1.003	1999	1.007
2003	1.008	2002	1.017	2001	1.005	2000	1.003
2004	1.012	2003	1.005	2002	1.017	2001	1.001
2005	1.004	2004	1.009	2003	1.007	2002	1.000
Average	1.006	Average	1.010	Average	1.007	Average	1.000

<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>
1997	1.004	1996	1.002	1995	1.014	1994	0.999
1998	1.006	1997	1.012	1996	1.002	1995	0.997
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	1.004	2000	1.001	1999	0.997	1998	1.011
Average	1.009	Average	0.999	Average	1.005	Average	1.004

<u>Policy Year</u>	<u>17th/18th</u>	<u>Policy Year</u>	<u>18th/19th</u>
1993	0.999	1992	0.996
1994	0.994	1993	1.001
1995	1.000	1994	1.003
1996	1.004	1995	1.000
1997	1.002	1996	1.003
Average	1.000	Average	1.001

**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)	(2)	(3)	(4)	(5)	(6)	(7)
Policy Year	<u>Losses for Policy Year</u>		<u>Losses for All Prior Policy Years</u>		Factor to Adjust Losses for Prior Policy Years	Indicated 19th-to-Ult Development for Policy Year
	19th Report	20th Report	Previous	Current		
1986	126,206,359	126,764,951	914,969,007	915,909,265	0.602	1.017
1987	170,187,466	171,081,839	1,040,486,889	1,041,198,884	0.482	1.014
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	120,081,323	120,059,673	2,628,868,511	2,631,877,627	1.514	1.016
Selected Indemnity 19th-to-Ultimate Loss Development Factor						1.019

**Medical Paid+Case Data for Matching Companies**

(8)	(9)	(10)	(11)	(12)	(13)	(14)
Policy Year	<u>Losses for Policy Year</u>		<u>Losses for All Prior Policy Years</u>		Factor to Adjust Losses for Prior Policy Years	Indicated 19th-to-Ult Development for Policy Year
	19th Report	20th Report	Previous	Current		
1986	104,223,386	104,602,595	657,976,001	662,477,336	0.549	1.082
1987	136,495,513	138,063,444	765,487,778	770,050,686	0.460	1.084
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	168,422,548	167,895,345	1,722,248,236	1,732,749,265	0.774	1.077
1993	135,594,576	135,320,632	1,900,643,327	1,909,438,151	1.045	1.060
1994	98,591,984	98,817,836	2,038,538,192	2,043,020,771	1.512	1.032
1995	106,606,167	106,474,337	2,134,146,022	2,137,075,372	1.422	1.018
Selected Medical 19th-to-Ultimate Loss Development Factor						1.056

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

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

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.

## NORTH CAROLINA

### 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

Policy Year	Indemnity Paid-to- Paid + Case Ratio <u>19th Report</u>	Medical Paid-to- Paid + Case Ratio <u>19th Report</u>
1992	0.987	0.967
1993	0.991	0.972
1994	0.992	0.978
1995	0.989	0.960
1996	0.988	0.965
Average	0.989	0.968

	<u>Indemnity</u>	<u>Medical</u>
(1) Paid+Case 19th-to-Ultimate Loss Development Factor (Section D)	1.019	1.056
(2) Factor to Adjust 19th-to-Ultimate Development Factor to a Limited Basis	0.919	0.919
(3) Limited Paid+Case 19th-to-Ultimate Loss Development Factor = [(1)-1]x(2)+1	1.017	1.051
(4) Limited Paid-to-Paid+Case Ratio (Section E)	0.989	0.968
(5) Limited Paid 19th-to-Ultimate Loss Development Factor = (3) / (4)	1.028	1.086

##### Section F1 - Summary of Limited Paid Loss Development Factors

Indemnity Paid Loss Development			Medical Paid Loss Development		
Report	(1) <u>to Next Report</u>	(2) <u>to Ultimate</u>	Report	(3) <u>to Next Report</u>	(4) <u>to Ultimate</u>
1st	1.979	3.639	1st	1.313	2.030
2nd	1.292	1.839	2nd	1.097	1.546
3rd	1.123	1.423	3rd	1.057	1.409
4th	1.067	1.267	4th	1.037	1.333
5th	1.041	1.187	5th	1.031	1.285
6th	1.023	1.140	6th	1.018	1.246
7th	1.018	1.114	7th	1.016	1.224
8th	1.014	1.094	8th	1.013	1.205
9th	1.008	1.079	9th	1.012	1.190
10th	1.008	1.070	10th	1.012	1.176
11th	1.007	1.062	11th	1.013	1.162
12th	1.004	1.055	12th	1.010	1.147
13th	1.005	1.051	13th	1.008	1.136
14th	1.005	1.046	14th	1.011	1.127
15th	1.004	1.041	15th	1.005	1.115
16th	1.005	1.037	16th	1.006	1.109
17th	1.002	1.032	17th	1.008	1.102
18th	1.002	1.030	18th	1.006	1.093
19th		1.028	19th		1.086

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

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

**NORTH CAROLINA**

**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

Medical Paid+Case Loss Development

<u>Report</u>	(1) <u>to Next Report</u>	(2) <u>to Ultimate</u>	<u>Report</u>	(3) <u>to Next Report</u>	(4) <u>to Ultimate</u>
1st	1.346	1.774	1st	1.046	1.268
2nd	1.122	1.318	2nd	1.024	1.212
3rd	1.057	1.175	3rd	1.029	1.184
4th	1.027	1.112	4th	1.016	1.151
5th	1.021	1.083	5th	1.012	1.133
6th	1.011	1.061	6th	1.012	1.120
7th	1.008	1.049	7th	1.006	1.107
8th	1.005	1.041	8th	1.005	1.100
9th	1.003	1.036	9th	1.006	1.095
10th	1.004	1.033	10th	1.010	1.088
11th	1.004	1.029	11th	1.007	1.077
12th	1.003	1.025	12th	1.000	1.070
13th	1.001	1.022	13th	1.009	1.070
14th	1.001	1.021	14th	0.999	1.060
15th	1.002	1.020	15th	1.005	1.061
16th	1.001	1.018	16th	1.004	1.056
17th	1.000	1.017	17th	1.000	1.052
18th	1.000	1.017	18th	1.001	1.052
19th		1.017	19th		1.051

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

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

## NORTH CAROLINA

### APPENDIX A-II

#### 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*	15,995,390
(2) Statewide Excess Ratio for (1)	0.009
(3) Market Share for Carriers Missing from Large Loss and Catastrophe Call	0.000
(4) Factor to Adjust Limited Losses to an Unlimited Basis = $1.0 / \{1.0 - [(2) \times (1.0 - (3))]\}$	1.009

##### Section H - Policy Year Large Loss Limits

<u>Experience Year</u>	<u>Policy Year Detrended Limit</u>
2014	13,945,795
2013	13,530,993
2012	13,240,589
2011	12,944,604
2010	12,618,714
2009	12,220,431
2008	12,041,451
2007	11,906,286
2006	11,566,789
2005	11,127,282
2004	10,733,018
2003	10,355,034
2002	10,040,060
2001	9,830,758
2000	9,590,702
1999	9,182,095
1998	8,737,126
1997	8,295,664
1996	7,861,256

\* March 25, 2018 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^
2007	12.8	41,466	0.530	35,184	0.449
2008	12.4	41,256	0.512	34,059	0.424
2009	12.7	39,426	0.503	33,501	0.427
2010	13.0	37,975	0.494	33,880	0.441
2011	13.1	35,673	0.468	33,782	0.443
2012	12.3	34,973	0.431	33,884	0.418
2013	12.0	34,748	0.417	30,763	0.369
2014	11.9	33,436	0.398	30,774	0.367

\* Figures have been adjusted to the current wage level.

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

	<u>Indemnity</u>	<u>Medical</u>
(1) Current Approved Annual Loss Ratio Trend Factor	0.990	1.000
(2) Range of Indicated Annual Trend Factors Based on Frequency and Severity Analysis		
Lower estimate:	0.951	0.951
Upper estimate:	0.982	0.996
(3) Selected Annual Loss Ratio Trend Factor	<b>0.975</b>	<b>0.990</b>
(4) Length of Trend Period from Midpoint of Policy Year to Midpoint of Effective Period:		
	<u>Years</u>	
Policy Year 2014	3.324	
Policy Year 2013	4.324	
(5) Trend Factor Applied to Experience Year = (3) ^ (4)		
	<u>Indemnity</u>	<u>Medical</u>
Policy Year 2013	0.919	0.967
Policy Year 2012	0.896	0.957

**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>
2007	0.534	0.450	0.525	0.448	12.8	41,811	35,262	41,121	35,106
2008	0.516	0.431	0.508	0.416	12.4	41,577	34,649	40,935	33,469
2009	0.508	0.428	0.497	0.426	12.7	39,832	33,555	39,021	33,448
2010	0.496	0.442	0.491	0.439	13.0	38,167	34,012	37,782	33,748
2011	0.479	0.443	0.457	0.443	13.1	36,535	33,806	34,812	33,758
2012	0.441	0.417	0.420	0.418	12.3	35,853	33,826	34,094	33,942
2013	0.426	0.370	0.408	0.368	12.0	35,508	30,869	33,988	30,657
2014	0.405	0.354	0.391	0.379	11.9	34,013	29,715	32,858	31,833

**NORTH CAROLINA**  
**APPENDIX A-III**  
**Loss Ratio Trend Supporting Information**  
**Financial Data is Valued as of December 31, 2015**

**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)
2007	1,181,492,810	xxx	1,181,492,810	0.735	868,397,215
2008	1,118,751,669	xxx	1,118,751,669	0.722	807,738,705
2009	1,005,843,637	xxx	1,005,843,637	0.746	750,359,353
2010	953,695,117	xxx	953,695,117	0.811	773,446,740
2011	962,966,011	1.000	962,966,011	0.837	806,002,551
2012	994,047,967	1.000	994,047,967	0.828	823,071,717
2013	1,035,809,744	1.000	1,035,809,744	0.830	859,722,088
2014	1,078,919,519	1.009	1,088,629,795	0.827	900,296,840

**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)]
2007	420,260,844	1.094	459,765,363	1.009	463,903,251	0.534
2008	372,521,903	1.114	414,989,400	1.005	417,064,347	0.516
2009	334,583,131	1.140	381,424,769	0.999	381,043,344	0.508
2010	324,140,783	1.187	384,755,109	0.997	383,600,844	0.496
2011	301,871,541	1.267	382,471,242	1.010	386,295,954	0.479
2012	252,783,679	1.423	359,711,175	1.010	363,308,287	0.441
2013	198,073,550	1.839	364,257,258	1.006	366,442,802	0.426
2014	100,018,505	3.639	363,967,340	1.002	364,695,275	0.405

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)]
2007	346,846,940	1.205	417,950,563	0.936	391,201,727	0.450
2008	303,559,447	1.224	371,556,763	0.936	347,777,130	0.431
2009	275,245,280	1.246	342,955,619	0.936	321,006,459	0.428
2010	284,093,696	1.285	365,060,399	0.937	342,061,594	0.442
2011	284,593,863	1.333	379,363,619	0.942	357,360,529	0.443
2012	257,565,252	1.409	362,909,440	0.945	342,949,421	0.417
2013	214,773,310	1.546	332,039,537	0.959	318,425,916	0.370
2014	160,634,709	2.030	326,088,459	0.977	318,588,424	0.354

**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)]
2007	434,357,609	1.041	452,166,271	1.009	456,235,767	0.525
2008	389,476,571	1.049	408,560,923	1.005	410,603,728	0.508
2009	352,172,239	1.061	373,654,746	0.999	373,281,091	0.497
2010	351,684,504	1.083	380,874,318	0.997	379,731,695	0.491
2011	327,730,963	1.112	364,436,831	1.010	368,081,199	0.457
2012	291,116,572	1.175	342,061,972	1.010	345,482,592	0.420
2013	264,539,150	1.318	348,662,600	1.006	350,754,576	0.408
2014	198,192,149	1.774	351,592,872	1.002	352,296,058	0.391

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)]
2007	378,251,400	1.100	416,076,540	0.936	389,447,641	0.448
2008	324,186,356	1.107	358,874,296	0.936	335,906,341	0.416
2009	305,234,185	1.120	341,862,287	0.936	319,983,101	0.426
2010	319,707,226	1.133	362,228,287	0.937	339,407,905	0.439
2011	329,124,133	1.151	378,821,877	0.942	356,850,208	0.443
2012	307,568,402	1.184	364,160,988	0.945	344,132,134	0.418
2013	272,072,304	1.212	329,751,632	0.959	316,231,815	0.368
2014	275,493,378	1.268	349,325,603	0.977	341,291,114	0.379

**NORTH CAROLINA**  
**APPENDIX A-III**  
**Frequency and Severity Trend Supporting Information**  
**Financial Data is Valued as of December 31, 2015**

**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 2014 Wage Levels	On-level Devel Prem Adj to 2014 Wage Level	Claim Freq Per Million of On-level Premium
2007	12,990	1.000	12,990	1,181,060,833	1.000	1,181,060,833	0.735	1.172	1,016,893,377	12.8
2008	11,618	1.000	11,618	1,116,405,754	1.000	1,116,405,754	0.722	1.159	934,431,616	12.4
2009	10,926	1.000	10,926	1,005,825,106	1.000	1,005,825,106	0.746	1.142	856,962,990	12.7
2010	11,109	1.000	11,109	953,695,117	1.000	953,695,117	0.811	1.105	854,510,825	13.0
2011	11,379	1.001	11,390	962,966,011	1.000	962,966,011	0.837	1.077	867,632,376	13.1
2012	10,654	1.002	10,675	994,047,040	1.000	994,047,040	0.828	1.053	866,809,019	12.3
2013	10,554	1.008	10,638	1,035,809,744	1.000	1,035,809,744	0.830	1.031	886,653,141	12.0
2014	10,259	1.045	10,721	1,078,898,325	1.009	1,088,608,410	0.827	1.000	900,279,155	11.9

**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 2014 Wage Levels	On-level Devel Indemnity Losses Adj to 2014 Wage Level	Average Indemnity Claim Severity
2007	12,990	1.000	12,990	419,655,727	1.094	459,103,365	1.009	1.172	543,119,281	41,811
2008	11,618	1.000	11,618	372,199,973	1.114	414,630,770	1.005	1.159	483,044,847	41,577
2009	10,926	1.000	10,926	334,583,034	1.140	381,424,659	0.999	1.142	435,205,536	39,832
2010	11,109	1.000	11,109	324,140,783	1.187	384,755,109	0.997	1.105	424,000,130	38,167
2011	11,379	1.001	11,390	301,871,541	1.267	382,471,242	1.010	1.077	416,128,711	36,535
2012	10,654	1.002	10,675	252,780,430	1.423	359,706,552	1.010	1.053	382,727,771	35,853
2013	10,554	1.008	10,638	198,073,550	1.839	364,257,258	1.006	1.031	377,734,777	35,508
2014	10,259	1.045	10,721	100,006,399	3.639	363,923,286	1.002	1.000	364,651,133	34,013

	(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 2014 Wage Levels	On-level Devel Medical Losses Adj to 2014 Wage Level	Medical Average Claim Severity
2007	12,990	1.000	12,990	346,511,698	1.205	417,546,596	0.936	1.172	458,048,616	35,262
2008	11,618	1.000	11,618	303,115,021	1.224	371,012,786	0.936	1.159	402,548,873	34,649
2009	10,926	1.000	10,926	275,245,280	1.246	342,955,619	0.936	1.142	366,619,557	33,555
2010	11,109	1.000	11,109	284,093,696	1.285	365,060,399	0.937	1.105	377,837,513	34,012
2011	11,379	1.001	11,390	284,593,863	1.333	379,363,619	0.942	1.077	385,054,073	33,806
2012	10,654	1.002	10,675	257,561,200	1.409	362,903,731	0.945	1.053	361,089,212	33,826
2013	10,554	1.008	10,638	214,773,310	1.546	332,039,537	0.959	1.031	328,387,102	30,869
2014	10,259	1.045	10,721	160,628,514	2.030	326,075,883	0.977	1.000	318,576,138	29,715

**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 2014 Wage Levels	On-level Devel Indemnity Losses Adj to 2014 Wage Level	Average Indemnity Claim Severity
2007	12,990	1.000	12,990	433,752,492	1.041	451,536,344	1.009	1.172	534,167,495	41,121
2008	11,618	1.000	11,618	389,154,641	1.049	408,223,218	1.005	1.159	475,580,049	40,935
2009	10,926	1.000	10,926	352,172,142	1.061	373,654,643	0.999	1.142	426,339,948	39,021
2010	11,109	1.000	11,109	351,684,504	1.083	380,874,318	0.997	1.105	419,723,498	37,782
2011	11,379	1.001	11,390	327,730,963	1.112	364,436,831	1.010	1.077	396,507,272	34,812
2012	10,654	1.002	10,675	291,113,323	1.175	342,058,155	1.010	1.053	363,949,877	34,094
2013	10,554	1.008	10,638	264,539,150	1.318	348,662,600	1.006	1.031	361,563,116	33,988
2014	10,259	1.045	10,721	198,179,749	1.774	351,570,875	1.002	1.000	352,274,017	32,858

	(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 2014 Wage Levels	On-level Devel Medical Losses Adj to 2014 Wage Level	Medical Average Claim Severity
2007	12,990	1.000	12,990	377,916,158	1.100	415,707,774	0.936	1.172	456,031,428	35,106
2008	11,618	1.000	11,618	323,741,930	1.107	358,382,317	0.936	1.159	388,844,814	33,469
2009	10,926	1.000	10,926	305,234,185	1.120	341,862,287	0.936	1.142	365,450,785	33,448
2010	11,109	1.000	11,109	319,707,226	1.133	362,228,287	0.937	1.105	374,906,277	33,748
2011	11,379	1.001	11,390	329,124,133	1.151	378,821,877	0.942	1.077	384,504,205	33,758
2012	10,654	1.002	10,675	307,564,350	1.184	364,156,190	0.945	1.053	362,335,409	33,942
2013	10,554	1.008	10,638	272,072,304	1.212	329,751,632	0.959	1.031	326,124,364	30,657
2014	10,259	1.045	10,721	275,481,378	1.268	349,310,387	0.977	1.000	341,276,248	31,833

## NORTH CAROLINA

### 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 2014 and 2013 aggregate data.

Carriers not included in policy year experience valued as of December 31, 2015

#### Policy Year 2014

<u>Name of Carrier</u>	<u>Percentage of Premium Volume</u>
--	--

#### Policy Year 2013

<u>Name of Carrier</u>	<u>Percentage of Premium Volume</u>
Lumbermens Underwriting Alliance	0.1%

Note: Figures are based on 2014 and 2013 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	286,225,078	1,324,743,546	1,133,971,021	1.088	1.085
Contracting	270,803,661	1,296,158,159	1,109,511,803	1.088	1.084
Office & Clerical	160,125,906	748,683,978	640,914,695	1.112	1.108
Goods & Services	463,090,199	2,171,537,676	1,858,969,378	1.014	1.014
Miscellaneous	256,685,823	1,177,633,832	1,007,979,907	1.048	1.042
Statewide	1,436,930,667	6,718,757,190	5,751,346,803		

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	287,016,484	1,328,406,431	1,137,106,424	1.168	1.000
Contracting	271,802,937	1,300,941,030	1,113,605,943	1.168	1.000
Office & Clerical	160,703,978	751,386,808	643,228,466	1.168	1.000
Goods & Services	463,090,199	2,171,537,676	1,858,969,378	1.168	1.000
Miscellaneous	258,163,861	1,184,414,833	1,013,784,014	1.168	1.000
Statewide	1,440,777,459	6,736,686,778	5,766,694,225	1.168	

## NORTH CAROLINA

### 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	1,145,287,753	1.007	1.008	18,730
Contracting	1,147,706,926	1.031	1.032	12,614
Office & Clerical	602,370,522	0.936	0.937	10,085
Goods & Services	1,851,277,077	0.996	0.997	35,950
Miscellaneous	1,012,472,024	0.999	1.000	12,280
Statewide	5,759,114,302	0.999		

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	1.007	1.008
Contracting	12,000	1.00	1.031	1.032
Office & Clerical	12,000	0.92	0.941	0.942
Goods & Services	12,000	1.00	0.996	0.997
Miscellaneous	12,000	1.00	0.999	1.000
Statewide			0.999	1.000

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

## **NORTH CAROLINA**

### **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.

## **NORTH CAROLINA**

### **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
1/09-12/09	1.121	1.035	1.251	1.034
1/10-12/10	1.161	1.058	1.280	1.038
1/11-12/11	1.256	1.119	1.321	1.054
1/12-12/12	1.488	1.259	1.411	1.074
1/13-12/13	2.411	1.672	1.618	1.115

##### 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
1/09-12/09	0.810	0.920
1/10-12/10	0.831	0.929
1/11-12/11	0.852	0.938
1/12-12/12	0.874	0.948
1/13-12/13	0.896	0.957

##### 3. Factors to Adjust to the January 1, 2017 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
1/09-12/09	1.257	1.025	0.995	1.025	0.924
1/10-12/10	1.224	1.020	0.994	1.020	0.925
1/11-12/11	1.053	1.022	1.013	1.022	0.930
1/12-12/12	1.018	1.019	1.015	1.019	0.932
1/13-12/13	1.013	1.013	1.011	1.013	0.946

## NORTH CAROLINA

### APPENDIX B-I

#### 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)
1/09-12/09	1.141	1.054	0.931	0.903	0.834	0.931	0.859	1.063	0.879
1/10-12/10	1.181	1.076	0.984	0.959	0.874	0.984	0.897	1.100	0.892
1/11-12/11	1.127	1.004	1.094	1.084	0.966	1.094	0.974	1.152	0.919
1/12-12/12	1.324	1.120	1.325	1.320	1.117	1.325	1.121	1.247	0.949
1/13-12/13	2.188	1.518	2.188	2.184	1.515	2.188	1.518	1.465	1.009

\* 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	0.138	0.182	0.210	0.240	0.286	0.315	0.378
(2) Excess Factors 1/(1-(1))	1.160	1.222	1.266	1.316	1.401	1.460	1.608

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.

## NORTH CAROLINA

### APPENDIX B-I

#### 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*	1.008	1.032	0.937	0.997	1.000
(2) Final Differentials**	1.008	1.032	0.942	0.997	1.000
(3) Adjustment (2)/(1)	1.000	1.000	1.005	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)
1/09-12/09	0.817	1.060	1.067	0.993	0.811
1/10-12/10	0.819	1.060	1.053	1.007	0.825
1/11-12/11	0.846	1.060	1.047	1.012	0.856
1/12-12/12	0.865	1.059	1.060	0.999	0.864
1/13-12/13	0.851	1.060	1.063	0.997	0.848

##### 3. Adjustment for Experience Change

A factor of 0.899 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 1.175 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
1/09-12/09	0.857	0.857	0.861	0.857	0.857
1/10-12/10	0.871	0.871	0.876	0.871	0.871
1/11-12/11	0.904	0.904	0.909	0.904	0.904
1/12-12/12	0.913	0.913	0.917	0.913	0.913
1/13-12/13	0.896	0.896	0.900	0.896	0.896

## NORTH CAROLINA

### APPENDIX B-I

#### 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 0.899 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, 0.943 and 0.962, for indemnity and medical, respectively, are applied to adjust to the proposed trend level.

##### 3. Factors to Adjust to the January 1, 2017 Benefit Level

The pure premiums underlying the current loss costs are at the current July 1, 2015 level. The following factors are applied to adjust to the proposed benefit level.

Effective Date	Indemnity	Medical
January 1, 2016 (Appendix C-I)	1.005	1.000
January 1, 2016 (Appendix C-II)	1.000	0.995
January 1, 2017 (Appendix C-II)	1.000	0.992
Combined Benefit Adjustment	1.005	0.987

##### 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	1.170	1.170	1.175	1.175
(2) Loss-based Assessment	1.000	1.000	1.000	1.000
(3) = (1) + (2) – 1.000	1.170	1.170	1.175	1.175
(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	1.088	1.085	1.003
Contracting	1.088	1.084	1.004
Office & Clerical	1.112	1.108	1.004
Goods & Services	1.014	1.014	1.000
Miscellaneous	1.048	1.042	1.006

## NORTH CAROLINA

### APPENDIX B-I

#### 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	1.008	1.000	1.008
Contracting	1.032	1.000	1.032
Office & Clerical	0.942	1.000	0.942
Goods & Services	0.997	1.000	0.997
Miscellaneous	1.000	1.000	1.000

\*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	0.864	0.866
Contracting	0.886	0.888
Office & Clerical	0.809	0.811
Goods & Services	0.852	0.854
Miscellaneous	0.860	0.862

## NORTH CAROLINA

### APPENDIX B-I

#### 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: \$26,550,090 for indemnity and \$13,166,496 for medical.

The partial credibilities formula is:

$$z = [ (\text{expected losses}) / (\text{full credibility standard}) ]^{0.4}$$

For the national pure premiums, credibility is determined from the number of lost-time claims. Full credibility standards are: 1,150 lost-time claims for indemnity and 1,000 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:

$$[ (\text{national cases}) / (\text{full credibility standard}) ]^{0.4} \text{ and } [ (1 - \text{state credibility}) / 2 ]$$

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.

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 0005		FARM: NURSERY EMPLOYEES & 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.
1/09 through 12/09	78,451,953	10	479,611	23	251,967	1,165,045	517,128	2,413,751	3.08
1/10 through 12/10	78,465,342	1	25,691	18	183,267	45,362	341,487	595,807	0.76
1/11 through 12/11	83,528,824	10	188,536	23	318,220	440,801	572,388	1,519,945	1.82
1/12 through 12/12	79,142,033	6	448,026	32	1,149,957	914,201	1,562,478	4,074,662	5.15
1/13 through 12/13	84,852,911	4	255,726	30	426,259	263,418	677,399	1,622,802	1.91
5 YR. TOTAL	404,441,063	31	1,397,590	126	2,329,670	2,828,827	3,670,880	10,226,967	2.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	0.922	71%	1.607	2.53			
Pure Premium Indicated by National Relativity		27%	1.269	14%	1.478	2.75			
Pure Premium Present on Rate Level		27%	0.959	15%	1.387	2.35			
Pure Premium Derived by Formula		1.026			1.556			2.58	

CLASS 0008		FARM: GARDENING-MARKET OR TRUCK-& 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.
1/09 through 12/09	52,589,194	1	222,187	8	64,930	199,272	139,638	626,027	1.19
1/10 through 12/10	50,494,488	2	50,476	11	83,559	596,490	292,119	1,022,644	2.03
1/11 through 12/11	59,884,664	1	9,999	11	203,082	7,056	267,645	487,782	0.82
1/12 through 12/12	63,180,183	2	277,025	15	746,587	683,322	653,156	2,360,090	3.74
1/13 through 12/13	61,837,406	0	0	8	147,113	0	193,390	340,503	0.55
5 YR. TOTAL	287,985,935	6	559,687	53	1,245,271	1,486,140	1,545,948	4,837,046	1.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.627	56%	1.053	1.68			
Pure Premium Indicated by National Relativity		31%	1.092	22%	1.317	2.41			
Pure Premium Present on Rate Level		31%	0.813	22%	1.081	1.89			
Pure Premium Derived by Formula		0.829			1.117			1.95	

CLASS 0016		FARM - ORCHARD OR GROVE & 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.
1/09 through 12/09	2,357,984	0	0	0	0	0	3,149	3,149	0.13
1/10 through 12/10	2,889,075	0	0	0	0	0	2,076	2,076	0.07
1/11 through 12/11	3,162,311	0	0	0	0	0	3,765	3,765	0.12
1/12 through 12/12	2,408,577	0	0	0	0	0	8,607	8,607	0.36
1/13 through 12/13	3,345,350	0	0	5	74,236	0	114,163	188,399	5.63
5 YR. TOTAL	14,163,297	0	0	5	74,236	0	131,760	205,996	1.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.524	25%	0.930	1.45			
Pure Premium Indicated by National Relativity		42%	2.468	37%	3.010	5.48			
Pure Premium Present on Rate Level		42%	2.057	38%	2.917	4.97			
Pure Premium Derived by Formula		1.984			2.455			4.44	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.	
1/09 through 12/09	56,361,772	9	381,577	18	349,293	706,930	561,801	1,999,601	3.55	
1/10 through 12/10	61,188,180	9	615,733	22	783,406	606,059	546,670	2,551,868	4.17	
1/11 through 12/11	71,427,239	6	863,575	23	324,358	797,937	418,582	2,404,452	3.37	
1/12 through 12/12	83,810,773	6	332,505	34	860,969	561,369	1,148,234	2,903,077	3.46	
1/13 through 12/13	76,609,093	4	277,500	8	313,361	219,104	270,649	1,080,614	1.41	
5 YR. TOTAL	349,397,057	34	2,470,890	105	2,631,387	2,891,399	2,945,936	10,939,612	3.13	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		50%	1.460	71%	1.671	3.13				
Pure Premium Indicated by National Relativity		25%	1.235	14%	1.417	2.65				
Pure Premium Present on Rate Level		25%	1.339	15%	1.612	2.95				
Pure Premium Derived by Formula		1.374			1.627		3.00			

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.	
1/09 through 12/09	43,378,258	0	0	10	265,717	0	453,200	718,917	1.66	
1/10 through 12/10	49,936,449	1	6,960	16	164,583	7,667	278,483	457,693	0.92	
1/11 through 12/11	57,964,077	1	11,210	14	279,614	12,616	494,505	797,945	1.38	
1/12 through 12/12	49,233,430	3	55,554	12	233,463	27,193	318,929	635,139	1.29	
1/13 through 12/13	49,994,644	2	60,289	14	215,071	76,182	389,459	741,001	1.48	
5 YR. TOTAL	250,506,858	7	134,013	66	1,158,448	123,658	1,934,576	3,350,695	1.34	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		35%	0.516	49%	0.822	1.34				
Pure Premium Indicated by National Relativity		32%	0.897	25%	1.176	2.07				
Pure Premium Present on Rate Level		33%	0.769	26%	0.903	1.67				
Pure Premium Derived by Formula		0.721			0.932		1.65			

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.	
1/09 through 12/09	8,248,126	0	0	5	106,761	0	106,166	212,927	2.58	
1/10 through 12/10	8,852,174	1	2,217	1	5,509	38,897	22,278	68,901	0.78	
1/11 through 12/11	9,909,626	1	44,092	3	201,554	140,582	224,540	610,768	6.16	
1/12 through 12/12	10,734,757	0	0	2	132,689	0	205,408	338,097	3.15	
1/13 through 12/13	10,672,004	1	79,430	3	63,772	59,623	31,657	234,482	2.20	
5 YR. TOTAL	48,416,687	3	125,739	14	510,285	239,102	590,049	1,465,175	3.03	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		23%	1.314	34%	1.713	3.03				
Pure Premium Indicated by National Relativity		38%	1.643	33%	1.895	3.54				
Pure Premium Present on Rate Level		39%	1.329	33%	1.845	3.17				
Pure Premium Derived by Formula		1.445			1.817		3.26			

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 0037		FARM: FIELD CROPS & 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.
1/09 through 12/09	139,478,830	10	194,651	51	1,199,999	149,406	1,486,472	3,030,528	2.17
1/10 through 12/10	147,834,172	11	567,669	50	853,869	1,555,272	1,617,818	4,594,628	3.11
1/11 through 12/11	160,971,924	11	483,324	55	1,411,010	777,119	1,777,415	4,448,868	2.76
1/12 through 12/12	172,744,311	9	238,184	59	1,102,823	426,515	1,821,273	3,588,795	2.08
1/13 through 12/13	180,643,492	12	1,107,583	58	1,919,634	1,506,087	2,544,529	7,077,833	3.92
5 YR. TOTAL	801,672,729	53	2,591,411	273	6,487,335	4,414,399	9,247,507	22,740,652	2.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		67%	1.132	99%	1.704			2.84	
Pure Premium Indicated by National Relativity		16%	1.623	0%	1.954			3.58	
Pure Premium Present on Rate Level		17%	1.195	1%	1.612			2.81	
Pure Premium Derived by Formula		1.221			1.703		2.92		

CLASS 0042		LANDSCAPE GARDENING & DRIVERS							
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.
1/09 through 12/09	167,696,570	13	343,938	84	1,555,816	893,513	1,586,204	4,379,471	2.61
1/10 through 12/10	164,081,439	26	1,082,863	105	1,673,755	1,375,069	1,873,415	6,005,102	3.66
1/11 through 12/11	172,419,728	21	624,413	96	1,408,596	992,442	2,187,688	5,213,139	3.02
1/12 through 12/12	173,395,220	15	673,750	87	1,712,229	717,097	2,357,998	5,461,074	3.15
1/13 through 12/13	188,786,851	29	1,979,047	104	2,305,973	2,014,774	2,942,216	9,242,010	4.90
5 YR. TOTAL	866,379,808	104	4,704,011	476	8,656,369	5,992,895	10,947,521	30,300,796	3.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		75%	1.542	100%	1.955			3.50	
Pure Premium Indicated by National Relativity		12%	2.456	0%	2.708			5.16	
Pure Premium Present on Rate Level		13%	1.552	0%	1.792			3.34	
Pure Premium Derived by Formula		1.653			1.955		3.61		

CLASS 0050		FARM MACHINERY OPERATION-BY CONTRACTOR-& DRIVERS							
Industry Group: Contracting 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.
1/09 through 12/09	7,619,055	1	24,744	4	55,980	0	117,886	198,610	2.61
1/10 through 12/10	8,460,407	1	79,355	1	7,594	30,524	10,552	128,025	1.51
1/11 through 12/11	9,557,545	1	88,012	5	260,913	165,008	119,139	633,072	6.62
1/12 through 12/12	9,893,782	1	15,732	3	292,973	9,939	115,946	434,590	4.39
1/13 through 12/13	10,903,688	0	0	2	12,350	0	23,215	35,565	0.33
5 YR. TOTAL	46,434,477	4	207,843	15	629,810	205,471	386,738	1,429,862	3.08
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	1.804	35%	1.275			3.08	
Pure Premium Indicated by National Relativity		36%	2.199	32%	2.376			4.58	
Pure Premium Present on Rate Level		37%	2.322	33%	2.059			4.38	
Pure Premium Derived by Formula		2.138			1.886		4.02		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	8,662,448	0	0	2	3,726	0	71,658	75,384	0.87
1/10 through 12/10	10,146,948	3	372,649	2	43,837	535,124	51,420	1,003,030	9.89
1/11 through 12/11	11,887,461	0	0	1	406	0	21,837	22,243	0.19
1/12 through 12/12	15,208,173	0	0	5	160,086	0	95,871	255,957	1.68
1/13 through 12/13	17,000,670	1	9,084	1	13,542	23,978	7,126	53,730	0.32
<b>5 YR. TOTAL</b>	<b>62,905,700</b>	<b>4</b>	<b>381,733</b>	<b>11</b>	<b>221,597</b>	<b>559,102</b>	<b>247,912</b>	<b>1,410,344</b>	<b>2.24</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.959	36%			1.283	2.24	
Pure Premium Indicated by National Relativity		38%	1.358	32%			1.925	3.28	
Pure Premium Present on Rate Level		38%	1.153	32%			1.603	2.76	
Pure Premium Derived by Formula							1.591	2.78	

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.
1/09 through 12/09	127,739,109	4	292,928	63	1,553,173	69,337	1,053,090	2,968,528	2.32
1/10 through 12/10	143,047,944	8	542,650	50	1,243,084	878,519	1,246,262	3,910,515	2.73
1/11 through 12/11	132,871,212	13	962,534	40	850,454	1,030,420	1,083,249	3,926,657	2.96
1/12 through 12/12	88,676,182	9	342,045	18	148,128	304,963	425,386	1,220,522	1.38
1/13 through 12/13	87,847,058	3	309,334	22	223,991	233,770	459,842	1,226,937	1.40
<b>5 YR. TOTAL</b>	<b>580,181,505</b>	<b>37</b>	<b>2,449,491</b>	<b>193</b>	<b>4,018,830</b>	<b>2,517,009</b>	<b>4,267,829</b>	<b>13,253,159</b>	<b>2.28</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		62%	1.115	79%			1.169	2.28	
Pure Premium Indicated by National Relativity		19%	2.106	10%			2.837	4.94	
Pure Premium Present on Rate Level		19%	1.402	11%			1.259	2.66	
Pure Premium Derived by Formula							1.346	2.70	

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.
1/09 through 12/09	14,951,738	5	483,615	23	819,135	1,287,229	691,434	3,281,413	21.95
1/10 through 12/10	16,435,574	5	328,419	22	512,014	306,793	385,271	1,532,497	9.32
1/11 through 12/11	18,520,271	7	1,101,416	20	398,345	835,753	626,322	2,961,836	15.99
1/12 through 12/12	19,267,272	6	539,108	24	1,043,848	630,121	879,344	3,092,421	16.05
1/13 through 12/13	24,652,503	6	538,864	27	1,390,087	717,073	1,377,430	4,023,454	16.32
<b>5 YR. TOTAL</b>	<b>93,827,358</b>	<b>29</b>	<b>2,991,422</b>	<b>116</b>	<b>4,163,429</b>	<b>3,776,969</b>	<b>3,959,801</b>	<b>14,891,621</b>	<b>15.87</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		58%	7.626	82%			8.246	15.87	
Pure Premium Indicated by National Relativity		21%	4.376	9%			5.106	9.48	
Pure Premium Present on Rate Level		21%	7.151	9%			8.504	15.66	
Pure Premium Derived by Formula							7.987	14.83	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	2,301,273	0	0	1	87,253	0	149,655	236,908	10.30
1/10 through 12/10	2,161,848	0	0	0	0	0	1,484	1,484	0.07
1/11 through 12/11	2,360,726	0	0	1	2,246	0	7,114	9,360	0.40
1/12 through 12/12	2,490,087	0	0	4	22,032	0	32,774	54,806	2.20
1/13 through 12/13	2,684,881	0	0	5	108,998	0	209,970	318,968	11.88
5 YR. TOTAL	11,998,815	0	0	11	220,529	0	400,997	621,526	5.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	1.838	20%	3.342			5.18	
Pure Premium Indicated by National Relativity		42%	1.938	40%	1.825			3.76	
Pure Premium Present on Rate Level		43%	1.781	40%	1.870			3.65	
Pure Premium Derived by Formula		1.855			2.146			4.00	

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.
1/09 through 12/09	110,424	0	0	0	0	0	0	0	0.00
1/10 through 12/10	111,428	0	0	0	0	0	405	405	0.36
1/11 through 12/11	115,584	0	0	1	3,284	0	956	4,240	3.67
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
5 YR. TOTAL	578,588	0	0	1	3,284	0	1,361	4,645	0.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.568	5%	0.235			0.80	
Pure Premium Indicated by National Relativity		25%	0.986	27%	1.003			1.99	
Pure Premium Present on Rate Level		71%	1.142	68%	1.153			2.30	
Pure Premium Derived by Formula		1.080			1.067			2.15	

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.
1/09 through 12/09	133,272	0	0	0	0	0	0	0	0.00
1/10 through 12/10	135,025	0	0	0	0	0	0	0	0.00
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	339,904	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,287,373	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	7%	0.000			0.00	
Pure Premium Indicated by National Relativity		47%	1.651	46%	1.685			3.34	
Pure Premium Present on Rate Level		47%	1.504	47%	1.527			3.03	
Pure Premium Derived by Formula		1.483			1.493			2.98	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 0400 + +		COTTON COMPRESSING & 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.
1/09 through 12/09	31,880	0	0	0	0	0	0	0	0.00
1/10 through 12/10	9,877	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	41,757	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		0%	0.000	0%	0.162			0.16	
Pure Premium Present on Rate Level		98%	2.651	98%	2.202			4.85	
Pure Premium Derived by Formula					2.598			2.158	4.76

CLASS 0401		COTTON GIN OPERATION & LOCAL MANAGERS, 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.
1/09 through 12/09	7,146,838	1	148,428	4	55,259	396,250	66,613	666,550	9.33
1/10 through 12/10	7,868,512	1	88,894	5	165,612	34,517	219,856	508,879	6.47
1/11 through 12/11	9,349,295	2	15,409	4	188,546	16,691	224,440	445,086	4.76
1/12 through 12/12	11,491,736	1	33,951	7	98,118	252,115	170,380	554,564	4.83
1/13 through 12/13	9,497,337	1	37,520	3	149,886	72,287	677,939	937,632	9.87
5 YR. TOTAL	45,353,718	6	324,202	23	657,421	771,860	1,359,228	3,112,711	6.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	2.164	47%	4.699			6.86	
Pure Premium Indicated by National Relativity		33%	4.121	26%	4.320			8.44	
Pure Premium Present on Rate Level		34%	3.566	27%	4.273			7.84	
Pure Premium Derived by Formula					3.286			4.485	7.77

CLASS 0908 + +		DOMESTIC WORKERS - RESIDENCES - PART-TIME							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	EXPOSURE	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/09 through 12/09	1,805	0	0	0	0	0	0	0	0.00
1/10 through 12/10	2,285	0	0	1	224	0	9,677	9,901	43.33
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	37,646	0	19,169	56,815	184.76
1/13 through 12/13	2,871	0	0	1	27,300	0	133,459	160,759	559.94
5 YR. TOTAL	12,871	0	0	3	65,170	0	162,305	227,475	176.74
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**			PURE PREM.**	
Indicated Pure Premium		9%	50.633	12%	126.102			176.74	
Pure Premium Indicated by National Relativity		34%	55.139	36%	54.907			110.05	
Pure Premium Present on Rate Level		57%	52.901	52%	49.370			102.27	
Pure Premium Derived by Formula					53.458			60.571	114.03

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	4,905	0	0	1	74,811	0	29,159	103,970	211.97
1/10 through 12/10	4,433	2	134,745	1	508	102,550	18,091	255,894	577.25
1/11 through 12/11	3,939	0	0	3	331,127	0	318,064	649,191	1648.11
1/12 through 12/12	4,565	1	60,213	5	133,256	72,008	408,928	674,405	1477.34
1/13 through 12/13	4,639	0	0	3	7,130	0	73,398	80,528	173.59
5 YR. TOTAL	22,481	3	194,958	13	546,832	174,558	847,640	1,763,988	784.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**	PURE PREM.**			
Indicated Pure Premium		21%	329.963	27%	454.694	784.66			
Pure Premium Indicated by National Relativity		39%	227.462	36%	191.369	418.83			
Pure Premium Present on Rate Level		40%	243.472	37%	226.528	470.00			
Pure Premium Derived by Formula		255.391			275.476			530.87	

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.
1/09 through 12/09	6,692,268	1	3,191	6	121,297	6,282	97,167	227,937	3.41
1/10 through 12/10	7,156,482	2	469	6	29,012	10,980	160,990	201,451	2.82
1/11 through 12/11	8,247,063	3	127,852	8	102,118	60,827	292,958	583,755	7.08
1/12 through 12/12	8,558,566	2	34,867	5	36,115	35,002	46,619	152,603	1.78
1/13 through 12/13	8,862,748	0	0	4	23,498	0	58,968	82,466	0.93
5 YR. TOTAL	39,517,127	8	166,379	29	312,040	113,091	656,702	1,248,212	3.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	1.211	33%	1.948	3.16			
Pure Premium Indicated by National Relativity		38%	1.925	33%	2.387	4.31			
Pure Premium Present on Rate Level		39%	1.711	34%	2.043	3.75			
Pure Premium Derived by Formula		1.677			2.125			3.80	

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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
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		2%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		49%	2.895	49%	1.818	4.71			
Pure Premium Present on Rate Level		49%	2.957	49%	1.829	4.79			
Pure Premium Derived by Formula		2.867			1.787			4.65	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 1164		MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS							
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.
1/09 through 12/09	139,754	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	298,426	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	5%			0.000	0.00	
Pure Premium Indicated by National Relativity		48%	2.833	47%			2.205	5.04	
Pure Premium Present on Rate Level		48%	2.644	48%			1.988	4.63	
Pure Premium Derived by Formula							1.991	4.62	

CLASS 1165		MINING NOC-NOT COAL-SURFACE & 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.
1/09 through 12/09	3,704,478	0	0	0	0	0	8,161	8,161	0.22
1/10 through 12/10	7,828,546	0	0	0	0	0	0	0	0.00
1/11 through 12/11	7,989,816	1	13,487	1	44,760	2,096	43,258	103,601	1.30
1/12 through 12/12	5,395,663	0	0	1	2,938	0	1,244	4,182	0.08
1/13 through 12/13	5,752,073	0	0	0	0	0	115	115	0.00
5 YR. TOTAL	30,670,576	1	13,487	2	47,698	2,096	52,778	116,059	0.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.199	23%			0.179	0.38	
Pure Premium Indicated by National Relativity		40%	1.344	38%			1.165	2.51	
Pure Premium Present on Rate Level		41%	1.420	39%			1.042	2.46	
Pure Premium Derived by Formula							0.890	2.05	

CLASS 1320		OIL OR GAS LEASE OPERATOR-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.
1/09 through 12/09	76,886	0	0	0	0	0	0	0	0.00
1/10 through 12/10	49,438	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	127,629	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		49%	0.814	49%			0.807	1.62	
Pure Premium Present on Rate Level		49%	0.837	49%			0.782	1.62	
Pure Premium Derived by Formula							0.779	1.59	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
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%	3.862	50%			2.797	6.66	
Pure Premium Present on Rate Level		50%	3.826	50%			2.843	6.67	
Pure Premium Derived by Formula							2.820	6.66	

CLASS 1430		SMELTING, SINTERING OR REFINING-LEAD-& DRIVERS							
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.
1/09 through 12/09	107,925	0	0	0	0	0	446	446	0.41
1/10 through 12/10	136,328	0	0	1	27,173	0	18,255	45,428	33.32
1/11 through 12/11	658,016	0	0	2	7,668	0	3,176	10,844	1.65
1/12 through 12/12	763,258	0	0	0	0	0	0	0	0.00
1/13 through 12/13	697,423	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,362,950	0	0	3	34,841	0	21,877	56,718	2.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	1.474	12%			0.926	2.40	
Pure Premium Indicated by National Relativity		37%	1.210	39%			1.704	2.91	
Pure Premium Present on Rate Level		54%	2.525	49%			2.830	5.36	
Pure Premium Derived by Formula							2.162	4.11	

CLASS 1438		SMELTING, SINTERING OR REFINING-METALS-NOT IRON OR LEAD-NOC & DRIVERS							
Industry Group: Manufacturing 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.
1/09 through 12/09	21,132,082	2	51,968	6	248,556	0	97,591	398,115	1.88
1/10 through 12/10	23,682,893	2	90,464	4	136,979	21,394	173,585	422,422	1.78
1/11 through 12/11	25,553,207	1	42,916	3	35,380	0	59,656	137,952	0.54
1/12 through 12/12	25,866,757	3	85,544	2	161,806	64,234	164,493	476,077	1.84
1/13 through 12/13	27,189,421	1	44,282	6	118,862	35,272	157,355	355,771	1.31
5 YR. TOTAL	123,424,360	9	315,174	21	701,583	120,900	652,680	1,790,337	1.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	0.824	40%			0.627	1.45	
Pure Premium Indicated by National Relativity		33%	1.569	30%			1.534	3.10	
Pure Premium Present on Rate Level		34%	1.394	30%			1.096	2.49	
Pure Premium Derived by Formula							1.040	2.30	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 1452		ORE MILLING & DRIVERS							
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.
1/09 through 12/09	3,193,966	0	0	0	0	0	4,036	4,036	0.13
1/10 through 12/10	3,490,130	0	0	1	128,434	0	56,787	185,221	5.31
1/11 through 12/11	3,738,074	0	0	0	0	0	2,140	2,140	0.06
1/12 through 12/12	2,706,767	0	0	0	0	0	971	971	0.04
1/13 through 12/13	2,815,830	0	0	0	0	0	98	98	0.00
<b>5 YR. TOTAL</b>	<b>15,944,767</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>128,434</b>	<b>0</b>	<b>64,032</b>	<b>192,466</b>	<b>1.21</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.805	16%	0.402	1.21			
Pure Premium Indicated by National Relativity		43%	0.878	42%	0.887	1.77			
Pure Premium Present on Rate Level		44%	1.020	42%	0.883	1.90			
Pure Premium Derived by Formula		0.931			0.808			1.74	

CLASS 1463		ASPHALT WORKS OPERATED BY PAVING CONTRACTORS - PERMANENT LOCATION & DRIVERS							
Industry Group: Manufacturing 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.
1/09 through 12/09	23,668,074	7	747,043	6	86,762	1,371,915	123,142	2,328,862	9.84
1/10 through 12/10	26,112,787	1	105,689	7	39,371	58,433	76,334	279,827	1.07
1/11 through 12/11	27,589,774	4	411,219	16	471,916	675,234	553,541	2,111,910	7.66
1/12 through 12/12	25,467,028	3	36,667	9	172,448	98,050	326,928	634,093	2.49
1/13 through 12/13	26,795,313	5	453,636	16	682,426	234,127	641,402	2,011,591	7.51
<b>5 YR. TOTAL</b>	<b>129,632,976</b>	<b>20</b>	<b>1,754,254</b>	<b>54</b>	<b>1,452,923</b>	<b>2,437,759</b>	<b>1,721,347</b>	<b>7,366,283</b>	<b>5.68</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	2.474	63%	3.208	5.68			
Pure Premium Indicated by National Relativity		28%	3.247	18%	3.504	6.75			
Pure Premium Present on Rate Level		28%	2.595	19%	3.279	5.87			
Pure Premium Derived by Formula		2.724			3.275			6.00	

CLASS 1472		DISTILLATION-WOOD-& DRIVERS							
Industry Group: Manufacturing 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.
1/09 through 12/09	2,158	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
<b>5 YR. TOTAL</b>	<b>491,166</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		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		29%	0.889	31%	1.441	2.33			
Pure Premium Present on Rate Level		68%	1.139	65%	0.643	1.78			
Pure Premium Derived by Formula		1.032			0.865			1.90	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 1624		QUARRY NOC & 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.	
1/09 through 12/09	53,616,655	0	0	5	309,761	0	237,805	547,566	1.02	
1/10 through 12/10	68,883,872	3	276,957	18	362,131	368,161	564,114	1,571,363	2.28	
1/11 through 12/11	61,804,253	2	340,997	5	217,963	166,327	126,434	851,721	1.38	
1/12 through 12/12	60,036,932	2	243,832	9	540,227	124,562	473,982	1,382,603	2.30	
1/13 through 12/13	61,982,576	2	263,168	7	138,248	187,947	303,473	892,836	1.44	
5 YR. TOTAL	306,324,288	9	1,124,954	44	1,568,330	846,997	1,705,808	5,246,089	1.71	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		46%	0.879	56%	0.833	1.71				
Pure Premium Indicated by National Relativity		27%	1.906	22%	1.610	3.52				
Pure Premium Present on Rate Level		27%	1.275	22%	1.015	2.29				
Pure Premium Derived by Formula		1.263			1.044		2.31			

CLASS 1642		LIME MFG								
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.	
1/09 through 12/09	150,278	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	55,792	0	0	0	0	0	0	0	0.00	
1/11 through 12/11	2,322	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	86,705	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	81,680	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	376,777	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		34%	0.959	36%	0.696	1.66				
Pure Premium Present on Rate Level		63%	0.933	60%	0.814	1.75				
Pure Premium Derived by Formula		0.914			0.739		1.65			

CLASS 1654		QUARRY-CEMENT ROCK-SURFACE-& DRIVERS								
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.	
1/09 through 12/09	2,499	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	36,264	0	0	0	0	0	0	0	0.00	
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	
5 YR. TOTAL	200,366	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		6%	0.000	7%	0.000	0.00				
Pure Premium Indicated by National Relativity		26%	2.805	27%	2.298	5.10				
Pure Premium Present on Rate Level		68%	13.226	66%	7.302	20.53				
Pure Premium Derived by Formula		9.723			5.440		15.16			

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 1655		LIME MFG-QUARRY-SURFACE-& DRIVERS							
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.
1/09 through 12/09	352,922	0	0	0	0	0	0	0	0.00
1/10 through 12/10	476,837	0	0	0	0	0	0	0	0.00
1/11 through 12/11	446,011	0	0	0	0	0	411	411	0.09
1/12 through 12/12	410,036	0	0	0	0	0	0	0	0.00
1/13 through 12/13	426,537	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,112,343	0	0	0	0	0	411	411	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.000	8%			0.019	0.02	
Pure Premium Indicated by National Relativity		22%	1.137	23%			0.822	1.96	
Pure Premium Present on Rate Level		72%	1.270	69%			0.985	2.26	
Pure Premium Derived by Formula							0.870	2.04	

CLASS 1699		ROCK WOOL MFG							
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.
1/09 through 12/09	8,326,055	2	215,817	5	24,861	166,810	44,258	451,746	5.43
1/10 through 12/10	7,749,817	1	135,962	3	24,308	87,187	28,051	275,508	3.56
1/11 through 12/11	7,967,726	0	0	4	87,932	0	71,405	159,337	2.00
1/12 through 12/12	8,634,387	0	0	3	34,846	0	34,946	69,792	0.81
1/13 through 12/13	7,929,122	0	0	3	80,215	0	82,568	162,783	2.05
5 YR. TOTAL	40,607,107	3	351,779	18	252,162	253,997	261,228	1,119,166	2.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	1.487	27%			1.269	2.76	
Pure Premium Indicated by National Relativity		38%	1.135	36%			1.004	2.14	
Pure Premium Present on Rate Level		41%	1.333	37%			1.296	2.63	
Pure Premium Derived by Formula							1.184	2.47	

CLASS 1701		CEMENT MFG							
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.
1/09 through 12/09	3,374,455	0	0	4	243,336	0	538,535	781,871	23.17
1/10 through 12/10	3,228,206	0	0	1	242	0	24,106	24,348	0.75
1/11 through 12/11	2,420,273	0	0	0	0	0	402	402	0.02
1/12 through 12/12	2,128,801	1	149,480	0	0	75,552	1,064	226,096	10.62
1/13 through 12/13	2,179,487	0	0	0	0	0	3,205	3,205	0.15
5 YR. TOTAL	13,331,222	1	149,480	5	243,578	75,552	567,312	1,035,922	7.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	2.948	20%			4.822	7.77	
Pure Premium Indicated by National Relativity		42%	1.296	40%			1.233	2.53	
Pure Premium Present on Rate Level		43%	1.738	40%			1.748	3.49	
Pure Premium Derived by Formula							2.157	3.89	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	2,458,172	1	5,588	0	0	0	5,009	10,597	0.43
1/10 through 12/10	3,025,214	0	0	2	22,889	0	35,888	58,777	1.94
1/11 through 12/11	3,806,462	1	20,015	0	0	15,251	6,442	41,708	1.10
1/12 through 12/12	3,682,478	1	48,513	1	34,325	78,713	243,097	404,648	10.99
1/13 through 12/13	4,426,662	1	45,567	3	87,242	62,648	74,519	269,976	6.10
5 YR. TOTAL	17,398,988	4	119,683	6	144,456	156,612	364,955	785,706	4.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	1.518	25%	2.998			4.52	
Pure Premium Indicated by National Relativity		41%	2.552	37%	1.973			4.53	
Pure Premium Present on Rate Level		41%	2.250	38%	2.262			4.51	
Pure Premium Derived by Formula					2.242			2.339	4.58

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.
1/09 through 12/09	4,211,145	0	0	0	0	0	1,116	1,116	0.03
1/10 through 12/10	4,864,712	0	0	0	0	0	11,219	11,219	0.23
1/11 through 12/11	3,503,476	0	0	1	20,149	0	53,536	73,685	2.10
1/12 through 12/12	5,083,548	0	0	2	14,865	0	57,334	72,199	1.42
1/13 through 12/13	5,638,616	1	360,397	0	0	316,922	9,598	686,917	12.18
5 YR. TOTAL	23,301,497	1	360,397	3	35,014	316,922	132,803	845,136	3.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	1.697	18%	1.930			3.63	
Pure Premium Indicated by National Relativity		25%	1.341	26%	1.175			2.52	
Pure Premium Present on Rate Level		61%	0.887	56%	0.825			1.71	
Pure Premium Derived by Formula					1.114			1.115	2.23

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.
1/09 through 12/09	733,252	0	0	0	0	0	0	0	0.00
1/10 through 12/10	855,343	0	0	0	0	0	0	0	0.00
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	968	968	0.10
5 YR. TOTAL	4,276,453	0	0	0	0	0	968	968	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.000	8%	0.023			0.02	
Pure Premium Indicated by National Relativity		30%	0.871	32%	0.626			1.50	
Pure Premium Present on Rate Level		63%	0.780	60%	0.604			1.38	
Pure Premium Derived by Formula					0.753			0.565	1.32

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	58,206	0	0	0	0	0	0	0	0.00
1/10 through 12/10	74,553	0	0	0	0	0	0	0	0.00
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	4,013	4,013	2.08
1/13 through 12/13	201,384	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	625,141	0	0	0	0	0	4,013	4,013	0.64
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	6%			0.642	0.64	
Pure Premium Indicated by National Relativity		32%	1.517	34%			2.473	3.99	
Pure Premium Present on Rate Level		64%	1.124	60%			1.610	2.73	
Pure Premium Derived by Formula							1.845	3.05	

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.
1/09 through 12/09	15,086,699	2	205,828	9	439,636	241,388	310,281	1,197,133	7.94
1/10 through 12/10	14,444,137	2	292,605	7	75,506	401,729	258,430	1,028,270	7.12
1/11 through 12/11	14,446,103	2	50,012	5	294,033	64,528	298,815	707,388	4.90
1/12 through 12/12	16,589,029	1	59,369	9	308,556	43,750	405,670	817,345	4.93
1/13 through 12/13	18,320,032	2	95,355	11	199,711	73,377	173,078	541,521	2.96
5 YR. TOTAL	78,886,000	9	703,169	41	1,317,442	824,772	1,446,274	4,291,657	5.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	2.561	49%			2.879	5.44	
Pure Premium Indicated by National Relativity		31%	2.556	25%			2.803	5.36	
Pure Premium Present on Rate Level		32%	2.747	26%			2.833	5.58	
Pure Premium Derived by Formula							2.848	5.47	

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.
1/09 through 12/09	510,184	0	0	0	0	0	2,807	2,807	0.55
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	513,517	0	0	0	0	0	2,807	2,807	0.55
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	4%			0.547	0.55	
Pure Premium Indicated by National Relativity		18%	0.432	19%			0.923	1.36	
Pure Premium Present on Rate Level		79%	0.651	77%			0.881	1.53	
Pure Premium Derived by Formula							0.876	1.47	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 1853		MICA GOODS MFG & MICA PREPARING							
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.
1/09 through 12/09	131,518	0	0	0	0	0	0	0	0.00
1/10 through 12/10	100,616	0	0	0	0	0	0	0	0.00
1/11 through 12/11	235,761	0	0	0	0	0	1,502	1,502	0.64
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
<b>5 YR. TOTAL</b>	<b>813,070</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,502</b>	<b>1,502</b>	<b>0.19</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	4%			0.185	0.19	
Pure Premium Indicated by National Relativity		12%	0.980	13%			0.611	1.59	
Pure Premium Present on Rate Level		85%	0.551	83%			0.383	0.93	
Pure Premium Derived by Formula							0.405	0.99	

CLASS 1860		ABRASIVE PAPER OR CLOTH PREPARATION							
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.
1/09 through 12/09	3,080,009	0	0	0	0	0	3,127	3,127	0.10
1/10 through 12/10	2,981,462	0	0	0	0	0	8,247	8,247	0.28
1/11 through 12/11	3,257,499	0	0	2	31,139	0	26,902	58,041	1.78
1/12 through 12/12	4,037,766	0	0	1	14,546	0	4,582	19,128	0.47
1/13 through 12/13	2,848,921	0	0	1	55,298	0	26,049	81,347	2.86
<b>5 YR. TOTAL</b>	<b>16,205,657</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>100,983</b>	<b>0</b>	<b>68,907</b>	<b>169,890</b>	<b>1.05</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.623	14%			0.425	1.05	
Pure Premium Indicated by National Relativity		28%	0.852	30%			0.798	1.65	
Pure Premium Present on Rate Level		61%	0.713	56%			0.559	1.27	
Pure Premium Derived by Formula							0.612	1.35	

CLASS 1924		WIRE DRAWING OR CABLE MFG - NOT IRON OR STEEL							
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.
1/09 through 12/09	18,406,495	4	223,219	3	31,691	166,778	74,560	496,248	2.70
1/10 through 12/10	12,658,337	1	38,204	3	14,419	22,825	63,844	139,292	1.10
1/11 through 12/11	15,752,802	0	0	3	87,354	0	148,901	236,255	1.50
1/12 through 12/12	16,178,360	2	34,281	9	103,034	90,555	165,982	393,852	2.44
1/13 through 12/13	15,973,585	1	428,775	5	51,424	267,279	92,206	839,684	5.26
<b>5 YR. TOTAL</b>	<b>78,969,579</b>	<b>8</b>	<b>724,479</b>	<b>23</b>	<b>287,922</b>	<b>547,437</b>	<b>545,493</b>	<b>2,105,331</b>	<b>2.67</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	1.282	30%			1.384	2.67	
Pure Premium Indicated by National Relativity		39%	0.683	35%			0.654	1.34	
Pure Premium Present on Rate Level		40%	0.720	35%			0.846	1.57	
Pure Premium Derived by Formula							0.940	1.76	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 1925		DIE CASTING MFG							
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.
1/09 through 12/09	5,081,821	0	0	3	22,749	0	71,650	94,399	1.86
1/10 through 12/10	7,074,223	0	0	3	46,040	0	80,258	126,298	1.79
1/11 through 12/11	9,398,896	0	0	7	246,093	0	173,543	419,636	4.46
1/12 through 12/12	10,485,258	0	0	3	12,274	0	60,158	72,432	0.69
1/13 through 12/13	10,975,263	0	0	4	39,145	0	151,575	190,720	1.74
5 YR. TOTAL	43,015,461	0	0	20	366,301	0	537,184	903,485	2.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.852	27%			1.249	2.10	
Pure Premium Indicated by National Relativity		40%	0.904	36%			1.112	2.02	
Pure Premium Present on Rate Level		41%	0.946	37%			1.225	2.17	
Pure Premium Derived by Formula		0.911					1.191	2.10	

CLASS 2002		PASTA OR NOODLE 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.
1/09 through 12/09	33,022	0	0	0	0	0	0	0	0.00
1/10 through 12/10	24,774	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	1,800,378	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.000	7%			0.000	0.00	
Pure Premium Indicated by National Relativity		42%	0.728	44%			0.996	1.72	
Pure Premium Present on Rate Level		53%	0.641	49%			0.882	1.52	
Pure Premium Derived by Formula		0.645					0.870	1.52	

CLASS 2003		BAKERY - SALESPERSONS & 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.
1/09 through 12/09	236,563,680	24	1,606,614	69	1,670,500	1,332,636	2,269,630	6,879,380	2.91
1/10 through 12/10	251,551,878	30	1,945,042	69	1,696,294	1,906,756	1,910,966	7,459,058	2.97
1/11 through 12/11	225,141,910	16	1,285,249	69	1,950,296	774,372	1,829,626	5,839,543	2.59
1/12 through 12/12	235,818,759	22	2,002,284	72	1,997,350	1,786,301	2,261,582	8,047,517	3.41
1/13 through 12/13	258,857,846	9	229,621	56	1,872,478	230,990	1,348,268	3,681,357	1.42
5 YR. TOTAL	1,207,934,073	101	7,068,810	335	9,186,918	6,031,055	9,620,072	31,906,855	2.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		81%	1.346	100%			1.296	2.64	
Pure Premium Indicated by National Relativity		9%	1.564	0%			1.436	3.00	
Pure Premium Present on Rate Level		10%	1.297	0%			1.272	2.57	
Pure Premium Derived by Formula		1.361					1.296	2.66	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 2014		GRAIN OR FEED MILLING							
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.
1/09 through 12/09	39,873,364	2	109,031	17	155,303	388,342	273,898	926,574	2.32
1/10 through 12/10	39,782,626	1	29,414	5	120,724	117,671	158,167	425,976	1.07
1/11 through 12/11	34,103,215	0	0	11	566,620	0	628,987	1,195,607	3.51
1/12 through 12/12	33,093,302	4	249,802	6	114,672	126,115	215,031	705,620	2.13
1/13 through 12/13	30,835,582	2	351,977	4	188,131	1,455,912	350,273	2,346,293	7.61
<b>5 YR. TOTAL</b>	<b>177,688,089</b>	<b>9</b>	<b>740,224</b>	<b>43</b>	<b>1,145,450</b>	<b>2,088,040</b>	<b>1,626,356</b>	<b>5,600,070</b>	<b>3.15</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	1.061	53%			2.090	3.15	
Pure Premium Indicated by National Relativity		31%	1.797	23%			1.700	3.50	
Pure Premium Present on Rate Level		31%	1.332	24%			1.531	2.86	
Pure Premium Derived by Formula							1.866	3.24	

CLASS 2016		CEREAL OR BAR 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.
1/09 through 12/09	10,925,639	0	0	1	1,699	0	16,260	17,959	0.17
1/10 through 12/10	13,606,918	0	0	2	31,950	0	28,082	60,032	0.44
1/11 through 12/11	10,839,759	0	0	0	0	0	1,536	1,536	0.01
1/12 through 12/12	15,730,217	0	0	3	21,286	0	33,278	54,564	0.35
1/13 through 12/13	11,781,345	1	66,461	2	112,190	37,312	157,024	372,987	3.17
<b>5 YR. TOTAL</b>	<b>62,883,878</b>	<b>1</b>	<b>66,461</b>	<b>8</b>	<b>167,125</b>	<b>37,312</b>	<b>236,180</b>	<b>507,078</b>	<b>0.81</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.371	24%			0.435	0.81	
Pure Premium Indicated by National Relativity		40%	1.226	38%			1.053	2.28	
Pure Premium Present on Rate Level		40%	0.733	38%			0.582	1.32	
Pure Premium Derived by Formula							0.726	1.58	

CLASS 2021		SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS							
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.
1/09 through 12/09	8,441,703	0	0	0	0	0	0	0	0.00
1/10 through 12/10	8,732,609	0	0	0	0	0	0	0	0.00
1/11 through 12/11	9,936,862	0	0	1	36,355	0	5,110	41,465	0.42
1/12 through 12/12	10,074,307	0	0	3	59,941	0	31,969	91,910	0.91
1/13 through 12/13	9,176,890	0	0	1	213,875	0	72,198	286,073	3.12
<b>5 YR. TOTAL</b>	<b>46,362,371</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>310,171</b>	<b>0</b>	<b>109,277</b>	<b>419,448</b>	<b>0.91</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.669	22%			0.236	0.91	
Pure Premium Indicated by National Relativity		41%	0.864	39%			0.963	1.83	
Pure Premium Present on Rate Level		42%	0.672	39%			0.643	1.32	
Pure Premium Derived by Formula							0.678	1.43	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	2,396,617	0	0	0	0	0	962	962	0.04
1/10 through 12/10	2,582,520	0	0	1	4,183	0	12,373	16,556	0.64
1/11 through 12/11	1,168,839	1	5,990	0	0	0	1,730	7,720	0.66
1/12 through 12/12	1,667,637	0	0	0	0	0	3,110	3,110	0.19
1/13 through 12/13	1,879,380	0	0	0	0	0	10,466	10,466	0.56
5 YR. TOTAL	9,694,993	1	5,990	1	4,183	0	28,641	38,814	0.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.105	13%	0.295			0.40	
Pure Premium Indicated by National Relativity		45%	0.790	43%	0.756			1.55	
Pure Premium Present on Rate Level		45%	0.882	44%	0.787			1.67	
Pure Premium Derived by Formula					0.763			0.710	1.47

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.
1/09 through 12/09	16,380,259	0	0	3	48,748	0	89,184	137,932	0.84
1/10 through 12/10	17,482,624	0	0	4	22,478	0	123,450	145,928	0.84
1/11 through 12/11	19,887,568	1	82,041	4	27,018	35,902	52,788	197,749	0.99
1/12 through 12/12	24,477,903	1	10,319	6	120,025	13,206	212,200	355,750	1.45
1/13 through 12/13	24,345,518	0	0	5	32,473	0	36,286	68,759	0.28
5 YR. TOTAL	102,573,872	2	92,360	22	250,742	49,108	513,908	906,118	0.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.334	35%	0.549			0.88	
Pure Premium Indicated by National Relativity		37%	1.022	32%	1.135			2.16	
Pure Premium Present on Rate Level		37%	0.878	33%	0.973			1.85	
Pure Premium Derived by Formula					0.790			0.876	1.67

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.
1/09 through 12/09	371,159	0	0	1	838	0	2,683	3,521	0.95
1/10 through 12/10	493,311	0	0	1	23,395	0	38,169	61,564	12.48
1/11 through 12/11	748,153	0	0	0	0	0	9,669	9,669	1.29
1/12 through 12/12	320,048	1	40,677	0	0	7,213	0	47,890	14.96
1/13 through 12/13	174,287	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,106,958	1	40,677	2	24,233	7,213	50,521	122,644	5.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	3.081	8%	2.740			5.82	
Pure Premium Indicated by National Relativity		47%	0.688	46%	0.682			1.37	
Pure Premium Present on Rate Level		47%	1.056	46%	1.141			2.20	
Pure Premium Derived by Formula					1.005			1.058	2.06

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 2070		CREAMERY OR DAIRY & ROUTE SUPERVISORS, 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.
1/09 through 12/09	43,055,138	5	430,784	12	204,795	282,067	252,084	1,169,730	2.72
1/10 through 12/10	44,039,812	8	632,536	17	486,250	730,340	513,420	2,362,546	5.36
1/11 through 12/11	45,282,967	2	336,516	19	267,320	300,978	322,899	1,227,713	2.71
1/12 through 12/12	45,516,558	3	358,696	20	655,376	121,015	398,525	1,533,612	3.37
1/13 through 12/13	44,369,788	4	386,049	9	287,187	144,122	314,268	1,131,626	2.55
5 YR. TOTAL	222,264,263	22	2,144,581	77	1,900,928	1,578,522	1,801,196	7,425,227	3.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		47%	1.820	59%	1.521			3.34	
Pure Premium Indicated by National Relativity		26%	1.626	20%	1.483			3.11	
Pure Premium Present on Rate Level		27%	1.780	21%	1.628			3.41	
Pure Premium Derived by Formula					1.759	1.536			3.30

CLASS 2081		BUTCHERING							
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.
1/09 through 12/09	24,177,184	1	11,949	4	114,801	14,196	118,862	259,808	1.07
1/10 through 12/10	25,067,648	1	208	5	32,933	11,286	99,839	144,266	0.58
1/11 through 12/11	16,001,388	0	0	6	68,697	0	174,501	243,198	1.52
1/12 through 12/12	11,772,817	1	14,026	7	59,023	17,709	181,878	272,636	2.32
1/13 through 12/13	10,620,591	2	47,238	5	276,833	34,490	196,297	554,858	5.22
5 YR. TOTAL	87,639,628	5	73,421	27	552,287	77,681	771,377	1,474,766	1.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.714	34%	0.969			1.68	
Pure Premium Indicated by National Relativity		38%	0.837	33%	1.222			2.06	
Pure Premium Present on Rate Level		39%	0.775	33%	1.042			1.82	
Pure Premium Derived by Formula					0.785	1.077			1.86

CLASS 2089		PACKING HOUSE-ALL 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.
1/09 through 12/09	246,590,034	27	812,007	89	1,327,436	740,372	1,758,992	4,638,807	1.88
1/10 through 12/10	244,228,227	21	628,339	85	1,046,495	290,547	1,387,124	3,352,505	1.37
1/11 through 12/11	298,053,523	26	1,087,675	77	1,741,444	335,006	1,427,786	4,591,911	1.54
1/12 through 12/12	47,824,082	5	280,064	25	330,578	44,325	323,557	978,524	2.05
1/13 through 12/13	49,355,008	3	265,835	20	290,685	464,727	473,244	1,494,491	3.03
5 YR. TOTAL	886,050,874	82	3,073,920	296	4,736,638	1,874,977	5,370,703	15,056,238	1.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		63%	0.882	82%	0.818			1.70	
Pure Premium Indicated by National Relativity		18%	1.183	9%	1.217			2.40	
Pure Premium Present on Rate Level		19%	0.970	9%	0.907			1.88	
Pure Premium Derived by Formula					0.953	0.862			1.82

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 2095		MEAT PRODUCTS 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.
1/09 through 12/09	48,078,855	50	848,861	46	523,220	1,091,810	475,935	2,939,826	6.12
1/10 through 12/10	59,990,581	14	402,734	33	801,134	303,744	571,146	2,078,758	3.47
1/11 through 12/11	37,031,132	2	69,711	19	237,266	44,431	286,596	638,004	1.72
1/12 through 12/12	39,910,144	1	3,450	15	145,109	4,539	296,594	449,692	1.13
1/13 through 12/13	40,713,166	3	89,053	16	222,959	72,213	185,502	569,727	1.40
<b>5 YR. TOTAL</b>	<b>225,723,878</b>	<b>70</b>	<b>1,413,809</b>	<b>129</b>	<b>1,929,688</b>	<b>1,516,737</b>	<b>1,815,773</b>	<b>6,676,007</b>	<b>2.96</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	1.481	57%	1.476			2.96	
Pure Premium Indicated by National Relativity		28%	1.133	21%	1.316			2.45	
Pure Premium Present on Rate Level		29%	1.457	22%	1.467			2.92	
Pure Premium Derived by Formula		1.377			1.440			2.82	

CLASS 2105		FRUIT PACKING							
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.
1/09 through 12/09	1,685,553	0	0	1	1,656	0	1,232	2,888	0.17
1/10 through 12/10	2,576,701	0	0	0	0	0	5,284	5,284	0.21
1/11 through 12/11	3,953,997	0	0	2	45,372	0	154,423	199,795	5.05
1/12 through 12/12	4,632,305	1	138,041	0	0	229,544	7,299	374,884	8.09
1/13 through 12/13	4,049,559	0	0	5	20,164	0	55,919	76,083	1.88
<b>5 YR. TOTAL</b>	<b>16,898,115</b>	<b>1</b>	<b>138,041</b>	<b>8</b>	<b>67,192</b>	<b>229,544</b>	<b>224,157</b>	<b>658,934</b>	<b>3.90</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.215	19%	2.685			3.90	
Pure Premium Indicated by National Relativity		43%	0.964	40%	1.390			2.35	
Pure Premium Present on Rate Level		44%	1.021	41%	1.219			2.24	
Pure Premium Derived by Formula		1.022			1.566			2.59	

CLASS 2110		PICKLE 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.
1/09 through 12/09	31,006,686	0	0	6	15,906	0	72,923	88,829	0.29
1/10 through 12/10	31,942,486	1	11,423	5	57,815	9,109	108,789	187,136	0.59
1/11 through 12/11	31,054,490	1	5,554	4	67,071	8,343	67,615	148,583	0.48
1/12 through 12/12	29,534,194	0	0	2	21,825	0	29,520	51,345	0.17
1/13 through 12/13	32,322,995	0	0	2	16,804	0	32,152	48,956	0.15
<b>5 YR. TOTAL</b>	<b>155,860,851</b>	<b>2</b>	<b>16,977</b>	<b>19</b>	<b>179,421</b>	<b>17,452</b>	<b>310,999</b>	<b>524,849</b>	<b>0.34</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.126	39%	0.211			0.34	
Pure Premium Indicated by National Relativity		30%	1.197	30%	1.685			2.88	
Pure Premium Present on Rate Level		42%	0.715	31%	0.807			1.52	
Pure Premium Derived by Formula		0.695			0.838			1.53	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 2111		CANNERY 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.	
1/09 through 12/09	53,253,533	0	0	22	93,847	0	147,811	241,658	0.45	
1/10 through 12/10	64,115,276	2	227,524	19	657,080	237,133	441,992	1,563,729	2.44	
1/11 through 12/11	59,955,871	4	96,836	21	404,688	196,826	375,633	1,073,983	1.79	
1/12 through 12/12	65,607,930	2	290,200	18	743,791	77,453	342,133	1,453,577	2.22	
1/13 through 12/13	79,560,688	2	85,825	22	550,989	186,940	479,594	1,303,348	1.64	
5 YR. TOTAL	322,493,298	10	700,385	102	2,450,395	698,352	1,787,163	5,636,295	1.75	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		47%	0.977	72%	0.771	1.75				
Pure Premium Indicated by National Relativity		26%	0.891	14%	0.944	1.84				
Pure Premium Present on Rate Level		27%	1.261	14%	1.802	3.06				
Pure Premium Derived by Formula		1.031			0.940		1.97			

CLASS 2112		FRUIT EVAPORATING OR PRESERVING								
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.	
1/09 through 12/09	520,581	0	0	0	0	0	274	274	0.05	
1/10 through 12/10	587,482	0	0	0	0	0	0	0	0.00	
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	2,180	2,180	0.26	
1/13 through 12/13	2,026,837	0	0	1	2,714	0	2,712	5,426	0.27	
5 YR. TOTAL	4,657,833	0	0	1	2,714	0	5,166	7,880	0.17	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		8%	0.058	11%	0.111	0.17				
Pure Premium Indicated by National Relativity		46%	1.255	44%	1.692	2.95				
Pure Premium Present on Rate Level		46%	0.937	45%	1.209	2.15				
Pure Premium Derived by Formula		1.013			1.301		2.31			

CLASS 2114		OYSTER PROCESSING								
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.	
1/09 through 12/09	20,775	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	89,209	0	0	0	0	0	0	0	0.00	
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	
5 YR. TOTAL	706,571	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		32%	1.300	34%	1.670	2.97				
Pure Premium Present on Rate Level		65%	0.777	62%	0.702	1.48				
Pure Premium Derived by Formula		0.921			1.003		1.92			

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 2121		BREWERY & 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.
1/09 through 12/09	50,998,064	0	0	10	98,278	0	138,227	236,505	0.46
1/10 through 12/10	56,599,007	0	0	6	159,132	0	431,930	591,062	1.04
1/11 through 12/11	47,392,670	0	0	3	158,010	0	316,410	474,420	1.00
1/12 through 12/12	48,402,394	1	11,520	4	410,441	49,141	514,014	985,116	2.04
1/13 through 12/13	53,476,583	1	113,657	7	111,143	17,900	83,381	326,081	0.61
<b>5 YR. TOTAL</b>	<b>256,868,718</b>	<b>2</b>	<b>125,177</b>	<b>30</b>	<b>937,004</b>	<b>67,041</b>	<b>1,483,962</b>	<b>2,613,184</b>	<b>1.02</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.414	40%	0.604			1.02	
Pure Premium Indicated by National Relativity		35%	0.535	30%	0.583			1.12	
Pure Premium Present on Rate Level		35%	0.505	30%	0.533			1.04	
Pure Premium Derived by Formula		0.488			0.576			1.06	

CLASS 2130		SPIRITUOUS LIQUOR DISTILLERY							
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.
1/09 through 12/09	1,685,829	0	0	0	0	0	4,798	4,798	0.29
1/10 through 12/10	1,916,023	0	0	0	0	0	428	428	0.02
1/11 through 12/11	1,014,431	0	0	0	0	0	42,676	42,676	4.21
1/12 through 12/12	816,835	0	0	0	0	0	1,268	1,268	0.16
1/13 through 12/13	693,525	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>6,126,643</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>49,170</b>	<b>49,170</b>	<b>0.80</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	10%	0.803			0.80	
Pure Premium Indicated by National Relativity		46%	0.833	45%	0.796			1.63	
Pure Premium Present on Rate Level		47%	0.662	45%	0.740			1.40	
Pure Premium Derived by Formula		0.694			0.772			1.47	

CLASS 2131		SPIRITUOUS LIQUOR BOTTLING							
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.
1/09 through 12/09	144,257	0	0	0	0	0	0	0	0.00
1/10 through 12/10	101,625	0	0	0	0	0	0	0	0.00
1/11 through 12/11	486,498	0	0	0	0	0	1,163	1,163	0.24
1/12 through 12/12	825,760	0	0	3	47,463	0	61,435	108,898	13.19
1/13 through 12/13	3,127,045	0	0	1	14,982	0	3,235	18,217	0.58
<b>5 YR. TOTAL</b>	<b>4,685,185</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>62,445</b>	<b>0</b>	<b>65,833</b>	<b>128,278</b>	<b>2.74</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	1.333	10%	1.405			2.74	
Pure Premium Indicated by National Relativity		46%	1.091	45%	0.831			1.92	
Pure Premium Present on Rate Level		46%	0.994	45%	0.978			1.97	
Pure Premium Derived by Formula		1.066			0.955			2.02	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 2143		FRUIT JUICE MFG & DRIVERS							
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.
1/09 through 12/09	4,359,772	0	0	1	28	0	11,335	11,363	0.26
1/10 through 12/10	5,145,514	1	128,799	1	15,898	55,922	20,919	221,538	4.31
1/11 through 12/11	5,490,712	0	0	0	0	0	2,865	2,865	0.05
1/12 through 12/12	5,336,264	0	0	1	25,374	0	44,599	69,973	1.31
1/13 through 12/13	6,764,536	0	0	2	52,111	0	48,664	100,775	1.49
<b>5 YR. TOTAL</b>	<b>27,096,798</b>	<b>1</b>	<b>128,799</b>	<b>5</b>	<b>93,411</b>	<b>55,922</b>	<b>128,382</b>	<b>406,514</b>	<b>1.50</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.820	21%			0.680	1.50	
Pure Premium Indicated by National Relativity		43%	0.644	39%			0.858	1.50	
Pure Premium Present on Rate Level		44%	0.662	40%			0.982	1.64	
Pure Premium Derived by Formula							0.870	1.55	

CLASS 2157		BOTTLING-ALL OPERATIONS & ROUTE SUPERVISORS, 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.
1/09 through 12/09	201,874,863	21	1,032,698	101	1,604,255	878,138	1,865,767	5,380,858	2.67
1/10 through 12/10	187,710,946	23	1,617,402	114	1,158,643	1,460,076	1,129,436	5,365,557	2.86
1/11 through 12/11	198,535,805	20	1,413,030	84	746,873	769,444	818,445	3,747,792	1.89
1/12 through 12/12	195,021,751	22	2,783,682	107	1,258,190	1,738,557	1,231,048	7,011,477	3.60
1/13 through 12/13	205,614,995	17	802,608	89	1,209,866	784,521	1,380,137	4,177,132	2.03
<b>5 YR. TOTAL</b>	<b>988,758,360</b>	<b>103</b>	<b>7,649,420</b>	<b>495</b>	<b>5,977,827</b>	<b>5,630,736</b>	<b>6,424,833</b>	<b>25,682,816</b>	<b>2.60</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		79%	1.378	99%			1.219	2.60	
Pure Premium Indicated by National Relativity		10%	1.885	0%			1.532	3.42	
Pure Premium Present on Rate Level		11%	1.494	1%			1.326	2.82	
Pure Premium Derived by Formula							1.220	2.66	

CLASS 2172		TOBACCO PRODUCTS MFG. 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.
1/09 through 12/09	145,902,675	1	30,339	24	341,697	18,896	249,753	640,685	0.44
1/10 through 12/10	153,315,468	1	237,669	20	567,134	354,005	347,424	1,506,232	0.98
1/11 through 12/11	149,045,346	3	333,076	23	381,961	140,258	265,124	1,120,419	0.75
1/12 through 12/12	177,189,143	3	299,041	21	605,508	223,718	521,531	1,649,798	0.93
1/13 through 12/13	146,909,588	3	593,110	23	1,059,599	303,245	462,461	2,418,415	1.65
<b>5 YR. TOTAL</b>	<b>772,362,220</b>	<b>11</b>	<b>1,493,235</b>	<b>111</b>	<b>2,955,899</b>	<b>1,040,122</b>	<b>1,846,293</b>	<b>7,335,549</b>	<b>0.95</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		54%	0.576	60%			0.374	0.95	
Pure Premium Indicated by National Relativity		23%	0.852	20%			0.486	1.34	
Pure Premium Present on Rate Level		23%	0.744	20%			0.484	1.23	
Pure Premium Derived by Formula							0.418	1.10	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 2174		TOBACCO REHANDLING OR WAREHOUSING							
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.
1/09 through 12/09	94,657,046	7	464,459	14	558,227	424,580	732,366	2,179,632	2.30
1/10 through 12/10	46,585,387	2	93,229	19	470,307	229,157	411,359	1,204,052	2.59
1/11 through 12/11	43,477,082	1	22,215	13	540,343	3,439	471,751	1,037,748	2.39
1/12 through 12/12	44,442,397	2	46,561	11	80,917	82,882	189,831	400,191	0.90
1/13 through 12/13	45,617,096	0	0	15	157,384	0	260,205	417,589	0.92
5 YR. TOTAL	274,779,008	12	626,464	72	1,807,178	740,058	2,065,512	5,239,212	1.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	0.886	57%	1.021			1.91	
Pure Premium Indicated by National Relativity		24%	1.684	21%	1.457			3.14	
Pure Premium Present on Rate Level		35%	1.031	22%	1.184			2.22	
Pure Premium Derived by Formula		1.128			1.148		2.28		

CLASS 2211		COTTON BATTING, WADDING OR WASTE MFG							
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.
1/09 through 12/09	6,031,190	2	89,503	4	32,159	75,280	108,361	305,303	5.06
1/10 through 12/10	6,418,997	0	0	5	227,150	0	504,915	732,065	11.41
1/11 through 12/11	6,907,472	0	0	2	17,501	0	37,438	54,939	0.80
1/12 through 12/12	7,343,298	0	0	5	67,544	0	57,625	125,169	1.71
1/13 through 12/13	7,277,637	0	0	5	313,406	0	401,172	714,578	9.82
5 YR. TOTAL	33,978,594	2	89,503	21	657,760	75,280	1,109,511	1,932,054	5.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	2.199	34%	3.487			5.69	
Pure Premium Indicated by National Relativity		28%	4.491	29%	3.124			7.62	
Pure Premium Present on Rate Level		46%	2.752	37%	2.689			5.44	
Pure Premium Derived by Formula		3.095			3.086		6.18		

CLASS 2220		YARN OR THREAD MFG-COTTON							
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.
1/09 through 12/09	99,146,333	7	485,869	28	710,126	602,895	763,073	2,561,963	2.58
1/10 through 12/10	102,211,901	9	226,047	27	473,114	215,622	697,793	1,612,576	1.58
1/11 through 12/11	102,348,670	8	233,350	31	407,467	633,337	470,282	1,744,436	1.70
1/12 through 12/12	96,644,075	4	793,297	17	164,988	259,082	384,972	1,602,339	1.66
1/13 through 12/13	108,560,239	3	95,348	26	895,813	60,339	742,915	1,794,415	1.65
5 YR. TOTAL	508,911,218	31	1,833,911	129	2,651,508	1,771,275	3,059,035	9,315,729	1.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		50%	0.881	68%	0.949			1.83	
Pure Premium Indicated by National Relativity		25%	0.604	16%	0.554			1.16	
Pure Premium Present on Rate Level		25%	0.923	16%	1.006			1.93	
Pure Premium Derived by Formula		0.822			0.895		1.72		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.	
1/09 through 12/09	20,130,098	0	0	1	11,995	0	17,873	29,868	0.15	
1/10 through 12/10	20,149,225	0	0	4	80,379	0	59,193	139,572	0.69	
1/11 through 12/11	16,866,958	0	0	1	8,921	0	7,406	16,327	0.10	
1/12 through 12/12	16,625,508	0	0	2	2,290	0	18,764	21,054	0.13	
1/13 through 12/13	16,993,126	0	0	2	50,267	0	101,541	151,808	0.89	
5 YR. TOTAL	90,764,915	0	0	10	153,852	0	204,777	358,629	0.40	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		19%	0.170	25%	0.226	0.40				
Pure Premium Indicated by National Relativity		23%	0.840	25%	0.792	1.63				
Pure Premium Present on Rate Level		58%	0.481	50%	0.453	0.93				
Pure Premium Derived by Formula		0.504			0.481		0.99			

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.	
1/09 through 12/09	21,874,652	2	213,558	9	398,080	157,811	243,086	1,012,535	4.63	
1/10 through 12/10	29,937,893	2	238,918	24	580,724	169,988	800,878	1,790,508	5.98	
1/11 through 12/11	35,086,115	7	799,119	18	331,497	831,550	477,674	2,439,840	6.95	
1/12 through 12/12	37,442,990	1	75,148	15	394,551	65,803	333,301	868,803	2.32	
1/13 through 12/13	39,760,572	1	22,625	8	101,191	18,010	202,766	344,592	0.87	
5 YR. TOTAL	164,102,222	13	1,349,368	74	1,806,043	1,243,162	2,057,705	6,456,278	3.93	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		41%	1.923	54%	2.011	3.93				
Pure Premium Indicated by National Relativity		29%	1.047	23%	1.521	2.57				
Pure Premium Present on Rate Level		30%	1.751	23%	1.700	3.45				
Pure Premium Derived by Formula		1.617			1.827		3.44			

CLASS 2300 + +		PLUSH 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.	
1/09 through 12/09	2,936,266	0	0	1	894	0	6,163	7,057	0.24	
1/10 through 12/10	3,310,463	0	0	0	0	0	265	265	0.01	
1/11 through 12/11	3,785,090	0	0	0	0	0	778	778	0.02	
1/12 through 12/12	5,068,500	0	0	3	25,904	0	14,655	40,559	0.80	
1/13 through 12/13	4,846,670	0	0	2	11,409	0	44,677	56,086	1.16	
5 YR. TOTAL	19,946,989	0	0	6	38,207	0	66,538	104,745	0.53	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		14%	0.192	16%	0.334	0.53				
Pure Premium Indicated by National Relativity		16%	0.130	16%	0.289	0.42				
Pure Premium Present on Rate Level		70%	0.917	68%	0.718	1.64				
Pure Premium Derived by Formula		0.690			0.588		1.28			

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	189,691,507	12	481,717	48	1,109,485	621,058	739,363	2,951,623	1.56
1/10 through 12/10	211,188,365	9	138,209	51	804,256	145,302	903,776	1,991,543	0.94
1/11 through 12/11	212,767,103	9	355,325	57	1,009,578	282,520	1,630,877	3,278,300	1.54
1/12 through 12/12	219,276,046	11	545,365	38	1,299,897	531,258	1,352,559	3,729,079	1.70
1/13 through 12/13	240,520,033	6	248,849	34	835,214	188,921	889,958	2,162,942	0.90
5 YR. TOTAL	1,073,443,054	47	1,769,465	228	5,058,430	1,769,059	5,516,533	14,113,487	1.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	0.636	79%	0.679	1.32			
Pure Premium Indicated by National Relativity		21%	0.517	10%	0.686	1.20			
Pure Premium Present on Rate Level		21%	0.633	11%	0.690	1.32			
Pure Premium Derived by Formula		0.610			0.681			1.29	

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.
1/09 through 12/09	189,516,485	10	1,021,414	54	1,376,273	887,114	1,173,174	4,457,975	2.35
1/10 through 12/10	233,011,048	10	666,526	40	1,060,705	564,540	1,211,084	3,502,855	1.50
1/11 through 12/11	206,909,672	7	663,277	49	1,106,788	622,875	1,620,045	4,012,985	1.94
1/12 through 12/12	183,177,031	5	569,944	53	1,703,326	528,760	1,471,254	4,273,284	2.33
1/13 through 12/13	205,838,139	3	116,569	39	1,109,163	215,221	1,051,780	2,492,733	1.21
5 YR. TOTAL	1,018,452,375	35	3,037,730	235	6,356,255	2,818,510	6,527,337	18,739,832	1.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		67%	0.922	87%	0.918	1.84			
Pure Premium Indicated by National Relativity		16%	0.663	6%	0.665	1.33			
Pure Premium Present on Rate Level		17%	0.970	7%	0.924	1.89			
Pure Premium Derived by Formula		0.889			0.903			1.79	

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.
1/09 through 12/09	172,867,137	5	451,573	43	667,796	390,519	788,130	2,298,018	1.33
1/10 through 12/10	181,455,791	14	877,083	45	1,192,899	765,120	1,236,479	4,071,581	2.24
1/11 through 12/11	175,969,195	12	343,356	50	947,460	547,927	1,272,369	3,111,112	1.77
1/12 through 12/12	170,360,961	5	375,327	28	486,954	418,921	743,464	2,024,666	1.19
1/13 through 12/13	164,457,529	7	509,004	41	567,538	698,197	887,713	2,662,452	1.62
5 YR. TOTAL	865,110,613	43	2,556,343	207	3,862,647	2,820,684	4,928,155	14,167,829	1.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	0.742	76%	0.896	1.64			
Pure Premium Indicated by National Relativity		23%	0.234	12%	0.405	0.64			
Pure Premium Present on Rate Level		24%	0.619	12%	0.773	1.39			
Pure Premium Derived by Formula		0.596			0.822			1.42	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	73,250,104	4	148,411	19	174,856	92,355	262,962	678,584	0.93
1/10 through 12/10	78,966,525	2	28,731	20	332,028	5,112	502,268	868,139	1.10
1/11 through 12/11	78,962,408	5	472,483	22	162,797	624,580	275,324	1,535,184	1.95
1/12 through 12/12	77,551,742	5	168,555	23	345,640	97,945	507,351	1,119,491	1.44
1/13 through 12/13	86,250,642	1	76,165	22	517,039	70,563	741,269	1,405,036	1.63
5 YR. TOTAL	394,981,421	17	894,345	106	1,532,360	890,555	2,289,174	5,606,434	1.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	0.614	48%	0.805			1.42	
Pure Premium Indicated by National Relativity		32%	0.379	26%	0.463			0.84	
Pure Premium Present on Rate Level		32%	0.518	26%	0.546			1.06	
Pure Premium Derived by Formula		0.508			0.649		1.16		

CLASS 2380		WEBBING 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.
1/09 through 12/09	33,212,941	1	61,955	3	36,870	49,505	100,080	248,410	0.75
1/10 through 12/10	37,424,523	3	139,828	2	901	219,521	23,588	383,838	1.03
1/11 through 12/11	40,102,347	4	231,944	3	142,931	188,030	302,823	865,728	2.16
1/12 through 12/12	37,522,220	1	65,472	13	515,204	67,727	404,291	1,052,694	2.81
1/13 through 12/13	40,037,350	0	0	4	171,846	0	180,998	352,844	0.88
5 YR. TOTAL	188,299,381	9	499,199	25	867,752	524,783	1,011,780	2,903,514	1.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	0.726	44%	0.816			1.54	
Pure Premium Indicated by National Relativity		34%	0.676	28%	0.887			1.56	
Pure Premium Present on Rate Level		34%	0.800	28%	0.913			1.71	
Pure Premium Derived by Formula		0.734			0.863		1.60		

CLASS 2386		LACE 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.
1/09 through 12/09	2,065,758	0	0	0	0	0	1,064	1,064	0.05
1/10 through 12/10	2,007,554	0	0	0	0	0	1,370	1,370	0.07
1/11 through 12/11	1,788,347	0	0	0	0	0	925	925	0.05
1/12 through 12/12	1,969,588	0	0	2	35,628	0	12,587	48,215	2.45
1/13 through 12/13	1,826,277	0	0	0	0	0	4,322	4,322	0.24
5 YR. TOTAL	9,657,524	0	0	2	35,628	0	20,268	55,896	0.58
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.369	11%	0.210			0.58	
Pure Premium Indicated by National Relativity		17%	0.964	18%	1.409			2.37	
Pure Premium Present on Rate Level		75%	0.556	71%	0.517			1.07	
Pure Premium Derived by Formula		0.610			0.644		1.25		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	9,774,618	0	0	2	4,633	0	30,733	35,366	0.36
1/10 through 12/10	12,232,061	0	0	3	72,857	0	30,498	103,355	0.85
1/11 through 12/11	11,921,838	2	35,945	3	41,457	18,222	42,455	138,079	1.16
1/12 through 12/12	12,937,665	1	17,101	5	160,783	50,098	106,541	334,523	2.59
1/13 through 12/13	13,663,088	1	56,323	5	43,861	85,941	52,790	238,915	1.75
<b>5 YR. TOTAL</b>	<b>60,529,270</b>	<b>4</b>	<b>109,369</b>	<b>18</b>	<b>323,591</b>	<b>154,261</b>	<b>263,017</b>	<b>850,238</b>	<b>1.40</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.715	27%	0.689	1.40			
Pure Premium Indicated by National Relativity		37%	0.366	36%	0.543	0.91			
Pure Premium Present on Rate Level		45%	0.592	37%	0.853	1.45			
Pure Premium Derived by Formula		0.531			0.697		1.23		

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.
1/09 through 12/09	41,937,823	1	10,838	11	102,546	0	157,926	271,310	0.65
1/10 through 12/10	37,580,333	4	251,816	8	80,719	277,196	196,611	806,342	2.15
1/11 through 12/11	41,869,852	5	304,191	16	817,653	538,910	841,487	2,502,241	5.98
1/12 through 12/12	43,261,233	5	222,557	9	174,316	393,057	385,239	1,175,169	2.72
1/13 through 12/13	49,841,080	1	39,757	10	816,894	49,258	682,263	1,588,172	3.19
<b>5 YR. TOTAL</b>	<b>214,490,321</b>	<b>16</b>	<b>829,159</b>	<b>54</b>	<b>1,992,128</b>	<b>1,258,421</b>	<b>2,263,526</b>	<b>6,343,234</b>	<b>2.96</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	1.315	50%	1.642	2.96			
Pure Premium Indicated by National Relativity		33%	0.759	25%	0.873	1.63			
Pure Premium Present on Rate Level		34%	0.806	25%	1.106	1.91			
Pure Premium Derived by Formula		0.958			1.316		2.27		

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.
1/09 through 12/09	60,160,340	1	110,818	25	258,957	63,876	453,619	887,270	1.48
1/10 through 12/10	60,211,461	3	328,798	20	225,667	203,038	321,334	1,078,837	1.79
1/11 through 12/11	56,147,143	4	318,894	11	240,177	297,279	269,523	1,125,873	2.01
1/12 through 12/12	57,050,893	6	250,486	17	736,783	344,914	683,313	2,015,496	3.53
1/13 through 12/13	60,250,815	3	368,921	18	301,987	264,547	351,234	1,286,689	2.14
<b>5 YR. TOTAL</b>	<b>293,820,652</b>	<b>17</b>	<b>1,377,917</b>	<b>91</b>	<b>1,763,571</b>	<b>1,173,654</b>	<b>2,079,023</b>	<b>6,394,165</b>	<b>2.18</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	1.069	55%	1.107	2.18			
Pure Premium Indicated by National Relativity		31%	0.619	22%	0.770	1.39			
Pure Premium Present on Rate Level		31%	0.826	23%	1.008	1.83			
Pure Premium Derived by Formula		0.854			1.010		1.86		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 2416		YARN DYEING OR FINISHING							
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.
1/09 through 12/09	24,462,946	1	7,806	4	54,878	35,601	72,937	171,222	0.70
1/10 through 12/10	29,039,156	1	121,126	10	164,577	61,987	221,413	569,103	1.96
1/11 through 12/11	37,098,294	0	0	5	76,179	0	63,982	140,161	0.38
1/12 through 12/12	19,677,898	1	35,992	4	311,429	85,232	84,720	517,373	2.63
1/13 through 12/13	16,204,852	1	3,744	5	48,055	4,571	80,357	136,727	0.84
<b>5 YR. TOTAL</b>	<b>126,483,146</b>	<b>4</b>	<b>168,668</b>	<b>28</b>	<b>655,118</b>	<b>187,391</b>	<b>523,409</b>	<b>1,534,586</b>	<b>1.21</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.651	37%	0.562	1.21			
Pure Premium Indicated by National Relativity		22%	1.077	23%	0.904	1.98			
Pure Premium Present on Rate Level		52%	0.746	40%	0.906	1.65			
Pure Premium Derived by Formula		0.794			0.778			1.57	

CLASS 2417		CLOTH PRINTING							
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.
1/09 through 12/09	3,690,939	0	0	0	0	0	1,416	1,416	0.04
1/10 through 12/10	3,788,300	0	0	0	0	0	5,581	5,581	0.15
1/11 through 12/11	4,239,099	0	0	2	12,953	0	19,586	32,539	0.77
1/12 through 12/12	4,088,162	0	0	1	34,415	0	6,503	40,918	1.00
1/13 through 12/13	5,896,369	1	700	2	21,664	8,594	23,261	54,219	0.92
<b>5 YR. TOTAL</b>	<b>21,702,869</b>	<b>1</b>	<b>700</b>	<b>5</b>	<b>69,032</b>	<b>8,594</b>	<b>56,347</b>	<b>134,673</b>	<b>0.62</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.321	15%	0.299	0.62			
Pure Premium Indicated by National Relativity		25%	0.560	26%	0.494	1.05			
Pure Premium Present on Rate Level		64%	0.481	59%	0.505	0.99			
Pure Premium Derived by Formula		0.483			0.471			0.95	

CLASS 2501 + +		CLOTH, CANVAS AND RELATED PRODUCTS 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.
1/09 through 12/09	202,532,287	14	431,173	62	859,813	381,994	848,792	2,521,772	1.25
1/10 through 12/10	216,996,519	12	494,568	85	1,616,157	497,382	1,833,297	4,441,404	2.05
1/11 through 12/11	226,069,253	20	1,094,955	69	901,844	1,087,458	1,208,383	4,292,640	1.90
1/12 through 12/12	222,410,609	5	274,847	64	1,098,160	156,190	1,948,295	3,477,492	1.56
1/13 through 12/13	204,348,613	10	202,174	45	403,679	264,813	667,949	1,538,615	0.75
<b>5 YR. TOTAL</b>	<b>1,072,357,281</b>	<b>61</b>	<b>2,497,717</b>	<b>325</b>	<b>4,879,653</b>	<b>2,387,837</b>	<b>6,506,716</b>	<b>16,271,923</b>	<b>1.52</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	0.688	87%	0.829	1.52			
Pure Premium Indicated by National Relativity		18%	0.800	6%	0.936	1.74			
Pure Premium Present on Rate Level		19%	0.797	7%	0.872	1.67			
Pure Premium Derived by Formula		0.729			0.838			1.57	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 2503		DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY							
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.
1/09 through 12/09	3,977,863	0	0	0	0	0	594	594	0.02
1/10 through 12/10	4,052,799	0	0	1	3,542	0	1,004	4,546	0.11
1/11 through 12/11	4,666,843	0	0	0	0	0	470	470	0.01
1/12 through 12/12	4,214,291	0	0	0	0	0	245	245	0.01
1/13 through 12/13	4,633,284	0	0	0	0	0	398	398	0.01
5 YR. TOTAL	21,545,080	0	0	1	3,542	0	2,711	6,253	0.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.016	13%			0.013	0.03	
Pure Premium Indicated by National Relativity		23%	0.503	25%			0.464	0.97	
Pure Premium Present on Rate Level		67%	0.397	62%			0.391	0.79	
Pure Premium Derived by Formula							0.360	0.74	

CLASS 2534		FEATHER OR FLOWER MFG-ARTIFICIAL							
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.
1/09 through 12/09	678,753	0	0	0	0	0	0	0	0.00
1/10 through 12/10	609,605	0	0	0	0	0	300	300	0.05
1/11 through 12/11	454,956	0	0	0	0	0	0	0	0.00
1/12 through 12/12	394,222	0	0	0	0	0	2,749	2,749	0.70
1/13 through 12/13	125,257	0	0	0	0	0	331	331	0.26
5 YR. TOTAL	2,262,793	0	0	0	0	0	3,380	3,380	0.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	7%			0.149	0.15	
Pure Premium Indicated by National Relativity		14%	0.198	14%			0.683	0.88	
Pure Premium Present on Rate Level		82%	0.486	79%			0.674	1.16	
Pure Premium Derived by Formula							0.639	1.07	

CLASS 2570		MATTRESS OR BOX SPRING 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.
1/09 through 12/09	25,777,120	2	18,787	14	289,753	32,346	240,719	581,605	2.26
1/10 through 12/10	30,102,050	2	135,117	13	206,674	213,263	142,145	697,199	2.32
1/11 through 12/11	30,286,137	4	160,321	14	252,155	131,100	177,838	721,414	2.38
1/12 through 12/12	29,640,957	1	6,703	11	233,687	11,430	304,790	556,610	1.88
1/13 through 12/13	32,321,201	2	84,875	15	244,311	111,472	214,541	655,199	2.03
5 YR. TOTAL	148,127,465	11	405,803	67	1,226,580	499,611	1,080,033	3,212,027	2.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	1.102	47%			1.066	2.17	
Pure Premium Indicated by National Relativity		31%	1.136	26%			1.230	2.37	
Pure Premium Present on Rate Level		32%	1.552	27%			1.354	2.91	
Pure Premium Derived by Formula							1.186	2.44	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.	
1/09 through 12/09	110,149,804	13	490,808	45	717,059	447,375	903,458	2,558,700	2.32	
1/10 through 12/10	116,697,227	11	389,892	42	953,324	597,692	956,804	2,897,712	2.48	
1/11 through 12/11	118,273,094	17	433,948	34	664,679	556,797	652,920	2,308,344	1.95	
1/12 through 12/12	121,154,003	12	1,208,026	34	1,104,203	1,080,803	817,116	4,210,148	3.48	
1/13 through 12/13	127,313,907	14	641,961	35	847,435	591,497	705,592	2,786,485	2.19	
5 YR. TOTAL	593,588,035	67	3,164,635	190	4,286,700	3,274,164	4,035,890	14,761,389	2.49	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		60%	1.255	79%	1.232	2.49				
Pure Premium Indicated by National Relativity		20%	1.388	10%	1.418	2.81				
Pure Premium Present on Rate Level		20%	1.265	11%	1.252	2.52				
Pure Premium Derived by Formula		1.284			1.253		2.54			

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.	
1/09 through 12/09	5,191,205	0	0	1	6,403	0	2,930	9,333	0.18	
1/10 through 12/10	6,146,537	1	76,700	4	78,316	28,363	34,398	217,777	3.54	
1/11 through 12/11	5,843,695	1	56,812	4	39,279	71,121	43,434	210,646	3.60	
1/12 through 12/12	5,628,845	0	0	2	3,603	0	10,651	14,254	0.25	
1/13 through 12/13	5,637,872	0	0	5	93,017	0	64,348	157,365	2.79	
5 YR. TOTAL	28,448,154	2	133,512	16	220,618	99,484	155,761	609,375	2.14	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		15%	1.245	20%	0.897	2.14				
Pure Premium Indicated by National Relativity		42%	0.697	40%	0.813	1.51				
Pure Premium Present on Rate Level		43%	0.843	40%	0.800	1.64				
Pure Premium Derived by Formula		0.842			0.825		1.67			

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.	
1/09 through 12/09	3,702,489	1	60,628	0	0	37,274	7,104	105,006	2.84	
1/10 through 12/10	3,859,524	0	0	0	0	0	4,201	4,201	0.11	
1/11 through 12/11	3,914,931	0	0	1	26,229	0	33,612	59,841	1.53	
1/12 through 12/12	3,821,863	0	0	2	45,037	0	54,804	99,841	2.61	
1/13 through 12/13	4,285,731	0	0	0	0	0	8,104	8,104	0.19	
5 YR. TOTAL	19,584,538	1	60,628	3	71,266	37,274	107,825	276,993	1.41	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		15%	0.673	19%	0.741	1.41				
Pure Premium Indicated by National Relativity		38%	1.112	40%	0.826	1.94				
Pure Premium Present on Rate Level		47%	1.269	41%	1.026	2.30				
Pure Premium Derived by Formula		1.120			0.892		2.01			

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	54,707,027	5	358,456	15	128,954	550,932	159,553	1,197,895	2.19
1/10 through 12/10	51,522,010	6	331,706	12	153,255	457,318	265,005	1,207,284	2.34
1/11 through 12/11	50,509,743	3	341,822	12	128,061	283,473	288,883	1,042,239	2.06
1/12 through 12/12	50,418,677	2	19,860	9	177,743	28,889	439,449	665,941	1.32
1/13 through 12/13	48,917,356	3	294,254	9	123,065	410,732	77,609	905,660	1.85
5 YR. TOTAL	256,074,813	19	1,346,098	57	711,078	1,731,344	1,230,499	5,019,019	1.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.803	47%	1.157	1.96			
Pure Premium Indicated by National Relativity		33%	0.707	26%	0.838	1.55			
Pure Premium Present on Rate Level		34%	0.656	27%	0.806	1.46			
Pure Premium Derived by Formula		0.721			0.979		1.70		

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.
1/09 through 12/09	928,287	0	0	1	3,990	0	7,680	11,670	1.26
1/10 through 12/10	845,170	1	9,108	0	0	9,241	3,173	21,522	2.55
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	46,404	0	3,745	50,149	6.57
1/13 through 12/13	471,699	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,800,313	1	9,108	2	50,394	9,241	14,598	83,341	2.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	1.566	9%	0.627	2.19			
Pure Premium Indicated by National Relativity		14%	1.709	15%	2.121	3.83			
Pure Premium Present on Rate Level		79%	1.035	76%	0.833	1.87			
Pure Premium Derived by Formula		1.167			1.008		2.18		

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.
1/09 through 12/09	15,717	0	0	0	0	0	0	0	0.00
1/10 through 12/10	36,203	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	68,299	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		29%	2.457	31%	2.961	5.42			
Pure Premium Present on Rate Level		69%	2.010	66%	2.342	4.35			
Pure Premium Derived by Formula		2.099			2.464		4.56		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	10,095,908	2	166,776	1	3,240	20,040	21,005	211,061	2.09
1/10 through 12/10	11,148,374	1	96,390	3	18,336	8,656	27,685	151,067	1.36
1/11 through 12/11	15,014,435	1	560	3	14,076	118	38,641	53,395	0.36
1/12 through 12/12	17,194,560	0	0	3	73,860	0	44,797	118,657	0.69
1/13 through 12/13	17,227,397	2	103,795	4	54,210	27,962	22,044	208,011	1.21
<b>5 YR. TOTAL</b>	<b>70,680,674</b>	<b>6</b>	<b>367,521</b>	<b>14</b>	<b>163,722</b>	<b>56,776</b>	<b>154,172</b>	<b>742,191</b>	<b>1.05</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.752	25%	0.298	1.05			
Pure Premium Indicated by National Relativity		34%	0.318	36%	0.391	0.71			
Pure Premium Present on Rate Level		47%	0.612	39%	0.582	1.19			
Pure Premium Derived by Formula		0.539			0.442			0.98	

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.
1/09 through 12/09	3,082,474	0	0	0	0	0	4,798	4,798	0.16
1/10 through 12/10	4,248,560	0	0	6	99,527	0	54,412	153,939	3.62
1/11 through 12/11	2,895,634	0	0	4	5,218	0	8,804	14,022	0.48
1/12 through 12/12	4,834,554	0	0	2	17,874	0	26,467	44,341	0.92
1/13 through 12/13	5,714,835	1	34,701	1	20,815	34,249	29,266	119,031	2.08
<b>5 YR. TOTAL</b>	<b>20,776,057</b>	<b>1</b>	<b>34,701</b>	<b>13</b>	<b>143,434</b>	<b>34,249</b>	<b>123,747</b>	<b>336,131</b>	<b>1.62</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.857	18%	0.760	1.62			
Pure Premium Indicated by National Relativity		43%	0.668	41%	0.848	1.52			
Pure Premium Present on Rate Level		44%	0.716	41%	0.876	1.59			
Pure Premium Derived by Formula		0.714			0.844			1.56	

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.
1/09 through 12/09	2,016,320	0	0	1	283	0	1,530	1,813	0.09
1/10 through 12/10	2,020,382	0	0	0	0	0	2,538	2,538	0.13
1/11 through 12/11	2,712,636	0	0	0	0	0	7,858	7,858	0.29
1/12 through 12/12	1,669,981	0	0	0	0	0	1,906	1,906	0.11
1/13 through 12/13	1,676,536	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>10,095,855</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>283</b>	<b>0</b>	<b>13,832</b>	<b>14,115</b>	<b>0.14</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.003	11%	0.137	0.14			
Pure Premium Indicated by National Relativity		24%	0.746	25%	0.919	1.67			
Pure Premium Present on Rate Level		68%	0.452	64%	0.569	1.02			
Pure Premium Derived by Formula		0.487			0.609			1.10	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 2683		LUGGAGE 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.
1/09 through 12/09	724,035	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,040,742	0	0	0	0	0	0	0	0.00
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
<b>5 YR. TOTAL</b>	<b>4,565,314</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.000	8%			0.000	0.00	
Pure Premium Indicated by National Relativity		22%	0.394	24%			0.831	1.23	
Pure Premium Present on Rate Level		73%	0.357	68%			0.465	0.82	
Pure Premium Derived by Formula							0.516	0.86	

CLASS 2688		LEATHER GOODS 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.
1/09 through 12/09	9,871,387	0	0	11	185,308	0	170,025	355,333	3.60
1/10 through 12/10	10,224,024	1	10,710	3	86,965	16,424	83,738	197,837	1.94
1/11 through 12/11	12,060,206	0	0	6	327,217	0	240,356	567,573	4.71
1/12 through 12/12	11,088,460	0	0	7	181,040	0	185,037	366,077	3.30
1/13 through 12/13	12,732,465	0	0	3	9,346	0	11,653	20,999	0.17
<b>5 YR. TOTAL</b>	<b>55,976,542</b>	<b>1</b>	<b>10,710</b>	<b>30</b>	<b>789,876</b>	<b>16,424</b>	<b>690,809</b>	<b>1,507,819</b>	<b>2.69</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	1.430	30%			1.263	2.69	
Pure Premium Indicated by National Relativity		36%	0.895	35%			1.064	1.96	
Pure Premium Present on Rate Level		42%	1.138	35%			1.128	2.27	
Pure Premium Derived by Formula							1.146	2.26	

CLASS 2702		LOGGING OR TREE REMOVAL - NONMECHANIZED OPERATIONS							
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.
1/09 through 12/09	5,203,750	1	146,247	8	154,257	141,257	233,936	675,697	12.99
1/10 through 12/10	6,239,476	0	0	10	420,196	0	363,129	783,325	12.55
1/11 through 12/11	6,114,516	1	37,219	6	115,500	33,585	81,685	267,989	4.38
1/12 through 12/12	5,494,075	3	140,921	8	128,977	537,676	267,618	1,075,192	19.57
1/13 through 12/13	6,058,162	2	150,206	5	175,704	305,535	250,397	881,842	14.56
<b>5 YR. TOTAL</b>	<b>29,109,979</b>	<b>7</b>	<b>474,593</b>	<b>37</b>	<b>994,634</b>	<b>1,018,053</b>	<b>1,196,765</b>	<b>3,684,045</b>	<b>12.66</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	5.047	49%			7.608	12.66	
Pure Premium Indicated by National Relativity		31%	9.012	25%			8.293	17.31	
Pure Premium Present on Rate Level		32%	7.474	26%			7.705	15.18	
Pure Premium Derived by Formula							7.804	14.86	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 2705		LOGGING OR TREE REMOVAL-PULPWOOD ONLY-ALL OPERATIONS							
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.
1/09 through 12/09	20,294	0	0	0	0	0	0	0	0.00
1/10 through 12/10	67,801	0	0	0	0	0	0	0	0.00
1/11 through 12/11	19,141	0	0	1	31,620	0	15,476	47,096	246.05
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
<b>5 YR. TOTAL</b>	<b>140,004</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>31,620</b>	<b>0</b>	<b>15,476</b>	<b>47,096</b>	<b>33.64</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	22.585	10%		11.054		33.64	
Pure Premium Indicated by National Relativity		0%	0.000	0%		0.000		0.00	
Pure Premium Present on Rate Level		92%	29.588	90%		26.916		56.50	
Pure Premium Derived by Formula					29.028		25.330		54.36

CLASS 2709		LOGGING OR TREE REMOVAL - MECHANIZED EQUIPMENT OPERATORS							
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.
1/09 through 12/09	46,189,097	5	396,464	21	297,074	317,029	333,220	1,343,787	2.91
1/10 through 12/10	49,502,390	7	586,597	21	535,586	304,924	638,512	2,065,619	4.17
1/11 through 12/11	50,399,344	6	1,251,958	16	550,246	1,317,916	830,775	3,950,895	7.84
1/12 through 12/12	53,628,587	4	609,598	21	536,893	457,058	700,675	2,304,224	4.30
1/13 through 12/13	58,866,099	8	887,527	18	852,376	2,301,731	636,652	4,678,286	7.95
<b>5 YR. TOTAL</b>	<b>258,585,517</b>	<b>30</b>	<b>3,732,144</b>	<b>97</b>	<b>2,772,175</b>	<b>4,698,658</b>	<b>3,139,834</b>	<b>14,342,811</b>	<b>5.55</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		65%	2.515	83%		3.031		5.55	
Pure Premium Indicated by National Relativity		17%	6.503	8%		5.667		12.17	
Pure Premium Present on Rate Level		18%	3.497	9%		3.210		6.71	
Pure Premium Derived by Formula					3.370		3.258		6.63

CLASS 2710		SAW MILL							
Industry Group: Manufacturing 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.
1/09 through 12/09	49,075,321	5	489,982	39	1,182,345	289,283	968,302	2,929,912	5.97
1/10 through 12/10	53,680,786	5	310,415	24	860,180	537,105	871,884	2,579,584	4.81
1/11 through 12/11	53,160,652	5	340,685	38	1,222,697	332,302	1,155,120	3,050,804	5.74
1/12 through 12/12	61,563,338	7	517,562	40	1,065,592	586,415	1,746,267	3,915,836	6.36
1/13 through 12/13	67,200,652	4	86,922	44	1,159,346	76,247	1,670,218	2,992,733	4.45
<b>5 YR. TOTAL</b>	<b>284,680,749</b>	<b>26</b>	<b>1,745,566</b>	<b>185</b>	<b>5,490,160</b>	<b>1,821,352</b>	<b>6,411,791</b>	<b>15,468,869</b>	<b>5.43</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		63%	2.542	89%		2.892		5.43	
Pure Premium Indicated by National Relativity		18%	2.852	5%		3.415		6.27	
Pure Premium Present on Rate Level		19%	3.005	6%		3.483		6.49	
Pure Premium Derived by Formula					2.686		2.954		5.64

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	2,578,159	0	0	0	0	0	4,563	4,563	0.18
1/10 through 12/10	2,675,621	1	2,956	2	7,019	99,082	21,670	130,727	4.89
1/11 through 12/11	2,633,467	0	0	1	358	0	8,745	9,103	0.35
1/12 through 12/12	3,677,795	1	68,944	0	0	81,047	21,201	171,192	4.66
1/13 through 12/13	4,440,389	1	5,992	0	0	0	2,249	8,241	0.19
5 YR. TOTAL	16,005,431	3	77,892	3	7,377	180,129	58,428	323,826	2.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.533	20%	1.490	2.02			
Pure Premium Indicated by National Relativity		29%	1.847	31%	1.599	3.45			
Pure Premium Present on Rate Level		56%	1.414	49%	1.502	2.92			
Pure Premium Derived by Formula		1.407			1.530		2.94		

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.
1/09 through 12/09	19,828,202	3	428,586	8	205,468	278,675	147,010	1,059,739	5.35
1/10 through 12/10	21,343,994	6	322,341	8	415,389	342,734	163,819	1,244,283	5.83
1/11 through 12/11	22,280,470	9	858,217	1	327	939,151	36,565	1,834,260	8.23
1/12 through 12/12	22,918,327	8	625,871	17	584,618	314,445	502,707	2,027,641	8.85
1/13 through 12/13	24,006,374	1	248,460	3	33,552	103,390	45,325	430,727	1.79
5 YR. TOTAL	110,377,367	27	2,483,475	37	1,239,354	1,978,395	895,426	6,596,650	5.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	3.373	59%	2.604	5.98			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		52%	3.812	41%	3.195	7.01			
Pure Premium Derived by Formula		3.601			2.846		6.45		

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.
1/09 through 12/09	45,004,880	0	0	14	63,291	0	198,126	261,417	0.58
1/10 through 12/10	47,457,920	3	100,823	23	183,157	95,678	311,126	690,784	1.46
1/11 through 12/11	51,518,808	0	0	19	373,799	0	810,460	1,184,259	2.30
1/12 through 12/12	55,526,604	3	119,918	22	383,987	166,037	639,529	1,309,471	2.36
1/13 through 12/13	56,785,118	3	443,423	22	852,976	352,012	1,456,056	3,104,467	5.47
5 YR. TOTAL	256,293,330	9	664,164	100	1,857,210	613,727	3,415,297	6,550,398	2.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	0.984	59%	1.572	2.56			
Pure Premium Indicated by National Relativity		29%	1.187	20%	1.481	2.67			
Pure Premium Present on Rate Level		30%	1.144	21%	1.408	2.55			
Pure Premium Derived by Formula		1.091			1.519		2.61		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 2735		FURNITURE STOCK 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.
1/09 through 12/09	8,109,854	1	39,016	7	60,484	0	132,356	231,856	2.86
1/10 through 12/10	9,046,888	0	0	10	171,504	0	153,349	324,853	3.59
1/11 through 12/11	10,127,439	0	0	14	256,713	0	253,636	510,349	5.04
1/12 through 12/12	10,549,830	1	6,856	7	33,888	1,930	73,589	116,263	1.10
1/13 through 12/13	11,902,038	0	0	10	113,891	0	76,767	190,658	1.60
<b>5 YR. TOTAL</b>	<b>49,736,049</b>	<b>2</b>	<b>45,872</b>	<b>48</b>	<b>636,480</b>	<b>1,930</b>	<b>689,697</b>	<b>1,373,979</b>	<b>2.76</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	1.372	34%			1.391	2.76	
Pure Premium Indicated by National Relativity		38%	1.291	33%			2.107	3.40	
Pure Premium Present on Rate Level		39%	1.312	33%			1.794	3.11	
Pure Premium Derived by Formula							1.760	3.08	

CLASS 2759		BOX OR BOX SHOOK 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.
1/09 through 12/09	42,164,429	6	226,587	27	401,224	122,624	547,569	1,298,004	3.08
1/10 through 12/10	47,878,997	3	7,711	37	585,039	21,485	643,738	1,257,973	2.63
1/11 through 12/11	51,579,399	11	730,504	50	1,023,808	861,543	1,051,273	3,667,128	7.11
1/12 through 12/12	49,068,724	1	22,183	32	450,910	0	691,564	1,164,657	2.37
1/13 through 12/13	55,122,494	1	8,651	41	977,669	13,357	1,113,215	2,112,892	3.83
<b>5 YR. TOTAL</b>	<b>245,814,043</b>	<b>22</b>	<b>995,636</b>	<b>187</b>	<b>3,438,650</b>	<b>1,019,009</b>	<b>4,047,359</b>	<b>9,500,654</b>	<b>3.87</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		49%	1.804	67%			2.061	3.87	
Pure Premium Indicated by National Relativity		25%	2.092	16%			2.309	4.40	
Pure Premium Present on Rate Level		26%	1.816	17%			1.973	3.79	
Pure Premium Derived by Formula							2.086	3.97	

CLASS 2790		PATTERN MAKING 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.
1/09 through 12/09	2,114,223	0	0	2	6,986	0	48,893	55,879	2.64
1/10 through 12/10	2,985,034	0	0	1	19,213	0	26,441	45,654	1.53
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	2,156	2,156	0.08
1/13 through 12/13	2,436,130	0	0	0	0	0	6,484	6,484	0.27
<b>5 YR. TOTAL</b>	<b>12,457,602</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>26,199</b>	<b>0</b>	<b>83,974</b>	<b>110,173</b>	<b>0.88</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.210	13%			0.674	0.88	
Pure Premium Indicated by National Relativity		42%	0.465	43%			0.688	1.15	
Pure Premium Present on Rate Level		49%	0.469	44%			0.682	1.15	
Pure Premium Derived by Formula							0.684	1.13	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	32,187,537	3	30,495	15	152,156	11,964	221,966	416,581	1.29
1/10 through 12/10	26,439,391	5	369,591	15	324,775	445,244	497,578	1,637,188	6.19
1/11 through 12/11	23,596,614	3	39,442	9	256,423	129,239	375,663	800,767	3.39
1/12 through 12/12	29,620,410	3	96,382	18	437,559	174,538	444,968	1,153,447	3.89
1/13 through 12/13	33,704,106	4	90,564	18	323,181	65,534	560,343	1,039,622	3.09
5 YR. TOTAL	145,548,058	18	626,474	75	1,494,094	826,519	2,100,518	5,047,605	3.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		40%	1.457	57%			2.011	3.47	
Pure Premium Indicated by National Relativity		30%	1.081	21%			1.280	2.36	
Pure Premium Present on Rate Level		30%	1.814	22%			2.209	4.02	
Pure Premium Derived by Formula							1.901	3.35	

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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	862,183	0	0	1	5,237	0	739	5,976	0.69
1/12 through 12/12	3,025,138	1	31,626	3	107,963	8,205	97,927	245,721	8.12
1/13 through 12/13	4,354,421	2	83,488	2	24,735	207,968	16,534	332,725	7.64
5 YR. TOTAL	8,241,742	3	115,114	6	137,935	216,173	115,200	584,422	7.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	3.070	14%			4.021	7.09	
Pure Premium Indicated by National Relativity		34%	2.912	36%			2.919	5.83	
Pure Premium Present on Rate Level		53%	1.885	50%			1.130	3.02	
Pure Premium Derived by Formula							2.179	4.57	

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.
1/09 through 12/09	73,998,707	5	360,791	33	425,726	463,553	516,196	1,766,266	2.39
1/10 through 12/10	60,152,759	7	431,054	27	580,562	367,900	668,900	2,048,416	3.41
1/11 through 12/11	59,149,717	6	400,133	31	745,828	618,834	697,761	2,462,556	4.16
1/12 through 12/12	60,760,385	9	396,724	45	1,009,812	1,035,986	1,262,407	3,704,929	6.10
1/13 through 12/13	74,608,812	8	275,079	28	519,565	595,440	615,126	2,005,210	2.69
5 YR. TOTAL	328,670,380	35	1,863,781	164	3,281,493	3,081,713	3,760,390	11,987,377	3.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		51%	1.565	70%			2.082	3.65	
Pure Premium Indicated by National Relativity		24%	1.775	15%			2.062	3.84	
Pure Premium Present on Rate Level		25%	1.504	15%			1.679	3.18	
Pure Premium Derived by Formula							2.019	3.62	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.	
1/09 through 12/09	11,981,104	0	0	2	1,375	0	17,648	19,023	0.16	
1/10 through 12/10	7,763,709	2	121,587	3	11,866	21,689	42,318	197,460	2.54	
1/11 through 12/11	2,017,309	0	0	0	0	0	3,118	3,118	0.16	
1/12 through 12/12	2,520,373	0	0	1	772	0	2,475	3,247	0.13	
1/13 through 12/13	2,605,340	0	0	3	21,474	0	25,908	47,382	1.82	
5 YR. TOTAL	26,887,835	2	121,587	9	35,487	21,689	91,467	270,230	1.01	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		15%	0.584	19%	0.421	1.01				
Pure Premium Indicated by National Relativity		34%	0.957	36%	1.003	1.96				
Pure Premium Present on Rate Level		51%	0.912	45%	0.818	1.73				
Pure Premium Derived by Formula		0.878			0.809		1.69			

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.	
1/09 through 12/09	3,145,320	0	0	1	3,631	0	1,239	4,870	0.15	
1/10 through 12/10	3,566,349	0	0	0	0	0	2,077	2,077	0.06	
1/11 through 12/11	3,033,646	0	0	2	46,861	0	14,022	60,883	2.01	
1/12 through 12/12	2,175,617	0	0	2	44,711	0	12,961	57,672	2.65	
1/13 through 12/13	2,002,712	0	0	1	2,590	0	4,191	6,781	0.34	
5 YR. TOTAL	13,923,644	0	0	6	97,793	0	34,490	132,283	0.95	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		9%	0.702	14%	0.248	0.95				
Pure Premium Indicated by National Relativity		26%	0.639	27%	0.831	1.47				
Pure Premium Present on Rate Level		65%	0.525	59%	0.764	1.29				
Pure Premium Derived by Formula		0.571			0.710		1.28			

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.	
1/09 through 12/09	4,724,158	1	104	3	3,864	0	14,304	18,272	0.39	
1/10 through 12/10	3,586,948	1	623	1	4,260	2,560	9,877	17,320	0.48	
1/11 through 12/11	7,378,637	0	0	0	0	0	7,353	7,353	0.10	
1/12 through 12/12	5,759,257	0	0	5	34,590	0	56,325	90,915	1.58	
1/13 through 12/13	6,643,742	0	0	4	186,751	0	181,783	368,534	5.55	
5 YR. TOTAL	28,092,742	2	727	13	229,465	2,560	269,642	502,394	1.79	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		17%	0.819	24%	0.969	1.79				
Pure Premium Indicated by National Relativity		41%	1.513	38%	1.527	3.04				
Pure Premium Present on Rate Level		42%	1.147	38%	1.309	2.46				
Pure Premium Derived by Formula		1.241			1.310		2.55			

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 2881		FURNITURE MANUFACTURING AND CABINET SHOP - ASSEMBLY BY HAND - WOOD							
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.
1/09 through 12/09	48,609,498	2	11,066	17	178,035	83,246	254,176	526,523	1.08
1/10 through 12/10	44,397,244	4	137,790	26	412,389	144,629	348,660	1,043,468	2.35
1/11 through 12/11	50,457,185	9	376,582	36	530,179	665,926	657,486	2,230,173	4.42
1/12 through 12/12	53,108,475	6	439,012	38	734,649	201,972	1,014,931	2,390,564	4.50
1/13 through 12/13	70,874,414	6	387,288	21	464,780	674,648	540,217	2,066,933	2.92
<b>5 YR. TOTAL</b>	<b>267,446,816</b>	<b>27</b>	<b>1,351,738</b>	<b>138</b>	<b>2,320,032</b>	<b>1,770,421</b>	<b>2,815,470</b>	<b>8,257,661</b>	<b>3.09</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	1.373	61%	1.715	3.09			
Pure Premium Indicated by National Relativity		29%	0.895	19%	1.029	1.92			
Pure Premium Present on Rate Level		29%	1.134	20%	1.427	2.56			
Pure Premium Derived by Formula		1.165			1.527			2.69	

CLASS 2883 + +		FURNITURE MANUFACTURING AND CABINET SHOP - WOOD - 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.
1/09 through 12/09	278,987,335	17	873,394	113	1,973,136	640,035	2,190,812	5,677,377	2.04
1/10 through 12/10	283,353,866	26	1,678,268	169	2,950,069	1,869,666	3,226,820	9,724,823	3.43
1/11 through 12/11	301,979,683	23	1,559,724	142	2,191,040	1,436,693	2,573,235	7,760,692	2.57
1/12 through 12/12	291,997,522	23	1,887,864	135	2,950,697	1,274,980	3,086,145	9,199,686	3.15
1/13 through 12/13	318,109,542	15	1,187,853	144	3,091,407	998,534	3,448,116	8,725,910	2.74
<b>5 YR. TOTAL</b>	<b>1,474,427,948</b>	<b>104</b>	<b>7,187,103</b>	<b>703</b>	<b>13,156,349</b>	<b>6,219,908</b>	<b>14,525,128</b>	<b>41,088,488</b>	<b>2.79</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		88%	1.380	100%	1.407	2.79			
Pure Premium Indicated by National Relativity		6%	1.169	0%	1.260	2.43			
Pure Premium Present on Rate Level		6%	1.305	0%	1.299	2.60			
Pure Premium Derived by Formula		1.363			1.407			2.77	

CLASS 2913 + +		RATTAN, WILLOW OR TWISTED FIBER PRODUCTS 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.
1/09 through 12/09	30,575	0	0	0	0	0	0	0	0.00
1/10 through 12/10	32,713	0	0	0	0	0	0	0	0.00
1/11 through 12/11	37,880	0	0	0	0	0	0	0	0.00
1/12 through 12/12	21,413	0	0	0	0	0	0	0	0.00
1/13 through 12/13	33,032	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>155,613</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		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		11%	0.108	12%	0.891	1.00			
Pure Premium Present on Rate Level		87%	0.651	85%	0.880	1.53			
Pure Premium Derived by Formula		0.578			0.855			1.43	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 2915		VENEER PRODUCTS MFG								
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.	
1/09 through 12/09	45,008,508	3	93,891	6	153,438	56,086	128,425	431,840	0.96	
1/10 through 12/10	44,410,423	1	37,259	6	93,788	4,886	60,325	196,258	0.44	
1/11 through 12/11	44,044,305	2	64,005	4	358,635	18,056	262,079	702,775	1.60	
1/12 through 12/12	38,659,587	0	0	9	180,688	0	143,759	324,447	0.84	
1/13 through 12/13	20,692,727	0	0	9	667,068	0	559,621	1,226,689	5.93	
5 YR. TOTAL	192,815,550	6	195,155	34	1,453,617	79,028	1,154,209	2,882,009	1.50	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		33%	0.855	40%	0.640	1.50				
Pure Premium Indicated by National Relativity		33%	1.119	30%	0.966	2.09				
Pure Premium Present on Rate Level		34%	0.849	30%	0.699	1.55				
Pure Premium Derived by Formula		0.940			0.756		1.70			

CLASS 2916		VENEER PRODUCTS MFG-NO VENEER MFG								
Industry Group: Manufacturing 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.	
1/09 through 12/09	17,976,301	3	262,257	6	52,656	192,486	79,194	586,593	3.26	
1/10 through 12/10	20,366,653	0	0	9	132,470	0	93,995	226,465	1.11	
1/11 through 12/11	17,079,242	2	115,362	6	50,367	40,204	103,589	309,522	1.81	
1/12 through 12/12	18,214,248	1	68,166	6	161,880	225,505	189,216	644,767	3.54	
1/13 through 12/13	18,032,825	0	0	11	88,622	0	146,050	234,672	1.30	
5 YR. TOTAL	91,669,269	6	445,785	38	485,995	458,195	612,044	2,002,019	2.18	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		28%	1.016	37%	1.167	2.18				
Pure Premium Indicated by National Relativity		36%	1.588	31%	1.832	3.42				
Pure Premium Present on Rate Level		36%	1.166	32%	1.222	2.39				
Pure Premium Derived by Formula		1.276			1.391		2.67			

CLASS 2923		PIANO 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.	
1/09 through 12/09	2,087,839	0	0	1	60,497	0	4,894	65,391	3.13	
1/10 through 12/10	1,937,519	0	0	1	45,988	0	46,540	92,528	4.78	
1/11 through 12/11	2,212,224	0	0	0	0	0	295	295	0.01	
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	22,927	0	18,362	41,289	1.92	
5 YR. TOTAL	9,555,660	0	0	3	129,412	0	70,091	199,503	2.09	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		9%	1.354	12%	0.734	2.09				
Pure Premium Indicated by National Relativity		38%	0.846	40%	0.808	1.65				
Pure Premium Present on Rate Level		53%	0.746	48%	0.724	1.47				
Pure Premium Derived by Formula		0.839			0.759		1.60			

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 2942 + +		PENCIL, PENHOLDER OR CRAYON 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.
1/09 through 12/09	38,684	0	0	0	0	0	0	0	0.00
1/10 through 12/10	72,884	0	0	0	0	0	0	0	0.00
1/11 through 12/11	38,780	0	0	0	0	0	0	0	0.00
1/12 through 12/12	38,540	0	0	0	0	0	0	0	0.00
1/13 through 12/13	43,546	0	0	0	0	0	485	485	1.11
<b>5 YR. TOTAL</b>	<b>232,434</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>485</b>	<b>485</b>	<b>0.21</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.209			0.21	
Pure Premium Indicated by National Relativity		17%	0.809	18%	1.007			1.82	
Pure Premium Present on Rate Level		81%	0.703	79%	0.707			1.41	
Pure Premium Derived by Formula		0.707			0.746			1.45	

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.
1/09 through 12/09	5,628,038	0	0	0	0	0	1,395	1,395	0.03
1/10 through 12/10	5,897,533	1	110,416	2	16,367	75,752	19,637	222,172	3.77
1/11 through 12/11	5,914,264	0	0	2	21,865	0	48,920	70,785	1.20
1/12 through 12/12	5,488,084	0	0	0	0	0	10,188	10,188	0.19
1/13 through 12/13	4,623,767	0	0	0	0	0	6,621	6,621	0.14
<b>5 YR. TOTAL</b>	<b>27,551,686</b>	<b>1</b>	<b>110,416</b>	<b>4</b>	<b>38,232</b>	<b>75,752</b>	<b>86,761</b>	<b>311,161</b>	<b>1.13</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.540	27%	0.590			1.13	
Pure Premium Indicated by National Relativity		40%	1.639	36%	1.514			3.15	
Pure Premium Present on Rate Level		41%	1.525	37%	1.788			3.31	
Pure Premium Derived by Formula		1.383			1.366			2.75	

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.
1/09 through 12/09	92,420,883	4	46,784	7	130,865	134,729	282,693	595,071	0.64
1/10 through 12/10	108,094,597	2	11,559	10	408,099	13,150	386,225	819,033	0.76
1/11 through 12/11	116,389,319	4	78,855	12	332,520	89,871	559,559	1,060,805	0.91
1/12 through 12/12	120,840,701	4	182,436	5	122,070	220,231	233,905	758,642	0.63
1/13 through 12/13	131,148,475	4	135,749	10	327,879	191,451	265,418	920,497	0.70
<b>5 YR. TOTAL</b>	<b>568,893,975</b>	<b>18</b>	<b>455,383</b>	<b>44</b>	<b>1,321,433</b>	<b>649,432</b>	<b>1,727,800</b>	<b>4,154,048</b>	<b>0.73</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	0.312	55%	0.418			0.73	
Pure Premium Indicated by National Relativity		28%	0.774	22%	0.680			1.45	
Pure Premium Present on Rate Level		28%	0.592	23%	0.524			1.12	
Pure Premium Derived by Formula		0.520			0.500			1.02	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 3018		IRON OR STEEL: MANUFACTURING: ROLLING MILL & DRIVERS							
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.
1/09 through 12/09	1,591,924	0	0	1	56,175	0	36,749	92,924	5.84
1/10 through 12/10	1,898,253	0	0	2	11,962	0	9,105	21,067	1.11
1/11 through 12/11	1,531,383	0	0	2	216,511	0	145,577	362,088	23.64
1/12 through 12/12	1,244,435	1	30,453	0	0	8,543	868	39,864	3.20
1/13 through 12/13	518,430	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>6,784,425</b>	<b>1</b>	<b>30,453</b>	<b>5</b>	<b>284,648</b>	<b>8,543</b>	<b>192,299</b>	<b>515,943</b>	<b>7.60</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	4.644	13%			2.960	7.60	
Pure Premium Indicated by National Relativity		45%	0.948	43%			1.047	2.00	
Pure Premium Present on Rate Level		45%	1.212	44%			1.123	2.34	
Pure Premium Derived by Formula							1.329	2.77	

CLASS 3022		PIPE OR TUBE MFG NOC & DRIVERS							
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.
1/09 through 12/09	16,897,950	5	772,894	20	563,743	359,328	542,288	2,238,253	13.25
1/10 through 12/10	19,148,918	4	293,845	19	382,757	246,326	369,915	1,292,843	6.75
1/11 through 12/11	19,493,409	3	213,424	16	733,780	114,386	479,666	1,541,256	7.91
1/12 through 12/12	18,584,782	0	0	18	507,840	0	276,020	783,860	4.22
1/13 through 12/13	20,680,631	1	140,136	16	754,300	62,881	559,965	1,517,282	7.34
<b>5 YR. TOTAL</b>	<b>94,805,690</b>	<b>13</b>	<b>1,420,299</b>	<b>89</b>	<b>2,942,420</b>	<b>782,921</b>	<b>2,227,854</b>	<b>7,373,494</b>	<b>7.78</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		40%	4.602	49%			3.176	7.78	
Pure Premium Indicated by National Relativity		30%	1.217	25%			1.246	2.46	
Pure Premium Present on Rate Level		30%	2.804	26%			2.386	5.19	
Pure Premium Derived by Formula							2.488	5.54	

CLASS 3027		ROLLING MILL NOC & DRIVERS							
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.
1/09 through 12/09	2,675,726	0	0	0	0	0	0	0	0.00
1/10 through 12/10	8,054,228	0	0	0	0	0	9,686	9,686	0.12
1/11 through 12/11	3,964,741	0	0	0	0	0	2,380	2,380	0.06
1/12 through 12/12	5,241,959	0	0	0	0	0	21,651	21,651	0.41
1/13 through 12/13	4,336,699	0	0	0	0	0	212	212	0.01
<b>5 YR. TOTAL</b>	<b>24,273,353</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>33,929</b>	<b>33,929</b>	<b>0.14</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.000	18%			0.140	0.14	
Pure Premium Indicated by National Relativity		42%	1.069	41%			1.115	2.18	
Pure Premium Present on Rate Level		43%	0.901	41%			0.768	1.67	
Pure Premium Derived by Formula							0.797	1.63	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 3028		PIPE OR TUBE MFG-IRON OR STEEL-& 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.
1/09 through 12/09	4,765,353	0	0	2	42,027	0	33,071	75,098	1.58
1/10 through 12/10	5,970,648	0	0	4	14,379	0	62,949	77,328	1.30
1/11 through 12/11	6,495,333	0	0	3	30,878	0	25,524	56,402	0.87
1/12 through 12/12	6,650,207	0	0	4	14,766	0	13,142	27,908	0.42
1/13 through 12/13	7,229,421	0	0	2	6,411	0	10,993	17,404	0.24
<b>5 YR. TOTAL</b>	<b>31,110,962</b>	<b>0</b>	<b>0</b>	<b>15</b>	<b>108,461</b>	<b>0</b>	<b>145,679</b>	<b>254,140</b>	<b>0.82</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.349	22%			0.468	0.82	
Pure Premium Indicated by National Relativity		42%	1.051	39%			1.232	2.28	
Pure Premium Present on Rate Level		42%	0.891	39%			0.978	1.87	
Pure Premium Derived by Formula							0.965	1.84	

CLASS 3030		IRON OR STEEL: FABRICATION: IRON OR STEEL WORKS-SHOP-STRUCTURAL-& DRIVERS							
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.
1/09 through 12/09	47,645,108	2	133,312	26	885,410	170,678	1,000,843	2,190,243	4.60
1/10 through 12/10	40,566,225	3	370,834	24	201,958	327,815	303,030	1,203,637	2.97
1/11 through 12/11	46,998,846	2	87,910	23	435,088	89,303	484,002	1,096,303	2.33
1/12 through 12/12	45,449,063	2	304,444	26	442,014	773,666	522,818	2,042,942	4.50
1/13 through 12/13	47,282,316	3	284,352	29	816,332	121,778	584,111	1,806,573	3.82
<b>5 YR. TOTAL</b>	<b>227,941,558</b>	<b>12</b>	<b>1,180,852</b>	<b>128</b>	<b>2,780,802</b>	<b>1,483,240</b>	<b>2,894,804</b>	<b>8,339,698</b>	<b>3.66</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		47%	1.738	66%			1.921	3.66	
Pure Premium Indicated by National Relativity		26%	2.032	17%			2.023	4.06	
Pure Premium Present on Rate Level		27%	1.772	17%			2.095	3.87	
Pure Premium Derived by Formula							1.968	3.79	

CLASS 3040		IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-& DRIVERS							
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.
1/09 through 12/09	21,015,609	1	83,170	7	306,286	183,374	200,714	773,544	3.68
1/10 through 12/10	21,413,646	3	186,661	13	183,039	262,042	219,208	850,950	3.97
1/11 through 12/11	20,770,894	2	51,430	8	135,872	39,442	148,636	375,380	1.81
1/12 through 12/12	27,123,843	7	933,737	12	344,940	758,138	290,233	2,327,048	8.58
1/13 through 12/13	24,746,111	2	316,110	8	94,235	224,457	166,554	801,356	3.24
<b>5 YR. TOTAL</b>	<b>115,070,103</b>	<b>15</b>	<b>1,571,108</b>	<b>48</b>	<b>1,064,372</b>	<b>1,467,453</b>	<b>1,025,345</b>	<b>5,128,278</b>	<b>4.46</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	2.290	51%			2.166	4.46	
Pure Premium Indicated by National Relativity		31%	2.030	24%			2.061	4.09	
Pure Premium Present on Rate Level		31%	2.019	25%			2.098	4.12	
Pure Premium Derived by Formula							2.124	4.25	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 3041		IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-DECORATIVE OR ARTISTIC- & FOUNDRIES, 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.
1/09 through 12/09	2,204,745	0	0	2	75,237	0	47,347	122,584	5.56
1/10 through 12/10	1,655,356	0	0	2	2,796	0	4,971	7,767	0.47
1/11 through 12/11	1,710,018	0	0	0	0	0	466	466	0.03
1/12 through 12/12	1,821,940	0	0	1	12,928	0	37,448	50,376	2.77
1/13 through 12/13	1,454,636	0	0	0	0	0	995	995	0.07
5 YR. TOTAL	8,846,695	0	0	5	90,961	0	91,227	182,188	2.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	1.028	17%			1.031	2.06	
Pure Premium Indicated by National Relativity		43%	1.601	41%			1.959	3.56	
Pure Premium Present on Rate Level		43%	2.049	42%			1.722	3.77	
Pure Premium Derived by Formula							1.702	3.42	

CLASS 3042		ELEVATOR OR ESCALATOR MFG							
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.
1/09 through 12/09	3,186,786	1	31,495	0	0	0	18,419	49,914	1.57
1/10 through 12/10	3,244,216	0	0	0	0	0	0	0	0.00
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	3,296,748	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	17,411,887	1	31,495	0	0	0	18,419	49,914	0.29
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.181	19%			0.106	0.29	
Pure Premium Indicated by National Relativity		42%	1.500	40%			1.406	2.91	
Pure Premium Present on Rate Level		43%	1.258	41%			1.181	2.44	
Pure Premium Derived by Formula							1.067	2.27	

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.
1/09 through 12/09	11,189,971	2	31,405	6	177,354	141,958	182,178	532,895	4.76
1/10 through 12/10	11,687,597	2	32,014	7	86,423	73,304	207,777	399,518	3.42
1/11 through 12/11	11,887,058	2	34,944	8	199,232	160,448	379,188	773,812	6.51
1/12 through 12/12	12,017,279	1	8,684	3	81,955	59,001	205,310	354,950	2.95
1/13 through 12/13	13,396,547	1	49,124	7	82,487	37,737	108,975	278,323	2.08
5 YR. TOTAL	60,178,452	8	156,171	31	627,451	472,448	1,083,428	2,339,498	3.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	1.302	39%			2.585	3.89	
Pure Premium Indicated by National Relativity		37%	1.568	30%			1.797	3.37	
Pure Premium Present on Rate Level		37%	1.469	31%			2.122	3.59	
Pure Premium Derived by Formula							2.205	3.67	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	252,631,557	16	816,016	92	1,881,111	656,197	2,156,451	5,509,775	2.18
1/10 through 12/10	252,673,818	15	351,840	126	1,379,397	634,760	1,794,560	4,160,557	1.65
1/11 through 12/11	275,097,677	22	1,193,726	99	1,538,295	921,432	2,105,384	5,758,837	2.09
1/12 through 12/12	294,270,742	16	1,284,811	93	1,687,174	839,746	2,041,956	5,853,687	1.99
1/13 through 12/13	302,342,228	15	952,626	75	1,222,939	665,767	2,004,726	4,846,058	1.60
5 YR. TOTAL	1,377,016,022	84	4,599,019	485	7,708,916	3,717,902	10,103,077	26,128,914	1.90
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		76%	0.894	100%	1.004			1.90	
Pure Premium Indicated by National Relativity		12%	1.009	0%	1.155			2.16	
Pure Premium Present on Rate Level		12%	0.965	0%	1.033			2.00	
Pure Premium Derived by Formula		0.916			1.004		1.92		

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.
1/09 through 12/09	29,651,737	5	412,066	8	57,292	470,919	113,127	1,053,404	3.55
1/10 through 12/10	39,412,486	3	203,274	13	183,608	387,300	308,323	1,082,505	2.75
1/11 through 12/11	41,481,222	6	57,751	13	189,838	126,660	326,895	701,144	1.69
1/12 through 12/12	33,327,404	3	124,051	11	306,096	358,136	348,857	1,137,140	3.41
1/13 through 12/13	42,223,695	3	335,867	3	66,334	591,468	193,973	1,187,642	2.81
5 YR. TOTAL	186,096,544	20	1,133,009	48	803,168	1,934,483	1,291,175	5,161,835	2.77
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	1.040	55%	1.733			2.77	
Pure Premium Indicated by National Relativity		31%	1.528	22%	1.779			3.31	
Pure Premium Present on Rate Level		31%	1.306	23%	1.635			2.94	
Pure Premium Derived by Formula		1.274			1.721		3.00		

CLASS 3082		FOUNDRY-STEEL CASTINGS							
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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
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%	1.004	50%	1.575			2.58	
Pure Premium Present on Rate Level		50%	1.075	50%	1.278			2.35	
Pure Premium Derived by Formula		1.040			1.427		2.47		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 3085		FOUNDRY-NON-FERROUS							
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.
1/09 through 12/09	5,390,563	1	7,200	4	142,055	8,421	81,412	239,088	4.44
1/10 through 12/10	11,683,841	0	0	7	157,271	0	146,527	303,798	2.60
1/11 through 12/11	11,452,274	0	0	4	106,529	0	167,513	274,042	2.39
1/12 through 12/12	12,416,406	0	0	1	112,587	0	40,235	152,822	1.23
1/13 through 12/13	12,428,817	1	24	4	134,593	5,518	166,207	306,342	2.47
<b>5 YR. TOTAL</b>	<b>53,371,901</b>	<b>2</b>	<b>7,224</b>	<b>20</b>	<b>653,035</b>	<b>13,939</b>	<b>601,894</b>	<b>1,276,092</b>	<b>2.39</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	1.237	33%	1.154				2.39
Pure Premium Indicated by National Relativity		37%	1.154	33%	1.658				2.81
Pure Premium Present on Rate Level		38%	1.528	34%	1.517				3.05
Pure Premium Derived by Formula					1.317		1.444		2.76

CLASS 3110		FORGING WORK-DROP OR MACHINE							
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.
1/09 through 12/09	7,224,719	1	211,047	1	352	276,234	9,618	497,251	6.88
1/10 through 12/10	13,769,433	1	1,211	5	127,417	567	80,775	209,970	1.53
1/11 through 12/11	13,381,024	3	151,055	6	26,336	71,583	86,306	335,280	2.51
1/12 through 12/12	12,962,491	2	314,903	4	59,812	235,038	100,440	710,193	5.48
1/13 through 12/13	6,961,805	0	0	0	0	0	14,117	14,117	0.20
<b>5 YR. TOTAL</b>	<b>54,299,472</b>	<b>7</b>	<b>678,216</b>	<b>16</b>	<b>213,917</b>	<b>583,422</b>	<b>291,256</b>	<b>1,766,811</b>	<b>3.25</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	1.643	35%	1.611				3.25
Pure Premium Indicated by National Relativity		37%	1.490	32%	1.667				3.16
Pure Premium Present on Rate Level		37%	1.677	33%	1.774				3.45
Pure Premium Derived by Formula					1.599		1.683		3.28

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.
1/09 through 12/09	10,701,162	0	0	2	16,078	0	30,403	46,481	0.43
1/10 through 12/10	10,657,979	0	0	3	101,653	0	163,354	265,007	2.49
1/11 through 12/11	10,669,887	2	41,796	2	18,527	40,335	81,993	182,651	1.71
1/12 through 12/12	10,999,295	2	24,035	4	122,796	13,693	71,781	232,305	2.11
1/13 through 12/13	14,684,460	1	62,507	6	126,636	53,479	222,769	465,391	3.17
<b>5 YR. TOTAL</b>	<b>57,712,783</b>	<b>5</b>	<b>128,338</b>	<b>17</b>	<b>385,690</b>	<b>107,507</b>	<b>570,300</b>	<b>1,191,835</b>	<b>2.07</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.891	27%	1.174				2.07
Pure Premium Indicated by National Relativity		40%	0.823	36%	0.891				1.71
Pure Premium Present on Rate Level		40%	0.823	37%	0.908				1.73
Pure Premium Derived by Formula					0.837		0.974		1.81

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	56,273,935	3	215,437	9	44,806	121,685	204,993	586,921	1.04
1/10 through 12/10	64,546,702	1	140,434	11	358,209	13,243	413,833	925,719	1.44
1/11 through 12/11	61,739,363	0	0	11	127,737	0	149,880	277,617	0.45
1/12 through 12/12	60,813,079	2	95,816	7	269,433	55,716	359,512	780,477	1.28
1/13 through 12/13	70,400,986	1	637,124	11	290,187	178,196	232,970	1,338,477	1.90
5 YR. TOTAL	313,774,065	7	1,088,811	49	1,090,372	368,840	1,361,188	3,909,211	1.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.695	47%	0.551			1.25	
Pure Premium Indicated by National Relativity		32%	0.605	26%	0.696			1.30	
Pure Premium Present on Rate Level		32%	0.677	27%	0.630			1.31	
Pure Premium Derived by Formula		0.660			0.610		1.27		

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.
1/09 through 12/09	14,694,457	0	0	2	36,263	0	45,584	81,847	0.56
1/10 through 12/10	14,997,807	0	0	9	43,161	0	57,689	100,850	0.67
1/11 through 12/11	16,321,362	0	0	10	104,676	0	63,734	168,410	1.03
1/12 through 12/12	16,861,083	2	31,736	7	112,358	15,781	94,974	254,849	1.51
1/13 through 12/13	21,433,383	1	54,701	1	40,645	28,586	48,972	172,904	0.81
5 YR. TOTAL	84,308,092	3	86,437	29	337,103	44,367	310,953	778,860	0.92
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.502	30%	0.421			0.92	
Pure Premium Indicated by National Relativity		38%	0.814	35%	0.929			1.74	
Pure Premium Present on Rate Level		39%	0.825	35%	0.801			1.63	
Pure Premium Derived by Formula		0.747			0.732		1.48		

CLASS 3118		SAW 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.
1/09 through 12/09	2,220,790	0	0	3	57,821	0	51,820	109,641	4.94
1/10 through 12/10	2,238,708	0	0	0	0	0	745	745	0.03
1/11 through 12/11	2,858,788	0	0	0	0	0	3,275	3,275	0.12
1/12 through 12/12	3,545,275	1	258,609	2	7,147	0	21,749	287,505	8.11
1/13 through 12/13	3,904,468	0	0	0	0	0	4,023	4,023	0.10
5 YR. TOTAL	14,768,029	1	258,609	5	64,968	0	81,612	405,189	2.74
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	2.191	14%	0.553			2.74	
Pure Premium Indicated by National Relativity		43%	0.756	43%	0.677			1.43	
Pure Premium Present on Rate Level		47%	0.600	43%	0.689			1.29	
Pure Premium Derived by Formula		0.826			0.665		1.49		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
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		16%	0.159	17%	0.217			0.38	
Pure Premium Present on Rate Level		84%	0.278	83%	0.327			0.61	
Pure Premium Derived by Formula		0.259			0.308			0.57	

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.
1/09 through 12/09	1,491,005	0	0	1	23,414	0	39,950	63,364	4.25
1/10 through 12/10	1,523,595	0	0	0	0	0	1,228	1,228	0.08
1/11 through 12/11	1,913,634	0	0	1	17,982	0	18,562	36,544	1.91
1/12 through 12/12	1,492,537	0	0	1	11,786	0	6,689	18,475	1.24
1/13 through 12/13	1,211,166	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	7,631,937	0	0	3	53,182	0	66,429	119,611	1.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.697	11%	0.870			1.57	
Pure Premium Indicated by National Relativity		33%	0.636	35%	0.776			1.41	
Pure Premium Present on Rate Level		60%	0.499	54%	0.713			1.21	
Pure Premium Derived by Formula		0.558			0.752			1.31	

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.
1/09 through 12/09	14,293,475	1	26,546	13	430,885	23,154	282,135	762,720	5.34
1/10 through 12/10	13,730,778	1	54,159	9	118,395	136,009	129,776	438,339	3.19
1/11 through 12/11	14,240,565	0	0	4	54,758	0	109,845	164,603	1.16
1/12 through 12/12	16,427,798	0	0	3	14,249	0	9,805	24,054	0.15
1/13 through 12/13	15,303,010	0	0	6	82,625	0	86,258	168,883	1.10
5 YR. TOTAL	73,995,626	2	80,705	35	700,912	159,163	617,819	1,558,599	2.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	1.056	29%	1.050			2.11	
Pure Premium Indicated by National Relativity		39%	0.452	35%	0.517			0.97	
Pure Premium Present on Rate Level		39%	0.839	36%	0.848			1.69	
Pure Premium Derived by Formula		0.736			0.791			1.53	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.	
1/09 through 12/09	15,115,343	0	0	5	20,289	0	35,508	55,797	0.37	
1/10 through 12/10	20,370,917	1	14,658	1	5,296	11,766	19,991	51,711	0.25	
1/11 through 12/11	18,010,364	0	0	3	10,727	0	16,072	26,799	0.15	
1/12 through 12/12	16,708,558	1	262,171	6	67,519	227,380	82,219	639,289	3.83	
1/13 through 12/13	19,246,872	0	0	1	7,870	0	31,494	39,364	0.21	
5 YR. TOTAL	89,452,054	2	276,829	16	111,701	239,146	185,284	812,960	0.91	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		19%	0.434	27%	0.474	0.91				
Pure Premium Indicated by National Relativity		36%	0.624	36%	0.803	1.43				
Pure Premium Present on Rate Level		45%	0.493	37%	0.571	1.06				
Pure Premium Derived by Formula		0.529			0.628		1.16			

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.	
1/09 through 12/09	1,279,152	0	0	0	0	0	2,587	2,587	0.20	
1/10 through 12/10	1,581,749	0	0	0	0	0	0	0	0.00	
1/11 through 12/11	1,477,952	0	0	3	30,736	0	56,227	86,963	5.88	
1/12 through 12/12	1,587,431	0	0	1	14,241	0	10,935	25,176	1.59	
1/13 through 12/13	1,433,201	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	7,359,485	0	0	4	44,977	0	69,749	114,726	1.56	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		9%	0.611	13%	0.948	1.56				
Pure Premium Indicated by National Relativity		45%	0.804	43%	1.120	1.92				
Pure Premium Present on Rate Level		46%	0.865	44%	1.038	1.90				
Pure Premium Derived by Formula		0.815			1.062		1.88			

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.	
1/09 through 12/09	1,092,061	0	0	1	2,255	0	689	2,944	0.27	
1/10 through 12/10	5,744,314	0	0	0	0	0	4,667	4,667	0.08	
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	1,165	1,165	0.03	
1/13 through 12/13	210,556	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	16,086,935	0	0	1	2,255	0	6,521	8,776	0.06	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		11%	0.014	14%	0.041	0.06				
Pure Premium Indicated by National Relativity		44%	0.640	43%	0.801	1.44				
Pure Premium Present on Rate Level		45%	0.621	43%	0.659	1.28				
Pure Premium Derived by Formula		0.563			0.634		1.20			

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 3146		HARDWARE 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.
1/09 through 12/09	97,518,880	3	179,681	18	303,569	384,502	393,138	1,260,890	1.29
1/10 through 12/10	112,104,018	1	6,809	34	794,529	5,883	776,699	1,583,920	1.41
1/11 through 12/11	121,549,724	8	353,030	28	487,101	730,237	579,056	2,149,424	1.77
1/12 through 12/12	132,468,088	6	802,889	30	607,872	510,245	854,167	2,775,173	2.10
1/13 through 12/13	142,961,609	5	422,753	37	797,408	534,505	995,837	2,750,503	1.92
5 YR. TOTAL	606,602,319	23	1,765,162	147	2,990,479	2,165,372	3,598,897	10,519,910	1.73
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		49%	0.784	68%			0.950	1.73	
Pure Premium Indicated by National Relativity		25%	0.577	16%			0.737	1.31	
Pure Premium Present on Rate Level		26%	0.734	16%			0.832	1.57	
Pure Premium Derived by Formula							0.897	1.62	

CLASS 3169		STOVE 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.
1/09 through 12/09	32,196,970	4	283,595	6	114,102	138,885	230,308	766,890	2.38
1/10 through 12/10	35,289,115	1	295,499	12	499,891	75,393	305,786	1,176,569	3.33
1/11 through 12/11	32,354,903	2	197,105	13	375,669	134,385	331,346	1,038,505	3.21
1/12 through 12/12	41,189,074	2	141,488	7	83,878	202,435	117,916	545,717	1.33
1/13 through 12/13	37,321,672	1	164,882	8	147,818	138,912	114,105	565,717	1.52
5 YR. TOTAL	178,351,734	10	1,082,569	46	1,221,358	690,010	1,099,461	4,093,398	2.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	1.292	47%			1.003	2.30	
Pure Premium Indicated by National Relativity		32%	0.784	26%			0.939	1.72	
Pure Premium Present on Rate Level		32%	1.177	27%			1.115	2.29	
Pure Premium Derived by Formula							1.017	2.11	

CLASS 3175		RADIATOR OR HEATER 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.
1/09 through 12/09	226,063	0	0	1	2,720	0	1,040	3,760	1.66
1/10 through 12/10	89,159	0	0	0	0	0	0	0	0.00
1/11 through 12/11	831,904	0	0	0	0	0	447	447	0.05
1/12 through 12/12	611,651	1	95,318	0	0	20,504	1,725	117,547	19.22
1/13 through 12/13	619,327	0	0	0	0	0	246	246	0.04
5 YR. TOTAL	2,378,104	1	95,318	1	2,720	20,504	3,458	122,000	5.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	4.123	9%			1.008	5.13	
Pure Premium Indicated by National Relativity		17%	0.403	18%			0.754	1.16	
Pure Premium Present on Rate Level		76%	1.257	73%			1.442	2.70	
Pure Premium Derived by Formula							1.279	2.59	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 3179		ELECTRICAL APPARATUS 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.
1/09 through 12/09	408,544,105	18	677,200	50	1,099,480	789,162	931,490	3,497,332	0.86
1/10 through 12/10	435,879,962	23	904,035	64	1,211,153	855,840	1,301,902	4,272,930	0.98
1/11 through 12/11	442,319,350	21	1,353,925	74	1,608,390	1,210,682	1,467,618	5,640,615	1.28
1/12 through 12/12	438,745,644	17	1,236,938	68	2,028,629	1,152,109	1,503,190	5,920,866	1.35
1/13 through 12/13	464,478,213	16	1,069,831	65	1,518,664	1,270,502	1,336,548	5,195,545	1.12
5 YR. TOTAL	2,189,967,274	95	5,241,929	321	7,466,316	5,278,295	6,540,748	24,527,288	1.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		74%	0.580	94%	0.540	1.12			
Pure Premium Indicated by National Relativity		13%	0.709	3%	0.725	1.43			
Pure Premium Present on Rate Level		13%	0.581	3%	0.518	1.10			
Pure Premium Derived by Formula		0.597			0.545		1.14		

CLASS 3180		ELECTRIC OR GAS LIGHTING FIXTURES 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.
1/09 through 12/09	6,717,900	0	0	0	0	0	7,034	7,034	0.11
1/10 through 12/10	6,744,971	1	17,734	1	3,645	82,438	8,610	112,427	1.67
1/11 through 12/11	7,276,636	1	12,284	1	12,798	28,066	13,984	67,132	0.92
1/12 through 12/12	7,857,840	0	0	0	0	0	8,443	8,443	0.11
1/13 through 12/13	8,231,920	0	0	1	7,708	0	10,424	18,132	0.22
5 YR. TOTAL	36,829,267	2	30,018	3	24,151	110,504	48,495	213,168	0.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.147	21%	0.432	0.58			
Pure Premium Indicated by National Relativity		42%	0.891	39%	1.010	1.90			
Pure Premium Present on Rate Level		43%	0.616	40%	0.734	1.35			
Pure Premium Derived by Formula		0.661			0.778		1.44		

CLASS 3188		PLUMBERS SUPPLIES 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.
1/09 through 12/09	48,203,023	1	11,334	6	521,753	14,907	267,211	815,205	1.69
1/10 through 12/10	46,968,027	1	130,660	9	221,055	117,065	304,217	772,997	1.65
1/11 through 12/11	82,761,752	2	391,677	3	66,728	314,181	55,869	828,455	1.00
1/12 through 12/12	22,212,276	0	0	2	43,258	0	97,067	140,325	0.63
1/13 through 12/13	51,535,604	0	0	0	0	0	15,602	15,602	0.03
5 YR. TOTAL	251,680,682	4	533,671	20	852,794	446,153	739,966	2,572,584	1.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.551	37%	0.471	1.02			
Pure Premium Indicated by National Relativity		36%	0.649	31%	0.754	1.40			
Pure Premium Present on Rate Level		36%	0.429	32%	0.444	0.87			
Pure Premium Derived by Formula		0.542			0.550		1.09		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.	
1/09 through 12/09	23,840,701	0	0	5	284,464	0	145,328	429,792	1.80	
1/10 through 12/10	28,472,048	1	24,844	2	252,636	4,225	65,694	347,399	1.22	
1/11 through 12/11	25,897,692	0	0	3	255,883	0	121,626	377,509	1.46	
1/12 through 12/12	49,803,316	1	5,860	10	223,587	38,673	234,824	502,944	1.01	
1/13 through 12/13	45,039,013	1	3	5	139,145	12,462	103,392	255,002	0.57	
<b>5 YR. TOTAL</b>	<b>173,052,770</b>	<b>3</b>	<b>30,707</b>	<b>25</b>	<b>1,155,715</b>	<b>55,360</b>	<b>670,864</b>	<b>1,912,646</b>	<b>1.11</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		28%	0.686	35%	0.420	1.11				
Pure Premium Indicated by National Relativity		36%	0.594	32%	0.573	1.17				
Pure Premium Present on Rate Level		36%	0.664	33%	0.538	1.20				
Pure Premium Derived by Formula		0.645			0.508		1.15			

CLASS 3223		LAMP OR PORTABLE LANTERN 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.	
1/09 through 12/09	2,673,161	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	2,657,239	0	0	0	0	0	1,365	1,365	0.05	
1/11 through 12/11	2,735,186	0	0	0	0	0	648	648	0.02	
1/12 through 12/12	2,865,018	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	2,635,101	0	0	0	0	0	1,176	1,176	0.05	
<b>5 YR. TOTAL</b>	<b>13,565,705</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,189</b>	<b>3,189</b>	<b>0.02</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		12%	0.000	17%	0.024	0.02				
Pure Premium Indicated by National Relativity		25%	1.308	27%	2.047	3.36				
Pure Premium Present on Rate Level		63%	0.937	56%	1.200	2.14				
Pure Premium Derived by Formula		0.917			1.229		2.15			

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.	
1/09 through 12/09	8,831	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00	
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	0	0	0	0	0	0	0	0	0.00	
<b>5 YR. TOTAL</b>	<b>62,611</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	
		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		23%	1.066	24%	0.910	1.98				
Pure Premium Present on Rate Level		75%	1.437	74%	0.881	2.32				
Pure Premium Derived by Formula		1.323			0.870		2.19			

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	3,619,986	1	2,247	0	0	5,915	6,800	14,962	0.41
1/10 through 12/10	3,534,314	0	0	2	136,329	0	70,548	206,877	5.85
1/11 through 12/11	7,895,217	5	387,615	0	0	104,969	2,535	495,119	6.27
1/12 through 12/12	7,906,680	2	116,114	1	6,961	20,324	10,046	153,445	1.94
1/13 through 12/13	9,670,803	1	42,728	4	45,518	23,042	29,087	140,375	1.45
5 YR. TOTAL	32,627,000	9	548,704	7	188,808	154,250	119,016	1,010,778	3.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	2.260	22%			0.838	3.10	
Pure Premium Indicated by National Relativity		40%	0.849	39%			0.972	1.82	
Pure Premium Present on Rate Level		41%	1.320	39%			0.876	2.20	
Pure Premium Derived by Formula							0.905	2.22	

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.
1/09 through 12/09	1,214,148	1	4,731	0	0	0	458	5,189	0.43
1/10 through 12/10	1,509,401	0	0	4	71,157	0	106,878	178,035	11.80
1/11 through 12/11	1,426,856	0	0	0	0	0	1,570	1,570	0.11
1/12 through 12/12	1,345,213	0	0	1	17,773	0	1,843	19,616	1.46
1/13 through 12/13	1,356,924	0	0	1	183,202	0	29,744	212,946	15.69
5 YR. TOTAL	6,852,542	1	4,731	6	272,132	0	140,493	417,356	6.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	4.040	12%			2.050	6.09	
Pure Premium Indicated by National Relativity		23%	0.384	24%			0.673	1.06	
Pure Premium Present on Rate Level		69%	0.781	64%			1.027	1.81	
Pure Premium Derived by Formula							1.065	2.02	

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.
1/09 through 12/09	3,934,359	0	0	0	0	0	310	310	0.01
1/10 through 12/10	3,909,307	0	0	1	1,058	0	7,767	8,825	0.23
1/11 through 12/11	3,717,624	0	0	2	23,534	0	22,379	45,913	1.24
1/12 through 12/12	1,025,172	0	0	0	0	0	24,825	24,825	2.42
1/13 through 12/13	1,440,989	0	0	3	278,588	0	134,408	412,996	28.66
5 YR. TOTAL	14,027,451	0	0	6	303,180	0	189,689	492,869	3.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	2.161	16%			1.352	3.51	
Pure Premium Indicated by National Relativity		44%	1.022	42%			1.172	2.19	
Pure Premium Present on Rate Level		44%	1.034	42%			0.947	1.98	
Pure Premium Derived by Formula							1.106	2.27	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	586,756	0	0	1	95,529	0	15,296	110,825	18.89
1/10 through 12/10	536,147	0	0	1	6,172	0	6,059	12,231	2.28
1/11 through 12/11	13,480,248	1	32,785	2	105,209	24,162	71,619	233,775	1.74
1/12 through 12/12	1,114,307	0	0	1	2,150	0	3,763	5,913	0.53
1/13 through 12/13	1,179,040	0	0	0	0	0	1,115	1,115	0.10
5 YR. TOTAL	16,896,498	1	32,785	5	209,060	24,162	97,852	363,859	2.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	1.431	16%			0.722	2.15	
Pure Premium Indicated by National Relativity		19%	0.702	20%			0.963	1.67	
Pure Premium Present on Rate Level		68%	0.899	64%			0.761	1.66	
Pure Premium Derived by Formula							0.931	0.795	1.73

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.
1/09 through 12/09	63,492,357	5	260,622	19	510,713	288,155	469,806	1,529,296	2.41
1/10 through 12/10	70,575,839	5	354,517	22	576,162	93,417	403,774	1,427,870	2.02
1/11 through 12/11	68,855,391	5	386,171	21	462,625	270,885	614,889	1,734,570	2.52
1/12 through 12/12	59,903,822	7	986,540	21	366,328	433,906	441,448	2,228,222	3.72
1/13 through 12/13	64,644,044	4	115,158	25	404,097	77,863	356,977	954,095	1.48
5 YR. TOTAL	327,471,453	26	2,103,008	108	2,319,925	1,164,226	2,286,894	7,874,053	2.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		45%	1.351	60%			1.054	2.41	
Pure Premium Indicated by National Relativity		27%	0.803	20%			0.996	1.80	
Pure Premium Present on Rate Level		28%	1.099	20%			1.141	2.24	
Pure Premium Derived by Formula							1.132	1.060	2.19

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.
1/09 through 12/09	572,458	0	0	1	20,718	0	41,722	62,440	10.91
1/10 through 12/10	413,600	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	1,893,544	0	0	1	20,718	0	41,722	62,440	3.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	1.094	7%			2.203	3.30	
Pure Premium Indicated by National Relativity		43%	0.537	46%			0.776	1.31	
Pure Premium Present on Rate Level		52%	0.812	47%			1.057	1.87	
Pure Premium Derived by Formula							0.708	1.008	1.72

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 3300		BED SPRING OR WIRE MATTRESS 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.
1/09 through 12/09	16,567,515	1	36,993	4	13,365	79,044	35,961	165,363	1.00
1/10 through 12/10	17,210,227	2	79,875	8	47,571	155,946	65,177	348,569	2.03
1/11 through 12/11	18,976,161	0	0	5	142,224	0	131,470	273,694	1.44
1/12 through 12/12	21,310,581	2	61,795	3	68,243	29,048	100,097	259,183	1.22
1/13 through 12/13	22,121,518	1	8,525	7	102,914	10,671	193,659	315,769	1.43
5 YR. TOTAL	96,186,002	6	187,188	27	374,317	274,709	526,364	1,362,578	1.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.584	38%	0.833			1.42	
Pure Premium Indicated by National Relativity		37%	1.112	31%	1.787			2.90	
Pure Premium Present on Rate Level		37%	0.947	31%	1.225			2.17	
Pure Premium Derived by Formula		0.914			1.250		2.16		

CLASS 3303		SPRING 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.
1/09 through 12/09	689,639	0	0	1	31,809	0	10,263	42,072	6.10
1/10 through 12/10	525,537	0	0	1	186	0	2,242	2,428	0.46
1/11 through 12/11	285,304	1	27,123	0	0	31,379	183	58,685	20.57
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
5 YR. TOTAL	2,295,594	1	27,123	2	31,995	31,379	12,688	103,185	4.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	2.575	9%	1.920			4.50	
Pure Premium Indicated by National Relativity		41%	1.057	43%	1.455			2.51	
Pure Premium Present on Rate Level		53%	1.224	48%	1.284			2.51	
Pure Premium Derived by Formula		1.237			1.415		2.65		

CLASS 3307		HEAT-TREATING-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.
1/09 through 12/09	4,556,508	0	0	1	11,345	0	21,032	32,377	0.71
1/10 through 12/10	4,526,961	0	0	0	0	0	1,460	1,460	0.03
1/11 through 12/11	4,606,051	1	162,659	3	20,492	114,432	45,012	342,595	7.44
1/12 through 12/12	4,805,183	0	0	1	6,099	0	6,145	12,244	0.26
1/13 through 12/13	5,170,947	1	911	1	43,381	19,272	47,105	110,669	2.14
5 YR. TOTAL	23,665,650	2	163,570	6	81,317	133,704	120,754	499,345	2.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	1.035	21%	1.075			2.11	
Pure Premium Indicated by National Relativity		42%	0.988	39%	1.266			2.25	
Pure Premium Present on Rate Level		42%	1.145	40%	1.147			2.29	
Pure Premium Derived by Formula		1.061			1.178		2.24		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	6,955,142	1	39,473	6	22,506	58,783	50,415	171,177	2.46
1/10 through 12/10	6,204,562	0	0	1	10,530	0	25,495	36,025	0.58
1/11 through 12/11	7,254,349	0	0	2	29,509	0	53,770	83,279	1.15
1/12 through 12/12	7,874,851	0	0	4	127,698	0	365,516	493,214	6.26
1/13 through 12/13	8,751,086	0	0	1	3,854	0	25,691	29,545	0.34
5 YR. TOTAL	37,039,990	1	39,473	14	194,097	58,783	520,887	813,240	2.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.631	29%			1.565	2.20	
Pure Premium Indicated by National Relativity		39%	1.752	35%			1.675	3.43	
Pure Premium Present on Rate Level		39%	1.663	36%			1.580	3.24	
Pure Premium Derived by Formula							1.609	3.08	

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.
1/09 through 12/09	10,919,297	1	71,939	2	208,938	10,824	94,040	385,741	3.53
1/10 through 12/10	10,216,257	2	122,951	5	85,383	118,088	86,105	412,527	4.04
1/11 through 12/11	8,387,980	0	0	1	3,583	0	7,607	11,190	0.13
1/12 through 12/12	8,192,313	0	0	1	118,247	0	56,989	175,236	2.14
1/13 through 12/13	8,687,363	0	0	2	143,749	0	215,268	359,017	4.13
5 YR. TOTAL	46,403,210	3	194,890	11	559,900	128,912	460,009	1,343,711	2.90
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	1.627	28%			1.269	2.90	
Pure Premium Indicated by National Relativity		24%	0.826	26%			0.538	1.36	
Pure Premium Present on Rate Level		52%	1.592	46%			1.192	2.78	
Pure Premium Derived by Formula							1.044	2.46	

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.
1/09 through 12/09	741,761	0	0	0	0	0	75	75	0.01
1/10 through 12/10	501,360	0	0	0	0	0	0	0	0.00
1/11 through 12/11	589,153	0	0	0	0	0	159	159	0.03
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	73	73	0.01
5 YR. TOTAL	3,013,899	0	0	0	0	0	307	307	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.000	8%			0.010	0.01	
Pure Premium Indicated by National Relativity		46%	0.992	46%			0.877	1.87	
Pure Premium Present on Rate Level		47%	1.001	46%			0.893	1.89	
Pure Premium Derived by Formula							0.815	1.74	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 3365		WELDING OR CUTTING NOC & 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.
1/09 through 12/09	11,592,367	1	12,008	5	82,485	14,075	115,051	223,619	1.93
1/10 through 12/10	13,183,490	0	0	7	96,799	0	294,254	391,053	2.97
1/11 through 12/11	13,449,822	3	100,655	11	194,570	244,540	131,507	671,272	4.99
1/12 through 12/12	14,270,779	1	285,966	5	139,096	248,426	157,910	831,398	5.83
1/13 through 12/13	14,665,378	0	0	7	154,220	0	283,780	438,000	2.99
5 YR. TOTAL	67,161,836	5	398,629	35	667,170	507,041	982,502	2,555,342	3.81
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	1.587	41%	2.218			3.81	
Pure Premium Indicated by National Relativity		34%	2.363	29%	1.931			4.29	
Pure Premium Present on Rate Level		34%	2.434	30%	2.143			4.58	
Pure Premium Derived by Formula		2.139			2.112			4.25	

CLASS 3372		ELECTROPLATING							
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.
1/09 through 12/09	16,203,129	2	141,095	6	194,021	76,399	87,101	498,616	3.08
1/10 through 12/10	18,658,221	2	392,948	4	43,878	138,816	36,848	612,490	3.28
1/11 through 12/11	20,058,343	2	78,181	5	164,644	121,468	109,676	473,969	2.36
1/12 through 12/12	20,635,711	2	32,254	4	82,126	8,095	56,254	178,729	0.87
1/13 through 12/13	21,288,218	3	169,680	4	29,332	187,759	60,619	447,390	2.10
5 YR. TOTAL	96,843,622	11	814,158	23	514,001	532,537	350,498	2,211,194	2.28
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	1.371	37%	0.912			2.28	
Pure Premium Indicated by National Relativity		35%	1.046	31%	1.204			2.25	
Pure Premium Present on Rate Level		36%	1.210	32%	1.169			2.38	
Pure Premium Derived by Formula		1.199			1.085			2.28	

CLASS 3373		GALVANIZING OR TINNING-NOT ELECTROLYTIC							
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.
1/09 through 12/09	3,999,907	1	93,409	0	0	75,588	6,377	175,374	4.38
1/10 through 12/10	3,958,855	0	0	6	9,324	0	33,992	43,316	1.10
1/11 through 12/11	5,195,072	0	0	2	7,924	0	6,779	14,703	0.28
1/12 through 12/12	5,619,823	0	0	4	237,119	0	115,464	352,583	6.27
1/13 through 12/13	5,937,686	0	0	4	34,613	0	43,636	78,249	1.32
5 YR. TOTAL	24,711,343	1	93,409	16	288,980	75,588	206,248	664,225	2.69
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	1.547	23%	1.141			2.69	
Pure Premium Indicated by National Relativity		41%	1.624	38%	1.249			2.87	
Pure Premium Present on Rate Level		41%	1.570	39%	1.414			2.98	
Pure Premium Derived by Formula		1.588			1.289			2.88	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 3383		JEWELRY 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.
1/09 through 12/09	1,715,920	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,749,807	0	0	0	0	0	0	0	0.00
1/11 through 12/11	1,474,874	0	0	0	0	0	366	366	0.03
1/12 through 12/12	2,027,833	0	0	0	0	0	2,333	2,333	0.12
1/13 through 12/13	2,204,966	0	0	0	0	0	821	821	0.04
<b>5 YR. TOTAL</b>	<b>9,173,400</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,520</b>	<b>3,520</b>	<b>0.04</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.000	10%	0.038			0.04	
Pure Premium Indicated by National Relativity		46%	0.527	45%	0.659			1.19	
Pure Premium Present on Rate Level		47%	0.372	45%	0.407			0.78	
Pure Premium Derived by Formula					0.417	0.484			0.90

CLASS 3385		WATCH 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.
1/09 through 12/09	1,667,254	0	0	0	0	0	223	223	0.01
1/10 through 12/10	1,249,311	0	0	0	0	0	0	0	0.00
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	5,982	0	7,990	13,972	1.25
1/13 through 12/13	1,177,013	0	0	0	0	0	4,183	4,183	0.36
<b>5 YR. TOTAL</b>	<b>6,446,189</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>5,982</b>	<b>0</b>	<b>12,396</b>	<b>18,378</b>	<b>0.29</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.093	7%	0.192			0.29	
Pure Premium Indicated by National Relativity		21%	0.380	22%	0.326			0.71	
Pure Premium Present on Rate Level		73%	0.306	71%	0.282			0.59	
Pure Premium Derived by Formula					0.309	0.285			0.59

CLASS 3400		METAL STAMPED GOODS MFG 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.
1/09 through 12/09	119,720,751	5	85,775	49	602,937	268,460	871,225	1,828,397	1.53
1/10 through 12/10	132,894,940	6	200,715	55	1,159,205	306,616	1,455,442	3,121,978	2.35
1/11 through 12/11	151,932,872	6	540,830	54	1,031,774	239,781	1,678,966	3,491,351	2.30
1/12 through 12/12	157,004,591	10	256,247	52	1,257,010	203,657	1,897,057	3,613,971	2.30
1/13 through 12/13	172,342,473	7	208,841	61	1,210,276	438,221	1,211,509	3,068,847	1.78
<b>5 YR. TOTAL</b>	<b>733,895,627</b>	<b>34</b>	<b>1,292,408</b>	<b>271</b>	<b>5,261,202</b>	<b>1,456,735</b>	<b>7,114,199</b>	<b>15,124,544</b>	<b>2.06</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		57%	0.893	83%	1.168			2.06	
Pure Premium Indicated by National Relativity		21%	1.166	8%	1.364			2.53	
Pure Premium Present on Rate Level		22%	0.889	9%	1.135			2.02	
Pure Premium Derived by Formula					0.949	1.181			2.13

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 3507		CONSTRUCTION OR AGRICULTURAL 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.
1/09 through 12/09	162,884,310	9	307,724	40	910,372	570,463	807,097	2,595,656	1.59
1/10 through 12/10	189,678,396	10	458,134	47	1,052,934	541,328	1,081,569	3,133,965	1.65
1/11 through 12/11	213,212,832	5	614,210	39	413,822	324,494	589,784	1,942,310	0.91
1/12 through 12/12	247,644,311	8	856,976	45	1,071,531	1,155,505	848,565	3,932,577	1.59
1/13 through 12/13	214,869,818	7	897,568	36	496,912	777,473	704,271	2,876,224	1.34
5 YR. TOTAL	1,028,289,667	39	3,134,612	207	3,945,571	3,369,263	4,031,286	14,480,732	1.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		62%	0.689	81%	0.720			1.41	
Pure Premium Indicated by National Relativity		19%	1.063	9%	1.131			2.19	
Pure Premium Present on Rate Level		19%	0.780	10%	0.768			1.55	
Pure Premium Derived by Formula		0.777			0.762		1.54		

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.
1/09 through 12/09	14,778,034	0	0	3	21,156	0	55,639	76,795	0.52
1/10 through 12/10	15,823,275	0	0	1	3,171	0	9,780	12,951	0.08
1/11 through 12/11	16,799,819	0	0	7	77,519	0	115,977	193,496	1.15
1/12 through 12/12	17,024,725	0	0	6	177,922	0	196,954	374,876	2.20
1/13 through 12/13	16,927,198	0	0	3	121,421	0	156,542	277,963	1.64
5 YR. TOTAL	81,353,051	0	0	20	401,189	0	534,892	936,081	1.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.493	29%	0.657			1.15	
Pure Premium Indicated by National Relativity		28%	0.905	30%	1.087			1.99	
Pure Premium Present on Rate Level		52%	0.622	41%	0.710			1.33	
Pure Premium Derived by Formula		0.675			0.808		1.48		

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.
1/09 through 12/09	3,711,862	0	0	1	642	0	5,834	6,476	0.17
1/10 through 12/10	2,808,670	0	0	3	25,393	0	55,796	81,189	2.89
1/11 through 12/11	1,703,856	0	0	0	0	0	5,084	5,084	0.30
1/12 through 12/12	867,812	0	0	0	0	0	2,640	2,640	0.30
1/13 through 12/13	896,799	0	0	0	0	0	1,665	1,665	0.19
5 YR. TOTAL	9,988,999	0	0	4	26,035	0	71,019	97,054	0.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.261	11%	0.711			0.97	
Pure Premium Indicated by National Relativity		35%	0.344	37%	0.428			0.77	
Pure Premium Present on Rate Level		57%	0.428	52%	0.489			0.92	
Pure Premium Derived by Formula		0.385			0.491		0.88		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	5,000,243	0	0	1	2,227	0	6,523	8,750	0.18
1/10 through 12/10	4,457,119	0	0	1	430	0	24,360	24,790	0.56
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	2,144	2,144	0.08
1/13 through 12/13	2,140,477	0	0	0	0	0	5,423	5,423	0.25
<b>5 YR. TOTAL</b>	<b>17,940,571</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>2,657</b>	<b>0</b>	<b>38,450</b>	<b>41,107</b>	<b>0.23</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.015	16%			0.214	0.23	
Pure Premium Indicated by National Relativity		42%	0.731	42%			0.998	1.73	
Pure Premium Present on Rate Level		46%	0.725	42%			0.806	1.53	
Pure Premium Derived by Formula							0.792	1.43	

CLASS 3574		COMPUTING, RECORDING OR OFFICE MACHINE 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.
1/09 through 12/09	206,414,174	3	88,854	14	261,654	83,169	198,085	631,762	0.31
1/10 through 12/10	182,797,751	1	63,847	15	85,533	14,949	207,540	371,869	0.20
1/11 through 12/11	172,780,500	1	995	6	214,191	1,806	325,921	542,913	0.32
1/12 through 12/12	189,438,915	6	189,282	13	126,337	215,257	239,094	769,970	0.41
1/13 through 12/13	163,856,619	1	235,660	4	31,983	32,946	25,821	326,410	0.20
<b>5 YR. TOTAL</b>	<b>915,287,959</b>	<b>12</b>	<b>578,638</b>	<b>52</b>	<b>719,698</b>	<b>348,127</b>	<b>996,461</b>	<b>2,642,924</b>	<b>0.29</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	0.142	48%			0.147	0.29	
Pure Premium Indicated by National Relativity		31%	0.367	26%			0.400	0.77	
Pure Premium Present on Rate Level		32%	0.245	26%			0.230	0.48	
Pure Premium Derived by Formula							0.234	0.48	

CLASS 3581		FUEL INJECTION DEVICE 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.
1/09 through 12/09	20,889,807	2	40,909	5	46,629	15,406	34,221	137,165	0.66
1/10 through 12/10	23,406,561	0	0	4	14,809	0	44,994	59,803	0.26
1/11 through 12/11	30,135,204	1	332	5	22,564	7,804	68,454	99,154	0.33
1/12 through 12/12	35,735,387	0	0	5	29,972	0	54,532	84,504	0.24
1/13 through 12/13	41,404,780	1	256,437	5	42,009	206,233	86,547	591,226	1.43
<b>5 YR. TOTAL</b>	<b>151,571,739</b>	<b>4</b>	<b>297,678</b>	<b>24</b>	<b>155,983</b>	<b>229,443</b>	<b>288,748</b>	<b>971,852</b>	<b>0.64</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.299	27%			0.342	0.64	
Pure Premium Indicated by National Relativity		39%	0.298	36%			0.304	0.60	
Pure Premium Present on Rate Level		40%	0.362	37%			0.339	0.70	
Pure Premium Derived by Formula							0.327	0.65	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 3612		PUMP MFG							
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.
1/09 through 12/09	74,453,646	3	221,949	8	342,083	255,457	215,607	1,035,096	1.39
1/10 through 12/10	71,183,072	4	289,474	14	199,023	596,854	413,898	1,499,249	2.11
1/11 through 12/11	77,697,572	2	206,215	15	354,692	58,492	437,522	1,056,921	1.36
1/12 through 12/12	86,163,765	2	137,455	14	316,188	23,636	269,570	746,849	0.87
1/13 through 12/13	258,636,980	5	544,437	20	536,952	318,379	588,785	1,988,553	0.77
5 YR. TOTAL	568,135,035	16	1,399,530	71	1,748,938	1,252,818	1,925,382	6,326,668	1.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	0.554	64%	0.559	1.11			
Pure Premium Indicated by National Relativity		26%	0.826	18%	0.797	1.62			
Pure Premium Present on Rate Level		26%	0.772	18%	0.767	1.54			
Pure Premium Derived by Formula		0.681			0.639			1.32	

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.
1/09 through 12/09	20,792,108	1	53,638	6	340,990	0	376,990	771,618	3.71
1/10 through 12/10	24,591,607	3	385,553	7	206,751	689,624	451,192	1,733,120	7.05
1/11 through 12/11	27,173,777	2	99,678	15	271,147	215,099	400,722	986,646	3.63
1/12 through 12/12	28,616,721	0	0	11	290,872	0	271,609	562,481	1.97
1/13 through 12/13	26,483,027	3	240,034	15	265,890	285,608	284,329	1,075,861	4.06
5 YR. TOTAL	127,657,240	9	778,903	54	1,375,650	1,190,331	1,784,842	5,129,726	4.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	1.688	52%	2.331	4.02			
Pure Premium Indicated by National Relativity		32%	1.312	24%	1.479	2.79			
Pure Premium Present on Rate Level		32%	1.605	24%	2.080	3.69			
Pure Premium Derived by Formula		1.541			2.066			3.61	

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.
1/09 through 12/09	82,480,444	1	4,252	18	291,679	4,899	325,471	626,301	0.76
1/10 through 12/10	108,205,515	1	58,320	27	537,836	20,367	668,592	1,285,115	1.19
1/11 through 12/11	115,854,760	4	190,720	38	813,765	153,239	1,027,270	2,184,994	1.89
1/12 through 12/12	131,636,124	10	528,223	17	545,692	493,302	482,090	2,049,307	1.56
1/13 through 12/13	149,014,178	5	386,680	20	356,012	295,038	601,511	1,639,241	1.10
5 YR. TOTAL	587,191,021	21	1,168,195	120	2,544,984	966,845	3,104,934	7,784,958	1.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	0.632	59%	0.693	1.33			
Pure Premium Indicated by National Relativity		28%	0.576	20%	0.626	1.20			
Pure Premium Present on Rate Level		29%	0.554	21%	0.614	1.17			
Pure Premium Derived by Formula		0.594			0.663			1.26	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	501,345,665	28	2,429,153	153	2,644,566	2,109,187	3,380,909	10,563,815	2.11
1/10 through 12/10	534,425,340	28	2,417,218	140	3,786,845	2,874,912	3,735,177	12,814,152	2.40
1/11 through 12/11	582,809,814	23	1,685,840	163	3,695,455	2,098,971	4,993,538	12,473,804	2.14
1/12 through 12/12	589,335,734	16	1,033,223	148	3,867,054	777,879	4,251,303	9,929,459	1.68
1/13 through 12/13	536,376,457	22	1,156,094	121	2,743,851	1,237,622	3,629,704	8,767,271	1.63
5 YR. TOTAL	2,744,293,010	117	8,721,528	725	16,737,771	9,098,571	19,990,631	54,548,501	1.99
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		99%	0.928	100%	1.060			1.99	
Pure Premium Indicated by National Relativity		0%	0.984	0%	1.082			2.07	
Pure Premium Present on Rate Level		1%	0.953	0%	1.063			2.02	
Pure Premium Derived by Formula		0.928			1.060		1.99		

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.
1/09 through 12/09	49,585,083	1	9,438	7	128,884	6,392	72,150	216,864	0.44
1/10 through 12/10	53,562,700	2	29,953	6	48,905	11,347	123,785	213,990	0.40
1/11 through 12/11	56,287,782	2	151,746	7	70,854	63,150	100,000	385,750	0.69
1/12 through 12/12	60,254,146	1	56,990	6	68,260	13,057	220,548	358,855	0.60
1/13 through 12/13	49,417,850	2	201,650	8	161,939	726,505	190,982	1,281,076	2.59
5 YR. TOTAL	269,107,561	8	449,777	34	478,842	820,451	707,465	2,456,535	0.91
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	0.345	42%	0.568			0.91	
Pure Premium Indicated by National Relativity		34%	0.649	29%	0.656			1.31	
Pure Premium Present on Rate Level		34%	0.566	29%	0.550			1.12	
Pure Premium Derived by Formula		0.524			0.588		1.11		

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.
1/09 through 12/09	24,201,128	2	39,285	2	18,909	139,979	50,609	248,782	1.03
1/10 through 12/10	20,910,699	1	2,372	4	402,304	26,525	290,492	721,693	3.45
1/11 through 12/11	19,493,424	2	17,508	5	83,124	16,246	76,989	193,867	0.99
1/12 through 12/12	28,631,083	3	181,673	6	343,943	111,872	336,895	974,383	3.40
1/13 through 12/13	37,684,885	1	111,048	2	3,091	176,341	17,276	307,756	0.82
5 YR. TOTAL	130,921,219	9	351,886	19	851,371	470,963	772,261	2,446,481	1.87
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	0.919	38%	0.950			1.87	
Pure Premium Indicated by National Relativity		36%	0.951	31%	0.957			1.91	
Pure Premium Present on Rate Level		36%	0.871	31%	0.885			1.76	
Pure Premium Derived by Formula		0.913			0.932		1.85		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	64,190,300	3	241,426	10	118,533	148,983	159,583	668,525	1.04
1/10 through 12/10	71,494,921	1	53,377	6	123,934	102,910	242,914	523,135	0.73
1/11 through 12/11	79,365,620	0	0	11	337,336	0	276,724	614,060	0.77
1/12 through 12/12	77,868,447	0	0	19	568,325	0	920,269	1,488,594	1.91
1/13 through 12/13	72,437,012	1	3,327	14	226,171	4,514	247,497	481,509	0.67
5 YR. TOTAL	365,356,300	5	298,130	60	1,374,299	256,407	1,846,987	3,775,823	1.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	0.458	45%	0.576			1.03	
Pure Premium Indicated by National Relativity		33%	0.450	27%	0.502			0.95	
Pure Premium Present on Rate Level		34%	0.452	28%	0.508			0.96	
Pure Premium Derived by Formula		0.453			0.537		0.99		

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.
1/09 through 12/09	30,166,955	0	0	4	175,606	0	131,521	307,127	1.02
1/10 through 12/10	35,583,702	1	3,583	3	7,508	9,173	28,387	48,651	0.14
1/11 through 12/11	34,192,495	2	264,935	5	52,356	65,265	63,815	446,371	1.31
1/12 through 12/12	30,597,939	1	20,393	8	100,267	27,146	277,767	425,573	1.39
1/13 through 12/13	35,736,907	1	103,075	3	25,097	109,459	16,227	253,858	0.71
5 YR. TOTAL	166,277,998	5	391,986	23	360,834	211,043	517,717	1,481,580	0.89
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.453	30%	0.438			0.89	
Pure Premium Indicated by National Relativity		34%	0.497	35%	0.579			1.08	
Pure Premium Present on Rate Level		43%	0.411	35%	0.385			0.80	
Pure Premium Derived by Formula		0.450			0.469		0.92		

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.
1/09 through 12/09	183,370,146	13	824,597	25	426,004	827,855	404,495	2,482,951	1.35
1/10 through 12/10	167,291,915	8	571,642	27	441,855	525,608	390,246	1,929,351	1.15
1/11 through 12/11	186,138,066	6	254,942	26	553,722	244,291	467,090	1,520,045	0.82
1/12 through 12/12	195,392,113	2	27,532	23	722,043	0	897,162	1,646,737	0.84
1/13 through 12/13	217,101,652	1	238,736	27	864,803	319,232	1,400,787	2,823,558	1.30
5 YR. TOTAL	949,293,892	30	1,917,449	128	3,008,427	1,916,986	3,559,780	10,402,642	1.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		53%	0.519	68%	0.577			1.10	
Pure Premium Indicated by National Relativity		23%	0.790	16%	0.771			1.56	
Pure Premium Present on Rate Level		24%	0.588	16%	0.537			1.13	
Pure Premium Derived by Formula		0.598			0.602		1.20		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	10,678,642	0	0	3	23,522	0	58,288	81,810	0.77
1/10 through 12/10	9,037,187	0	0	1	37,784	0	27,240	65,024	0.72
1/11 through 12/11	21,355,072	0	0	0	0	0	4,166	4,166	0.02
1/12 through 12/12	24,637,949	0	0	2	34,004	0	77,502	111,506	0.45
1/13 through 12/13	29,916,424	0	0	2	49,111	0	48,217	97,328	0.33
5 YR. TOTAL	95,625,274	0	0	8	144,421	0	215,413	359,834	0.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.151	28%	0.225			0.38	
Pure Premium Indicated by National Relativity		39%	0.803	36%	0.827			1.63	
Pure Premium Present on Rate Level		40%	0.581	36%	0.586			1.17	
Pure Premium Derived by Formula		0.577			0.572		1.15		

CLASS 3648		AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS 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.
1/09 through 12/09	30,874,964	1	38,436	4	200,768	4,048	207,335	450,587	1.46
1/10 through 12/10	31,701,389	0	0	2	17,987	0	12,725	30,712	0.10
1/11 through 12/11	39,784,526	0	0	4	49,990	0	204,949	254,939	0.64
1/12 through 12/12	31,868,941	0	0	4	75,508	0	95,218	170,726	0.54
1/13 through 12/13	33,479,941	0	0	2	16,086	0	45,860	61,946	0.19
5 YR. TOTAL	167,709,761	1	38,436	16	360,339	4,048	566,087	968,910	0.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.238	32%	0.340			0.58	
Pure Premium Indicated by National Relativity		38%	0.517	34%	0.595			1.11	
Pure Premium Present on Rate Level		39%	0.425	34%	0.457			0.88	
Pure Premium Derived by Formula		0.417			0.466		0.88		

CLASS 3681		TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE 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.
1/09 through 12/09	204,992,727	2	307,991	25	226,024	277,005	260,032	1,071,052	0.52
1/10 through 12/10	204,914,468	3	136,116	31	338,221	172,309	408,601	1,055,247	0.51
1/11 through 12/11	223,881,043	8	192,840	20	363,664	117,910	398,328	1,072,742	0.48
1/12 through 12/12	216,868,148	8	480,037	25	219,089	343,440	310,830	1,353,396	0.62
1/13 through 12/13	192,844,944	5	190,568	28	471,075	253,320	589,732	1,504,695	0.78
5 YR. TOTAL	1,043,501,330	26	1,307,552	129	1,618,073	1,163,984	1,967,523	6,057,132	0.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	0.280	56%	0.300			0.58	
Pure Premium Indicated by National Relativity		29%	0.274	22%	0.312			0.59	
Pure Premium Present on Rate Level		30%	0.277	22%	0.294			0.57	
Pure Premium Derived by Formula		0.277			0.301		0.58		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	143,105,131	6	394,563	33	619,939	218,998	727,217	1,960,717	1.37
1/10 through 12/10	161,880,757	5	145,636	27	364,581	173,182	512,773	1,196,172	0.74
1/11 through 12/11	159,698,669	5	217,573	17	660,626	142,197	441,911	1,462,307	0.92
1/12 through 12/12	185,282,764	5	85,702	26	689,430	88,555	513,876	1,377,563	0.74
1/13 through 12/13	164,443,942	0	0	12	204,943	0	235,000	439,943	0.27
5 YR. TOTAL	814,411,263	21	843,474	115	2,539,519	622,932	2,430,777	6,436,702	0.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	0.415	57%	0.375	0.79			
Pure Premium Indicated by National Relativity		29%	0.340	21%	0.385	0.73			
Pure Premium Present on Rate Level		29%	0.377	22%	0.393	0.77			
Pure Premium Derived by Formula		0.382			0.381		0.76		

CLASS 3719		OIL STILL ERECTION OR REPAIR							
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.
1/09 through 12/09	1,192,699	0	0	0	0	0	0	0	0.00
1/10 through 12/10	2,763,532	0	0	0	0	0	746	746	0.03
1/11 through 12/11	7,082,700	0	0	0	0	0	1,958	1,958	0.03
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	4,372	4,372	0.07
5 YR. TOTAL	20,352,083	0	0	0	0	0	7,076	7,076	0.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.000	13%	0.035	0.04			
Pure Premium Indicated by National Relativity		44%	0.752	43%	0.536	1.29			
Pure Premium Present on Rate Level		45%	0.541	44%	0.425	0.97			
Pure Premium Derived by Formula		0.574			0.422		1.00		

CLASS 3724		MACHINERY OR EQUIPMENT ERECTION OR REPAIR 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.
1/09 through 12/09	374,453,514	24	2,406,291	89	2,810,725	1,870,208	2,418,551	9,505,775	2.54
1/10 through 12/10	369,896,095	15	1,956,830	74	2,091,734	1,444,167	2,062,592	7,555,323	2.04
1/11 through 12/11	458,943,613	26	2,983,093	120	4,079,427	2,651,662	3,541,582	13,255,764	2.89
1/12 through 12/12	481,420,199	20	2,342,215	88	2,369,948	1,982,042	2,460,895	9,155,100	1.90
1/13 through 12/13	465,608,526	17	2,182,852	89	3,199,782	2,086,079	2,555,999	10,024,712	2.15
5 YR. TOTAL	2,150,321,947	102	11,871,281	460	14,551,616	10,034,158	13,039,619	49,496,674	2.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		98%	1.229	100%	1.073	2.30			
Pure Premium Indicated by National Relativity		1%	1.497	0%	1.444	2.94			
Pure Premium Present on Rate Level		1%	1.205	0%	1.119	2.32			
Pure Premium Derived by Formula		1.231			1.073		2.30		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	26,658,432	0	0	5	364,474	0	230,504	594,978	2.23
1/10 through 12/10	35,912,243	5	532,107	12	303,510	606,564	295,858	1,738,039	4.84
1/11 through 12/11	28,444,704	3	167,703	15	748,690	87,490	560,328	1,564,211	5.50
1/12 through 12/12	29,370,835	2	48,272	7	470,568	93,035	318,613	930,488	3.17
1/13 through 12/13	24,407,147	1	4,013	1	120,825	5,259	55,550	185,647	0.76
<b>5 YR. TOTAL</b>	<b>144,793,361</b>	<b>11</b>	<b>752,095</b>	<b>40</b>	<b>2,008,067</b>	<b>792,348</b>	<b>1,460,853</b>	<b>5,013,363</b>	<b>3.46</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	1.906	51%			1.556	3.46	
Pure Premium Indicated by National Relativity		29%	1.836	24%			1.411	3.25	
Pure Premium Present on Rate Level		30%	2.102	25%			1.720	3.82	
Pure Premium Derived by Formula							1.562	3.51	

CLASS 3803		AUTOMOBILE WHEEL MFG-METAL-NOT CAST							
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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	198,370	0	0	0	0	0	0	0	0.00
1/11 through 12/11	160,817	0	0	0	0	0	118	118	0.07
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
<b>5 YR. TOTAL</b>	<b>623,490</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>118</b>	<b>118</b>	<b>0.02</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	4%			0.019	0.02	
Pure Premium Indicated by National Relativity		29%	0.438	31%			0.420	0.86	
Pure Premium Present on Rate Level		68%	0.844	65%			0.713	1.56	
Pure Premium Derived by Formula							0.594	1.30	

CLASS 3807		AUTOMOBILE RADIATOR 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.
1/09 through 12/09	6,850,187	0	0	0	0	0	0	0	0.00
1/10 through 12/10	3,528,387	0	0	1	362	0	3,753	4,115	0.12
1/11 through 12/11	11,068,333	0	0	3	55,799	0	62,013	117,812	1.06
1/12 through 12/12	12,189,883	0	0	5	253,460	0	105,771	359,231	2.95
1/13 through 12/13	11,723,177	0	0	5	85,624	0	25,316	110,940	0.95
<b>5 YR. TOTAL</b>	<b>45,359,967</b>	<b>0</b>	<b>0</b>	<b>14</b>	<b>395,245</b>	<b>0</b>	<b>196,853</b>	<b>592,098</b>	<b>1.31</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.871	22%			0.434	1.31	
Pure Premium Indicated by National Relativity		42%	0.805	39%			0.997	1.80	
Pure Premium Present on Rate Level		42%	0.645	39%			0.653	1.30	
Pure Premium Derived by Formula							0.739	1.49	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 3808		AUTOMOBILE MFG OR ASSEMBLY							
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.
1/09 through 12/09	341,843,382	31	2,842,067	133	4,151,107	2,274,565	3,023,301	12,291,040	3.60
1/10 through 12/10	351,572,965	14	1,476,873	117	3,568,437	704,692	2,359,324	8,109,326	2.31
1/11 through 12/11	425,539,184	23	2,624,405	161	5,996,184	1,874,103	4,246,481	14,741,173	3.46
1/12 through 12/12	463,995,426	26	1,735,891	200	6,081,393	1,185,344	4,598,794	13,601,422	2.93
1/13 through 12/13	523,338,352	35	3,197,880	238	9,364,866	3,033,060	6,230,447	21,826,253	4.17
5 YR. TOTAL	2,106,289,309	129	11,877,116	849	29,161,987	9,071,764	20,458,347	70,569,214	3.35
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.948	100%	1.402	3.35			
Pure Premium Indicated by National Relativity		0%	1.179	0%	1.021	2.20			
Pure Premium Present on Rate Level		0%	1.603	0%	1.113	2.72			
Pure Premium Derived by Formula		1.948			1.402			3.35	

CLASS 3821		AUTOMOBILE RECYCLING & 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.
1/09 through 12/09	19,957,810	2	175,083	13	76,478	50,466	188,360	490,387	2.46
1/10 through 12/10	20,835,524	3	260,866	11	353,451	531,577	388,961	1,534,855	7.37
1/11 through 12/11	21,857,223	0	0	13	315,896	0	376,320	692,216	3.17
1/12 through 12/12	22,438,891	3	219,392	14	392,530	913,557	453,588	1,979,067	8.82
1/13 through 12/13	22,957,038	2	414,797	8	182,324	496,646	209,480	1,303,247	5.68
5 YR. TOTAL	108,046,486	10	1,070,138	59	1,320,679	1,992,246	1,616,709	5,999,772	5.55
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	2.213	55%	3.340	5.55			
Pure Premium Indicated by National Relativity		31%	2.374	22%	2.875	5.25			
Pure Premium Present on Rate Level		31%	2.142	23%	2.704	4.85			
Pure Premium Derived by Formula		2.241			3.091			5.33	

CLASS 3822		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: DIE-PRESSED STEEL							
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.
1/09 through 12/09	1,061,583	0	0	0	0	0	5,696	5,696	0.54
1/10 through 12/10	874,691	0	0	0	0	0	674	674	0.08
1/11 through 12/11	493,051	0	0	0	0	0	2,460	2,460	0.50
1/12 through 12/12	685,355	0	0	1	2,954	0	1,114	4,068	0.59
1/13 through 12/13	915,388	0	0	0	0	0	5,584	5,584	0.61
5 YR. TOTAL	4,030,068	0	0	1	2,954	0	15,528	18,482	0.46
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.073	11%	0.385	0.46			
Pure Premium Indicated by National Relativity		45%	1.000	44%	1.484	2.48			
Pure Premium Present on Rate Level		46%	1.577	45%	1.425	3.00			
Pure Premium Derived by Formula		1.182			1.337			2.52	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 3824		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: 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.
1/09 through 12/09	25,116,671	1	18,587	6	25,134	31,254	46,301	121,276	0.48
1/10 through 12/10	32,280,157	2	120,647	12	122,294	106,364	232,617	581,922	1.80
1/11 through 12/11	35,384,341	2	85,998	16	479,857	53,036	524,142	1,143,033	3.23
1/12 through 12/12	41,464,280	2	60,367	17	228,422	106,633	281,649	677,071	1.63
1/13 through 12/13	47,064,989	2	20,211	20	450,692	29,030	537,632	1,037,565	2.21
<b>5 YR. TOTAL</b>	<b>181,310,438</b>	<b>9</b>	<b>305,810</b>	<b>71</b>	<b>1,306,399</b>	<b>326,317</b>	<b>1,622,341</b>	<b>3,560,867</b>	<b>1.96</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.889	50%	1.075		1.96		
Pure Premium Indicated by National Relativity		31%	1.398	25%	1.746		3.14		
Pure Premium Present on Rate Level		32%	1.201	25%	1.273		2.47		
Pure Premium Derived by Formula		1.147			1.292		2.44		

CLASS 3826		AIRCRAFT ENGINE 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.
1/09 through 12/09	102,838,587	0	0	6	77,966	0	84,588	162,554	0.16
1/10 through 12/10	106,779,218	0	0	5	391,616	0	142,389	534,005	0.50
1/11 through 12/11	114,340,364	1	70,504	8	169,129	24,848	124,003	388,484	0.34
1/12 through 12/12	120,361,692	1	42,080	6	113,704	4,444	60,910	221,138	0.18
1/13 through 12/13	121,803,398	2	111,505	8	618,291	61,919	245,103	1,036,818	0.85
<b>5 YR. TOTAL</b>	<b>566,123,259</b>	<b>4</b>	<b>224,089</b>	<b>33</b>	<b>1,370,706</b>	<b>91,211</b>	<b>656,993</b>	<b>2,342,999</b>	<b>0.41</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.282	36%	0.132		0.41		
Pure Premium Indicated by National Relativity		33%	0.293	32%	0.261		0.55		
Pure Premium Present on Rate Level		34%	0.288	32%	0.188		0.48		
Pure Premium Derived by Formula		0.288			0.191		0.48		

CLASS 3827		AUTOMOBILE ENGINE MFG							
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.
1/09 through 12/09	31,281,283	3	54,465	2	17,525	73,840	28,997	174,827	0.56
1/10 through 12/10	43,998,692	0	0	5	24,855	0	35,989	60,844	0.14
1/11 through 12/11	39,814,269	0	0	6	95,822	0	137,067	232,889	0.59
1/12 through 12/12	44,520,849	2	144,712	7	134,100	18,423	127,766	425,001	0.95
1/13 through 12/13	47,093,374	0	0	2	258,877	0	80,136	339,013	0.72
<b>5 YR. TOTAL</b>	<b>206,708,467</b>	<b>5</b>	<b>199,177</b>	<b>22</b>	<b>531,179</b>	<b>92,263</b>	<b>409,955</b>	<b>1,232,574</b>	<b>0.60</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.353	39%	0.243		0.60		
Pure Premium Indicated by National Relativity		35%	0.753	30%	0.937		1.69		
Pure Premium Present on Rate Level		36%	0.608	31%	0.594		1.20		
Pure Premium Derived by Formula		0.585			0.560		1.15		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.	
1/09 through 12/09	17,315,706	1	59,221	0	0	115,689	12,845	187,755	1.08	
1/10 through 12/10	29,980,458	0	0	3	23,447	0	34,405	57,852	0.19	
1/11 through 12/11	44,603,816	3	369,234	1	91,122	146,886	45,766	653,008	1.46	
1/12 through 12/12	36,400,480	0	0	2	83,360	0	68,308	151,668	0.42	
1/13 through 12/13	30,097,770	2	19,424	5	80,636	20,225	123,652	243,937	0.81	
5 YR. TOTAL	158,398,230	6	447,879	11	278,565	282,800	284,976	1,294,220	0.82	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		23%	0.459	29%	0.358	0.82				
Pure Premium Indicated by National Relativity		38%	0.405	35%	0.402	0.81				
Pure Premium Present on Rate Level		39%	0.412	36%	0.384	0.80				
Pure Premium Derived by Formula		0.420			0.383		0.80			

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.	
1/09 through 12/09	1,192,144	0	0	0	0	0	2,569	2,569	0.22	
1/10 through 12/10	1,680,909	0	0	0	0	0	0	0	0.00	
1/11 through 12/11	848,207	0	0	1	22,553	0	17,323	39,876	4.70	
1/12 through 12/12	316,439	0	0	1	2,281	0	4,670	6,951	2.20	
1/13 through 12/13	360,489	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	4,398,188	0	0	2	24,834	0	24,562	49,396	1.12	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		9%	0.565	11%	0.558	1.12				
Pure Premium Indicated by National Relativity		45%	1.176	44%	1.016	2.19				
Pure Premium Present on Rate Level		46%	1.376	45%	1.201	2.58				
Pure Premium Derived by Formula		1.213			1.049		2.26			

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.	
1/09 through 12/09	286,834	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	1,064,583	1	6,171	0	0	79,199	374	85,744	8.06	
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	1,667,958	0	0	2	55,637	0	58,021	113,658	6.82	
5 YR. TOTAL	3,907,297	1	6,171	2	55,637	79,199	58,395	199,402	5.10	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		5%	1.582	9%	3.521	5.10				
Pure Premium Indicated by National Relativity		25%	0.288	26%	0.542	0.83				
Pure Premium Present on Rate Level		70%	0.451	65%	0.916	1.37				
Pure Premium Derived by Formula		0.467			1.053		1.52			

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	2,009,743	1	4,487	3	29,539	37,152	24,389	95,567	4.76
1/10 through 12/10	2,941,853	0	0	1	65,912	0	68,708	134,620	4.58
1/11 through 12/11	3,159,802	0	0	1	88,177	0	17,050	105,227	3.33
1/12 through 12/12	2,419,755	0	0	1	16,401	0	25,830	42,231	1.75
1/13 through 12/13	7,911,349	2	69,516	2	24,517	44,425	23,936	162,394	2.05
5 YR. TOTAL	18,442,502	3	74,003	8	224,546	81,577	159,913	540,039	2.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	1.619	21%			1.309	2.93	
Pure Premium Indicated by National Relativity		42%	1.383	39%			1.477	2.86	
Pure Premium Present on Rate Level		42%	1.477	40%			1.430	2.91	
Pure Premium Derived by Formula							1.423	2.88	

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.
1/09 through 12/09	28,965,638	2	163,184	1	4,701	383,918	50,493	602,296	2.08
1/10 through 12/10	31,167,179	2	151,426	9	105,645	202,994	166,889	626,954	2.01
1/11 through 12/11	32,602,414	0	0	4	380,078	0	126,941	507,019	1.56
1/12 through 12/12	32,022,812	3	452,161	9	214,065	397,422	153,581	1,217,229	3.80
1/13 through 12/13	33,981,763	1	150,800	5	73,700	150,130	109,316	483,946	1.42
5 YR. TOTAL	158,739,806	8	917,571	28	778,189	1,134,464	607,220	3,437,444	2.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	1.068	52%			1.097	2.17	
Pure Premium Indicated by National Relativity		29%	2.335	24%			2.308	4.64	
Pure Premium Present on Rate Level		30%	1.790	24%			1.594	3.38	
Pure Premium Derived by Formula							1.507	3.16	

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.
1/09 through 12/09	25,719,768	1	149,377	10	276,410	101,920	275,510	803,217	3.12
1/10 through 12/10	26,437,601	0	0	3	49,819	0	141,544	191,363	0.72
1/11 through 12/11	23,110,551	6	488,862	8	183,796	1,134,315	250,611	2,057,584	8.90
1/12 through 12/12	28,505,950	3	275,089	7	96,636	161,170	131,991	664,886	2.33
1/13 through 12/13	30,834,724	5	1,148,215	5	89,311	1,248,157	113,284	2,598,967	8.43
5 YR. TOTAL	134,608,594	15	2,061,543	33	695,972	2,645,562	912,940	6,316,017	4.69
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	2.049	50%			2.644	4.69	
Pure Premium Indicated by National Relativity		33%	1.395	25%			1.861	3.26	
Pure Premium Present on Rate Level		33%	1.354	25%			1.717	3.07	
Pure Premium Derived by Formula							2.217	3.82	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 4024		REFRACTORY PRODUCTS MFG & DRIVERS							
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.
1/09 through 12/09	3,029,614	0	0	2	11,536	0	9,041	20,577	0.68
1/10 through 12/10	3,897,705	0	0	0	0	0	508	508	0.01
1/11 through 12/11	3,683,105	1	12,266	1	6,322	3,043	25,206	46,837	1.27
1/12 through 12/12	3,698,980	0	0	1	18,974	0	3,292	22,266	0.60
1/13 through 12/13	4,133,185	0	0	0	0	0	1,047	1,047	0.03
<b>5 YR. TOTAL</b>	<b>18,442,589</b>	<b>1</b>	<b>12,266</b>	<b>4</b>	<b>36,832</b>	<b>3,043</b>	<b>39,094</b>	<b>91,235</b>	<b>0.49</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.266	18%	0.228	0.49			
Pure Premium Indicated by National Relativity		39%	1.004	41%	1.069	2.07			
Pure Premium Present on Rate Level		47%	1.032	41%	0.957	1.99			
Pure Premium Derived by Formula		0.914			0.872			1.79	

CLASS 4034		CONCRETE PRODUCTS MFG & DRIVERS							
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.
1/09 through 12/09	54,053,198	4	360,136	19	660,260	796,813	655,124	2,472,333	4.57
1/10 through 12/10	53,531,626	7	160,134	19	447,363	351,779	532,223	1,491,499	2.79
1/11 through 12/11	56,594,441	6	374,176	28	355,003	188,895	561,694	1,479,768	2.61
1/12 through 12/12	61,274,377	6	404,372	26	372,981	1,111,213	570,845	2,459,411	4.01
1/13 through 12/13	63,367,831	7	699,043	31	1,347,215	633,730	1,812,185	4,492,173	7.09
<b>5 YR. TOTAL</b>	<b>288,821,473</b>	<b>30</b>	<b>1,997,861</b>	<b>123</b>	<b>3,182,822</b>	<b>3,082,430</b>	<b>4,132,071</b>	<b>12,395,184</b>	<b>4.29</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	1.794	72%	2.498	4.29			
Pure Premium Indicated by National Relativity		24%	2.296	14%	2.504	4.80			
Pure Premium Present on Rate Level		24%	1.773	14%	2.059	3.83			
Pure Premium Derived by Formula		1.909			2.437			4.35	

CLASS 4036		PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS							
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.
1/09 through 12/09	9,223,227	1	13,290	1	13,298	14,650	1,967	43,205	0.47
1/10 through 12/10	10,501,268	0	0	2	298,384	0	95,917	394,301	3.75
1/11 through 12/11	11,369,879	1	26,987	2	39,109	6,414	34,349	106,859	0.94
1/12 through 12/12	14,259,734	1	519,161	2	318,734	256,020	332,579	1,426,494	10.00
1/13 through 12/13	13,829,801	0	0	2	222,721	0	119,113	341,834	2.47
<b>5 YR. TOTAL</b>	<b>59,183,909</b>	<b>3</b>	<b>559,438</b>	<b>9</b>	<b>892,246</b>	<b>277,084</b>	<b>583,925</b>	<b>2,312,693</b>	<b>3.91</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	2.453	25%	1.455	3.91			
Pure Premium Indicated by National Relativity		40%	0.796	37%	0.880	1.68			
Pure Premium Present on Rate Level		40%	0.840	38%	0.700	1.54			
Pure Premium Derived by Formula		1.145			0.955			2.10	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 4038		PLASTER STATUARY OR ORNAMENT 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.
1/09 through 12/09	811,752	0	0	0	0	0	141	141	0.02
1/10 through 12/10	805,030	0	0	1	17,722	0	21,751	39,473	4.90
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	782,337	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>4,039,296</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>17,722</b>	<b>0</b>	<b>21,892</b>	<b>39,614</b>	<b>0.98</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.439	10%	0.542			0.98	
Pure Premium Indicated by National Relativity		29%	1.710	30%	1.196			2.91	
Pure Premium Present on Rate Level		63%	1.151	60%	0.934			2.09	
Pure Premium Derived by Formula		1.256			0.973			2.23	

CLASS 4053		POTTERY MFG: CHINA OR TABLEWARE							
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.
1/09 through 12/09	11,485,785	0	0	5	295,106	0	115,261	410,367	3.57
1/10 through 12/10	9,339,618	0	0	1	9,929	0	13,846	23,775	0.25
1/11 through 12/11	8,939,627	0	0	1	27,255	0	90,199	117,454	1.31
1/12 through 12/12	9,405,682	1	226,469	4	72,027	159,265	71,566	529,327	5.63
1/13 through 12/13	9,082,114	0	0	3	12,188	0	53,813	66,001	0.73
<b>5 YR. TOTAL</b>	<b>48,252,826</b>	<b>1</b>	<b>226,469</b>	<b>14</b>	<b>416,505</b>	<b>159,265</b>	<b>344,685</b>	<b>1,146,924</b>	<b>2.38</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	1.333	22%	1.044			2.38	
Pure Premium Indicated by National Relativity		18%	0.325	19%	0.606			0.93	
Pure Premium Present on Rate Level		66%	0.590	59%	0.638			1.23	
Pure Premium Derived by Formula		0.661			0.721			1.38	

CLASS 4061		POTTERY MFG: EARTHENWARE-GLAZED OR PORCELAIN-HAND MOLDED OR CAST							
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.
1/09 through 12/09	469,629	0	0	0	0	0	0	0	0.00
1/10 through 12/10	571,520	0	0	0	0	0	2,042	2,042	0.36
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
<b>5 YR. TOTAL</b>	<b>2,353,501</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,042</b>	<b>2,042</b>	<b>0.09</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	7%	0.087			0.09	
Pure Premium Indicated by National Relativity		14%	0.191	15%	0.432			0.62	
Pure Premium Present on Rate Level		80%	0.962	78%	0.785			1.75	
Pure Premium Derived by Formula		0.796			0.683			1.48	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 4062		POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING							
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.
1/09 through 12/09	42,435,060	0	0	9	81,165	0	125,220	206,385	0.49
1/10 through 12/10	50,319,316	5	197,597	18	449,629	509,290	502,157	1,658,673	3.30
1/11 through 12/11	55,403,944	0	0	16	876,318	0	816,265	1,692,583	3.06
1/12 through 12/12	62,303,346	2	108,225	14	299,981	261,134	307,827	977,167	1.57
1/13 through 12/13	65,586,897	2	60,613	14	512,087	69,589	984,138	1,626,427	2.48
<b>5 YR. TOTAL</b>	<b>276,048,563</b>	<b>9</b>	<b>366,435</b>	<b>71</b>	<b>2,219,180</b>	<b>840,013</b>	<b>2,735,607</b>	<b>6,161,235</b>	<b>2.23</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.937	50%	1.295			2.23	
Pure Premium Indicated by National Relativity		32%	0.714	25%	0.810			1.52	
Pure Premium Present on Rate Level		32%	0.778	25%	0.849			1.63	
Pure Premium Derived by Formula		0.815			1.062			1.88	

CLASS 4101		GLASS MFG-& 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.
1/09 through 12/09	17,162,769	1	360,091	1	26,257	155,467	32,540	574,355	3.35
1/10 through 12/10	17,205,149	0	0	4	57,942	0	129,462	187,404	1.09
1/11 through 12/11	18,120,968	0	0	3	190,607	0	159,540	350,147	1.93
1/12 through 12/12	29,629,354	1	34,075	4	442,747	33,028	391,367	901,217	3.04
1/13 through 12/13	32,183,987	0	0	5	187,284	0	248,688	435,972	1.36
<b>5 YR. TOTAL</b>	<b>114,302,227</b>	<b>2</b>	<b>394,166</b>	<b>17</b>	<b>904,837</b>	<b>188,495</b>	<b>961,597</b>	<b>2,449,095</b>	<b>2.14</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	1.136	39%	1.006			2.14	
Pure Premium Indicated by National Relativity		36%	0.669	30%	0.977			1.65	
Pure Premium Present on Rate Level		36%	0.945	31%	1.079			2.02	
Pure Premium Derived by Formula		0.899			1.020			1.92	

CLASS 4109		INTEGRATED CIRCUIT 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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	107,799,359	0	0	7	96,402	0	169,822	266,224	0.25
1/12 through 12/12	179,517,512	0	0	8	419,721	0	301,984	721,705	0.40
1/13 through 12/13	201,298,575	0	0	7	195,013	0	157,475	352,488	0.18
<b>5 YR. TOTAL</b>	<b>488,615,446</b>	<b>0</b>	<b>0</b>	<b>22</b>	<b>711,136</b>	<b>0</b>	<b>629,281</b>	<b>1,340,417</b>	<b>0.28</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.146	33%	0.129			0.28	
Pure Premium Indicated by National Relativity		25%	0.123	26%	0.145			0.27	
Pure Premium Present on Rate Level		51%	0.156	41%	0.165			0.32	
Pure Premium Derived by Formula		0.145			0.148			0.29	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 4110		ELECTRIC BULB 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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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	36,830	0	18,641	55,471	0.83
1/13 through 12/13	7,391,873	0	0	0	0	0	1,426	1,426	0.02
<b>5 YR. TOTAL</b>	<b>18,668,634</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>36,830</b>	<b>0</b>	<b>20,067</b>	<b>56,897</b>	<b>0.30</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.197	12%				0.107	0.30
Pure Premium Indicated by National Relativity		29%	0.186	31%				0.224	0.41
Pure Premium Present on Rate Level		62%	0.388	57%				0.321	0.71
Pure Premium Derived by Formula		0.312						0.265	0.58

CLASS 4111		GLASSWARE MFG-NO AUTOMATIC BLOWING MACHINES							
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.
1/09 through 12/09	53,551,943	1	23,178	3	315,406	0	167,565	506,149	0.95
1/10 through 12/10	56,125,320	0	0	5	129,654	0	107,055	236,709	0.42
1/11 through 12/11	53,997,754	1	4,835	1	12,782	18,186	30,110	65,913	0.12
1/12 through 12/12	16,660,015	0	0	3	130,105	0	158,916	289,021	1.74
1/13 through 12/13	69,788,945	0	0	5	229,106	0	217,345	446,451	0.64
<b>5 YR. TOTAL</b>	<b>250,123,977</b>	<b>2</b>	<b>28,013</b>	<b>17</b>	<b>817,053</b>	<b>18,186</b>	<b>680,991</b>	<b>1,544,243</b>	<b>0.62</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.338	38%				0.280	0.62
Pure Premium Indicated by National Relativity		34%	0.497	31%				0.606	1.10
Pure Premium Present on Rate Level		36%	0.527	31%				0.468	1.00
Pure Premium Derived by Formula		0.460						0.439	0.90

CLASS 4112		INCANDESCENT LAMP 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.
1/09 through 12/09	11,516,101	0	0	1	818	0	3,219	4,037	0.04
1/10 through 12/10	16,904,670	0	0	3	9,030	0	8,074	17,104	0.10
1/11 through 12/11	3,122,734	0	0	0	0	0	85	85	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
<b>5 YR. TOTAL</b>	<b>31,543,505</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>9,848</b>	<b>0</b>	<b>11,378</b>	<b>21,226</b>	<b>0.07</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.031	14%				0.036	0.07
Pure Premium Indicated by National Relativity		28%	0.260	30%				0.283	0.54
Pure Premium Present on Rate Level		60%	0.388	56%				0.321	0.71
Pure Premium Derived by Formula		0.309						0.270	0.58

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 4113		GLASS MFG-CUT							
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.
1/09 through 12/09	11,156,019	0	0	1	3,286	0	33,504	36,790	0.33
1/10 through 12/10	1,622,896	0	0	0	0	0	3,620	3,620	0.22
1/11 through 12/11	1,705,015	0	0	1	5,513	0	6,131	11,644	0.68
1/12 through 12/12	3,294,492	0	0	0	0	0	2,525	2,525	0.08
1/13 through 12/13	3,375,486	0	0	0	0	0	4,825	4,825	0.14
5 YR. TOTAL	21,153,908	0	0	2	8,799	0	50,605	59,404	0.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.042	15%	0.239	0.28			
Pure Premium Indicated by National Relativity		16%	0.556	17%	0.630	1.19			
Pure Premium Present on Rate Level		71%	0.830	68%	0.510	1.34			
Pure Premium Derived by Formula		0.684			0.490		1.17		

CLASS 4114		GLASSWARE 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.
1/09 through 12/09	48,219,229	4	342,260	17	349,932	508,160	485,732	1,686,084	3.50
1/10 through 12/10	31,620,086	0	0	15	247,891	0	246,900	494,791	1.57
1/11 through 12/11	57,728,799	5	573,348	14	264,639	280,231	240,635	1,358,853	2.35
1/12 through 12/12	54,787,550	0	0	15	558,135	0	227,422	785,557	1.43
1/13 through 12/13	55,074,272	4	598,881	20	1,123,092	321,771	492,833	2,536,577	4.61
5 YR. TOTAL	247,429,936	13	1,514,489	81	2,543,689	1,110,162	1,693,522	6,861,862	2.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	1.640	52%	1.133	2.77			
Pure Premium Indicated by National Relativity		28%	0.919	24%	1.023	1.94			
Pure Premium Present on Rate Level		29%	1.297	24%	1.056	2.35			
Pure Premium Derived by Formula		1.339			1.088		2.43		

CLASS 4130		GLASS MERCHANT							
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.
1/09 through 12/09	22,144,429	1	25,059	6	143,796	42,830	194,192	405,877	1.83
1/10 through 12/10	21,538,119	1	2,201	5	126,758	9,656	159,970	298,585	1.39
1/11 through 12/11	22,640,987	0	0	5	52,946	0	97,976	150,922	0.67
1/12 through 12/12	22,148,850	4	431,700	8	62,336	199,389	128,539	821,964	3.71
1/13 through 12/13	22,625,054	1	79,293	3	117,082	433,959	200,453	830,787	3.67
5 YR. TOTAL	111,097,439	7	538,253	27	502,918	685,834	781,130	2,508,135	2.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.937	42%	1.320	2.26			
Pure Premium Indicated by National Relativity		35%	1.391	29%	1.521	2.91			
Pure Premium Present on Rate Level		35%	1.178	29%	1.340	2.52			
Pure Premium Derived by Formula		1.180			1.384		2.56		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 4131		MIRROR 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.
1/09 through 12/09	4,495,717	0	0	3	19,683	0	14,359	34,042	0.76
1/10 through 12/10	4,509,980	0	0	3	5,565	0	16,536	22,101	0.49
1/11 through 12/11	2,840,883	0	0	4	15,956	0	56,109	72,065	2.54
1/12 through 12/12	5,027,406	0	0	7	216,028	0	234,927	450,955	8.97
1/13 through 12/13	5,682,436	1	33,791	7	70,907	67,686	79,886	252,270	4.44
<b>5 YR. TOTAL</b>	<b>22,556,422</b>	<b>1</b>	<b>33,791</b>	<b>24</b>	<b>328,139</b>	<b>67,686</b>	<b>401,817</b>	<b>831,433</b>	<b>3.69</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	1.605	24%	2.081	3.69			
Pure Premium Indicated by National Relativity		28%	1.313	29%	1.765	3.08			
Pure Premium Present on Rate Level		55%	1.357	47%	1.714	3.07			
Pure Premium Derived by Formula		1.387			1.817		3.20		

CLASS 4133		CATHEDRAL OR ART GLASS WINDOW 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.
1/09 through 12/09	1,774,314	0	0	0	0	0	85	85	0.01
1/10 through 12/10	4,186,046	0	0	0	0	0	1,202	1,202	0.03
1/11 through 12/11	3,965,342	0	0	0	0	0	389	389	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
<b>5 YR. TOTAL</b>	<b>12,366,464</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,676</b>	<b>1,676</b>	<b>0.01</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.000	13%	0.014	0.01			
Pure Premium Indicated by National Relativity		22%	0.631	23%	0.934	1.57			
Pure Premium Present on Rate Level		69%	0.570	64%	0.701	1.27			
Pure Premium Derived by Formula		0.532			0.665		1.20		

CLASS 4149		OPTICAL GOODS 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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	71,666,114	0	0	3	41,528	0	41,316	82,844	0.12
1/12 through 12/12	29,856,320	3	154,490	5	25,313	192,074	29,980	401,857	1.35
1/13 through 12/13	33,985,724	2	102,672	12	212,339	118,296	253,502	686,809	2.02
<b>5 YR. TOTAL</b>	<b>135,508,158</b>	<b>5</b>	<b>257,162</b>	<b>20</b>	<b>279,180</b>	<b>310,370</b>	<b>324,798</b>	<b>1,171,510</b>	<b>0.87</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.396	21%	0.469	0.87			
Pure Premium Indicated by National Relativity		42%	0.225	39%	0.231	0.46			
Pure Premium Present on Rate Level		42%	0.206	40%	0.210	0.42			
Pure Premium Derived by Formula		0.244			0.273		0.52		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 4150		OPTICAL GOODS 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.
1/09 through 12/09	146,812,579	2	24,446	15	281,002	43,551	216,330	565,329	0.39
1/10 through 12/10	184,270,155	4	332,615	12	251,410	131,506	376,828	1,092,359	0.59
1/11 through 12/11	10,034,396	1	16,111	1	957	8,784	11,862	37,714	0.38
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
<b>5 YR. TOTAL</b>	<b>341,117,130</b>	<b>7</b>	<b>373,172</b>	<b>28</b>	<b>533,369</b>	<b>183,841</b>	<b>605,020</b>	<b>1,695,402</b>	<b>0.50</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.266	31%			0.231	0.50	
Pure Premium Indicated by National Relativity		38%	0.312	34%			0.305	0.62	
Pure Premium Present on Rate Level		39%	0.206	35%			0.210	0.42	
Pure Premium Derived by Formula							0.249	0.51	

CLASS 4206		PULP MFG-GROUND WOOD PROCESS							
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.
1/09 through 12/09	3,550,456	0	0	1	57,208	0	37,196	94,404	2.66
1/10 through 12/10	3,282,796	0	0	0	0	0	15,520	15,520	0.47
1/11 through 12/11	3,565,611	0	0	0	0	0	1,352	1,352	0.04
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	1,964	1,964	0.05
<b>5 YR. TOTAL</b>	<b>18,087,203</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>57,208</b>	<b>0</b>	<b>56,032</b>	<b>113,240</b>	<b>0.63</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.316	17%			0.310	0.63	
Pure Premium Indicated by National Relativity		28%	0.742	30%			0.790	1.53	
Pure Premium Present on Rate Level		59%	0.915	53%			0.815	1.73	
Pure Premium Derived by Formula							0.722	1.51	

CLASS 4207		PULP MFG-CHEMICAL PROCESS							
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.
1/09 through 12/09	32,358,182	3	616,265	1	2,295	486,185	22,069	1,126,814	3.48
1/10 through 12/10	34,702,922	0	0	3	64,224	0	117,865	182,089	0.53
1/11 through 12/11	31,467,447	1	430,394	1	39,196	268,396	44,581	782,567	2.49
1/12 through 12/12	39,005,058	1	426,701	5	497,764	63,093	218,064	1,205,622	3.09
1/13 through 12/13	38,942,950	1	66,284	9	597,928	37,332	293,953	995,497	2.56
<b>5 YR. TOTAL</b>	<b>176,476,559</b>	<b>6</b>	<b>1,539,644</b>	<b>19</b>	<b>1,201,407</b>	<b>855,006</b>	<b>696,532</b>	<b>4,292,589</b>	<b>2.43</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	1.553	34%			0.879	2.43	
Pure Premium Indicated by National Relativity		36%	0.508	33%			0.565	1.07	
Pure Premium Present on Rate Level		36%	0.650	33%			0.509	1.16	
Pure Premium Derived by Formula							0.653	1.51	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 4239		PAPER MFG							
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.
1/09 through 12/09	116,066,479	11	811,240	18	906,589	633,913	737,492	3,089,234	2.66
1/10 through 12/10	117,857,688	9	646,653	16	756,277	379,378	536,814	2,319,122	1.97
1/11 through 12/11	112,333,664	8	415,140	18	710,445	394,903	664,910	2,185,398	1.95
1/12 through 12/12	123,802,929	4	404,029	20	600,814	371,489	552,006	1,928,338	1.56
1/13 through 12/13	117,468,926	3	211,598	15	835,074	208,369	345,654	1,600,695	1.36
5 YR. TOTAL	587,529,686	35	2,488,660	87	3,809,199	1,988,052	2,836,876	11,122,787	1.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		58%	1.072	70%	0.821			1.89	
Pure Premium Indicated by National Relativity		21%	0.870	15%	0.699			1.57	
Pure Premium Present on Rate Level		21%	1.189	15%	0.921			2.11	
Pure Premium Derived by Formula		1.054			0.818				1.87

CLASS 4240		BOX MFG-SET-UP PAPER							
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.
1/09 through 12/09	1,770,280	1	33,534	2	8,562	18,731	41,243	102,070	5.77
1/10 through 12/10	1,741,696	0	0	3	3,710	0	6,847	10,557	0.61
1/11 through 12/11	2,113,967	0	0	1	1,429	0	18,367	19,796	0.94
1/12 through 12/12	9,554,923	0	0	1	4,821	0	3,402	8,223	0.09
1/13 through 12/13	2,443,209	0	0	4	101,556	0	103,491	205,047	8.39
5 YR. TOTAL	17,624,075	1	33,534	11	120,078	18,731	173,350	345,693	1.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.872	15%	1.090			1.96	
Pure Premium Indicated by National Relativity		37%	0.805	39%	1.026			1.83	
Pure Premium Present on Rate Level		52%	0.660	46%	0.698			1.36	
Pure Premium Derived by Formula		0.737			0.885				1.62

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.
1/09 through 12/09	166,063,767	3	92,073	35	626,056	70,465	677,663	1,466,257	0.88
1/10 through 12/10	177,870,263	4	100,431	41	1,075,272	198,709	955,797	2,330,209	1.31
1/11 through 12/11	190,686,187	6	149,707	43	748,817	144,133	897,063	1,939,720	1.02
1/12 through 12/12	185,051,242	9	664,367	35	994,483	615,059	1,016,787	3,290,696	1.78
1/13 through 12/13	210,792,885	5	244,233	32	639,812	175,974	790,386	1,850,405	0.88
5 YR. TOTAL	930,464,344	27	1,250,811	186	4,084,440	1,204,340	4,337,696	10,877,287	1.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		56%	0.573	74%	0.596			1.17	
Pure Premium Indicated by National Relativity		22%	0.802	13%	0.835			1.64	
Pure Premium Present on Rate Level		22%	0.691	13%	0.667			1.36	
Pure Premium Derived by Formula		0.649			0.636				1.29

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 4244		CORRUGATED OR FIBER BOARD CONTAINER 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.
1/09 through 12/09	109,288,413	8	919,921	22	513,550	588,406	526,896	2,548,773	2.33
1/10 through 12/10	115,942,910	4	122,932	10	406,333	115,963	263,519	908,747	0.78
1/11 through 12/11	124,590,698	6	239,957	23	504,766	202,821	526,697	1,474,241	1.18
1/12 through 12/12	123,451,725	3	184,824	15	616,705	321,349	476,475	1,599,353	1.30
1/13 through 12/13	113,377,672	2	79,611	19	638,077	82,986	712,802	1,513,476	1.34
5 YR. TOTAL	586,651,418	23	1,547,245	89	2,679,431	1,311,525	2,506,389	8,044,590	1.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		47%	0.720	62%	0.651			1.37	
Pure Premium Indicated by National Relativity		26%	0.929	19%	0.932			1.86	
Pure Premium Present on Rate Level		27%	0.683	19%	0.675			1.36	
Pure Premium Derived by Formula		0.764			0.709		1.47		

CLASS 4250		PAPER COATING							
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.
1/09 through 12/09	99,966,660	5	431,133	13	204,951	249,149	253,071	1,138,304	1.14
1/10 through 12/10	106,122,442	4	449,882	27	597,709	171,014	522,666	1,741,271	1.64
1/11 through 12/11	106,159,349	5	308,997	28	713,836	313,694	590,271	1,926,798	1.82
1/12 through 12/12	90,183,468	4	74,017	12	291,401	71,366	376,959	813,743	0.90
1/13 through 12/13	93,856,847	2	70,573	25	964,836	39,789	635,900	1,711,098	1.82
5 YR. TOTAL	496,288,766	20	1,334,602	105	2,772,733	845,012	2,378,867	7,331,214	1.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		44%	0.828	55%	0.650			1.48	
Pure Premium Indicated by National Relativity		28%	0.606	22%	0.651			1.26	
Pure Premium Present on Rate Level		28%	0.687	23%	0.611			1.30	
Pure Premium Derived by Formula		0.726			0.641		1.37		

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.
1/09 through 12/09	21,859,477	1	57,139	6	24,209	53,618	75,331	210,297	0.96
1/10 through 12/10	21,258,908	0	0	5	25,288	0	40,132	65,420	0.31
1/11 through 12/11	21,869,589	1	6,817	6	62,987	22,182	71,434	163,420	0.75
1/12 through 12/12	22,554,854	1	32,122	4	29,058	168,102	94,981	324,263	1.44
1/13 through 12/13	18,638,141	2	2,900	2	28,883	24,390	44,540	100,713	0.54
5 YR. TOTAL	106,180,969	5	98,978	23	170,425	268,292	326,418	864,113	0.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.254	32%	0.560			0.81	
Pure Premium Indicated by National Relativity		38%	1.103	34%	1.064			2.17	
Pure Premium Present on Rate Level		38%	0.718	34%	0.753			1.47	
Pure Premium Derived by Formula		0.753			0.797		1.55		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 4263		FIBER GOODS 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.
1/09 through 12/09	8,741,748	2	47,018	6	147,395	28,528	447,582	670,523	7.67
1/10 through 12/10	11,194,870	1	17,020	5	199,857	5,733	413,450	636,060	5.68
1/11 through 12/11	15,176,520	0	0	5	112,288	0	92,713	205,001	1.35
1/12 through 12/12	17,034,760	0	0	11	415,592	0	555,439	971,031	5.70
1/13 through 12/13	18,692,685	0	0	0	0	0	6,457	6,457	0.04
<b>5 YR. TOTAL</b>	<b>70,840,583</b>	<b>3</b>	<b>64,038</b>	<b>27</b>	<b>875,132</b>	<b>34,261</b>	<b>1,515,641</b>	<b>2,489,072</b>	<b>3.51</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	1.326	38%			2.188	3.51	
Pure Premium Indicated by National Relativity		38%	0.528	31%			0.655	1.18	
Pure Premium Present on Rate Level		39%	0.995	31%			1.687	2.68	
Pure Premium Derived by Formula							1.557	2.45	

CLASS 4273		BAG MFG. - PLASTIC OR PAPER							
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.
1/09 through 12/09	29,566,035	1	36,425	6	199,069	25,476	251,674	512,644	1.73
1/10 through 12/10	29,542,429	0	0	11	295,999	0	146,377	442,376	1.50
1/11 through 12/11	30,748,394	5	190,080	6	229,856	247,253	95,559	762,748	2.48
1/12 through 12/12	35,708,364	4	162,762	13	383,539	125,726	539,244	1,211,271	3.39
1/13 through 12/13	35,076,830	1	65,808	9	176,072	39,199	146,195	427,274	1.22
<b>5 YR. TOTAL</b>	<b>160,642,052</b>	<b>11</b>	<b>455,075</b>	<b>45</b>	<b>1,284,535</b>	<b>437,654</b>	<b>1,179,049</b>	<b>3,356,313</b>	<b>2.09</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	1.083	42%			1.006	2.09	
Pure Premium Indicated by National Relativity		34%	0.780	29%			0.801	1.58	
Pure Premium Present on Rate Level		35%	0.930	29%			0.947	1.88	
Pure Premium Derived by Formula							0.929	1.86	

CLASS 4279		PAPER 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.
1/09 through 12/09	94,046,523	4	217,727	19	462,699	568,128	525,706	1,774,260	1.89
1/10 through 12/10	101,799,441	1	994	25	665,104	1,950	499,946	1,167,994	1.15
1/11 through 12/11	109,416,390	6	250,281	21	612,393	288,825	873,969	2,025,468	1.85
1/12 through 12/12	119,393,130	4	525,421	25	273,638	432,218	533,217	1,764,494	1.48
1/13 through 12/13	123,888,037	5	354,546	23	387,998	291,628	383,034	1,417,206	1.14
<b>5 YR. TOTAL</b>	<b>548,543,521</b>	<b>20</b>	<b>1,348,969</b>	<b>113</b>	<b>2,401,832</b>	<b>1,582,749</b>	<b>2,815,872</b>	<b>8,149,422</b>	<b>1.49</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		46%	0.684	63%			0.802	1.49	
Pure Premium Indicated by National Relativity		27%	0.816	18%			0.828	1.64	
Pure Premium Present on Rate Level		27%	0.694	19%			0.777	1.47	
Pure Premium Derived by Formula							0.802	1.52	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 4282		DRESS PATTERN MFG-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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	2,175	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
<b>5 YR. TOTAL</b>	<b>2,175</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		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		14%	0.385	14%			0.403	0.79	
Pure Premium Present on Rate Level		86%	1.028	86%			0.572	1.60	
Pure Premium Derived by Formula							0.548	1.49	

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.
1/09 through 12/09	1,989,898	0	0	0	0	0	1,053	1,053	0.05
1/10 through 12/10	3,350,080	0	0	0	0	0	10,854	10,854	0.32
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	1,967	1,967	0.10
1/13 through 12/13	1,717,533	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>11,681,159</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13,874</b>	<b>13,874</b>	<b>0.12</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.000	12%			0.119	0.12	
Pure Premium Indicated by National Relativity		35%	0.503	37%			0.678	1.18	
Pure Premium Present on Rate Level		56%	0.602	51%			0.617	1.22	
Pure Premium Derived by Formula							0.580	1.09	

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.
1/09 through 12/09	246,106,705	9	195,108	68	1,581,510	123,385	1,350,824	3,250,827	1.32
1/10 through 12/10	251,378,949	12	912,205	62	742,554	804,711	991,285	3,450,755	1.37
1/11 through 12/11	258,690,303	10	419,724	33	519,282	304,843	934,898	2,178,747	0.84
1/12 through 12/12	260,731,296	8	511,757	41	633,554	432,316	714,967	2,292,594	0.88
1/13 through 12/13	284,497,933	10	411,135	51	1,315,166	742,511	1,712,100	4,180,912	1.47
<b>5 YR. TOTAL</b>	<b>1,301,405,186</b>	<b>49</b>	<b>2,449,929</b>	<b>255</b>	<b>4,792,066</b>	<b>2,407,766</b>	<b>5,704,074</b>	<b>15,353,835</b>	<b>1.18</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		61%	0.556	79%			0.623	1.18	
Pure Premium Indicated by National Relativity		19%	0.710	10%			0.756	1.47	
Pure Premium Present on Rate Level		20%	0.604	11%			0.572	1.18	
Pure Premium Derived by Formula							0.631	1.23	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	39,631,568	3	228,074	23	553,741	143,484	431,156	1,356,455	3.42
1/10 through 12/10	42,241,871	4	25,950	27	1,146,411	113,514	753,800	2,039,675	4.83
1/11 through 12/11	29,215,459	3	143,115	2	65,266	572,062	193,569	974,012	3.33
1/12 through 12/12	24,782,431	4	299,165	10	286,392	381,056	297,755	1,264,368	5.10
1/13 through 12/13	31,819,853	0	0	9	201,666	0	287,061	488,727	1.54
5 YR. TOTAL	167,691,182	14	696,304	71	2,253,476	1,210,116	1,963,341	6,123,237	3.65
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	1.759	53%	1.892	3.65			
Pure Premium Indicated by National Relativity		31%	1.379	23%	1.704	3.08			
Pure Premium Present on Rate Level		31%	1.431	24%	1.597	3.03			
Pure Premium Derived by Formula		1.540			1.778			3.32	

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.
1/09 through 12/09	3,461,193	0	0	1	8,617	0	2,409	11,026	0.32
1/10 through 12/10	2,805,749	0	0	2	3,575	0	5,332	8,907	0.32
1/11 through 12/11	2,612,919	0	0	0	0	0	522	522	0.02
1/12 through 12/12	2,853,059	1	35,300	2	21,609	39,474	7,674	104,057	3.65
1/13 through 12/13	3,356,441	0	0	0	0	0	3,177	3,177	0.10
5 YR. TOTAL	15,089,361	1	35,300	5	33,801	39,474	19,114	127,689	0.85
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.458	14%	0.388	0.85			
Pure Premium Indicated by National Relativity		45%	0.569	43%	0.722	1.29			
Pure Premium Present on Rate Level		45%	0.581	43%	0.604	1.19			
Pure Premium Derived by Formula		0.563			0.625			1.19	

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.
1/09 through 12/09	3,059,082	0	0	0	0	0	1,901	1,901	0.06
1/10 through 12/10	2,852,846	0	0	0	0	0	12,785	12,785	0.45
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	5,288	5,288	0.20
1/13 through 12/13	2,524,183	0	0	1	1,373	0	6,500	7,873	0.31
5 YR. TOTAL	13,893,937	0	0	1	1,373	0	26,474	27,847	0.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.010	11%	0.191	0.20			
Pure Premium Indicated by National Relativity		22%	0.256	24%	0.349	0.61			
Pure Premium Present on Rate Level		68%	0.587	65%	0.347	0.93			
Pure Premium Derived by Formula		0.456			0.330			0.79	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	3,812,127	0	0	1	2,576	0	6,602	9,178	0.24
1/10 through 12/10	3,946,690	0	0	0	0	0	2,714	2,714	0.07
1/11 through 12/11	4,192,042	0	0	3	17,112	0	21,667	38,779	0.93
1/12 through 12/12	4,715,947	0	0	0	0	0	2,459	2,459	0.05
1/13 through 12/13	5,418,366	0	0	1	4,361	0	18,193	22,554	0.42
5 YR. TOTAL	22,085,172	0	0	5	24,049	0	51,635	75,684	0.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.109	16%			0.234	0.34	
Pure Premium Indicated by National Relativity		31%	0.465	33%			0.716	1.18	
Pure Premium Present on Rate Level		59%	0.408	51%			0.622	1.03	
Pure Premium Derived by Formula							0.591	0.99	

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.
1/09 through 12/09	1,393,566	0	0	0	0	0	300	300	0.02
1/10 through 12/10	2,123,135	1	67,004	0	0	95,303	3,023	165,330	7.79
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	1,900	1,900	0.11
1/13 through 12/13	1,354,349	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,758,308	1	67,004	0	0	95,303	5,223	167,530	1.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.765	10%			1.148	1.91	
Pure Premium Indicated by National Relativity		25%	0.429	26%			0.271	0.70	
Pure Premium Present on Rate Level		67%	0.538	64%			0.448	0.99	
Pure Premium Derived by Formula							0.472	1.00	

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.
1/09 through 12/09	74,246,150	3	245,131	10	77,077	185,858	156,376	664,442	0.90
1/10 through 12/10	81,364,520	3	197,973	12	126,537	57,232	186,657	568,399	0.70
1/11 through 12/11	76,843,620	1	11,582	6	17,973	15,088	54,297	98,940	0.13
1/12 through 12/12	66,195,043	6	341,009	4	129,872	218,493	91,830	781,204	1.18
1/13 through 12/13	60,154,836	1	203,635	9	188,511	88,522	123,789	604,457	1.01
5 YR. TOTAL	358,804,169	14	999,330	41	539,970	565,193	612,949	2,717,442	0.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	0.429	41%			0.328	0.76	
Pure Premium Indicated by National Relativity		35%	0.390	29%			0.468	0.86	
Pure Premium Present on Rate Level		35%	0.357	30%			0.364	0.72	
Pure Premium Derived by Formula							0.379	0.77	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 4410		RUBBER 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.
1/09 through 12/09	111,239,478	10	683,744	43	816,150	1,209,793	886,518	3,596,205	3.23
1/10 through 12/10	123,158,232	6	396,972	35	535,414	601,889	767,575	2,301,850	1.87
1/11 through 12/11	143,237,132	10	1,212,806	55	820,041	878,332	823,824	3,735,003	2.61
1/12 through 12/12	149,504,102	6	484,677	34	1,045,886	358,192	998,963	2,887,718	1.93
1/13 through 12/13	160,665,093	10	577,598	50	1,772,812	688,677	1,468,030	4,507,117	2.81
5 YR. TOTAL	687,804,037	42	3,355,797	217	4,990,303	3,736,883	4,944,910	17,027,893	2.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	1.213	82%	1.262	2.48			
Pure Premium Indicated by National Relativity		19%	1.080	9%	1.132	2.21			
Pure Premium Present on Rate Level		20%	1.134	9%	1.167	2.30			
Pure Premium Derived by Formula		1.172			1.242		2.41		

CLASS 4420		RUBBER TIRE MFG							
Industry Group: Manufacturing 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.
1/09 through 12/09	285,171,122	18	1,912,751	125	6,110,989	1,432,625	3,301,622	12,757,987	4.47
1/10 through 12/10	293,993,169	26	3,196,549	117	6,720,248	2,641,210	5,392,436	17,950,443	6.11
1/11 through 12/11	313,239,131	30	3,246,841	116	6,057,972	2,614,297	5,077,702	16,996,812	5.43
1/12 through 12/12	286,014,050	25	3,393,137	112	5,257,239	2,149,847	4,516,303	15,316,526	5.36
1/13 through 12/13	294,227,112	17	1,941,604	114	6,040,330	1,338,696	4,028,102	13,348,732	4.54
5 YR. TOTAL	1,472,644,584	116	13,690,882	584	30,186,778	10,176,675	22,316,165	76,370,500	5.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.980	100%	2.206	5.19			
Pure Premium Indicated by National Relativity		0%	1.360	0%	1.007	2.37			
Pure Premium Present on Rate Level		0%	3.154	0%	2.294	5.45			
Pure Premium Derived by Formula		2.980			2.206		5.19		

CLASS 4431		MAGNETIC AND OPTICAL RECORDING MEDIA 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.
1/09 through 12/09	17,642,469	1	105,581	2	3,227	139,631	11,040	259,479	1.47
1/10 through 12/10	11,163,495	1	12,502	1	12,515	71,114	16,124	112,255	1.01
1/11 through 12/11	19,011,896	0	0	1	5,743	0	8,628	14,371	0.08
1/12 through 12/12	16,558,584	0	0	4	53,405	0	21,002	74,407	0.45
1/13 through 12/13	18,461,466	0	0	4	161,569	0	146,865	308,434	1.67
5 YR. TOTAL	82,837,910	2	118,083	12	236,459	210,745	203,659	768,946	0.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.428	25%	0.500	0.93			
Pure Premium Indicated by National Relativity		34%	0.558	36%	0.682	1.24			
Pure Premium Present on Rate Level		48%	0.419	39%	0.498	0.92			
Pure Premium Derived by Formula		0.468			0.565		1.03		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	6,536,827	0	0	0	0	0	0	0	0.00
1/11 through 12/11	11,019,854	0	0	2	27,981	0	74,662	102,643	0.93
1/12 through 12/12	3,506,099	0	0	0	0	0	2,857	2,857	0.08
1/13 through 12/13	4,269,130	0	0	0	0	0	2,680	2,680	0.06
<b>5 YR. TOTAL</b>	<b>25,331,910</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>27,981</b>	<b>0</b>	<b>80,199</b>	<b>108,180</b>	<b>0.43</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.110	14%			0.317	0.43	
Pure Premium Indicated by National Relativity		24%	0.319	25%			0.547	0.87	
Pure Premium Present on Rate Level		66%	0.374	61%			0.413	0.79	
Pure Premium Derived by Formula							0.433	0.77	

CLASS 4439		LACQUER OR VARNISH MANUFACTURING							
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.
1/09 through 12/09	24,340	0	0	0	0	0	0	0	0.00
1/10 through 12/10	365,916	0	0	0	0	0	0	0	0.00
1/11 through 12/11	373,956	0	0	0	0	0	0	0	0.00
1/12 through 12/12	841,417	0	0	0	0	0	0	0	0.00
1/13 through 12/13	268,433	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>1,874,062</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	6%			0.000	0.00	
Pure Premium Indicated by National Relativity		16%	0.683	17%			0.877	1.56	
Pure Premium Present on Rate Level		80%	0.611	77%			0.626	1.24	
Pure Premium Derived by Formula							0.631	1.23	

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.
1/09 through 12/09	104,973,728	4	297,238	25	175,592	105,788	398,533	977,151	0.93
1/10 through 12/10	101,113,996	8	438,537	27	701,538	417,726	966,050	2,523,851	2.50
1/11 through 12/11	97,767,603	4	181,739	30	492,616	170,860	564,411	1,409,626	1.44
1/12 through 12/12	96,465,747	5	249,421	28	613,455	394,764	466,350	1,723,990	1.79
1/13 through 12/13	108,335,937	1	12,661	35	759,808	7,642	1,085,293	1,865,404	1.72
<b>5 YR. TOTAL</b>	<b>508,657,011</b>	<b>22</b>	<b>1,179,596</b>	<b>145</b>	<b>2,743,009</b>	<b>1,096,780</b>	<b>3,480,637</b>	<b>8,500,022</b>	<b>1.67</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		49%	0.771	69%			0.900	1.67	
Pure Premium Indicated by National Relativity		25%	0.841	15%			1.052	1.89	
Pure Premium Present on Rate Level		26%	0.907	16%			1.031	1.94	
Pure Premium Derived by Formula							0.944	1.77	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	149,735,242	8	605,507	45	781,316	536,323	708,694	2,631,840	1.76
1/10 through 12/10	160,618,858	9	337,088	37	570,000	302,073	969,086	2,178,247	1.36
1/11 through 12/11	168,554,917	11	816,864	51	1,449,569	763,378	1,180,812	4,210,623	2.50
1/12 through 12/12	162,772,309	3	168,574	43	988,057	116,749	878,974	2,152,354	1.32
1/13 through 12/13	168,621,106	8	840,535	39	1,008,041	721,121	1,141,747	3,711,444	2.20
<b>5 YR. TOTAL</b>	<b>810,302,432</b>	<b>39</b>	<b>2,768,568</b>	<b>215</b>	<b>4,796,983</b>	<b>2,439,644</b>	<b>4,879,313</b>	<b>14,884,508</b>	<b>1.84</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	0.934	77%	0.903	1.84			
Pure Premium Indicated by National Relativity		20%	0.929	11%	1.019	1.95			
Pure Premium Present on Rate Level		21%	0.901	12%	0.863	1.76			
Pure Premium Derived by Formula		0.926			0.911			1.84	

CLASS 4470		CABLE MFG-INSULATED ELECTRICAL							
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.
1/09 through 12/09	140,550,333	8	767,168	23	268,353	801,144	586,884	2,423,549	1.73
1/10 through 12/10	123,951,606	4	40,126	20	406,599	117,055	764,316	1,328,096	1.07
1/11 through 12/11	131,318,729	5	374,197	20	217,769	361,313	409,612	1,362,891	1.04
1/12 through 12/12	137,848,728	4	149,383	18	533,613	113,300	519,396	1,315,692	0.95
1/13 through 12/13	146,060,854	2	22,602	20	606,777	16,204	585,256	1,230,839	0.84
<b>5 YR. TOTAL</b>	<b>679,730,250</b>	<b>23</b>	<b>1,353,476</b>	<b>101</b>	<b>2,033,111</b>	<b>1,409,016</b>	<b>2,865,464</b>	<b>7,661,067</b>	<b>1.13</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	0.498	67%	0.629	1.13			
Pure Premium Indicated by National Relativity		25%	0.879	16%	0.875	1.75			
Pure Premium Present on Rate Level		26%	0.679	17%	0.731	1.41			
Pure Premium Derived by Formula		0.640			0.686			1.33	

CLASS 4484		PLASTICS MANUFACTURING: MOLDED 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.
1/09 through 12/09	403,459,542	16	1,184,693	102	2,250,680	1,137,995	1,978,446	6,551,814	1.62
1/10 through 12/10	420,487,618	17	1,227,757	104	1,552,266	720,190	1,727,073	5,227,286	1.24
1/11 through 12/11	457,193,528	34	2,021,769	143	2,944,282	2,320,272	2,893,740	10,180,063	2.23
1/12 through 12/12	476,080,739	20	633,222	135	2,679,392	650,231	3,132,144	7,094,989	1.49
1/13 through 12/13	523,051,424	30	1,243,175	119	2,164,501	917,151	2,493,057	6,817,884	1.30
<b>5 YR. TOTAL</b>	<b>2,280,272,851</b>	<b>117</b>	<b>6,310,616</b>	<b>603</b>	<b>11,591,121</b>	<b>5,745,839</b>	<b>12,224,460</b>	<b>35,872,036</b>	<b>1.57</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		86%	0.785	100%	0.788	1.57			
Pure Premium Indicated by National Relativity		7%	0.836	0%	1.027	1.86			
Pure Premium Present on Rate Level		7%	0.805	0%	0.804	1.61			
Pure Premium Derived by Formula		0.790			0.788			1.58	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	2,113,807	0	0	0	0	0	4,408	4,408	0.21
1/10 through 12/10	2,452,113	0	0	0	0	0	0	0	0.00
1/11 through 12/11	7,405,889	0	0	1	272	0	6,160	6,432	0.09
1/12 through 12/12	7,824,006	0	0	1	6,630	0	8,603	15,233	0.20
1/13 through 12/13	8,556,279	1	32,326	2	16,149	63,402	11,708	123,585	1.45
<b>5 YR. TOTAL</b>	<b>28,352,094</b>	<b>1</b>	<b>32,326</b>	<b>4</b>	<b>23,051</b>	<b>63,402</b>	<b>30,879</b>	<b>149,658</b>	<b>0.53</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.195	19%			0.333	0.53	
Pure Premium Indicated by National Relativity		42%	1.060	40%			0.915	1.98	
Pure Premium Present on Rate Level		43%	0.827	41%			0.730	1.56	
Pure Premium Derived by Formula							0.729	1.56	

CLASS 4511		ANALYTICAL LABORATORIES OR ASSAYING - INCLUDING LABORATORY, OUTSIDE EMPLOYEES, COLLECTORS OF SAMPLES, & 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.
1/09 through 12/09	462,372,779	4	276,602	7	42,913	145,891	202,793	668,199	0.14
1/10 through 12/10	510,855,510	6	64,144	21	313,143	92,790	483,525	953,602	0.19
1/11 through 12/11	498,526,935	4	186,672	19	558,351	295,264	550,008	1,590,295	0.32
1/12 through 12/12	556,409,172	14	1,281,494	25	758,152	683,934	493,832	3,217,412	0.58
1/13 through 12/13	531,855,907	7	243,653	21	348,367	403,138	419,359	1,414,517	0.27
<b>5 YR. TOTAL</b>	<b>2,560,020,303</b>	<b>35</b>	<b>2,052,565</b>	<b>93</b>	<b>2,020,926</b>	<b>1,621,017</b>	<b>2,149,517</b>	<b>7,844,025</b>	<b>0.31</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		48%	0.159	63%			0.147	0.31	
Pure Premium Indicated by National Relativity		26%	0.215	18%			0.244	0.46	
Pure Premium Present on Rate Level		26%	0.165	19%			0.159	0.32	
Pure Premium Derived by Formula							0.167	0.34	

CLASS 4557		INK 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.
1/09 through 12/09	49,480,659	2	203,406	9	363,546	98,399	277,580	942,931	1.91
1/10 through 12/10	57,202,976	4	144,125	17	289,734	237,851	345,829	1,017,539	1.78
1/11 through 12/11	57,298,590	3	311,442	13	296,214	476,561	290,221	1,374,438	2.40
1/12 through 12/12	64,957,395	4	195,613	18	310,404	299,638	474,157	1,279,812	1.97
1/13 through 12/13	66,279,476	3	158,965	7	138,990	83,656	191,926	573,537	0.87
<b>5 YR. TOTAL</b>	<b>295,219,096</b>	<b>16</b>	<b>1,013,551</b>	<b>64</b>	<b>1,398,888</b>	<b>1,196,105</b>	<b>1,579,713</b>	<b>5,188,257</b>	<b>1.76</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	0.817	55%			0.940	1.76	
Pure Premium Indicated by National Relativity		31%	0.688	22%			0.697	1.39	
Pure Premium Present on Rate Level		31%	0.827	23%			0.998	1.83	
Pure Premium Derived by Formula							0.900	1.68	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 4558		PAINT 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.
1/09 through 12/09	39,800,901	0	0	9	107,969	0	100,523	208,492	0.52
1/10 through 12/10	38,818,233	2	23,458	2	9,792	69,724	17,658	120,632	0.31
1/11 through 12/11	38,694,392	3	11,418	4	81,775	16,442	116,604	226,239	0.59
1/12 through 12/12	39,507,433	1	48,690	2	15,473	31,037	68,212	163,412	0.41
1/13 through 12/13	46,355,629	0	0	4	174,190	0	86,744	260,934	0.56
5 YR. TOTAL	203,176,588	6	83,566	21	389,199	117,203	389,741	979,709	0.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.233	34%	0.250		0.48		
Pure Premium Indicated by National Relativity		37%	0.588	33%	0.569		1.16		
Pure Premium Present on Rate Level		37%	0.448	33%	0.443		0.89		
Pure Premium Derived by Formula		0.444			0.419		0.86		

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.
1/09 through 12/09	286,078	0	0	0	0	0	0	0	0.00
1/10 through 12/10	264,964	0	0	0	0	0	0	0	0.00
1/11 through 12/11	911,341	0	0	2	2,453	0	20,571	23,024	2.53
1/12 through 12/12	1,140,319	0	0	2	515	0	2,595	3,110	0.27
1/13 through 12/13	1,517,043	0	0	0	0	0	2,537	2,537	0.17
5 YR. TOTAL	4,119,745	0	0	4	2,968	0	25,703	28,671	0.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.072	9%	0.624		0.70		
Pure Premium Indicated by National Relativity		38%	0.936	40%	0.759		1.70		
Pure Premium Present on Rate Level		55%	0.715	51%	0.746		1.46		
Pure Premium Derived by Formula		0.754			0.740		1.49		

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.
1/09 through 12/09	60,152,014	1	47,684	1	2,574	135,207	17,351	202,816	0.34
1/10 through 12/10	46,115,594	1	30,485	4	45,958	0	148,081	224,524	0.49
1/11 through 12/11	69,466,180	0	0	8	125,761	0	152,976	278,737	0.40
1/12 through 12/12	63,437,367	1	39,019	3	25,877	19,734	95,185	179,815	0.28
1/13 through 12/13	60,919,557	0	0	7	198,963	0	174,313	373,276	0.61
5 YR. TOTAL	300,090,712	3	117,188	23	399,133	154,941	587,906	1,259,168	0.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.172	34%	0.248		0.42		
Pure Premium Indicated by National Relativity		29%	0.179	31%	0.329		0.51		
Pure Premium Present on Rate Level		49%	0.206	35%	0.304		0.51		
Pure Premium Derived by Formula		0.191			0.293		0.48		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 4583		FERTILIZER MFG & DRIVERS							
Industry Group: Manufacturing 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.
1/09 through 12/09	12,220,950	0	0	2	10,869	0	31,045	41,914	0.34
1/10 through 12/10	13,588,925	0	0	11	216,214	0	288,588	504,802	3.72
1/11 through 12/11	14,621,037	0	0	6	131,987	0	165,680	297,667	2.04
1/12 through 12/12	14,284,578	2	513,665	5	120,661	670,524	172,232	1,477,082	10.34
1/13 through 12/13	14,580,290	2	189,646	4	222,162	203,677	500,468	1,115,953	7.65
5 YR. TOTAL	69,295,780	4	703,311	28	701,893	874,201	1,158,013	3,437,418	4.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	2.028	43%		2.933		4.96	
Pure Premium Indicated by National Relativity		35%	1.458	28%		1.672		3.13	
Pure Premium Present on Rate Level		36%	1.738	29%		2.303		4.04	
Pure Premium Derived by Formula		1.724			2.397		4.12		

CLASS 4611		DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING, OR BLENDING-NO MFG OF INGREDIENTS							
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.
1/09 through 12/09	593,264,880	4	358,614	34	788,528	170,639	743,005	2,060,786	0.35
1/10 through 12/10	679,117,603	14	1,120,922	42	352,279	583,800	597,681	2,654,682	0.39
1/11 through 12/11	630,988,908	11	399,002	40	591,185	327,509	863,867	2,181,563	0.35
1/12 through 12/12	687,129,914	8	427,245	37	951,958	514,049	896,914	2,790,166	0.41
1/13 through 12/13	731,785,192	12	514,573	41	862,278	501,145	798,842	2,676,838	0.37
5 YR. TOTAL	3,322,286,497	49	2,820,356	194	3,546,228	2,097,142	3,900,309	12,364,035	0.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		60%	0.192	76%		0.181		0.37	
Pure Premium Indicated by National Relativity		20%	0.299	12%		0.347		0.65	
Pure Premium Present on Rate Level		20%	0.222	12%		0.202		0.42	
Pure Premium Derived by Formula		0.219			0.203		0.42		

CLASS 4635		OXYGEN OR HYDROGEN MFG & DRIVERS							
Industry Group: Manufacturing 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.
1/09 through 12/09	39,742,600	0	0	6	427,167	0	302,083	729,250	1.84
1/10 through 12/10	44,017,630	1	8,550	12	935,359	3,870	329,680	1,277,459	2.90
1/11 through 12/11	43,504,157	2	30,274	14	218,803	18,860	203,413	471,350	1.08
1/12 through 12/12	45,694,636	0	0	6	407,002	0	305,721	712,723	1.56
1/13 through 12/13	48,826,939	1	92,536	6	194,773	49,581	276,247	613,137	1.26
5 YR. TOTAL	221,785,962	4	131,360	44	2,183,104	72,311	1,417,144	3,803,919	1.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	1.044	47%		0.672		1.72	
Pure Premium Indicated by National Relativity		31%	1.095	26%		1.000		2.10	
Pure Premium Present on Rate Level		31%	1.075	27%		0.923		2.00	
Pure Premium Derived by Formula		1.069			0.825		1.89		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 4653		GLUE MFG & DRIVERS							
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.
1/09 through 12/09	5,212,085	0	0	0	0	0	16,171	16,171	0.31
1/10 through 12/10	5,651,952	0	0	1	1,049	0	3,288	4,337	0.08
1/11 through 12/11	6,764,628	0	0	3	130,075	0	103,877	233,952	3.46
1/12 through 12/12	6,478,703	1	72,169	2	24,764	153,054	15,560	265,547	4.10
1/13 through 12/13	8,514,130	0	0	6	148,757	0	68,798	217,555	2.56
<b>5 YR. TOTAL</b>	<b>32,621,498</b>	<b>1</b>	<b>72,169</b>	<b>12</b>	<b>304,645</b>	<b>153,054</b>	<b>207,694</b>	<b>737,562</b>	<b>2.26</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	1.155	20%	1.106			2.26	
Pure Premium Indicated by National Relativity		28%	0.333	29%	0.391			0.72	
Pure Premium Present on Rate Level		57%	0.683	51%	0.727			1.41	
Pure Premium Derived by Formula		0.656			0.705			1.36	

CLASS 4665		RENDERING WORKS NOC & DRIVERS							
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.
1/09 through 12/09	23,767,684	3	317,099	8	528,771	302,281	402,308	1,550,459	6.52
1/10 through 12/10	34,889,739	5	749,228	6	429,057	537,667	564,580	2,280,532	6.54
1/11 through 12/11	26,429,431	3	270,009	4	72,551	321,719	158,945	823,224	3.12
1/12 through 12/12	29,523,937	1	89,688	9	207,007	26,204	159,812	482,711	1.64
1/13 through 12/13	29,202,129	6	245,758	11	476,297	315,146	453,285	1,490,486	5.10
<b>5 YR. TOTAL</b>	<b>143,812,920</b>	<b>18</b>	<b>1,671,782</b>	<b>38</b>	<b>1,713,683</b>	<b>1,503,017</b>	<b>1,738,930</b>	<b>6,627,412</b>	<b>4.61</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	2.354	56%	2.254			4.61	
Pure Premium Indicated by National Relativity		28%	2.349	22%	2.090			4.44	
Pure Premium Present on Rate Level		29%	2.266	22%	2.206			4.47	
Pure Premium Derived by Formula		2.327			2.207			4.53	

CLASS 4670		COTTONSEED OIL MFG-MECHANICAL & DRIVERS							
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.
1/09 through 12/09	50,735	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
<b>5 YR. TOTAL</b>	<b>50,735</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		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		20%	2.815	21%	2.652			5.47	
Pure Premium Present on Rate Level		78%	1.940	76%	3.018			4.96	
Pure Premium Derived by Formula		2.076			2.851			4.93	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	3,581,170	3	362,498	0	0	186,773	727	549,998	15.36
1/10 through 12/10	3,974,411	0	0	0	0	0	9,661	9,661	0.24
1/11 through 12/11	4,590,602	0	0	1	2,552	0	5,259	7,811	0.17
1/12 through 12/12	630,812	0	0	0	0	0	1,183	1,183	0.19
1/13 through 12/13	984,455	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>13,761,450</b>	<b>3</b>	<b>362,498</b>	<b>1</b>	<b>2,552</b>	<b>186,773</b>	<b>16,830</b>	<b>568,653</b>	<b>4.13</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	2.653	18%			1.480	4.13	
Pure Premium Indicated by National Relativity		43%	2.344	41%			1.637	3.98	
Pure Premium Present on Rate Level		43%	1.520	41%			1.352	2.87	
Pure Premium Derived by Formula							1.492	3.53	

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.
1/09 through 12/09	11,419,493	0	0	3	124,414	0	69,329	193,743	1.70
1/10 through 12/10	12,307,075	0	0	0	0	0	7,200	7,200	0.06
1/11 through 12/11	11,641,773	0	0	2	10,861	0	29,269	40,130	0.34
1/12 through 12/12	11,683,868	1	241,764	1	13,762	51,846	26,113	333,485	2.85
1/13 through 12/13	11,392,951	0	0	0	0	0	5,846	5,846	0.05
<b>5 YR. TOTAL</b>	<b>58,445,160</b>	<b>1</b>	<b>241,764</b>	<b>6</b>	<b>149,037</b>	<b>51,846</b>	<b>137,757</b>	<b>580,404</b>	<b>0.99</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.669	26%			0.324	0.99	
Pure Premium Indicated by National Relativity		33%	0.719	35%			0.797	1.52	
Pure Premium Present on Rate Level		48%	0.723	39%			0.765	1.49	
Pure Premium Derived by Formula							0.662	1.37	

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.
1/09 through 12/09	30,478,938	0	0	3	179,188	0	99,709	278,897	0.92
1/10 through 12/10	25,894,937	1	6,463	1	21,572	22,807	2,225	53,067	0.21
1/11 through 12/11	31,808,650	0	0	3	58,143	0	41,848	99,991	0.32
1/12 through 12/12	32,614,262	1	442,732	6	186,705	51,311	118,286	799,034	2.45
1/13 through 12/13	25,889,775	0	0	3	67,392	0	55,196	122,588	0.47
<b>5 YR. TOTAL</b>	<b>146,686,562</b>	<b>2</b>	<b>449,195</b>	<b>16</b>	<b>513,000</b>	<b>74,118</b>	<b>317,264</b>	<b>1,353,577</b>	<b>0.92</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.656	21%			0.267	0.92	
Pure Premium Indicated by National Relativity		41%	0.211	39%			0.219	0.43	
Pure Premium Present on Rate Level		42%	0.209	40%			0.180	0.39	
Pure Premium Derived by Formula							0.213	0.50	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	102,253,867	1	208,128	16	235,654	328,189	265,043	1,037,014	1.01
1/10 through 12/10	117,198,852	4	326,330	12	199,202	68,387	353,108	947,027	0.81
1/11 through 12/11	114,958,141	2	42,609	16	285,748	5,486	237,851	571,694	0.50
1/12 through 12/12	92,117,038	6	138,739	9	418,138	540,651	365,956	1,463,484	1.59
1/13 through 12/13	92,681,415	2	231,832	8	251,486	186,856	367,219	1,037,393	1.12
<b>5 YR. TOTAL</b>	<b>519,209,313</b>	<b>15</b>	<b>947,638</b>	<b>61</b>	<b>1,390,228</b>	<b>1,129,569</b>	<b>1,589,177</b>	<b>5,056,612</b>	<b>0.97</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.450	46%			0.524	0.97	
Pure Premium Indicated by National Relativity		34%	0.239	27%			0.329	0.57	
Pure Premium Present on Rate Level		34%	0.308	27%			0.359	0.67	
Pure Premium Derived by Formula							0.427	0.76	

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.
1/09 through 12/09	6,012,474	0	0	0	0	0	19,789	19,789	0.33
1/10 through 12/10	5,929,856	0	0	1	42,206	0	64,201	106,407	1.80
1/11 through 12/11	6,543,654	0	0	1	8,873	0	24,399	33,272	0.51
1/12 through 12/12	6,435,254	0	0	0	0	0	2,952	2,952	0.05
1/13 through 12/13	6,861,783	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>31,783,021</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>51,079</b>	<b>0</b>	<b>111,341</b>	<b>162,420</b>	<b>0.51</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.161	19%			0.350	0.51	
Pure Premium Indicated by National Relativity		42%	0.844	40%			0.701	1.55	
Pure Premium Present on Rate Level		43%	0.721	41%			0.628	1.35	
Pure Premium Derived by Formula							0.604	1.29	

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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
<b>5 YR. TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		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		27%	0.831	28%			0.835	1.67	
Pure Premium Present on Rate Level		73%	0.715	72%			0.772	1.49	
Pure Premium Derived by Formula							0.790	1.54	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 4720		SOAP OR SYNTHETIC DETERGENT 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.
1/09 through 12/09	29,473,349	0	0	4	66,939	0	32,976	99,915	0.34
1/10 through 12/10	38,070,373	0	0	6	80,624	0	99,218	179,842	0.47
1/11 through 12/11	35,680,747	3	31,239	0	0	39,978	8,774	79,991	0.23
1/12 through 12/12	33,352,758	2	8,488	9	195,009	12,232	143,026	358,755	1.08
1/13 through 12/13	40,631,835	1	67,301	2	22,483	0	31,703	121,487	0.30
<b>5 YR. TOTAL</b>	<b>177,209,062</b>	<b>6</b>	<b>107,028</b>	<b>21</b>	<b>365,055</b>	<b>52,210</b>	<b>315,697</b>	<b>839,990</b>	<b>0.47</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.266	35%	0.208	0.47			
Pure Premium Indicated by National Relativity		36%	0.845	32%	0.862	1.71			
Pure Premium Present on Rate Level		37%	0.571	33%	0.545	1.12			
Pure Premium Derived by Formula		0.587			0.528			1.12	

CLASS 4740		OIL REFINING-PETROLEUM-& DRIVERS							
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.
1/09 through 12/09	6,804,555	0	0	2	138,205	0	39,451	177,656	2.61
1/10 through 12/10	7,072,160	1	158,754	2	66,853	44,380	22,739	292,726	4.14
1/11 through 12/11	8,956,207	2	406,673	2	22,914	246,003	61,011	736,601	8.23
1/12 through 12/12	8,683,470	2	249,923	2	314,522	474,585	118,206	1,157,236	13.33
1/13 through 12/13	9,078,970	0	0	0	0	0	335	335	0.00
<b>5 YR. TOTAL</b>	<b>40,595,362</b>	<b>5</b>	<b>815,350</b>	<b>8</b>	<b>542,494</b>	<b>764,968</b>	<b>241,742</b>	<b>2,364,554</b>	<b>5.83</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	3.345	24%	2.480	5.83			
Pure Premium Indicated by National Relativity		40%	0.280	38%	0.269	0.55			
Pure Premium Present on Rate Level		41%	0.979	38%	0.959	1.94			
Pure Premium Derived by Formula		1.149			1.062			2.21	

CLASS 4741		ASPHALT OR TAR DISTILLING OR REFINING & 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.
1/09 through 12/09	14,092,683	1	165,690	2	15,838	214,340	19,035	414,903	2.94
1/10 through 12/10	22,044,320	1	77,541	6	104,368	89,627	132,045	403,581	1.83
1/11 through 12/11	16,875,008	0	0	0	0	0	19,061	19,061	0.11
1/12 through 12/12	15,577,414	2	304,571	6	98,640	65,197	153,742	622,150	3.99
1/13 through 12/13	15,162,003	2	87,442	1	15,653	45,405	27,220	175,720	1.16
<b>5 YR. TOTAL</b>	<b>83,751,428</b>	<b>6</b>	<b>635,244</b>	<b>15</b>	<b>234,499</b>	<b>414,569</b>	<b>351,103</b>	<b>1,635,415</b>	<b>1.95</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	1.038	29%	0.914	1.95			
Pure Premium Indicated by National Relativity		38%	0.925	35%	0.777	1.70			
Pure Premium Present on Rate Level		39%	0.850	36%	0.707	1.56			
Pure Premium Derived by Formula		0.922			0.792			1.71	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.	
1/09 through 12/09	22,193,765	2	174,040	8	247,795	104,239	394,470	920,544	4.15	
1/10 through 12/10	23,420,561	2	162,276	7	114,435	113,084	152,678	542,473	2.32	
1/11 through 12/11	19,975,162	1	27,955	7	62,531	3,766	129,277	223,529	1.12	
1/12 through 12/12	25,828,165	0	0	3	84,286	0	67,169	151,455	0.59	
1/13 through 12/13	27,333,510	0	0	3	53,442	0	50,792	104,234	0.38	
<b>5 YR. TOTAL</b>	<b>118,751,163</b>	<b>5</b>	<b>364,271</b>	<b>28</b>	<b>562,489</b>	<b>221,089</b>	<b>794,386</b>	<b>1,942,235</b>	<b>1.64</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		28%	0.780	41%	0.855	1.64				
Pure Premium Indicated by National Relativity		27%	0.370	28%	0.482	0.85				
Pure Premium Present on Rate Level		45%	0.905	31%	1.171	2.08				
Pure Premium Derived by Formula		0.726			0.849		1.58			

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.	
1/09 through 12/09	195,135	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	1,152,778	0	0	0	0	0	0	0	0.00	
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	
<b>5 YR. TOTAL</b>	<b>3,399,201</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		7%	0.000	9%	0.000	0.00				
Pure Premium Indicated by National Relativity		46%	0.889	45%	1.010	1.90				
Pure Premium Present on Rate Level		47%	0.859	46%	0.940	1.80				
Pure Premium Derived by Formula		0.813			0.887		1.70			

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.	
1/09 through 12/09	1,092,771	0	0	1	2,005	0	1,770	3,775	0.35	
1/10 through 12/10	1,369,843	0	0	0	0	0	0	0	0.00	
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	12,525	0	4,767	17,292	2.34	
1/13 through 12/13	742,821	0	0	0	0	0	0	0	0.00	
<b>5 YR. TOTAL</b>	<b>5,227,736</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>14,530</b>	<b>0</b>	<b>6,537</b>	<b>21,067</b>	<b>0.40</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		10%	0.278	13%	0.125	0.40				
Pure Premium Indicated by National Relativity		34%	1.165	36%	1.249	2.41				
Pure Premium Present on Rate Level		56%	1.532	51%	1.478	3.01				
Pure Premium Derived by Formula		1.282			1.220		2.50			

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 4825		DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG & INCLUDES MFG OF INGREDIENTS							
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.
1/09 through 12/09	191,373,378	4	502,326	14	183,937	757,477	160,717	1,604,457	0.84
1/10 through 12/10	190,302,775	2	54,438	20	490,356	40,533	569,182	1,154,509	0.61
1/11 through 12/11	404,553,733	10	767,183	26	600,886	549,719	681,977	2,599,765	0.64
1/12 through 12/12	387,315,200	6	635,133	21	681,467	788,451	651,555	2,756,606	0.71
1/13 through 12/13	415,469,433	9	1,309,428	23	1,068,260	865,807	978,740	4,222,235	1.02
<b>5 YR. TOTAL</b>	<b>1,589,014,519</b>	<b>31</b>	<b>3,268,508</b>	<b>104</b>	<b>3,024,906</b>	<b>3,001,987</b>	<b>3,042,171</b>	<b>12,337,572</b>	<b>0.78</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		55%	0.396	73%	0.380			0.78	
Pure Premium Indicated by National Relativity		22%	0.266	13%	0.335			0.60	
Pure Premium Present on Rate Level		23%	0.377	14%	0.385			0.76	
Pure Premium Derived by Formula					0.363	0.375			0.74

CLASS 4828		CHEMICAL BLENDING AND MIXING NOC-ALL OPERATIONS & 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.
1/09 through 12/09	72,695,402	4	687,169	9	154,073	336,229	177,821	1,355,292	1.86
1/10 through 12/10	68,940,759	3	118,108	14	158,377	96,253	209,453	582,191	0.84
1/11 through 12/11	79,648,548	1	17,360	11	248,052	48,228	294,863	608,503	0.76
1/12 through 12/12	91,531,772	2	46,951	14	264,088	82,980	269,467	663,486	0.73
1/13 through 12/13	92,427,031	3	211,429	15	760,243	242,163	425,328	1,639,163	1.77
<b>5 YR. TOTAL</b>	<b>405,243,512</b>	<b>13</b>	<b>1,081,017</b>	<b>63</b>	<b>1,584,833</b>	<b>805,853</b>	<b>1,376,932</b>	<b>4,848,635</b>	<b>1.20</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	0.658	48%	0.539			1.20	
Pure Premium Indicated by National Relativity		31%	0.627	26%	0.687			1.31	
Pure Premium Present on Rate Level		31%	0.604	26%	0.529			1.13	
Pure Premium Derived by Formula					0.632	0.575			1.21

CLASS 4829		CHEMICAL MANUFACTURING NOC-ALL OPERATIONS & DRIVERS							
Industry Group: Manufacturing 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.
1/09 through 12/09	119,309,338	5	432,433	9	710,265	542,360	415,853	2,100,911	1.76
1/10 through 12/10	129,213,813	2	187,356	9	95,819	227,672	220,117	730,964	0.57
1/11 through 12/11	150,046,341	1	17,723	5	302,222	37,411	335,911	693,267	0.46
1/12 through 12/12	162,056,688	2	160,288	11	519,654	122,989	869,562	1,672,493	1.03
1/13 through 12/13	220,662,142	4	208,055	17	749,345	237,576	631,440	1,826,416	0.83
<b>5 YR. TOTAL</b>	<b>781,288,322</b>	<b>14</b>	<b>1,005,855</b>	<b>51</b>	<b>2,377,305</b>	<b>1,168,008</b>	<b>2,472,883</b>	<b>7,024,051</b>	<b>0.90</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		46%	0.433	61%	0.466			0.90	
Pure Premium Indicated by National Relativity		27%	0.421	19%	0.432			0.85	
Pure Premium Present on Rate Level		27%	0.503	20%	0.492			1.00	
Pure Premium Derived by Formula					0.449	0.465			0.91

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 4902		SPORTING GOODS 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.
1/09 through 12/09	3,353,828	1	33,492	2	194,215	27,184	71,564	326,455	9.73
1/10 through 12/10	5,000,040	0	0	4	57,733	0	68,896	126,629	2.53
1/11 through 12/11	5,109,558	0	0	0	0	0	9,044	9,044	0.18
1/12 through 12/12	3,946,167	0	0	2	58,962	0	62,804	121,766	3.09
1/13 through 12/13	5,733,694	0	0	0	0	0	538	538	0.01
<b>5 YR. TOTAL</b>	<b>23,143,287</b>	<b>1</b>	<b>33,492</b>	<b>8</b>	<b>310,910</b>	<b>27,184</b>	<b>212,846</b>	<b>584,432</b>	<b>2.53</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	1.488	20%	1.037			2.53	
Pure Premium Indicated by National Relativity		42%	0.996	40%	1.059			2.06	
Pure Premium Present on Rate Level		42%	1.225	40%	1.093			2.32	
Pure Premium Derived by Formula		1.171			1.068			2.24	

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.
1/09 through 12/09	4,544,514	0	0	1	91,628	0	43,956	135,584	2.98
1/10 through 12/10	1,954,854	0	0	0	0	0	210	210	0.01
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	22,732	0	0	2,670	0	25,402	1.27
<b>5 YR. TOTAL</b>	<b>10,430,057</b>	<b>1</b>	<b>22,732</b>	<b>1</b>	<b>91,628</b>	<b>2,670</b>	<b>44,166</b>	<b>161,196</b>	<b>1.55</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	1.096	9%	0.449			1.55	
Pure Premium Indicated by National Relativity		38%	0.227	40%	0.279			0.51	
Pure Premium Present on Rate Level		55%	0.305	51%	0.335			0.64	
Pure Premium Derived by Formula		0.331			0.323			0.65	

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.
1/09 through 12/09	7,907,005	0	0	4	157,480	0	271,788	429,268	5.43
1/10 through 12/10	7,501,207	1	37,237	4	88,566	161,258	35,707	322,768	4.30
1/11 through 12/11	7,772,298	1	29,475	8	223,305	66,128	339,907	658,815	8.48
1/12 through 12/12	7,181,774	2	33,061	2	123,092	121,412	158,843	436,408	6.08
1/13 through 12/13	8,450,114	2	135,683	1	148,704	177,748	76,542	538,677	6.37
<b>5 YR. TOTAL</b>	<b>38,812,398</b>	<b>6</b>	<b>235,456</b>	<b>19</b>	<b>741,147</b>	<b>526,546</b>	<b>882,787</b>	<b>2,385,936</b>	<b>6.15</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	2.516	36%	3.631			6.15	
Pure Premium Indicated by National Relativity		37%	2.706	32%	2.512			5.22	
Pure Premium Present on Rate Level		37%	2.502	32%	2.714			5.22	
Pure Premium Derived by Formula		2.581			2.979			5.56	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	156,545,333	21	1,518,758	67	1,775,799	1,390,802	1,924,173	6,609,532	4.22
1/10 through 12/10	154,001,120	25	2,658,977	64	1,604,140	2,542,255	1,596,210	8,401,582	5.46
1/11 through 12/11	130,522,336	15	1,033,648	66	2,170,104	2,019,930	2,379,294	7,602,976	5.83
1/12 through 12/12	135,681,750	33	3,367,232	62	1,130,734	2,607,969	1,175,366	8,281,301	6.10
1/13 through 12/13	139,680,206	27	2,537,816	77	3,089,921	3,672,340	2,563,672	11,863,749	8.49
5 YR. TOTAL	716,430,745	121	11,116,431	336	9,770,698	12,233,296	9,638,715	42,759,140	5.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		86%	2.915	100%	3.053	5.97			
Pure Premium Indicated by National Relativity		7%	3.674	0%	3.230	6.90			
Pure Premium Present on Rate Level		7%	2.604	0%	2.612	5.22			
Pure Premium Derived by Formula		2.946		3.053		6.00			

CLASS 5037		PAINTING: METAL STRUCTURES-OVER TWO STORIES IN HEIGHT-& 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.
1/09 through 12/09	1,098,297	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,512,725	1	70,627	0	0	79,210	0	149,837	9.91
1/11 through 12/11	1,784,248	0	0	1	1,803	0	4,494	6,297	0.35
1/12 through 12/12	1,579,066	0	0	0	0	0	0	0	0.00
1/13 through 12/13	716,149	0	0	1	92,545	0	107,669	200,214	27.96
5 YR. TOTAL	6,690,485	1	70,627	2	94,348	79,210	112,163	356,348	5.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	2.466	24%	2.860	5.33			
Pure Premium Indicated by National Relativity		31%	6.258	33%	6.920	13.18			
Pure Premium Present on Rate Level		49%	7.175	43%	5.543	12.72			
Pure Premium Derived by Formula		5.949		5.353		11.30			

CLASS 5040		IRON OR STEEL: ERECTION-FRAME STRUCTURES							
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.
1/09 through 12/09	43,811,074	4	484,912	18	1,104,639	440,645	632,319	2,662,515	6.08
1/10 through 12/10	66,635,175	2	46,913	14	259,058	25,362	325,563	656,896	0.99
1/11 through 12/11	69,930,107	2	22,258	23	1,714,049	47,486	1,614,756	3,398,549	4.86
1/12 through 12/12	36,889,989	2	290,117	12	527,803	101,578	410,367	1,329,865	3.61
1/13 through 12/13	20,025,666	1	112,362	8	822,806	104,430	638,339	1,677,937	8.38
5 YR. TOTAL	237,292,011	11	956,562	75	4,428,355	719,501	3,621,344	9,725,762	4.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	2.269	72%	1.829	4.10			
Pure Premium Indicated by National Relativity		20%	3.704	14%	3.316	7.02			
Pure Premium Present on Rate Level		21%	3.116	14%	2.551	5.67			
Pure Premium Derived by Formula		2.734		2.138		4.87			

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 5057		IRON OR STEEL: ERECTION NOC							
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.
1/09 through 12/09	18,729,759	2	195,930	6	281,596	112,342	225,190	815,058	4.35
1/10 through 12/10	24,075,855	0	0	6	428,215	0	368,477	796,692	3.31
1/11 through 12/11	34,749,007	1	7,950	9	495,041	0	808,769	1,311,760	3.77
1/12 through 12/12	23,209,280	0	0	4	105,976	0	131,494	237,470	1.02
1/13 through 12/13	24,389,217	3	1,291,768	9	352,213	640,345	494,599	2,778,925	11.39
5 YR. TOTAL	125,153,118	6	1,495,648	34	1,663,041	752,687	2,028,529	5,939,905	4.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	2.524	52%	2.222	4.75			
Pure Premium Indicated by National Relativity		30%	1.976	24%	1.708	3.68			
Pure Premium Present on Rate Level		30%	2.248	24%	2.161	4.41			
Pure Premium Derived by Formula		2.277			2.084			4.36	

CLASS 5059		IRON OR STEEL: ERECTION-FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT							
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.
1/09 through 12/09	4,856,058	1	339,662	3	46,852	321,743	113,446	821,703	16.92
1/10 through 12/10	6,125,698	1	111,076	4	124,649	643,673	199,168	1,078,566	17.61
1/11 through 12/11	4,573,758	0	0	8	341,164	0	282,318	623,482	13.63
1/12 through 12/12	5,877,994	3	92,439	2	219,785	73,249	136,700	522,173	8.88
1/13 through 12/13	5,054,058	0	0	3	445,987	0	581,303	1,027,290	20.33
5 YR. TOTAL	26,487,566	5	543,177	20	1,178,437	1,038,665	1,312,935	4,073,214	15.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	6.500	49%	8.878	15.38			
Pure Premium Indicated by National Relativity		33%	9.196	25%	9.366	18.56			
Pure Premium Present on Rate Level		34%	6.630	26%	8.522	15.15			
Pure Premium Derived by Formula		7.434			8.907			16.34	

CLASS 5069		IRON OR STEEL: ERECTION-CONSTRUCTION OF DWELLINGS NOT OVER TWO STORIES IN HEIGHT							
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.
1/09 through 12/09	99,974	0	0	0	0	0	0	0	0.00
1/10 through 12/10	179,721	0	0	0	0	0	0	0	0.00
1/11 through 12/11	214,135	0	0	0	0	0	0	0	0.00
1/12 through 12/12	142,115	0	0	0	0	0	0	0	0.00
1/13 through 12/13	184,265	0	0	1	39,163	0	56,831	95,994	52.10
5 YR. TOTAL	820,210	0	0	1	39,163	0	56,831	95,994	11.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	4.775	9%	6.929	11.70			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.181	0.18			
Pure Premium Present on Rate Level		91%	8.331	91%	4.393	12.72			
Pure Premium Derived by Formula		8.011			4.621			12.63	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 5102		DOOR AND WINDOW INSTALLATION - ALL TYPES - RESIDENTIAL AND COMMERCIAL							
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.
1/09 through 12/09	48,258,129	1	135,747	22	724,959	175,886	574,195	1,610,787	3.34
1/10 through 12/10	39,332,782	3	124,747	9	317,830	287,292	291,733	1,021,602	2.60
1/11 through 12/11	42,280,644	5	130,677	11	174,321	137,330	318,748	761,076	1.80
1/12 through 12/12	41,229,514	4	242,281	12	205,539	254,081	259,304	961,205	2.33
1/13 through 12/13	44,018,197	8	597,115	22	935,132	458,913	1,141,080	3,132,240	7.12
<b>5 YR. TOTAL</b>	<b>215,119,266</b>	<b>21</b>	<b>1,230,567</b>	<b>76</b>	<b>2,357,781</b>	<b>1,313,502</b>	<b>2,585,060</b>	<b>7,486,910</b>	<b>3.48</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	1.668	63%	1.812	3.48			
Pure Premium Indicated by National Relativity		26%	2.327	18%	2.297	4.62			
Pure Premium Present on Rate Level		26%	2.041	19%	2.021	4.06			
Pure Premium Derived by Formula		1.936			1.939			3.88	

CLASS 5146		FURNITURE OR FIXTURES INSTALLATION-PORTABLE-NO-C							
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.
1/09 through 12/09	39,172,133	9	1,006,757	24	472,339	633,381	400,790	2,513,267	6.42
1/10 through 12/10	42,901,224	2	16,059	21	620,851	2,447	321,220	960,577	2.24
1/11 through 12/11	42,034,170	3	465,714	29	724,412	318,844	747,330	2,256,300	5.37
1/12 through 12/12	43,845,881	0	0	17	538,049	0	745,916	1,283,965	2.93
1/13 through 12/13	41,411,108	1	3	14	225,495	28,719	442,950	697,167	1.68
<b>5 YR. TOTAL</b>	<b>209,364,516</b>	<b>15</b>	<b>1,488,533</b>	<b>105</b>	<b>2,581,146</b>	<b>983,391</b>	<b>2,658,206</b>	<b>7,711,276</b>	<b>3.68</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	1.944	61%	1.739	3.68			
Pure Premium Indicated by National Relativity		26%	2.159	19%	2.026	4.19			
Pure Premium Present on Rate Level		26%	2.130	20%	1.870	4.00			
Pure Premium Derived by Formula		2.048			1.820			3.87	

CLASS 5160		ELEVATOR ERECTION OR REPAIR							
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.
1/09 through 12/09	36,764,053	1	16,470	5	63,367	17,531	56,877	154,245	0.42
1/10 through 12/10	31,269,737	1	31,359	2	24,502	22,278	51,581	129,720	0.42
1/11 through 12/11	30,028,684	1	61,189	3	202,154	31,442	159,843	454,628	1.51
1/12 through 12/12	31,836,022	1	55,880	3	82,200	42,453	77,657	258,190	0.81
1/13 through 12/13	32,055,962	3	316,992	6	185,226	266,771	291,450	1,060,439	3.31
<b>5 YR. TOTAL</b>	<b>161,954,458</b>	<b>7</b>	<b>481,890</b>	<b>19</b>	<b>557,449</b>	<b>380,475</b>	<b>637,408</b>	<b>2,057,222</b>	<b>1.27</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.642	42%	0.628	1.27			
Pure Premium Indicated by National Relativity		32%	1.224	29%	0.905	2.13			
Pure Premium Present on Rate Level		33%	1.219	29%	0.945	2.16			
Pure Premium Derived by Formula		1.019			0.800			1.82	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 5183		PLUMBING NOC & 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.
1/09 through 12/09	411,502,297	42	4,092,221	136	3,854,383	2,955,848	3,762,764	14,665,216	3.56
1/10 through 12/10	431,754,686	38	3,392,704	117	4,036,766	3,488,799	3,288,463	14,206,732	3.29
1/11 through 12/11	444,316,580	31	4,019,218	128	4,251,857	2,887,011	3,630,420	14,788,506	3.33
1/12 through 12/12	433,267,803	30	1,776,609	108	2,575,912	1,931,842	2,521,365	8,805,728	2.03
1/13 through 12/13	457,469,950	25	2,442,790	105	3,647,964	1,970,162	3,417,325	11,478,241	2.51
<b>5 YR. TOTAL</b>	<b>2,178,311,316</b>	<b>166</b>	<b>15,723,542</b>	<b>594</b>	<b>18,366,882</b>	<b>13,233,662</b>	<b>16,620,337</b>	<b>63,944,423</b>	<b>2.94</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	1.565	100%	1.371			2.94	
Pure Premium Indicated by National Relativity		0%	1.521	0%	1.293			2.81	
Pure Premium Present on Rate Level		0%	1.730	0%	1.436			3.17	
Pure Premium Derived by Formula						1.565	1.371	2.94	

CLASS 5188		AUTOMATIC SPRINKLER INSTALLATION & 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.
1/09 through 12/09	46,764,951	4	426,578	14	691,974	529,245	833,839	2,481,636	5.31
1/10 through 12/10	42,669,988	9	922,703	9	626,083	720,595	652,286	2,921,667	6.85
1/11 through 12/11	42,522,878	4	197,106	20	683,195	290,448	697,308	1,868,057	4.39
1/12 through 12/12	48,449,556	2	99,293	13	147,324	131,267	184,441	562,325	1.16
1/13 through 12/13	48,665,781	7	506,568	10	282,577	745,400	260,171	1,794,716	3.69
<b>5 YR. TOTAL</b>	<b>229,073,154</b>	<b>26</b>	<b>2,152,248</b>	<b>66</b>	<b>2,431,153</b>	<b>2,416,955</b>	<b>2,628,045</b>	<b>9,628,401</b>	<b>4.20</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		51%	2.001	65%	2.202			4.20	
Pure Premium Indicated by National Relativity		24%	1.744	17%	1.343			3.09	
Pure Premium Present on Rate Level		25%	2.188	18%	2.026			4.21	
Pure Premium Derived by Formula						1.986	2.024	4.01	

CLASS 5190		ELECTRICAL WIRING-WITHIN BUILDINGS & 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.
1/09 through 12/09	546,297,225	50	3,694,310	180	3,942,384	4,451,225	4,718,735	16,806,654	3.08
1/10 through 12/10	560,977,524	48	4,176,364	143	4,603,049	4,395,070	4,287,071	17,461,554	3.11
1/11 through 12/11	579,618,164	59	5,371,735	161	5,266,506	5,602,510	4,843,166	21,083,917	3.64
1/12 through 12/12	558,211,584	31	2,701,815	145	5,390,051	3,214,929	6,149,841	17,456,636	3.13
1/13 through 12/13	577,460,267	46	4,241,246	141	4,954,539	4,316,222	5,317,987	18,829,994	3.26
<b>5 YR. TOTAL</b>	<b>2,822,564,764</b>	<b>234</b>	<b>20,185,470</b>	<b>770</b>	<b>24,156,529</b>	<b>21,979,956</b>	<b>25,316,800</b>	<b>91,638,755</b>	<b>3.25</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	1.571	100%	1.676			3.25	
Pure Premium Indicated by National Relativity		0%	1.262	0%	1.191			2.45	
Pure Premium Present on Rate Level		0%	1.709	0%	1.688			3.40	
Pure Premium Derived by Formula						1.571	1.676	3.25	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 5191		OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR							
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.
1/09 through 12/09	722,915,672	16	991,523	43	1,414,277	895,832	928,673	4,230,305	0.59
1/10 through 12/10	709,942,075	8	260,868	30	298,565	560,765	707,646	1,827,844	0.26
1/11 through 12/11	685,723,759	16	1,118,015	57	1,253,181	639,259	1,269,358	4,279,813	0.62
1/12 through 12/12	697,252,328	21	1,804,133	38	1,365,989	1,543,028	1,086,186	5,799,336	0.83
1/13 through 12/13	668,896,399	16	626,739	51	1,370,749	559,225	833,615	3,390,328	0.51
5 YR. TOTAL	3,484,730,233	77	4,801,278	219	5,702,761	4,198,109	4,825,478	19,527,626	0.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		70%	0.301	85%	0.259	0.56			
Pure Premium Indicated by National Relativity		15%	0.362	7%	0.335	0.70			
Pure Premium Present on Rate Level		15%	0.306	8%	0.249	0.56			
Pure Premium Derived by Formula		0.311			0.264		0.58		

CLASS 5192		VENDING OR COIN OPERATED MACHINES-INSTALLATION, SERVICE OR REPAIR & 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.
1/09 through 12/09	52,647,454	5	138,531	19	515,114	154,235	885,621	1,693,501	3.22
1/10 through 12/10	61,710,796	4	92,944	27	427,729	40,411	442,439	1,003,523	1.63
1/11 through 12/11	63,212,957	4	232,114	23	391,998	161,618	467,627	1,253,357	1.98
1/12 through 12/12	67,491,713	8	410,613	20	599,956	433,154	555,653	1,999,376	2.96
1/13 through 12/13	69,046,567	5	401,891	20	339,748	338,298	351,190	1,431,127	2.07
5 YR. TOTAL	314,109,487	26	1,276,093	109	2,274,545	1,127,716	2,702,530	7,380,884	2.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	1.130	63%	1.219	2.35			
Pure Premium Indicated by National Relativity		26%	1.398	18%	1.276	2.67			
Pure Premium Present on Rate Level		27%	1.290	19%	1.295	2.59			
Pure Premium Derived by Formula		1.243			1.244		2.49		

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.
1/09 through 12/09	95,780,167	14	655,706	48	1,198,932	729,417	2,003,116	4,587,171	4.79
1/10 through 12/10	93,850,227	8	577,215	56	1,703,573	292,867	1,918,336	4,491,991	4.79
1/11 through 12/11	78,908,022	18	1,474,216	39	1,323,323	1,844,684	1,033,132	5,675,355	7.19
1/12 through 12/12	77,674,444	14	2,709,804	45	1,054,674	1,519,196	1,753,756	7,037,430	9.06
1/13 through 12/13	85,332,493	11	1,071,335	43	1,133,643	1,291,138	1,217,427	4,713,543	5.52
5 YR. TOTAL	431,545,353	65	6,488,276	231	6,414,145	5,677,302	7,925,767	26,505,490	6.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		70%	2.990	93%	3.152	6.14			
Pure Premium Indicated by National Relativity		15%	2.872	3%	2.593	5.47			
Pure Premium Present on Rate Level		15%	2.572	4%	2.635	5.21			
Pure Premium Derived by Formula		2.910			3.115		6.03		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	16,636,274	1	92,823	8	135,067	61,692	151,302	440,884	2.65
1/10 through 12/10	21,220,842	2	47,523	2	4,308	0	26,555	78,386	0.37
1/11 through 12/11	20,342,196	3	72,231	11	187,545	117,562	316,337	693,675	3.41
1/12 through 12/12	20,546,716	2	33,513	9	324,289	90,450	234,799	683,051	3.32
1/13 through 12/13	27,601,383	1	20,987	9	258,678	16,046	295,396	591,107	2.14
<b>5 YR. TOTAL</b>	<b>106,347,411</b>	<b>9</b>	<b>267,077</b>	<b>39</b>	<b>909,887</b>	<b>285,750</b>	<b>1,024,389</b>	<b>2,487,103</b>	<b>2.34</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	1.107	43%		1.232		2.34	
Pure Premium Indicated by National Relativity		33%	2.837	28%		2.651		5.49	
Pure Premium Present on Rate Level		33%	1.735	29%		1.529		3.26	
Pure Premium Derived by Formula					1.885	1.715		3.60	

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.
1/09 through 12/09	247,751,037	27	2,034,433	73	1,640,677	2,214,587	1,567,852	7,457,549	3.01
1/10 through 12/10	240,241,142	22	1,248,280	93	1,956,539	1,748,822	1,946,547	6,900,188	2.87
1/11 through 12/11	241,573,001	29	1,869,368	80	1,917,702	2,184,082	1,875,229	7,846,381	3.25
1/12 through 12/12	240,505,989	20	1,704,521	82	3,031,032	1,347,247	3,071,607	9,154,407	3.81
1/13 through 12/13	255,080,284	21	1,720,603	76	2,547,618	1,877,561	2,515,145	8,660,927	3.40
<b>5 YR. TOTAL</b>	<b>1,225,151,453</b>	<b>119</b>	<b>8,577,205</b>	<b>404</b>	<b>11,093,568</b>	<b>9,372,299</b>	<b>10,976,380</b>	<b>40,019,452</b>	<b>3.27</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		92%	1.606	100%		1.661		3.27	
Pure Premium Indicated by National Relativity		4%	2.235	0%		2.005		4.24	
Pure Premium Present on Rate Level		4%	1.822	0%		1.771		3.59	
Pure Premium Derived by Formula					1.640	1.661		3.30	

CLASS 5222		CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS							
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.
1/09 through 12/09	27,067,714	3	96,043	11	799,394	36,163	421,625	1,353,225	5.00
1/10 through 12/10	29,068,420	1	79,932	21	751,017	22,656	823,868	1,677,473	5.77
1/11 through 12/11	37,026,912	6	1,002,023	9	203,871	581,490	232,502	2,019,886	5.46
1/12 through 12/12	35,109,188	7	876,589	15	754,326	518,136	640,899	2,789,950	7.95
1/13 through 12/13	44,372,280	2	353,760	16	257,286	128,408	324,531	1,063,985	2.40
<b>5 YR. TOTAL</b>	<b>172,644,514</b>	<b>19</b>	<b>2,408,347</b>	<b>72</b>	<b>2,765,894</b>	<b>1,286,853</b>	<b>2,443,425</b>	<b>8,904,519</b>	<b>5.16</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		56%	2.997	70%		2.161		5.16	
Pure Premium Indicated by National Relativity		22%	3.486	15%		3.119		6.61	
Pure Premium Present on Rate Level		22%	3.696	15%		3.249		6.95	
Pure Premium Derived by Formula					3.258	2.468		5.73	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 5223		SWIMMING POOL CONSTRUCTION-NOT IRON OR STEEL- & 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.
1/09 through 12/09	8,482,849	1	7,917	3	12,521	1,615	71,896	93,949	1.11
1/10 through 12/10	8,545,951	1	48,509	6	46,985	80,219	47,034	222,747	2.61
1/11 through 12/11	8,979,913	0	0	6	99,561	0	158,514	258,075	2.87
1/12 through 12/12	9,628,375	2	104,658	9	277,600	170,233	354,950	907,441	9.43
1/13 through 12/13	9,543,141	0	0	5	384,667	0	323,830	708,497	7.42
<b>5 YR. TOTAL</b>	<b>45,180,229</b>	<b>4</b>	<b>161,084</b>	<b>29</b>	<b>821,334</b>	<b>252,067</b>	<b>956,224</b>	<b>2,190,709</b>	<b>4.85</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	2.174	33%			2.674	4.85	
Pure Premium Indicated by National Relativity		37%	2.284	33%			2.543	4.83	
Pure Premium Present on Rate Level		38%	1.830	34%			1.895	3.73	
Pure Premium Derived by Formula							2.366	4.45	

CLASS 5348		CERAMIC TILE, INDOOR STONE, MARBLE, OR MOSAIC WORK							
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.
1/09 through 12/09	63,270,144	5	178,655	14	258,758	86,218	493,524	1,017,155	1.61
1/10 through 12/10	58,299,981	8	783,140	18	417,415	334,467	338,125	1,873,147	3.21
1/11 through 12/11	59,447,704	4	503,090	25	596,513	723,565	457,589	2,280,757	3.84
1/12 through 12/12	64,556,467	6	1,017,251	19	449,882	407,541	351,321	2,225,995	3.45
1/13 through 12/13	66,683,957	3	124,924	20	902,658	43,812	720,269	1,791,663	2.69
<b>5 YR. TOTAL</b>	<b>312,258,253</b>	<b>26</b>	<b>2,607,060</b>	<b>96</b>	<b>2,625,226</b>	<b>1,595,603</b>	<b>2,360,828</b>	<b>9,188,717</b>	<b>2.94</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		54%	1.676	65%			1.267	2.94	
Pure Premium Indicated by National Relativity		23%	2.128	17%			1.747	3.88	
Pure Premium Present on Rate Level		23%	1.876	18%			1.495	3.37	
Pure Premium Derived by Formula							1.390	3.22	

CLASS 5402		HOTHOUSE ERECTION-ALL OPERATIONS							
Industry Group: Contracting 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.
1/09 through 12/09	4,456,188	0	0	2	21,921	0	46,276	68,197	1.53
1/10 through 12/10	5,983,900	0	0	8	139,570	0	134,185	273,755	4.57
1/11 through 12/11	3,277,886	0	0	2	39,999	0	97,279	137,278	4.19
1/12 through 12/12	4,052,578	0	0	3	15,600	0	57,930	73,530	1.81
1/13 through 12/13	4,605,671	0	0	0	0	0	4,203	4,203	0.09
<b>5 YR. TOTAL</b>	<b>22,376,223</b>	<b>0</b>	<b>0</b>	<b>15</b>	<b>217,090</b>	<b>0</b>	<b>339,873</b>	<b>556,963</b>	<b>2.49</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.970	25%			1.519	2.49	
Pure Premium Indicated by National Relativity		15%	2.139	16%			3.055	5.19	
Pure Premium Present on Rate Level		67%	1.644	59%			1.993	3.64	
Pure Premium Derived by Formula							2.044	3.64	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 5403		CARPENTRY 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.
1/09 through 12/09	151,017,090	15	891,852	46	1,316,864	1,331,323	1,337,694	4,877,733	3.23
1/10 through 12/10	141,027,463	26	1,490,046	68	1,842,698	1,539,630	1,654,836	6,527,210	4.63
1/11 through 12/11	133,341,813	25	2,038,643	60	1,879,118	2,492,491	1,790,437	8,200,689	6.15
1/12 through 12/12	134,256,454	11	1,473,682	51	1,668,818	1,488,033	1,611,295	6,241,828	4.65
1/13 through 12/13	144,809,999	20	1,589,900	66	2,760,498	1,430,070	2,420,164	8,200,632	5.66
5 YR. TOTAL	704,452,819	97	7,484,123	291	9,467,996	8,281,547	8,814,426	34,048,092	4.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		82%	2.406	100%	2.427	4.83			
Pure Premium Indicated by National Relativity		9%	2.863	0%	2.861	5.72			
Pure Premium Present on Rate Level		9%	2.378	0%	2.359	4.74			
Pure Premium Derived by Formula		2.445		2.427		4.87			

CLASS 5437		CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM							
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.
1/09 through 12/09	99,817,058	17	1,072,410	49	902,468	1,819,960	1,289,460	5,084,298	5.09
1/10 through 12/10	94,458,248	5	242,802	44	972,846	142,774	1,034,358	2,392,780	2.53
1/11 through 12/11	96,789,775	11	688,919	64	1,926,884	580,460	1,531,234	4,727,497	4.89
1/12 through 12/12	110,104,681	7	528,920	40	1,238,291	711,731	1,042,020	3,520,962	3.20
1/13 through 12/13	118,137,478	8	780,365	54	1,539,182	1,127,870	1,444,081	4,891,498	4.14
5 YR. TOTAL	519,307,240	48	3,313,416	251	6,579,671	4,382,795	6,341,153	20,617,035	3.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		69%	1.905	90%	2.065	3.97			
Pure Premium Indicated by National Relativity		15%	2.684	5%	2.456	5.14			
Pure Premium Present on Rate Level		16%	2.107	5%	2.044	4.15			
Pure Premium Derived by Formula		2.054		2.084		4.14			

CLASS 5443		LATHING & DRIVERS							
Industry Group: Contracting 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.
1/09 through 12/09	127,155	0	0	0	0	0	0	0	0.00
1/10 through 12/10	139,540	0	0	0	0	0	941	941	0.67
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	205	205	0.19
1/13 through 12/13	178,123	0	0	0	0	0	434	434	0.24
5 YR. TOTAL	610,008	0	0	0	0	0	1,580	1,580	0.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	0.259	0.26			
Pure Premium Indicated by National Relativity		34%	1.646	36%	1.992	3.64			
Pure Premium Present on Rate Level		62%	1.496	59%	1.511	3.01			
Pure Premium Derived by Formula		1.487		1.622		3.11			

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 5445		WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD, OR CEMENT BOARD INSTALLATION - WITHIN BUILDINGS & 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.
1/09 through 12/09	117,655,011	14	669,110	76	2,208,942	1,098,001	2,350,611	6,326,664	5.38
1/10 through 12/10	103,751,079	17	1,032,462	64	2,329,473	1,630,087	2,670,295	7,662,317	7.39
1/11 through 12/11	103,573,089	25	1,856,885	66	2,497,035	2,876,900	3,042,799	10,273,619	9.92
1/12 through 12/12	97,493,275	22	1,408,424	54	2,236,077	1,838,417	1,882,643	7,365,561	7.56
1/13 through 12/13	108,691,657	22	2,259,745	61	2,751,169	2,211,373	2,526,783	9,749,070	8.97
<b>5 YR. TOTAL</b>	<b>531,164,111</b>	<b>100</b>	<b>7,226,626</b>	<b>321</b>	<b>12,022,696</b>	<b>9,654,778</b>	<b>12,473,131</b>	<b>41,377,231</b>	<b>7.79</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		86%	3.624	100%			4.166	7.79	
Pure Premium Indicated by National Relativity		7%	2.909	0%			2.556	5.47	
Pure Premium Present on Rate Level		7%	3.519	0%			3.746	7.27	
Pure Premium Derived by Formula							4.166	7.73	

CLASS 5462		GLAZIER-AWAY FROM SHOP & 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.
1/09 through 12/09	41,331,471	3	429,041	23	831,986	516,180	752,094	2,529,301	6.12
1/10 through 12/10	38,115,279	2	9,933	20	502,836	22,653	327,523	862,945	2.26
1/11 through 12/11	41,177,501	3	253,118	13	471,908	154,642	309,163	1,188,831	2.89
1/12 through 12/12	37,108,100	4	478,314	12	378,360	430,579	513,928	1,801,181	4.85
1/13 through 12/13	37,819,788	2	355,128	10	718,412	331,301	333,480	1,738,321	4.60
<b>5 YR. TOTAL</b>	<b>195,552,139</b>	<b>14</b>	<b>1,525,534</b>	<b>78</b>	<b>2,903,502</b>	<b>1,455,355</b>	<b>2,236,188</b>	<b>8,120,579</b>	<b>4.15</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		51%	2.265	64%			1.888	4.15	
Pure Premium Indicated by National Relativity		24%	3.304	18%			2.950	6.25	
Pure Premium Present on Rate Level		25%	2.656	18%			2.311	4.97	
Pure Premium Derived by Formula							2.155	4.77	

CLASS 5472		ASBESTOS CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & 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.
1/09 through 12/09	1,875,565	0	0	1	4,494	0	22,130	26,624	1.42
1/10 through 12/10	2,257,485	0	0	0	0	0	801	801	0.04
1/11 through 12/11	2,110,685	2	43,861	0	0	17,888	289	62,038	2.94
1/12 through 12/12	2,080,722	0	0	0	0	0	0	0	0.00
1/13 through 12/13	3,697,228	1	23,438	3	105,503	0	55,721	184,662	5.00
<b>5 YR. TOTAL</b>	<b>12,021,685</b>	<b>3</b>	<b>67,299</b>	<b>4</b>	<b>109,997</b>	<b>17,888</b>	<b>78,941</b>	<b>274,125</b>	<b>2.28</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	1.475	17%			0.805	2.28	
Pure Premium Indicated by National Relativity		42%	2.938	41%			2.312	5.25	
Pure Premium Present on Rate Level		43%	1.908	42%			1.329	3.24	
Pure Premium Derived by Formula							1.643	3.92	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 5473		ASBESTOS CONTRACTOR-NOC & 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.
1/09 through 12/09	14,471,471	1	7,392	9	405,990	18,670	496,978	929,030	6.42
1/10 through 12/10	15,392,249	4	483,988	6	376,132	373,687	473,204	1,707,011	11.09
1/11 through 12/11	13,275,510	4	498,271	11	442,586	308,216	284,000	1,533,073	11.55
1/12 through 12/12	14,327,574	4	383,414	6	155,893	1,067,670	232,908	1,839,885	12.84
1/13 through 12/13	15,942,680	3	293,383	10	526,200	746,503	365,231	1,931,317	12.11
<b>5 YR. TOTAL</b>	<b>73,409,484</b>	<b>16</b>	<b>1,666,448</b>	<b>42</b>	<b>1,906,801</b>	<b>2,514,746</b>	<b>1,852,321</b>	<b>7,940,316</b>	<b>10.82</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	4.868	58%			5.949	10.82	
Pure Premium Indicated by National Relativity		29%	3.349	21%			3.165	6.51	
Pure Premium Present on Rate Level		30%	3.965	21%			4.737	8.70	
Pure Premium Derived by Formula							4.157	5.110	9.27

CLASS 5474		PAINTING NOC & SHOP OPERATIONS, 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.
1/09 through 12/09	178,423,610	27	2,323,020	76	2,914,838	2,393,371	2,584,428	10,215,657	5.73
1/10 through 12/10	170,700,101	21	871,125	60	1,969,258	1,247,303	1,585,115	5,672,801	3.32
1/11 through 12/11	170,207,658	31	2,196,463	73	1,530,287	2,192,196	1,921,235	7,840,181	4.61
1/12 through 12/12	172,606,567	24	2,074,194	69	2,461,509	3,800,668	3,284,465	11,620,836	6.73
1/13 through 12/13	184,976,168	30	3,022,237	73	3,038,294	4,368,090	3,085,157	13,513,778	7.31
<b>5 YR. TOTAL</b>	<b>876,914,104</b>	<b>133</b>	<b>10,487,039</b>	<b>351</b>	<b>11,914,186</b>	<b>14,001,628</b>	<b>12,460,400</b>	<b>48,863,253</b>	<b>5.57</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		91%	2.555	100%			3.018	5.57	
Pure Premium Indicated by National Relativity		4%	2.646	0%			2.657	5.30	
Pure Premium Present on Rate Level		5%	2.491	0%			2.724	5.22	
Pure Premium Derived by Formula							2.555	3.018	5.57

CLASS 5478		FLOOR COVERING INSTALLATION--RESILIENT FLOORING -- CARPET AND LAMINATE FLOORING							
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.
1/09 through 12/09	57,504,875	2	395,164	14	163,822	403,464	168,012	1,130,462	1.97
1/10 through 12/10	53,579,032	4	112,441	15	384,404	102,349	338,368	937,562	1.75
1/11 through 12/11	54,530,302	2	33,661	11	235,215	22,946	197,600	489,422	0.90
1/12 through 12/12	53,386,087	4	282,510	11	239,785	500,141	351,198	1,373,634	2.57
1/13 through 12/13	59,088,624	3	214,992	11	325,631	71,411	241,895	853,929	1.45
<b>5 YR. TOTAL</b>	<b>278,088,920</b>	<b>15</b>	<b>1,038,768</b>	<b>62</b>	<b>1,348,857</b>	<b>1,100,311</b>	<b>1,297,073</b>	<b>4,785,009</b>	<b>1.72</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		46%	0.859	57%			0.862	1.72	
Pure Premium Indicated by National Relativity		27%	2.233	21%			1.872	4.11	
Pure Premium Present on Rate Level		27%	1.453	22%			1.181	2.63	
Pure Premium Derived by Formula							1.390	1.144	2.53

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 5479		INSULATION WORK NOC & DRIVERS							
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.
1/09 through 12/09	21,947,022	6	384,445	17	278,324	283,972	269,183	1,215,924	5.54
1/10 through 12/10	25,275,318	3	414,572	20	231,767	338,401	350,221	1,334,961	5.28
1/11 through 12/11	26,986,122	3	240,354	14	304,909	234,876	571,280	1,351,419	5.01
1/12 through 12/12	27,066,917	4	568,182	18	205,024	235,510	290,140	1,298,856	4.80
1/13 through 12/13	35,600,768	6	299,113	25	462,613	340,959	400,241	1,502,926	4.22
5 YR. TOTAL	136,876,147	22	1,906,666	94	1,482,637	1,433,718	1,881,065	6,704,086	4.90
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		43%	2.476	58%		2.422		4.90	
Pure Premium Indicated by National Relativity		28%	2.717	21%		2.727		5.44	
Pure Premium Present on Rate Level		29%	2.445	21%		2.557		5.00	
Pure Premium Derived by Formula		2.534				2.514		5.05	

CLASS 5480		PLASTERING 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.
1/09 through 12/09	435,153	0	0	0	0	0	0	0	0.00
1/10 through 12/10	562,147	0	0	0	0	0	0	0	0.00
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	595,272	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,012,022	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.000	11%		0.000		0.00	
Pure Premium Indicated by National Relativity		40%	2.940	43%		2.249		5.19	
Pure Premium Present on Rate Level		51%	2.327	46%		1.842		4.17	
Pure Premium Derived by Formula		2.363				1.814		4.18	

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.
1/09 through 12/09	3,048,379	0	0	1	6,840	0	2,080	8,920	0.29
1/10 through 12/10	3,311,375	0	0	1	38,852	0	6,577	45,429	1.37
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	183,170	0	0	160,259	0	343,429	9.95
1/13 through 12/13	3,400,936	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	15,914,289	3	183,170	2	45,692	160,259	8,657	397,778	2.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	1.438	17%		1.061		2.50	
Pure Premium Indicated by National Relativity		21%	0.365	22%		0.310		0.68	
Pure Premium Present on Rate Level		65%	1.278	61%		0.948		2.23	
Pure Premium Derived by Formula		1.109				0.827		1.94	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	100,818,799	8	401,061	43	1,153,875	345,898	1,062,576	2,963,410	2.94
1/10 through 12/10	97,671,758	9	307,565	44	2,211,634	932,669	1,903,439	5,355,307	5.48
1/11 through 12/11	111,474,875	20	1,385,799	38	1,569,549	1,654,069	1,418,522	6,027,939	5.41
1/12 through 12/12	100,349,384	10	686,982	27	936,820	1,549,532	1,617,318	4,790,652	4.77
1/13 through 12/13	107,880,247	14	1,698,765	28	1,832,636	1,764,576	1,836,697	7,132,674	6.61
5 YR. TOTAL	518,195,063	61	4,480,172	180	7,704,514	6,246,744	7,838,552	26,269,982	5.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		71%	2.351	100%	2.718	5.07			
Pure Premium Indicated by National Relativity		14%	2.849	0%	2.672	5.52			
Pure Premium Present on Rate Level		15%	2.223	0%	2.612	4.84			
Pure Premium Derived by Formula		2.402			2.718			5.12	

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.
1/09 through 12/09	54,559,596	4	316,998	12	160,094	233,584	254,487	965,163	1.77
1/10 through 12/10	56,897,472	8	869,943	11	342,887	358,645	614,719	2,186,194	3.84
1/11 through 12/11	65,489,119	10	511,716	17	392,358	684,515	382,120	1,970,709	3.01
1/12 through 12/12	90,298,396	6	410,493	22	887,745	235,200	802,866	2,336,304	2.59
1/13 through 12/13	97,969,318	6	410,293	26	1,308,558	627,538	693,011	3,039,400	3.10
5 YR. TOTAL	365,213,901	34	2,519,443	88	3,091,642	2,139,482	2,747,203	10,497,770	2.87
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	1.536	72%	1.338	2.87			
Pure Premium Indicated by National Relativity		21%	1.963	14%	1.697	3.66			
Pure Premium Present on Rate Level		22%	1.828	14%	1.622	3.45			
Pure Premium Derived by Formula		1.690			1.428			3.12	

CLASS 5508		STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION & 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.
1/09 through 12/09	309,592	0	0	0	0	0	0	0	0.00
1/10 through 12/10	226,298	0	0	0	0	0	0	0	0.00
1/11 through 12/11	117,938	0	0	0	0	0	0	0	0.00
1/12 through 12/12	338,492	1	8,472	0	0	0	0	8,472	2.50
1/13 through 12/13	37,573	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,029,893	1	8,472	0	0	0	0	8,472	0.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.823	10%	0.000	0.82			
Pure Premium Indicated by National Relativity		22%	5.386	24%	3.381	8.77			
Pure Premium Present on Rate Level		70%	5.562	66%	3.705	9.27			
Pure Premium Derived by Formula		5.144			3.257			8.40	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 5535		SHEET METAL WORK - INSTALLATION & 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.
1/09 through 12/09	74,491,313	11	383,421	32	733,514	1,054,349	903,460	3,074,744	4.13
1/10 through 12/10	77,970,721	4	360,344	37	988,474	607,219	1,238,010	3,194,047	4.10
1/11 through 12/11	84,142,606	9	1,254,884	34	1,908,121	1,306,835	1,482,098	5,951,938	7.07
1/12 through 12/12	72,943,122	13	840,437	32	1,405,474	720,398	1,407,038	4,373,347	6.00
1/13 through 12/13	75,036,679	5	483,785	32	1,557,197	952,102	1,095,400	4,088,484	5.45
<b>5 YR. TOTAL</b>	<b>384,584,441</b>	<b>42</b>	<b>3,322,871</b>	<b>167</b>	<b>6,592,780</b>	<b>4,640,903</b>	<b>6,126,006</b>	<b>20,682,560</b>	<b>5.38</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		66%	2.578	94%	2.800	5.38			
Pure Premium Indicated by National Relativity		17%	2.552	3%	2.713	5.27			
Pure Premium Present on Rate Level		17%	2.504	3%	3.014	5.52			
Pure Premium Derived by Formula		2.561			2.804			5.37	

CLASS 5537		HEATING, VENTILATION, AIR-CONDITIONING AND REFRIGERATION SYSTEMS-INSTALLATION, SERVICE AND REPAIR, SHOP, YARD & 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.
1/09 through 12/09	399,488,021	48	3,501,476	154	3,518,647	3,262,041	3,404,335	13,686,499	3.43
1/10 through 12/10	415,746,356	60	5,478,290	182	4,164,702	4,419,115	4,441,877	18,503,984	4.45
1/11 through 12/11	450,002,254	58	5,890,947	192	5,359,816	4,655,244	5,577,299	21,483,306	4.77
1/12 through 12/12	435,755,939	36	3,703,305	160	4,174,850	3,548,326	4,814,496	16,240,977	3.73
1/13 through 12/13	485,377,713	26	2,783,321	163	6,555,558	2,925,556	5,767,528	18,031,963	3.72
<b>5 YR. TOTAL</b>	<b>2,186,370,283</b>	<b>228</b>	<b>21,357,339</b>	<b>851</b>	<b>23,773,573</b>	<b>18,810,282</b>	<b>24,005,535</b>	<b>87,946,729</b>	<b>4.02</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.064	100%	1.958	4.02			
Pure Premium Indicated by National Relativity		0%	2.058	0%	1.877	3.94			
Pure Premium Present on Rate Level		0%	2.050	0%	1.986	4.04			
Pure Premium Derived by Formula		2.064			1.958			4.02	

CLASS 5538		SHEET METAL WORK-SHOP AND OUTSIDE-NOC & 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.
1/09 through 12/09	222,792	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
<b>5 YR. TOTAL</b>	<b>222,792</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		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		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		97%	2.200	96%	2.297	4.50			
Pure Premium Derived by Formula		2.134			2.205			4.34	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 5551		ROOFING-ALL KINDS & 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.
1/09 through 12/09	73,165,060	28	1,575,176	49	1,440,216	2,601,121	1,661,626	7,278,139	9.95
1/10 through 12/10	73,827,139	28	1,629,829	63	2,248,939	1,961,894	2,362,899	8,203,561	11.11
1/11 through 12/11	77,705,553	35	2,080,356	64	3,052,195	3,240,797	2,834,430	11,207,778	14.42
1/12 through 12/12	74,426,117	23	2,322,662	42	1,856,533	3,780,811	2,102,285	10,062,291	13.52
1/13 through 12/13	79,824,694	26	4,487,164	44	2,134,978	6,651,530	2,132,243	15,405,915	19.30
5 YR. TOTAL	378,948,563	140	12,095,187	262	10,732,861	18,236,153	11,093,483	52,157,684	13.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		90%	6.024	100%	7.740			13.76	
Pure Premium Indicated by National Relativity		5%	5.780	0%	6.621			12.40	
Pure Premium Present on Rate Level		5%	5.583	0%	6.810			12.39	
Pure Premium Derived by Formula					5.990	7.740			13.73

CLASS 5606		CONTRACTOR--PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT							
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.
1/09 through 12/09	760,831,675	20	1,698,880	67	2,711,857	1,423,620	1,998,806	7,833,163	1.03
1/10 through 12/10	744,091,501	16	1,576,042	61	2,585,368	2,457,738	1,789,030	8,408,178	1.13
1/11 through 12/11	786,127,674	12	1,078,765	59	2,221,444	644,039	2,274,615	6,218,863	0.79
1/12 through 12/12	798,882,903	16	1,898,021	48	2,225,834	1,572,947	2,106,266	7,803,068	0.98
1/13 through 12/13	861,358,338	20	1,561,181	77	3,298,656	1,136,540	2,978,255	8,974,632	1.04
5 YR. TOTAL	3,951,292,091	84	7,812,889	312	13,043,159	7,234,884	11,146,972	39,237,904	0.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		91%	0.528	100%	0.465			0.99	
Pure Premium Indicated by National Relativity		4%	0.533	0%	0.525			1.06	
Pure Premium Present on Rate Level		5%	0.555	0%	0.519			1.07	
Pure Premium Derived by Formula					0.530	0.465			1.00

CLASS 5610		CLEANER - DEBRIS REMOVAL - CONSTRUCTION							
Industry Group: Contracting 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.
1/09 through 12/09	13,422,440	4	255,119	11	209,443	148,228	120,309	733,099	5.46
1/10 through 12/10	15,269,316	4	56,799	17	248,870	66,550	201,444	573,663	3.76
1/11 through 12/11	18,959,083	3	244,223	16	253,128	311,741	313,381	1,122,473	5.92
1/12 through 12/12	13,578,484	3	29,460	13	473,023	45,336	495,125	1,042,944	7.68
1/13 through 12/13	12,111,594	3	166,638	6	200,924	171,494	145,053	684,109	5.65
5 YR. TOTAL	73,340,917	17	752,239	63	1,385,388	743,349	1,275,312	4,156,288	5.67
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	2.915	45%	2.752			5.67	
Pure Premium Indicated by National Relativity		33%	2.533	27%	2.578			5.11	
Pure Premium Present on Rate Level		33%	2.452	28%	2.533			4.99	
Pure Premium Derived by Formula					2.636	2.644			5.28

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	236,514,881	55	3,712,177	184	5,962,781	4,761,258	5,843,905	20,280,121	8.58
1/10 through 12/10	214,631,769	59	4,359,948	188	5,691,796	5,417,857	6,537,355	22,006,956	10.25
1/11 through 12/11	205,423,472	49	3,209,667	163	5,653,685	5,269,565	6,141,771	20,274,688	9.87
1/12 through 12/12	200,633,331	51	5,246,951	170	5,601,505	6,036,553	6,457,947	23,342,956	11.64
1/13 through 12/13	209,662,671	65	7,608,945	208	9,019,303	11,832,514	9,229,191	37,689,953	17.98
5 YR. TOTAL	1,066,866,124	279	24,137,688	913	31,929,070	33,317,747	34,210,169	123,594,674	11.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	5.255	100%	6.330			11.59	
Pure Premium Indicated by National Relativity		0%	4.609	0%	5.018			9.63	
Pure Premium Present on Rate Level		0%	4.879	0%	5.650			10.53	
Pure Premium Derived by Formula			5.255		6.330			11.59	

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.
1/09 through 12/09	550,425	0	0	1	6,582	0	7,890	14,472	2.63
1/10 through 12/10	384,043	0	0	1	26,802	0	38,321	65,123	16.96
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	688	688	0.21
1/13 through 12/13	305,699	1	3	0	0	0	0	3	0.00
5 YR. TOTAL	2,014,554	1	3	2	33,384	0	46,899	80,286	3.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	1.657	14%	2.328			3.99	
Pure Premium Indicated by National Relativity		27%	4.894	28%	6.056			10.95	
Pure Premium Present on Rate Level		61%	6.145	58%	4.932			11.08	
Pure Premium Derived by Formula			5.269		4.882			10.15	

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.
1/09 through 12/09	804,623	1	234,110	3	12,818	63,341	8,313	318,582	39.59
1/10 through 12/10	502,411	0	0	4	198,787	0	501,362	700,149	139.36
1/11 through 12/11	164,892	0	0	1	110,531	0	55,986	166,517	100.99
1/12 through 12/12	332,396	0	0	1	134,923	0	138,300	273,223	82.20
1/13 through 12/13	100,191	0	0	0	0	0	416	416	0.42
5 YR. TOTAL	1,904,513	1	234,110	9	457,059	63,341	704,377	1,458,887	76.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	36.291	17%	40.310			76.60	
Pure Premium Indicated by National Relativity		26%	9.601	27%	9.790			19.39	
Pure Premium Present on Rate Level		62%	6.934	56%	9.070			16.00	
Pure Premium Derived by Formula			11.150		14.575			25.73	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 5951		SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS							
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.
1/09 through 12/09	24,395,703	0	0	0	0	0	6,095	6,095	0.03
1/10 through 12/10	27,018,421	0	0	0	0	0	3,219	3,219	0.01
1/11 through 12/11	37,429,911	0	0	2	14,327	0	13,700	28,027	0.08
1/12 through 12/12	45,325,224	0	0	2	17,580	0	23,520	41,100	0.09
1/13 through 12/13	22,803,713	0	0	1	65,938	0	125,205	191,143	0.84
5 YR. TOTAL	156,972,972	0	0	5	97,845	0	171,739	269,584	0.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.062	19%	0.109	0.17			
Pure Premium Indicated by National Relativity		32%	0.127	34%	0.164	0.29			
Pure Premium Present on Rate Level		55%	0.098	47%	0.126	0.22			
Pure Premium Derived by Formula		0.103			0.136			0.24	

CLASS 6003		PILE DRIVING							
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.
1/09 through 12/09	3,597,188	1	126,030	0	0	217,805	9,098	352,933	9.81
1/10 through 12/10	4,470,568	0	0	0	0	0	12,602	12,602	0.28
1/11 through 12/11	3,889,909	1	75,722	4	156,076	26,379	136,822	394,999	10.15
1/12 through 12/12	4,883,847	3	357,310	6	367,556	150,517	207,324	1,082,707	22.17
1/13 through 12/13	4,923,714	1	26,129	4	98,111	24,372	69,500	218,112	4.43
5 YR. TOTAL	21,765,226	6	585,191	14	621,743	419,073	435,346	2,061,353	9.47
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	5.545	30%	3.926	9.47			
Pure Premium Indicated by National Relativity		37%	3.035	35%	2.369	5.40			
Pure Premium Present on Rate Level		37%	4.187	35%	3.209	7.40			
Pure Premium Derived by Formula		4.114			3.130			7.24	

CLASS 6005		JETTY OR BREAKWATER CONSTRUCTION-ALL OPERATIONS TO COMPLETION & 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.
1/09 through 12/09	134,307	0	0	0	0	0	0	0	0.00
1/10 through 12/10	298,757	0	0	0	0	0	753	753	0.25
1/11 through 12/11	375,379	0	0	1	87	0	882	969	0.26
1/12 through 12/12	509,962	0	0	1	13,170	0	8,236	21,406	4.20
1/13 through 12/13	480,111	0	0	1	79,387	0	80,632	160,019	33.33
5 YR. TOTAL	1,798,516	0	0	3	92,644	0	90,503	183,147	10.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	5.151	8%	5.032	10.18			
Pure Premium Indicated by National Relativity		13%	1.664	14%	2.177	3.84			
Pure Premium Present on Rate Level		79%	2.830	78%	1.364	4.19			
Pure Premium Derived by Formula		2.864			1.771			4.64	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 6017		DAM OR LOCK CONSTRUCTION: CONCRETE WORK-ALL 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.
1/09 through 12/09	343,395	0	0	0	0	0	0	0	0.00
1/10 through 12/10	513,540	0	0	0	0	0	0	0	0.00
1/11 through 12/11	879,703	0	0	0	0	0	0	0	0.00
1/12 through 12/12	175,941	0	0	0	0	0	0	0	0.00
1/13 through 12/13	186,219	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,098,798	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.000	9%	0.000			0.00	
Pure Premium Indicated by National Relativity		29%	2.683	31%	2.149			4.83	
Pure Premium Present on Rate Level		63%	2.145	60%	1.438			3.58	
Pure Premium Derived by Formula					2.129	1.529			3.66

CLASS 6018		DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING-ALL OPERATIONS & 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.
1/09 through 12/09	3,799,173	0	0	1	185,083	0	58,254	243,337	6.41
1/10 through 12/10	2,529,329	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	6,877,381	0	0	1	185,083	0	58,254	243,337	3.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	2.691	10%	0.847			3.54	
Pure Premium Indicated by National Relativity		16%	1.183	17%	0.467			1.65	
Pure Premium Present on Rate Level		72%	1.807	73%	0.702			2.51	
Pure Premium Derived by Formula					1.813	0.677			2.49

CLASS 6045		LEVEE CONSTRUCTION-ALL OPERATIONS TO COMPLETION & 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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
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		20%	3.848	21%	1.598			5.45	
Pure Premium Present on Rate Level		80%	2.058	79%	1.303			3.36	
Pure Premium Derived by Formula					2.416	1.365			3.78

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 6204		DRILLING 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.
1/09 through 12/09	15,030,742	2	123,880	6	34,549	180,355	90,585	429,369	2.86
1/10 through 12/10	15,592,902	2	268,042	11	231,710	290,068	171,213	961,033	6.16
1/11 through 12/11	13,448,344	4	247,116	10	408,104	390,615	741,762	1,787,597	13.29
1/12 through 12/12	15,498,004	2	75,606	5	389,261	80,699	404,428	949,994	6.13
1/13 through 12/13	15,647,924	1	250,136	13	599,671	179,780	491,034	1,520,621	9.72
5 YR. TOTAL	75,217,916	11	964,780	45	1,663,295	1,121,517	1,899,022	5,648,614	7.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		40%	3.494	55%			4.016	7.51	
Pure Premium Indicated by National Relativity		30%	3.615	22%			3.163	6.78	
Pure Premium Present on Rate Level		30%	3.642	23%			4.013	7.66	
Pure Premium Derived by Formula							3.828	7.40	

CLASS 6206		OIL OR GAS WELL: CEMENTING & 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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	3,355	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	75,227	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		49%	1.507	49%			1.118	2.63	
Pure Premium Present on Rate Level		49%	1.576	49%			1.315	2.89	
Pure Premium Derived by Formula							1.192	2.70	

CLASS 6213		OIL OR GAS - WELL - SPECIALTY TOOL & EQUIPMENT LEASING NOC - ALL 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.
1/09 through 12/09	2,699	0	0	0	0	0	0	0	0.00
1/10 through 12/10	132,881	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	1,184,623	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	5%			0.000	0.00	
Pure Premium Indicated by National Relativity		48%	1.044	47%			0.792	1.84	
Pure Premium Present on Rate Level		48%	0.989	48%			0.803	1.79	
Pure Premium Derived by Formula							0.758	1.73	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 6214		OIL OR GAS WELL: PERFORATING OF CASING-ALL EMPLOYEES & 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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
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		24%	0.463	26%	0.501	0.96			
Pure Premium Present on Rate Level		76%	1.189	74%	1.002	2.19			
Pure Premium Derived by Formula		1.015			0.872			1.89	

CLASS 6216		OIL OR GAS - LEASE WORK NOC - BY SPECIALIST CONTRACTOR & 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.
1/09 through 12/09	21,062	0	0	0	0	0	0	0	0.00
1/10 through 12/10	21,062	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	208,332	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%	2.709	48%	2.148	4.86			
Pure Premium Present on Rate Level		49%	2.895	48%	2.213	5.11			
Pure Premium Derived by Formula		2.719			2.093			4.81	

CLASS 6217		EXCAVATION & 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.
1/09 through 12/09	275,687,389	32	2,782,439	98	3,012,768	2,523,044	2,350,430	10,668,681	3.87
1/10 through 12/10	274,935,970	23	2,241,586	92	3,344,520	2,140,516	2,931,484	10,658,106	3.88
1/11 through 12/11	259,900,755	30	2,371,959	92	3,263,905	2,461,157	3,863,060	11,960,081	4.60
1/12 through 12/12	263,565,639	17	2,152,084	93	3,509,980	2,682,605	3,228,249	11,572,918	4.39
1/13 through 12/13	280,456,759	28	3,333,836	91	4,126,147	2,463,555	4,658,084	14,581,622	5.20
5 YR. TOTAL	1,354,546,512	130	12,881,904	466	17,257,320	12,270,877	17,031,307	59,441,408	4.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.225	100%	2.163	4.39			
Pure Premium Indicated by National Relativity		0%	2.116	0%	1.919	4.04			
Pure Premium Present on Rate Level		0%	2.267	0%	2.185	4.45			
Pure Premium Derived by Formula		2.225			2.163			4.39	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 6229		IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & 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.	
1/09 through 12/09	13,470,709	2	102,925	5	202,514	69,641	258,412	633,492	4.70	
1/10 through 12/10	12,007,553	2	158,789	3	8,096	110,883	26,440	304,208	2.53	
1/11 through 12/11	12,581,207	0	0	4	41,534	0	62,203	103,737	0.82	
1/12 through 12/12	12,599,592	1	11,171	6	165,044	8,657	177,771	362,643	2.88	
1/13 through 12/13	14,596,615	4	522,580	5	281,246	1,801,236	359,114	2,964,176	20.31	
5 YR. TOTAL	65,255,676	9	795,465	23	698,434	1,990,417	883,940	4,368,256	6.69	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		27%	2.289	35%	4.405	6.69				
Pure Premium Indicated by National Relativity		36%	1.641	32%	2.015	3.66				
Pure Premium Present on Rate Level		37%	1.544	33%	1.551	3.10				
Pure Premium Derived by Formula		1.780			2.698		4.48			

CLASS 6233		OIL OR GAS PIPELINE CONSTRUCTION & 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.	
1/09 through 12/09	3,441,279	0	0	2	39,143	0	43,596	82,739	2.40	
1/10 through 12/10	13,130,213	0	0	2	243,169	0	135,713	378,882	2.89	
1/11 through 12/11	10,752,031	0	0	2	214,456	0	119,802	334,258	3.11	
1/12 through 12/12	39,565,724	0	0	3	129,664	0	222,796	352,460	0.89	
1/13 through 12/13	20,928,460	1	142,428	0	0	82,428	185	225,041	1.08	
5 YR. TOTAL	87,817,707	1	142,428	9	626,432	82,428	522,092	1,373,380	1.56	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		27%	0.876	32%	0.688	1.56				
Pure Premium Indicated by National Relativity		36%	1.230	34%	0.948	2.18				
Pure Premium Present on Rate Level		37%	1.226	34%	0.911	2.14				
Pure Premium Derived by Formula		1.133			0.852		1.99			

CLASS 6235		OIL OR GAS WELL: DRILLING OR REDRILLING & 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.	
1/09 through 12/09	180,526	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	271,593	0	0	0	0	0	0	0	0.00	
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	
5 YR. TOTAL	3,425,920	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		10%	0.000	12%	0.000	0.00				
Pure Premium Indicated by National Relativity		45%	2.872	44%	2.238	5.11				
Pure Premium Present on Rate Level		45%	2.786	44%	2.057	4.84				
Pure Premium Derived by Formula		2.546			1.890		4.44			

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 6236		OIL OR GAS WELL: INSTALLATION OR RECOVERY OF CASING & 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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
<b>5 YR. TOTAL</b>	<b>156,113</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	5%			0.000	0.00	
Pure Premium Indicated by National Relativity		46%	4.322	47%			3.615	7.94	
Pure Premium Present on Rate Level		50%	4.609	48%			4.021	8.63	
Pure Premium Derived by Formula							3.629	7.92	

CLASS 6237		OIL OR GAS WELL: INSTRUMENT LOGGING OR SURVEY WORK & 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.
1/09 through 12/09	6,556	0	0	0	0	0	0	0	0.00
1/10 through 12/10	90,829	0	0	0	0	0	0	0	0.00
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
<b>5 YR. TOTAL</b>	<b>245,792</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		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		49%	0.892	48%			0.695	1.59	
Pure Premium Present on Rate Level		49%	0.804	49%			0.606	1.41	
Pure Premium Derived by Formula							0.631	1.46	

CLASS 6251		TUNNELING-ALL OPERATIONS							
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.
1/09 through 12/09	709,631	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,051,965	0	0	0	0	0	0	0	0.00
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
<b>5 YR. TOTAL</b>	<b>1,777,449</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.000	9%			0.000	0.00	
Pure Premium Indicated by National Relativity		28%	2.889	30%			1.668	4.56	
Pure Premium Present on Rate Level		64%	3.129	61%			2.023	5.15	
Pure Premium Derived by Formula							1.734	4.55	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 6252		SHAFT SINKING-ALL OPERATIONS							
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.
1/09 through 12/09	615,905	0	0	0	0	0	0	0	0.00
1/10 through 12/10	872,507	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	4,322,534	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.000	12%	0.000				0.00
Pure Premium Indicated by National Relativity		35%	2.057	37%	1.988				4.05
Pure Premium Present on Rate Level		55%	1.777	51%	1.575				3.35
Pure Premium Derived by Formula		1.697			1.539				3.24

CLASS 6260 + +		TUNNELING-PNEUMATIC-ALL OPERATIONS							
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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
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		16%	7.583	17%	5.423				13.01
Pure Premium Present on Rate Level		84%	2.955	83%	1.878				4.83
Pure Premium Derived by Formula		3.695			2.481				6.18

CLASS 6306		SEWER CONSTRUCTION-ALL OPERATIONS & 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.
1/09 through 12/09	56,300,189	4	95,114	22	332,038	153,602	495,029	1,075,783	1.91
1/10 through 12/10	55,233,841	6	717,795	30	806,365	381,570	768,121	2,673,851	4.84
1/11 through 12/11	55,978,969	8	193,414	21	678,404	199,000	591,245	1,662,063	2.97
1/12 through 12/12	61,256,402	4	621,118	22	449,440	258,379	616,571	1,945,508	3.18
1/13 through 12/13	62,843,396	6	662,351	23	1,013,525	1,383,125	921,325	3,980,326	6.33
5 YR. TOTAL	291,612,797	28	2,289,792	118	3,279,772	2,375,676	3,392,291	11,337,531	3.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		54%	1.910	69%	1.978				3.89
Pure Premium Indicated by National Relativity		23%	2.365	15%	2.252				4.62
Pure Premium Present on Rate Level		23%	2.067	16%	1.871				3.94
Pure Premium Derived by Formula		2.051			2.002				4.05

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 6319		GAS MAIN OR CONNECTION CONSTRUCTION & 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.
1/09 through 12/09	77,813,802	12	1,161,890	40	1,062,092	991,494	852,276	4,067,752	5.23
1/10 through 12/10	68,625,423	10	1,073,463	18	624,855	1,535,817	511,355	3,745,490	5.46
1/11 through 12/11	68,794,482	4	322,739	16	493,718	600,049	547,042	1,963,548	2.85
1/12 through 12/12	77,573,702	3	248,515	15	796,941	273,944	643,755	1,963,155	2.53
1/13 through 12/13	85,399,084	2	304,566	22	948,282	336,007	956,620	2,545,475	2.98
5 YR. TOTAL	378,206,493	31	3,111,173	111	3,925,888	3,737,311	3,511,048	14,285,420	3.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		62%	1.861	82%	1.917	3.78			
Pure Premium Indicated by National Relativity		19%	1.651	9%	1.620	3.27			
Pure Premium Present on Rate Level		19%	2.191	9%	2.200	4.39			
Pure Premium Derived by Formula		1.884			1.916			3.80	

CLASS 6325		CONDUIT CONSTRUCTION-FOR CABLES OR WIRES-& 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.
1/09 through 12/09	30,573,219	4	263,641	6	282,983	146,872	436,472	1,129,968	3.70
1/10 through 12/10	34,621,314	4	553,872	8	464,337	946,098	268,406	2,232,713	6.45
1/11 through 12/11	37,448,229	1	6,054	12	547,186	9,347	601,996	1,164,583	3.11
1/12 through 12/12	43,915,715	4	446,212	8	420,425	346,697	600,584	1,813,918	4.13
1/13 through 12/13	39,602,161	4	1,039,937	5	266,959	570,886	178,718	2,056,500	5.19
5 YR. TOTAL	186,160,638	17	2,309,716	39	1,981,890	2,019,900	2,086,176	8,397,682	4.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	2.305	59%	2.206	4.51			
Pure Premium Indicated by National Relativity		27%	2.032	20%	1.651	3.68			
Pure Premium Present on Rate Level		27%	2.082	21%	1.954	4.04			
Pure Premium Derived by Formula		2.171			2.042			4.21	

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							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/09 through 12/09	16,720,534	1	6,904	12	102,240	4,090	178,205	291,439	1.74
1/10 through 12/10	16,506,605	1	13,376	12	393,547	28,925	332,477	768,325	4.65
1/11 through 12/11	19,259,882	3	405,837	15	142,616	222,541	152,847	923,841	4.80
1/12 through 12/12	21,965,010	2	119,791	13	312,034	674,179	271,511	1,377,515	6.27
1/13 through 12/13	24,950,123	1	81,467	12	223,076	11,169	339,551	655,263	2.63
5 YR. TOTAL	99,402,154	8	627,375	64	1,173,513	940,904	1,274,591	4,016,383	4.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	1.812	50%	2.229	4.04			
Pure Premium Indicated by National Relativity		31%	3.022	25%	2.633	5.66			
Pure Premium Present on Rate Level		31%	2.388	25%	2.393	4.78			
Pure Premium Derived by Formula		2.366			2.371			4.74	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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	222,144	0	157,025	379,169	1.60
1/13 through 12/13	237,239	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>23,995,416</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>222,144</b>	<b>0</b>	<b>157,025</b>	<b>379,169</b>	<b>1.58</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.926	16%			0.654	1.58	
Pure Premium Indicated by National Relativity		43%	0.606	42%			0.569	1.18	
Pure Premium Present on Rate Level		44%	0.626	42%			0.603	1.23	
Pure Premium Derived by Formula							0.597	1.25	

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.
1/09 through 12/09	126,293,235	5	208,242	32	318,120	159,482	470,382	1,156,226	0.92
1/10 through 12/10	121,558,233	7	503,340	43	504,805	399,092	614,899	2,022,136	1.66
1/11 through 12/11	139,301,246	8	254,498	46	1,109,796	185,591	1,011,637	2,561,522	1.84
1/12 through 12/12	113,633,495	2	54,070	34	912,507	49,369	1,028,736	2,044,682	1.80
1/13 through 12/13	124,535,890	6	672,671	43	1,466,613	627,078	1,574,028	4,340,390	3.49
<b>5 YR. TOTAL</b>	<b>625,322,099</b>	<b>28</b>	<b>1,692,821</b>	<b>198</b>	<b>4,311,841</b>	<b>1,420,612</b>	<b>4,699,682</b>	<b>12,124,956</b>	<b>1.94</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		51%	0.960	69%			0.979	1.94	
Pure Premium Indicated by National Relativity		24%	0.877	15%			0.978	1.86	
Pure Premium Present on Rate Level		25%	0.793	16%			0.842	1.64	
Pure Premium Derived by Formula							0.957	1.86	

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.
1/09 through 12/09	105,444	0	0	0	0	0	0	0	0.00
1/10 through 12/10	122,806	0	0	0	0	0	0	0	0.00
1/11 through 12/11	249,034	0	0	0	0	0	601	601	0.24
1/12 through 12/12	480,086	0	0	0	0	0	519	519	0.11
1/13 through 12/13	332,964	0	0	1	401	0	1,469	1,870	0.56
<b>5 YR. TOTAL</b>	<b>1,290,334</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>401</b>	<b>0</b>	<b>2,589</b>	<b>2,990</b>	<b>0.23</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.031	9%			0.201	0.23	
Pure Premium Indicated by National Relativity		15%	2.725	16%			2.404	5.13	
Pure Premium Present on Rate Level		78%	3.061	75%			2.320	5.38	
Pure Premium Derived by Formula							2.143	4.94	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	43,671,897	2	13,349	7	34,509	25,385	127,172	200,415	0.46
1/10 through 12/10	47,861,125	2	170,948	9	46,678	166,988	386,280	770,894	1.61
1/11 through 12/11	46,298,149	3	378,270	10	114,742	407,944	113,953	1,014,909	2.19
1/12 through 12/12	40,562,660	1	52,953	12	321,218	71,219	266,549	711,939	1.76
1/13 through 12/13	37,034,884	4	99,530	9	102,985	154,186	83,446	440,147	1.19
<b>5 YR. TOTAL</b>	<b>215,428,715</b>	<b>12</b>	<b>715,050</b>	<b>47</b>	<b>620,132</b>	<b>825,722</b>	<b>977,400</b>	<b>3,138,304</b>	<b>1.46</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.620	50%	0.837	1.46			
Pure Premium Indicated by National Relativity		31%	1.564	25%	1.738	3.30			
Pure Premium Present on Rate Level		32%	1.024	25%	1.077	2.10			
Pure Premium Derived by Formula		1.042			1.122			2.16	

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.
1/09 through 12/09	12,759,366	2	55,666	7	104,851	141,423	79,880	381,820	2.99
1/10 through 12/10	12,466,452	1	148,793	5	238,533	98,562	119,771	605,659	4.86
1/11 through 12/11	11,885,959	1	356,726	4	100,287	0	189,391	646,404	5.44
1/12 through 12/12	12,638,960	0	0	2	14,591	0	57,073	71,664	0.57
1/13 through 12/13	12,029,947	0	0	0	0	0	20,426	20,426	0.17
<b>5 YR. TOTAL</b>	<b>61,780,684</b>	<b>4</b>	<b>561,185</b>	<b>18</b>	<b>458,262</b>	<b>239,985</b>	<b>466,541</b>	<b>1,725,973</b>	<b>2.79</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	1.650	35%	1.144	2.79			
Pure Premium Indicated by National Relativity		36%	1.325	32%	1.643	2.97			
Pure Premium Present on Rate Level		37%	1.705	33%	1.575	3.28			
Pure Premium Derived by Formula		1.553			1.446			3.00	

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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
<b>5 YR. TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		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		23%	3.038	24%	2.492	5.53			
Pure Premium Present on Rate Level		77%	1.689	76%	1.514	3.20			
Pure Premium Derived by Formula		1.999			1.749			3.75	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 6882		SHIP REPAIR CONVERSION-ALL OPERATIONS & DRIVERS							
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.
1/09 through 12/09	1,266	0	0	0	0	0	0	0	0.00
1/10 through 12/10	10,464	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	13,554	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		16%	0.869	17%	1.256				2.13
Pure Premium Present on Rate Level		83%	1.918	82%	1.552				3.47
Pure Premium Derived by Formula					1.486				3.22

CLASS 6884		PAINTING-SHIP HULLS							
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.
1/09 through 12/09	19,890	0	0	0	0	0	0	0	0.00
1/10 through 12/10	27,504	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	62,604	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		12%	0.566	13%	1.083				1.65
Pure Premium Present on Rate Level		86%	2.999	85%	1.502				4.50
Pure Premium Derived by Formula					1.417				4.06

CLASS 7016 + +		VESSELS-NOC-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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
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%	1.846	100%	1.081				2.93
Pure Premium Derived by Formula					1.081				2.93

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/09 through 12/09	71,553	0	0	0	0	0	0	0	0.00
1/10 through 12/10	174,098	0	0	0	0	0	0	0	0.00
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	11,717	0	56,498	68,215	31.97
1/13 through 12/13	7,501	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>640,658</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>11,717</b>	<b>0</b>	<b>56,498</b>	<b>68,215</b>	<b>10.65</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	1.829	5%	8.819			10.65	
Pure Premium Indicated by National Relativity		21%	1.500	22%	0.764			2.26	
Pure Premium Present on Rate Level		74%	2.047	73%	1.198			3.25	
Pure Premium Derived by Formula					1.921			1.484	3.41

CLASS 7038 + +		BOAT LIVERY-BOATS UNDER 15 TONS-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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
<b>5 YR. TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		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%	1.396	100%	2.144			3.54	
Pure Premium Derived by Formula					1.396			2.144	3.54

CLASS 7046 + +		VESSELS-NOT SELF-PROPELLED-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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
<b>5 YR. TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		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%	2.658	100%	2.163			4.82	
Pure Premium Derived by Formula					2.658			2.163	4.82

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 7047 + +		VESSELS-NOC-PROGRAM II-USL ACT							
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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
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%	3.403	100%	2.399	5.80			
Pure Premium Derived by Formula		3.403			2.399			5.80	

CLASS 7050 + +		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-USL ACT							
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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
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%	6.594	100%	2.382	8.98			
Pure Premium Derived by Formula		6.594			2.382			8.98	

CLASS 7090		BOAT LIVERY-BOATS UNDER 15 TONS-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.
1/09 through 12/09	142,877	0	0	0	0	0	0	0	0.00
1/10 through 12/10	142,685	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	784,137	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.000	0.00			
Pure Premium Indicated by National Relativity		25%	1.090	27%	5.082	6.17			
Pure Premium Present on Rate Level		70%	1.552	66%	2.383	3.94			
Pure Premium Derived by Formula		1.359			2.945			4.30	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 7098		VESSELS-NOT SELF-PROPELLED-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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
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%	10.345	6%	7.656			18.00	
Pure Premium Present on Rate Level		94%	2.952	94%	2.402			5.35	
Pure Premium Derived by Formula		3.396			2.717			6.11	

CLASS 7099 + +		VESSELS-NOT SELF-PROPELLED-PROGRAM II-USL ACT							
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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
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%	4.913	100%	4.600			9.51	
Pure Premium Derived by Formula		4.913			4.600			9.51	

CLASS 7133		RAILROAD OPERATION: NOC-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.
1/09 through 12/09	2,377,216	0	0	3	67,276	0	148,103	215,379	9.06
1/10 through 12/10	2,871,268	0	0	0	0	0	1,673	1,673	0.06
1/11 through 12/11	2,564,132	0	0	1	11,054	0	32,048	43,102	1.68
1/12 through 12/12	2,767,405	0	0	1	4,276	0	35,449	39,725	1.44
1/13 through 12/13	1,856,097	0	0	1	21,899	0	46,846	68,745	3.70
5 YR. TOTAL	12,436,118	0	0	6	104,505	0	264,119	368,624	2.96
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.840	20%	2.124			2.96	
Pure Premium Indicated by National Relativity		35%	1.150	37%	1.262			2.41	
Pure Premium Present on Rate Level		51%	1.635	43%	1.801			3.44	
Pure Premium Derived by Formula		1.354			1.666			3.02	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 7222		TRUCKING: OIL FIELD EQUIPMENT-ALL EMPLOYEES & DRIVERS								
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.	
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00	
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	
<b>5 YR. TOTAL</b>	<b>212,900</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	
		INDEMNITY			MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	0.000	4%			0.000	0.00		
Pure Premium Indicated by National Relativity		48%	3.664	48%			2.836	6.50		
Pure Premium Present on Rate Level		48%	3.247	48%			2.400	5.65		
Pure Premium Derived by Formula		3.317						2.513	5.83	

CLASS 7228		TRUCKING - LOCAL HAULING ONLY & DRIVERS								
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.	
1/09 through 12/09	507,478,152	78	7,079,776	298	8,470,356	6,882,844	7,575,852	30,008,828	5.91	
1/10 through 12/10	517,041,741	65	6,232,035	291	9,365,518	5,032,370	8,187,133	28,817,056	5.57	
1/11 through 12/11	530,270,864	74	7,640,287	226	8,223,741	7,253,112	6,650,450	29,767,590	5.61	
1/12 through 12/12	552,802,097	63	8,812,695	266	10,520,988	6,609,280	7,893,031	33,835,994	6.12	
1/13 through 12/13	601,948,424	83	11,688,148	306	12,698,352	8,136,562	8,607,553	41,130,615	6.83	
<b>5 YR. TOTAL</b>	<b>2,709,541,278</b>	<b>363</b>	<b>41,452,941</b>	<b>1,387</b>	<b>49,278,955</b>	<b>33,914,168</b>	<b>38,914,019</b>	<b>163,560,083</b>	<b>6.04</b>	
		INDEMNITY			MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		100%	3.349	100%			2.688	6.04		
Pure Premium Indicated by National Relativity		0%	3.167	0%			2.513	5.68		
Pure Premium Present on Rate Level		0%	3.139	0%			2.483	5.62		
Pure Premium Derived by Formula		3.349						2.688	6.04	

CLASS 7229		TRUCKING - LONG DISTANCE HAULING & 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.	
1/09 through 12/09	580,121,144	140	15,972,306	365	12,688,569	12,490,502	9,943,217	51,094,594	8.81	
1/10 through 12/10	605,159,823	128	14,017,729	378	16,303,853	10,015,664	10,720,502	51,057,748	8.44	
1/11 through 12/11	620,464,848	123	11,904,157	347	16,083,497	12,289,035	10,809,259	51,085,948	8.23	
1/12 through 12/12	605,628,661	105	15,344,095	332	13,980,174	12,693,527	10,939,062	52,956,858	8.74	
1/13 through 12/13	674,796,972	107	16,335,467	344	14,964,462	12,628,825	11,028,182	54,956,936	8.14	
<b>5 YR. TOTAL</b>	<b>3,086,171,448</b>	<b>603</b>	<b>73,573,754</b>	<b>1,766</b>	<b>74,020,555</b>	<b>60,117,553</b>	<b>53,440,222</b>	<b>261,152,084</b>	<b>8.46</b>	
		INDEMNITY			MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		100%	4.782	100%			3.680	8.46		
Pure Premium Indicated by National Relativity		0%	4.257	0%			3.101	7.36		
Pure Premium Present on Rate Level		0%	4.965	0%			3.678	8.64		
Pure Premium Derived by Formula		4.782						3.680	8.46	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 7230		TRUCKING: PARCEL OR PACKAGE DELIVERY-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.
1/09 through 12/09	930,333	0	0	2	18,984	0	19,146	38,130	4.10
1/10 through 12/10	1,122,624	0	0	1	4,868	0	2,825	7,693	0.69
1/11 through 12/11	1,105,474	1	17,685	4	55,708	15,671	30,571	119,635	10.82
1/12 through 12/12	1,576,500	1	194,530	2	20,135	47,233	9,548	271,446	17.22
1/13 through 12/13	1,262,987	0	0	6	153,918	0	79,068	232,986	18.45
<b>5 YR. TOTAL</b>	<b>5,997,918</b>	<b>2</b>	<b>212,215</b>	<b>15</b>	<b>253,613</b>	<b>62,904</b>	<b>141,158</b>	<b>669,890</b>	<b>11.17</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	7.767	18%			3.402	11.17	
Pure Premium Indicated by National Relativity		43%	4.094	41%			3.468	7.56	
Pure Premium Present on Rate Level		43%	3.471	41%			3.055	6.53	
Pure Premium Derived by Formula							3.287	7.63	

CLASS 7231		MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE 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.
1/09 through 12/09	47,780,992	10	972,437	39	719,696	810,922	572,976	3,076,031	6.44
1/10 through 12/10	41,883,035	7	425,679	25	303,435	203,564	181,564	1,114,242	2.66
1/11 through 12/11	44,698,484	12	736,089	32	669,119	498,499	439,791	2,343,498	5.24
1/12 through 12/12	50,556,448	10	1,096,315	55	1,103,169	581,114	1,213,971	3,994,569	7.90
1/13 through 12/13	55,913,779	14	1,381,893	38	1,035,187	1,094,476	611,054	4,122,610	7.37
<b>5 YR. TOTAL</b>	<b>240,832,738</b>	<b>53</b>	<b>4,612,413</b>	<b>189</b>	<b>3,830,606</b>	<b>3,188,575</b>	<b>3,019,356</b>	<b>14,650,950</b>	<b>6.08</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		61%	3.506	74%			2.578	6.08	
Pure Premium Indicated by National Relativity		19%	4.084	13%			3.420	7.50	
Pure Premium Present on Rate Level		20%	3.239	13%			2.564	5.80	
Pure Premium Derived by Formula							2.686	6.25	

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.
1/09 through 12/09	27,718,065	6	540,417	12	469,453	402,873	397,297	1,810,040	6.53
1/10 through 12/10	37,533,547	10	1,371,844	18	1,299,528	1,325,954	823,140	4,820,466	12.84
1/11 through 12/11	27,867,092	2	72,454	16	1,015,935	34,278	535,932	1,658,599	5.95
1/12 through 12/12	35,901,410	2	193,988	10	757,782	200,952	276,653	1,429,375	3.98
1/13 through 12/13	34,739,793	6	721,762	19	752,205	356,283	417,259	2,247,509	6.47
<b>5 YR. TOTAL</b>	<b>163,759,907</b>	<b>26</b>	<b>2,900,465</b>	<b>75</b>	<b>4,294,903</b>	<b>2,320,340</b>	<b>2,450,281</b>	<b>11,965,989</b>	<b>7.31</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		59%	4.394	67%			2.913	7.31	
Pure Premium Indicated by National Relativity		20%	4.097	16%			2.674	6.77	
Pure Premium Present on Rate Level		21%	4.341	17%			2.950	7.29	
Pure Premium Derived by Formula							2.881	7.20	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 7333 + +		DREDGING-ALL TYPES-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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
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%	2.161	100%	0.971	3.13			
Pure Premium Derived by Formula		2.161			0.971			3.13	

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						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/09 through 12/09	586,946	1	38,363	0	0	23,048	5,507	66,918	11.40
1/10 through 12/10	515,595	0	0	1	1,273	0	1,068	2,341	0.45
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	768	768	0.12
5 YR. TOTAL	2,231,717	1	38,363	1	1,273	23,048	7,343	70,027	3.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	1.776	8%	1.362	3.14			
Pure Premium Indicated by National Relativity		10%	0.998	11%	0.420	1.42			
Pure Premium Present on Rate Level		82%	2.399	81%	1.078	3.48			
Pure Premium Derived by Formula		2.209			1.028			3.24	

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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
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%	4.985	100%	2.452	7.44			
Pure Premium Derived by Formula		4.985			2.452			7.44	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 7360		FREIGHT HANDLING NOC							
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.
1/09 through 12/09	32,078,626	1	6,661	5	47,287	10,569	62,659	127,176	0.40
1/10 through 12/10	34,660,407	2	14,523	7	116,468	16,372	174,391	321,754	0.93
1/11 through 12/11	36,538,936	7	1,167,812	11	524,793	1,060,571	644,806	3,397,982	9.30
1/12 through 12/12	37,166,188	3	181,619	13	485,917	81,060	280,579	1,029,175	2.77
1/13 through 12/13	39,555,159	8	599,784	15	358,384	572,334	468,540	1,999,042	5.05
<b>5 YR. TOTAL</b>	<b>179,999,316</b>	<b>21</b>	<b>1,970,399</b>	<b>51</b>	<b>1,532,849</b>	<b>1,740,906</b>	<b>1,630,975</b>	<b>6,875,129</b>	<b>3.82</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	1.946	54%	1.873			3.82	
Pure Premium Indicated by National Relativity		28%	1.944	23%	2.049			3.99	
Pure Premium Present on Rate Level		28%	1.912	23%	1.609			3.52	
Pure Premium Derived by Formula		1.936			1.853			3.79	

CLASS 7370		TAXICAB CO.: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous 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.
1/09 through 12/09	10,955,596	5	333,459	14	59,105	591,550	53,802	1,037,916	9.47
1/10 through 12/10	13,551,033	1	177,855	1	17,005	302,369	37,496	534,725	3.95
1/11 through 12/11	10,525,754	2	19,948	6	353,890	14,495	88,243	476,576	4.53
1/12 through 12/12	10,115,294	5	295,814	5	157,331	141,017	60,652	654,814	6.47
1/13 through 12/13	15,486,708	5	43,433	4	52,192	39,386	76,210	211,221	1.36
<b>5 YR. TOTAL</b>	<b>60,634,385</b>	<b>18</b>	<b>870,509</b>	<b>30</b>	<b>639,523</b>	<b>1,088,817</b>	<b>316,403</b>	<b>2,915,252</b>	<b>4.81</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	2.490	41%	2.318			4.81	
Pure Premium Indicated by National Relativity		33%	2.201	29%	2.236			4.44	
Pure Premium Present on Rate Level		34%	2.654	30%	2.391			5.05	
Pure Premium Derived by Formula		2.450			2.316			4.77	

CLASS 7380		DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMMERCIAL							
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.
1/09 through 12/09	647,197,309	79	7,637,789	253	5,955,715	4,976,187	5,311,935	23,881,626	3.69
1/10 through 12/10	678,922,415	91	7,580,847	275	7,881,690	5,943,561	5,863,254	27,269,352	4.02
1/11 through 12/11	720,662,772	99	7,134,264	294	8,847,753	5,851,710	7,368,744	29,202,471	4.05
1/12 through 12/12	698,117,227	89	7,079,125	246	7,514,657	5,457,745	5,947,131	25,998,658	3.72
1/13 through 12/13	641,086,862	69	5,770,847	323	8,209,493	4,934,439	6,929,219	25,843,998	4.03
<b>5 YR. TOTAL</b>	<b>3,385,986,585</b>	<b>427</b>	<b>35,202,872</b>	<b>1,391</b>	<b>38,409,308</b>	<b>27,163,642</b>	<b>31,420,283</b>	<b>132,196,105</b>	<b>3.90</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.174	100%	1.730			3.90	
Pure Premium Indicated by National Relativity		0%	2.346	0%	2.104			4.45	
Pure Premium Present on Rate Level		0%	2.090	0%	1.681			3.77	
Pure Premium Derived by Formula		2.174			1.730			3.90	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	59,891,921	17	1,055,821	31	587,526	952,900	452,697	3,048,944	5.09
1/10 through 12/10	59,847,656	12	526,879	35	676,369	308,687	797,521	2,309,456	3.86
1/11 through 12/11	63,758,652	20	662,856	35	888,881	557,001	668,395	2,777,133	4.36
1/12 through 12/12	67,048,862	13	307,678	51	710,960	365,218	680,843	2,064,699	3.08
1/13 through 12/13	67,694,517	18	1,073,723	39	681,876	845,638	734,250	3,335,487	4.93
5 YR. TOTAL	318,241,608	80	3,626,957	191	3,545,612	3,029,444	3,333,706	13,535,719	4.25
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	2.254	71%	1.999			4.25	
Pure Premium Indicated by National Relativity		22%	1.820	14%	1.962			3.78	
Pure Premium Present on Rate Level		22%	1.944	15%	1.792			3.74	
Pure Premium Derived by Formula		2.090			1.963			4.05	

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.
1/09 through 12/09	85,771,189	8	768,930	52	979,847	604,848	837,604	3,191,229	3.72
1/10 through 12/10	79,480,166	12	852,329	79	1,041,389	583,235	1,080,700	3,557,653	4.48
1/11 through 12/11	86,112,902	8	488,040	51	607,771	529,001	755,558	2,380,370	2.77
1/12 through 12/12	86,693,131	19	1,458,185	61	778,038	1,050,876	655,422	3,942,521	4.55
1/13 through 12/13	95,908,341	12	748,040	48	841,179	701,113	773,090	3,063,422	3.19
5 YR. TOTAL	433,965,729	59	4,315,524	291	4,248,224	3,469,073	4,102,374	16,135,195	3.72
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	1.973	81%	1.745			3.72	
Pure Premium Indicated by National Relativity		17%	2.056	9%	1.942			4.00	
Pure Premium Present on Rate Level		18%	2.064	10%	1.799			3.86	
Pure Premium Derived by Formula		2.003			1.768			3.77	

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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
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%	2.036	100%	1.105			3.14	
Pure Premium Derived by Formula		2.036			1.105			3.14	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/09 through 12/09	245,671	0	0	0	0	0	0	0	0.00
1/10 through 12/10	439,446	0	0	0	0	0	11,963	11,963	2.72
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	3,368	3,368	1.57
5 YR. TOTAL	1,554,317	0	0	0	0	0	15,331	15,331	0.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.000	7%	0.986			0.99	
Pure Premium Indicated by National Relativity		19%	1.066	20%	1.046			2.11	
Pure Premium Present on Rate Level		74%	2.259	73%	1.227			3.49	
Pure Premium Derived by Formula		1.874			1.174		3.05		

CLASS 7398 + +		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-USL ACT							
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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
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%	6.049	100%	3.738			9.79	
Pure Premium Derived by Formula		6.049			3.738		9.79		

CLASS 7402		AVIATION-AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA							
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.
1/09 through 12/09	1,218,773	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,927,849	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	8,999,634	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		0%	0.000	0%	0.007			0.01	
Pure Premium Present on Rate Level		97%	0.048	96%	0.049			0.10	
Pure Premium Derived by Formula		0.047			0.047		0.09		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	350,241,203	28	3,141,959	185	2,825,455	3,238,864	4,046,569	13,252,847	3.78
1/10 through 12/10	375,086,267	29	1,554,802	175	3,692,134	1,980,041	5,021,089	12,248,066	3.27
1/11 through 12/11	388,729,378	49	3,820,356	197	5,143,680	4,011,703	6,053,931	19,029,670	4.90
1/12 through 12/12	408,361,260	39	3,655,491	187	3,590,043	3,073,741	5,804,582	16,123,857	3.95
1/13 through 12/13	421,196,198	25	1,369,360	222	5,182,294	1,301,982	6,414,950	14,268,586	3.39
<b>5 YR. TOTAL</b>	<b>1,943,614,306</b>	<b>170</b>	<b>13,541,968</b>	<b>966</b>	<b>20,433,606</b>	<b>13,606,331</b>	<b>27,341,121</b>	<b>74,923,026</b>	<b>3.86</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	1.748	100%	2.107			3.86	
Pure Premium Indicated by National Relativity		0%	1.818	0%	1.750			3.57	
Pure Premium Present on Rate Level		0%	1.752	0%	2.020			3.77	
Pure Premium Derived by Formula					1.748	2.107			3.86

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.
1/09 through 12/09	272,565,002	12	690,961	98	1,436,701	857,102	1,361,299	4,346,063	1.60
1/10 through 12/10	341,942,843	14	959,242	110	1,986,907	960,280	2,072,639	5,979,068	1.75
1/11 through 12/11	354,353,973	23	1,609,486	125	2,027,342	1,699,156	2,613,973	7,949,957	2.24
1/12 through 12/12	383,464,370	12	987,249	92	2,110,074	1,035,001	2,071,575	6,203,899	1.62
1/13 through 12/13	452,350,735	11	1,166,639	86	2,462,282	668,141	1,958,981	6,256,043	1.38
<b>5 YR. TOTAL</b>	<b>1,804,676,923</b>	<b>72</b>	<b>5,413,577</b>	<b>511</b>	<b>10,023,306</b>	<b>5,219,680</b>	<b>10,078,467</b>	<b>30,735,030</b>	<b>1.70</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		77%	0.855	100%	0.848			1.70	
Pure Premium Indicated by National Relativity		11%	0.651	0%	0.472			1.12	
Pure Premium Present on Rate Level		12%	0.778	0%	0.823			1.60	
Pure Premium Derived by Formula					0.823	0.848			1.67

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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	100	0	0	0	0	0	0	0	0.00
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
<b>5 YR. TOTAL</b>	<b>298,046</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.000	5%	0.000			0.00	
Pure Premium Indicated by National Relativity		19%	2.741	20%	2.040			4.78	
Pure Premium Present on Rate Level		75%	7.143	75%	2.633			9.78	
Pure Premium Derived by Formula					5.878	2.383			8.26

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 7421		AVIATION - TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS - FLYING CREW							
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.
1/09 through 12/09	35,982,453	1	4,435	0	0	4,325	11,102	19,862	0.06
1/10 through 12/10	33,567,369	1	37,432	1	3,942	35,547	5,362	82,283	0.25
1/11 through 12/11	34,709,440	0	0	0	0	0	28,093	28,093	0.08
1/12 through 12/12	34,538,119	0	0	0	0	0	2,486	2,486	0.01
1/13 through 12/13	34,919,861	0	0	0	0	0	9,560	9,560	0.03
<b>5 YR. TOTAL</b>	<b>173,717,242</b>	<b>2</b>	<b>41,867</b>	<b>1</b>	<b>3,942</b>	<b>39,872</b>	<b>56,603</b>	<b>142,284</b>	<b>0.08</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.026	28%	0.056	0.08			
Pure Premium Indicated by National Relativity		38%	0.387	36%	0.268	0.66			
Pure Premium Present on Rate Level		38%	0.418	36%	0.305	0.72			
Pure Premium Derived by Formula		0.312			0.222			0.53	

CLASS 7422		AVIATION:NOC - OTHER THAN HELICOPTERS - FLYING CREW							
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.
1/09 through 12/09	19,336,481	2	155,321	3	37,722	89,218	114,626	396,887	2.05
1/10 through 12/10	20,731,317	2	162,509	4	138,216	106,968	101,098	508,791	2.46
1/11 through 12/11	17,501,942	1	20,059	2	54,131	11,271	60,929	146,390	0.84
1/12 through 12/12	12,107,875	1	71,045	1	1,043	53,963	21,163	147,214	1.22
1/13 through 12/13	23,497,069	0	0	2	10,907	0	48,830	59,737	0.25
<b>5 YR. TOTAL</b>	<b>93,174,684</b>	<b>6</b>	<b>408,934</b>	<b>12</b>	<b>242,019</b>	<b>261,420</b>	<b>346,646</b>	<b>1,259,019</b>	<b>1.35</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.699	31%	0.653	1.35			
Pure Premium Indicated by National Relativity		37%	0.931	34%	0.618	1.55			
Pure Premium Present on Rate Level		38%	0.885	35%	0.768	1.65			
Pure Premium Derived by Formula		0.856			0.681			1.54	

CLASS 7425		AVIATION: HELICOPTERS - FLYING CREW							
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.
1/09 through 12/09	5,503,195	0	0	0	0	0	0	0	0.00
1/10 through 12/10	5,736,553	0	0	1	144,603	0	100,131	244,734	4.27
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	1,262	1,262	0.02
<b>5 YR. TOTAL</b>	<b>30,988,293</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>144,603</b>	<b>0</b>	<b>101,393</b>	<b>245,996</b>	<b>0.79</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.467	19%	0.327	0.79			
Pure Premium Indicated by National Relativity		40%	1.921	40%	0.858	2.78			
Pure Premium Present on Rate Level		40%	1.499	41%	0.678	2.18			
Pure Premium Derived by Formula		1.461			0.683			2.14	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	31,638,510	1	7,496	2	406,886	10,345	77,642	502,369	1.59
1/10 through 12/10	29,802,474	2	697,485	0	0	347,412	3,106	1,048,003	3.52
1/11 through 12/11	33,308,004	0	0	3	6,600	0	10,091	16,691	0.05
1/12 through 12/12	29,365,342	0	0	1	6,020	0	7,637	13,657	0.05
1/13 through 12/13	26,768,774	0	0	1	11,485	0	3,338	14,823	0.06
<b>5 YR. TOTAL</b>	<b>150,883,104</b>	<b>3</b>	<b>704,981</b>	<b>7</b>	<b>430,991</b>	<b>357,757</b>	<b>101,814</b>	<b>1,595,543</b>	<b>1.06</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.753	27%			0.305	1.06	
Pure Premium Indicated by National Relativity		36%	0.621	36%			0.285	0.91	
Pure Premium Present on Rate Level		37%	0.671	37%			0.345	1.02	
Pure Premium Derived by Formula							0.313	0.99	

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.
1/09 through 12/09	716,377	0	0	1	1,219	0	661	1,880	0.26
1/10 through 12/10	1,349,147	0	0	2	19,283	0	8,004	27,287	2.02
1/11 through 12/11	1,045,126	0	0	0	0	0	1,325	1,325	0.13
1/12 through 12/12	2,144,085	0	0	1	6,324	0	2,563	8,887	0.42
1/13 through 12/13	2,254,810	0	0	1	92,786	0	12,496	105,282	4.67
<b>5 YR. TOTAL</b>	<b>7,509,545</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>119,612</b>	<b>0</b>	<b>25,049</b>	<b>144,661</b>	<b>1.93</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	1.593	12%			0.334	1.93	
Pure Premium Indicated by National Relativity		45%	1.096	44%			1.057	2.15	
Pure Premium Present on Rate Level		45%	1.048	44%			0.932	1.98	
Pure Premium Derived by Formula							0.915	2.04	

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.
1/09 through 12/09	13,049,226	0	0	0	0	0	3,541	3,541	0.03
1/10 through 12/10	13,772,129	1	31,372	0	0	48,980	1,977	82,329	0.60
1/11 through 12/11	14,513,995	0	0	2	9,515	0	9,162	18,677	0.13
1/12 through 12/12	18,688,602	0	0	2	22,072	0	32,346	54,418	0.29
1/13 through 12/13	15,151,740	0	0	0	0	0	18,136	18,136	0.12
<b>5 YR. TOTAL</b>	<b>75,175,692</b>	<b>1</b>	<b>31,372</b>	<b>4</b>	<b>31,587</b>	<b>48,980</b>	<b>65,162</b>	<b>177,101</b>	<b>0.24</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.084	23%			0.152	0.24	
Pure Premium Indicated by National Relativity		41%	0.546	38%			0.509	1.06	
Pure Premium Present on Rate Level		42%	0.433	39%			0.453	0.89	
Pure Premium Derived by Formula							0.405	0.83	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 7520		WATERWORKS OPERATION & DRIVERS							
Industry Group: Miscellaneous 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.
1/09 through 12/09	32,810,334	0	0	10	70,422	0	141,276	211,698	0.65
1/10 through 12/10	33,436,951	1	275,848	7	60,743	286,268	99,892	722,751	2.16
1/11 through 12/11	33,610,056	3	170,168	7	256,546	118,470	220,172	765,356	2.28
1/12 through 12/12	35,964,766	3	504,044	11	95,590	177,275	188,504	965,413	2.68
1/13 through 12/13	35,902,221	0	0	11	311,201	0	373,630	684,831	1.91
<b>5 YR. TOTAL</b>	<b>171,724,328</b>	<b>7</b>	<b>950,060</b>	<b>46</b>	<b>794,502</b>	<b>582,013</b>	<b>1,023,474</b>	<b>3,350,049</b>	<b>1.95</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	1.016	48%			0.935	1.95	
Pure Premium Indicated by National Relativity		32%	1.484	26%			1.499	2.98	
Pure Premium Present on Rate Level		33%	1.161	26%			1.207	2.37	
Pure Premium Derived by Formula							1.152	2.37	

CLASS 7529		ELECTRIC LIGHT OR POWER LINE CONSTRUCTION-REA PROJECT ONLY & 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.
1/09 through 12/09	12,807,498	1	248,079	8	694,610	87,240	435,909	1,465,838	11.45
1/10 through 12/10	10,988,806	3	461,475	7	393,767	436,844	309,121	1,601,207	14.57
1/11 through 12/11	11,327,581	2	197,354	5	257,205	395,840	318,354	1,168,753	10.32
1/12 through 12/12	12,933,051	3	535,311	13	994,485	774,124	466,386	2,770,306	21.42
1/13 through 12/13	13,297,102	2	301,425	11	423,916	145,846	490,912	1,362,099	10.24
<b>5 YR. TOTAL</b>	<b>61,354,038</b>	<b>11</b>	<b>1,743,644</b>	<b>44</b>	<b>2,763,983</b>	<b>1,839,894</b>	<b>2,020,682</b>	<b>8,368,203</b>	<b>13.64</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		48%	7.347	62%			6.292	13.64	
Pure Premium Indicated by National Relativity		0%	0.000	0%			0.000	0.00	
Pure Premium Present on Rate Level		52%	7.289	38%			6.823	14.11	
Pure Premium Derived by Formula							6.494	13.81	

CLASS 7538		ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & 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.
1/09 through 12/09	54,529,313	8	1,048,534	22	1,452,880	820,122	753,911	4,075,447	7.47
1/10 through 12/10	56,101,378	11	1,416,444	19	628,773	1,851,738	951,071	4,848,026	8.64
1/11 through 12/11	54,183,481	10	1,013,110	26	1,406,555	1,045,166	1,244,057	4,708,888	8.69
1/12 through 12/12	58,685,431	5	528,742	20	778,869	526,371	896,229	2,730,211	4.65
1/13 through 12/13	64,145,566	1	1,160,911	24	1,616,900	346,209	1,374,427	4,498,447	7.01
<b>5 YR. TOTAL</b>	<b>287,645,169</b>	<b>35</b>	<b>5,167,741</b>	<b>111</b>	<b>5,883,977</b>	<b>4,589,606</b>	<b>5,219,695</b>	<b>20,861,019</b>	<b>7.25</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		64%	3.842	89%			3.410	7.25	
Pure Premium Indicated by National Relativity		18%	2.683	5%			2.531	5.21	
Pure Premium Present on Rate Level		18%	3.131	6%			3.575	6.71	
Pure Premium Derived by Formula							3.376	6.88	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 7539		ELECTRIC LIGHT OR POWER CO. NOC-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.
1/09 through 12/09	42,214,870	2	49,036	5	316,102	68,039	389,013	822,190	1.95
1/10 through 12/10	46,084,537	1	133,420	7	57,985	99,970	86,604	377,979	0.82
1/11 through 12/11	44,273,157	1	27,312	3	40,835	29,387	21,195	118,729	0.27
1/12 through 12/12	55,072,524	4	314,119	5	184,943	774,406	129,469	1,402,937	2.55
1/13 through 12/13	48,447,277	1	75,041	2	42,720	28,065	41,734	187,560	0.39
<b>5 YR. TOTAL</b>	<b>236,092,365</b>	<b>9</b>	<b>598,928</b>	<b>22</b>	<b>642,585</b>	<b>999,867</b>	<b>668,015</b>	<b>2,909,395</b>	<b>1.23</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	0.526	47%			0.706	1.23	
Pure Premium Indicated by National Relativity		32%	0.858	26%			0.774	1.63	
Pure Premium Present on Rate Level		32%	0.905	27%			0.834	1.74	
Pure Premium Derived by Formula							0.758	1.51	

CLASS 7540		ELECTRIC LIGHT OR POWER COOPERATIVE-REA PROJECT ONLY-ALL EMPLOYEES & DRIVERS							
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.
1/09 through 12/09	86,841,354	6	648,224	28	1,087,458	974,040	1,212,556	3,922,278	4.52
1/10 through 12/10	86,359,354	4	679,506	21	674,875	861,049	695,532	2,910,962	3.37
1/11 through 12/11	88,876,256	3	237,395	31	1,401,741	519,201	1,099,213	3,257,550	3.67
1/12 through 12/12	90,453,168	8	525,549	17	1,056,735	938,138	1,000,173	3,520,595	3.89
1/13 through 12/13	91,296,569	7	938,758	16	593,656	2,001,121	778,773	4,312,308	4.72
<b>5 YR. TOTAL</b>	<b>443,826,701</b>	<b>28</b>	<b>3,029,432</b>	<b>113</b>	<b>4,814,465</b>	<b>5,293,549</b>	<b>4,786,247</b>	<b>17,923,693</b>	<b>4.04</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		63%	1.767	89%			2.271	4.04	
Pure Premium Indicated by National Relativity		18%	1.525	5%			1.558	3.08	
Pure Premium Present on Rate Level		19%	1.871	6%			2.202	4.07	
Pure Premium Derived by Formula							2.231	3.97	

CLASS 7580		SEWAGE DISPOSAL PLANT OPERATION & DRIVERS							
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.
1/09 through 12/09	17,957,454	0	0	4	45,442	0	87,516	132,958	0.74
1/10 through 12/10	20,193,199	0	0	10	207,986	0	173,146	381,132	1.89
1/11 through 12/11	20,341,471	2	277,444	5	174,715	230,043	150,154	832,356	4.09
1/12 through 12/12	21,544,870	1	7,502	2	98,234	7,029	48,105	160,870	0.75
1/13 through 12/13	21,698,199	0	0	2	43,130	0	42,681	85,811	0.40
<b>5 YR. TOTAL</b>	<b>101,735,193</b>	<b>3</b>	<b>284,946</b>	<b>23</b>	<b>569,507</b>	<b>237,072</b>	<b>501,602</b>	<b>1,593,127</b>	<b>1.57</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.840	38%			0.726	1.57	
Pure Premium Indicated by National Relativity		35%	1.220	31%			1.286	2.51	
Pure Premium Present on Rate Level		36%	1.204	31%			1.129	2.33	
Pure Premium Derived by Formula							1.025	2.13	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 7590		GARBAGE WORKS							
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.
1/09 through 12/09	8,103,913	2	38,328	4	90,925	10,160	58,291	197,704	2.44
1/10 through 12/10	8,618,398	1	32,626	8	200,536	75,069	166,466	474,697	5.51
1/11 through 12/11	9,169,692	2	78,343	5	22,694	85,182	62,864	249,083	2.72
1/12 through 12/12	13,579,027	0	0	7	90,093	0	87,044	177,137	1.30
1/13 through 12/13	10,173,887	0	0	8	421,602	0	183,575	605,177	5.95
<b>5 YR. TOTAL</b>	<b>49,644,917</b>	<b>5</b>	<b>149,297</b>	<b>32</b>	<b>825,850</b>	<b>170,411</b>	<b>558,240</b>	<b>1,703,798</b>	<b>3.43</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	1.964	31%			1.468	3.43	
Pure Premium Indicated by National Relativity		38%	1.535	34%			1.480	3.02	
Pure Premium Present on Rate Level		38%	1.554	35%			1.477	3.03	
Pure Premium Derived by Formula							1.475	3.12	

CLASS 7600		TELECOMMUNICATIONS CO. - CABLE TV OR SATELLITE - ALL OTHER EMPLOYEES & DRIVERS							
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.
1/09 through 12/09	294,597,071	27	1,308,650	137	3,551,240	863,237	3,660,130	9,383,257	3.19
1/10 through 12/10	314,072,575	40	2,530,798	141	4,121,197	3,423,992	3,965,954	14,041,941	4.47
1/11 through 12/11	355,842,809	43	2,977,319	157	3,673,762	2,911,217	3,483,474	13,045,772	3.67
1/12 through 12/12	374,893,660	33	3,762,868	155	4,601,292	2,899,362	4,201,760	15,465,282	4.13
1/13 through 12/13	432,252,899	42	4,376,721	166	6,192,398	4,239,954	5,026,555	19,835,628	4.59
<b>5 YR. TOTAL</b>	<b>1,771,659,014</b>	<b>185</b>	<b>14,956,356</b>	<b>756</b>	<b>22,139,889</b>	<b>14,337,762</b>	<b>20,337,873</b>	<b>71,771,880</b>	<b>4.05</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	2.094	100%			1.957	4.05	
Pure Premium Indicated by National Relativity		0%	1.878	0%			1.662	3.54	
Pure Premium Present on Rate Level		0%	2.063	0%			1.983	4.05	
Pure Premium Derived by Formula							1.957	4.05	

CLASS 7605		BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & 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.
1/09 through 12/09	164,155,587	15	1,037,870	30	660,619	1,179,331	611,644	3,489,464	2.13
1/10 through 12/10	174,746,927	5	584,633	27	462,877	649,155	588,454	2,285,119	1.31
1/11 through 12/11	178,556,707	11	544,310	35	692,356	426,312	780,459	2,443,437	1.37
1/12 through 12/12	177,074,197	8	724,096	38	877,296	762,396	1,020,639	3,384,427	1.91
1/13 through 12/13	185,692,901	8	729,795	31	1,273,691	655,849	1,193,571	3,852,906	2.08
<b>5 YR. TOTAL</b>	<b>880,226,319</b>	<b>47</b>	<b>3,620,704</b>	<b>161</b>	<b>3,966,839</b>	<b>3,673,043</b>	<b>4,194,767</b>	<b>15,455,353</b>	<b>1.76</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		59%	0.862	79%			0.894	1.76	
Pure Premium Indicated by National Relativity		20%	0.914	10%			0.868	1.78	
Pure Premium Present on Rate Level		21%	0.839	11%			0.855	1.69	
Pure Premium Derived by Formula							0.887	1.76	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 7610		RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLOYEES & CLERICAL, DRIVERS							
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.
1/09 through 12/09	349,134,299	2	192,197	12	394,674	233,055	300,036	1,119,962	0.32
1/10 through 12/10	357,954,929	1	53,345	14	209,738	185,241	386,687	835,011	0.23
1/11 through 12/11	412,322,951	10	385,822	29	885,759	321,421	772,098	2,365,100	0.57
1/12 through 12/12	438,877,282	8	310,579	43	1,262,657	367,514	1,138,190	3,078,940	0.70
1/13 through 12/13	461,745,606	4	553,217	26	793,132	219,001	564,969	2,130,319	0.46
<b>5 YR. TOTAL</b>	<b>2,020,035,067</b>	<b>25</b>	<b>1,495,160</b>	<b>124</b>	<b>3,545,960</b>	<b>1,326,232</b>	<b>3,161,980</b>	<b>9,529,332</b>	<b>0.47</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		48%	0.250	63%			0.222	0.47	
Pure Premium Indicated by National Relativity		26%	0.174	18%			0.183	0.36	
Pure Premium Present on Rate Level		26%	0.201	19%			0.196	0.40	
Pure Premium Derived by Formula							0.210	0.43	

CLASS 7705		AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & 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.
1/09 through 12/09	32,131,953	9	616,015	30	272,456	601,245	420,454	1,910,170	5.95
1/10 through 12/10	32,326,767	12	939,617	29	445,995	799,601	433,173	2,618,386	8.10
1/11 through 12/11	37,898,578	11	527,155	45	1,049,500	347,194	965,039	2,888,888	7.62
1/12 through 12/12	38,192,934	10	444,285	25	544,153	562,533	492,552	2,043,523	5.35
1/13 through 12/13	34,953,498	7	252,873	21	781,226	271,732	589,974	1,895,805	5.42
<b>5 YR. TOTAL</b>	<b>175,503,730</b>	<b>49</b>	<b>2,779,945</b>	<b>150</b>	<b>3,093,330</b>	<b>2,582,305</b>	<b>2,901,192</b>	<b>11,356,772</b>	<b>6.47</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		53%	3.347	69%			3.124	6.47	
Pure Premium Indicated by National Relativity		23%	2.398	15%			2.377	4.78	
Pure Premium Present on Rate Level		24%	3.118	16%			2.987	6.11	
Pure Premium Derived by Formula							2.990	6.06	

CLASS 7710 ++		FIREFIGHTERS & 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.
1/09 through 12/09	9,058,702	0	0	2	48,103	0	167,163	215,266	2.38
1/10 through 12/10	9,972,713	0	0	3	33,220	0	32,577	65,797	0.66
1/11 through 12/11	11,246,917	1	56,264	1	27,855	10,966	15,146	110,231	0.98
1/12 through 12/12	13,228,046	0	0	1	65,207	0	90,772	155,979	1.18
1/13 through 12/13	10,083,773	0	0	4	82,893	0	62,642	145,535	1.44
<b>5 YR. TOTAL</b>	<b>53,590,151</b>	<b>1</b>	<b>56,264</b>	<b>11</b>	<b>257,278</b>	<b>10,966</b>	<b>368,300</b>	<b>692,808</b>	<b>1.29</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.585	38%			0.708	1.29	
Pure Premium Indicated by National Relativity		37%	1.696	31%			1.779	3.48	
Pure Premium Present on Rate Level		37%	1.764	31%			2.197	3.96	
Pure Premium Derived by Formula							1.502	2.93	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	811,152	2	203,331	1	15,191	201,673	47,434	467,629	57.65
1/10 through 12/10	799,658	0	0	0	0	0	11,607	11,607	1.45
1/11 through 12/11	1,083,272	0	0	4	108,338	0	175,178	283,516	26.17
1/12 through 12/12	1,141,863	0	0	2	20,826	0	80,033	100,859	8.83
1/13 through 12/13	1,616,297	1	186,881	1	4,375	362,000	63,518	616,774	38.16
5 YR. TOTAL	5,452,242	3	390,212	8	148,730	563,673	377,770	1,480,385	27.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	9.885	15%		17.267		27.15	
Pure Premium Indicated by National Relativity		0%	0.000	0%		0.000		0.00	
Pure Premium Present on Rate Level		89%	1.764	85%		2.197		3.96	
Pure Premium Derived by Formula			2.657			4.458		7.12	

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.
1/09 through 12/09	225,916,956	16	1,552,253	61	837,716	1,221,543	1,455,694	5,067,206	2.24
1/10 through 12/10	230,088,069	10	338,346	58	1,146,849	771,163	1,462,112	3,718,470	1.62
1/11 through 12/11	224,546,260	13	370,661	52	824,714	616,292	1,054,665	2,866,332	1.28
1/12 through 12/12	238,757,628	7	344,878	59	1,049,916	237,201	1,281,638	2,913,633	1.22
1/13 through 12/13	185,121,041	8	1,032,605	30	814,141	870,905	1,041,727	3,759,378	2.03
5 YR. TOTAL	1,104,429,954	54	3,638,743	260	4,673,336	3,717,104	6,295,836	18,325,019	1.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		62%	0.753	88%		0.907		1.66	
Pure Premium Indicated by National Relativity		19%	1.173	6%		1.271		2.44	
Pure Premium Present on Rate Level		19%	0.740	6%		0.861		1.60	
Pure Premium Derived by Formula			0.830			0.926		1.76	

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.
1/09 through 12/09	146,829,536	26	2,014,840	39	620,331	3,132,892	777,742	6,545,805	4.46
1/10 through 12/10	147,171,884	4	176,109	31	363,532	294,839	752,385	1,586,865	1.08
1/11 through 12/11	153,370,906	4	237,418	24	1,251,858	274,744	1,419,867	3,183,887	2.08
1/12 through 12/12	166,195,952	15	1,167,581	31	600,177	4,151,986	998,175	6,917,919	4.16
1/13 through 12/13	218,401,053	12	614,277	37	511,474	698,379	927,511	2,751,641	1.26
5 YR. TOTAL	831,969,331	61	4,210,225	162	3,347,372	8,552,840	4,875,680	20,986,117	2.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		62%	0.908	99%		1.614		2.52	
Pure Premium Indicated by National Relativity		19%	0.897	0%		1.223		2.12	
Pure Premium Present on Rate Level		19%	0.962	1%		1.535		2.50	
Pure Premium Derived by Formula			0.916			1.613		2.53	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/09 through 12/09	3,182,623	0	0	2	3,608	0	13,984	17,592	0.55
1/10 through 12/10	4,219,759	0	0	0	0	0	0	0	0.00
1/11 through 12/11	5,707,244	0	0	1	3,975	0	34,697	38,672	0.68
1/12 through 12/12	5,515,770	0	0	1	14,118	0	24,822	38,940	0.71
1/13 through 12/13	4,054,514	0	0	1	13,226	0	110,300	123,526	3.05
5 YR. TOTAL	22,679,910	0	0	5	34,927	0	183,803	218,730	0.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.154	21%	0.810				0.96
Pure Premium Indicated by National Relativity		41%	1.332	39%	1.201				2.53
Pure Premium Present on Rate Level		42%	1.425	40%	1.183				2.61
Pure Premium Derived by Formula		1.171			1.112				2.28

CLASS 8001		STORE: 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.
1/09 through 12/09	39,792,479	6	331,902	13	87,212	120,871	153,659	693,644	1.74
1/10 through 12/10	39,703,434	3	68,542	12	99,696	36,657	119,654	324,549	0.82
1/11 through 12/11	40,953,348	4	244,274	13	82,185	329,064	116,120	771,643	1.88
1/12 through 12/12	38,272,997	2	7,116	14	300,769	8,750	354,885	671,520	1.75
1/13 through 12/13	43,926,414	2	94,067	8	134,094	70,622	144,750	443,533	1.01
5 YR. TOTAL	202,648,672	17	745,901	60	703,956	565,964	889,068	2,904,889	1.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	0.715	46%	0.718				1.43
Pure Premium Indicated by National Relativity		33%	0.774	27%	1.060				1.83
Pure Premium Present on Rate Level		33%	0.878	27%	0.939				1.82
Pure Premium Derived by Formula		0.788			0.870				1.66

CLASS 8002		AUTOMOBILE RENTAL CO.: ALL OTHER EMPLOYEES & 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.
1/09 through 12/09	54,907,383	5	87,173	3	26,739	98,960	123,171	336,043	0.61
1/10 through 12/10	64,101,364	7	172,617	17	122,155	608,130	294,793	1,197,695	1.87
1/11 through 12/11	65,005,784	3	55,890	14	259,906	110,611	401,626	828,033	1.27
1/12 through 12/12	62,143,048	2	16,698	13	262,362	67,303	746,405	1,092,768	1.76
1/13 through 12/13	62,642,472	6	202,035	10	182,528	182,330	322,017	888,910	1.42
5 YR. TOTAL	308,800,051	23	534,413	57	853,690	1,067,334	1,888,012	4,343,449	1.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	0.450	52%	0.957				1.41
Pure Premium Indicated by National Relativity		33%	0.659	24%	0.980				1.64
Pure Premium Present on Rate Level		34%	0.520	24%	0.837				1.36
Pure Premium Derived by Formula		0.543			0.934				1.48

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 8006		GASOLINE STATION: SELF-SERVICE AND CONVENIENCE/GROCERY-RETAIL							
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.
1/09 through 12/09	361,547,178	54	1,993,798	127	1,668,504	1,940,577	2,109,664	7,712,543	2.13
1/10 through 12/10	410,706,408	56	4,103,169	144	2,214,767	3,808,228	2,409,796	12,535,960	3.05
1/11 through 12/11	425,756,517	59	3,044,771	152	2,182,584	3,001,403	3,221,022	11,449,780	2.69
1/12 through 12/12	425,598,618	33	1,599,655	140	1,993,314	1,991,840	2,679,782	8,264,591	1.94
1/13 through 12/13	447,418,214	30	1,691,920	139	2,616,243	1,479,902	2,610,205	8,398,270	1.88
<b>5 YR. TOTAL</b>	<b>2,071,026,935</b>	<b>232</b>	<b>12,433,313</b>	<b>702</b>	<b>10,675,412</b>	<b>12,221,950</b>	<b>13,030,469</b>	<b>48,361,144</b>	<b>2.34</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		97%	1.116	100%	1.219			2.34	
Pure Premium Indicated by National Relativity		1%	0.761	0%	0.955			1.72	
Pure Premium Present on Rate Level		2%	1.178	0%	1.321			2.50	
Pure Premium Derived by Formula		1.114			1.219		2.33		

CLASS 8008		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-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.
1/09 through 12/09	557,884,828	44	2,459,480	92	1,030,850	2,343,174	1,432,992	7,266,496	1.30
1/10 through 12/10	620,395,482	40	1,680,548	130	1,860,075	1,501,316	2,219,188	7,261,127	1.17
1/11 through 12/11	676,608,090	34	1,379,871	122	1,211,588	1,879,963	1,852,046	6,323,468	0.94
1/12 through 12/12	696,913,665	33	1,283,138	119	1,936,100	1,391,196	2,571,660	7,182,094	1.03
1/13 through 12/13	746,257,521	30	1,780,430	127	1,598,042	1,271,937	2,177,194	6,827,603	0.92
<b>5 YR. TOTAL</b>	<b>3,298,059,586</b>	<b>181</b>	<b>8,583,467</b>	<b>590</b>	<b>7,636,655</b>	<b>8,387,586</b>	<b>10,253,080</b>	<b>34,860,788</b>	<b>1.06</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		81%	0.492	100%	0.565			1.06	
Pure Premium Indicated by National Relativity		9%	0.390	0%	0.516			0.91	
Pure Premium Present on Rate Level		10%	0.467	0%	0.531			1.00	
Pure Premium Derived by Formula		0.480			0.565		1.05		

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.
1/09 through 12/09	224,794,418	12	425,665	41	726,646	389,209	576,033	2,117,553	0.94
1/10 through 12/10	225,676,409	10	348,210	36	793,695	375,842	836,839	2,354,586	1.04
1/11 through 12/11	244,412,750	8	336,149	46	790,320	247,142	1,088,688	2,462,299	1.01
1/12 through 12/12	270,301,987	11	691,681	39	508,136	472,453	813,311	2,485,581	0.92
1/13 through 12/13	267,513,578	6	431,127	51	1,275,598	283,071	1,408,654	3,398,450	1.27
<b>5 YR. TOTAL</b>	<b>1,232,699,142</b>	<b>47</b>	<b>2,232,832</b>	<b>213</b>	<b>4,094,395</b>	<b>1,767,717</b>	<b>4,723,525</b>	<b>12,818,469</b>	<b>1.04</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		56%	0.513	76%	0.527			1.04	
Pure Premium Indicated by National Relativity		22%	0.646	12%	0.777			1.42	
Pure Premium Present on Rate Level		22%	0.509	12%	0.540			1.05	
Pure Premium Derived by Formula		0.541			0.559		1.10		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	165,602,972	1	1,817	9	120,598	2,670	96,768	221,853	0.13
1/10 through 12/10	166,583,657	3	56,011	8	241,371	126,191	160,562	584,135	0.35
1/11 through 12/11	191,366,876	2	11,931	11	177,584	13,753	205,719	408,987	0.21
1/12 through 12/12	197,160,998	0	0	7	394,272	0	220,963	615,235	0.31
1/13 through 12/13	212,714,577	1	37,409	9	233,033	38,916	251,811	561,169	0.26
5 YR. TOTAL	933,429,080	7	107,168	44	1,166,858	181,530	935,823	2,391,379	0.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.136	41%	0.120	0.26			
Pure Premium Indicated by National Relativity		34%	0.168	29%	0.171	0.34			
Pure Premium Present on Rate Level		35%	0.150	30%	0.149	0.30			
Pure Premium Derived by Formula		0.152			0.143		0.30		

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.
1/09 through 12/09	45,623,467	2	103,598	4	98,212	35,086	38,040	274,936	0.60
1/10 through 12/10	48,829,034	1	16,803	5	81,062	58,057	122,517	278,439	0.57
1/11 through 12/11	55,146,545	4	288,160	3	14,054	341,251	35,106	678,571	1.23
1/12 through 12/12	57,506,147	3	198,490	2	55,442	331,709	150,515	736,156	1.28
1/13 through 12/13	55,373,076	2	57,124	5	115,347	54,168	120,623	347,262	0.63
5 YR. TOTAL	262,478,269	12	664,175	19	364,117	820,271	466,801	2,315,364	0.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.392	34%	0.490	0.88			
Pure Premium Indicated by National Relativity		37%	0.311	33%	0.359	0.67			
Pure Premium Present on Rate Level		38%	0.303	33%	0.336	0.64			
Pure Premium Derived by Formula		0.328			0.396		0.72		

CLASS 8017		STORE: RETAIL NOC							
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.
1/09 through 12/09	2,342,670,158	178	6,523,799	572	9,841,578	7,954,763	13,426,286	37,746,426	1.61
1/10 through 12/10	2,451,118,250	149	4,454,557	606	11,039,175	6,097,674	14,269,653	35,861,059	1.46
1/11 through 12/11	2,426,094,703	90	3,685,481	544	7,821,904	4,280,341	11,963,816	27,751,542	1.14
1/12 through 12/12	2,452,557,613	97	4,396,249	519	6,975,308	4,622,251	10,673,238	26,667,046	1.09
1/13 through 12/13	2,289,534,555	69	2,719,822	419	7,230,615	4,086,110	11,308,464	25,345,011	1.11
5 YR. TOTAL	11,961,975,279	583	21,779,908	2,660	42,908,580	27,041,139	61,641,457	153,371,084	1.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.541	100%	0.741	1.28			
Pure Premium Indicated by National Relativity		0%	0.484	0%	0.651	1.14			
Pure Premium Present on Rate Level		0%	0.531	0%	0.706	1.24			
Pure Premium Derived by Formula		0.541			0.741		1.28		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 8018 ++		STORE: WHOLESALE NOC								
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.	
1/09 through 12/09	574,807,774	39	1,833,540	181	2,508,111	1,208,481	3,019,368	8,569,500	1.49	
1/10 through 12/10	597,097,399	48	2,160,338	195	2,985,981	2,298,661	3,682,186	11,127,166	1.86	
1/11 through 12/11	626,841,418	44	1,876,086	213	2,964,450	1,387,685	3,393,747	9,621,968	1.54	
1/12 through 12/12	643,366,341	34	1,505,640	189	3,309,364	1,423,430	4,038,791	10,277,225	1.60	
1/13 through 12/13	711,468,434	42	2,444,559	230	3,997,554	1,717,069	4,545,223	12,704,405	1.79	
5 YR. TOTAL	3,153,581,366	207	9,820,163	1,008	15,765,460	8,035,326	18,679,315	52,300,264	1.66	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		100%	0.811	100%	0.847	1.66				
Pure Premium Indicated by National Relativity		0%	1.065	0%	1.139	2.20				
Pure Premium Present on Rate Level		0%	0.830	0%	0.799	1.63				
Pure Premium Derived by Formula		0.811			0.847		1.66			

CLASS 8021		STORE: MEAT, FISH OR POULTRY DEALER-WHOLESALE								
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.	
1/09 through 12/09	196,692,194	9	391,999	54	566,920	371,126	817,114	2,147,159	1.09	
1/10 through 12/10	174,757,971	11	328,669	80	674,085	286,113	1,118,550	2,407,417	1.38	
1/11 through 12/11	180,261,363	23	491,036	89	1,262,805	538,059	1,778,991	4,070,891	2.26	
1/12 through 12/12	210,150,579	24	382,612	101	1,386,861	558,892	1,988,173	4,316,538	2.05	
1/13 through 12/13	173,897,644	11	278,350	49	763,887	154,164	837,836	2,034,237	1.17	
5 YR. TOTAL	935,759,751	78	1,872,666	373	4,654,558	1,908,354	6,540,664	14,976,242	1.60	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		63%	0.698	90%	0.903	1.60				
Pure Premium Indicated by National Relativity		18%	1.088	5%	1.468	2.56				
Pure Premium Present on Rate Level		19%	0.881	5%	1.090	1.97				
Pure Premium Derived by Formula		0.803			0.941		1.74			

CLASS 8031		STORE: MEAT, FISH OR POULTRY-RETAIL								
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.	
1/09 through 12/09	8,698,322	0	0	3	21,582	0	35,613	57,195	0.66	
1/10 through 12/10	9,460,407	2	249,710	4	75,529	252,856	73,277	651,372	6.89	
1/11 through 12/11	11,205,739	0	0	6	8,253	0	55,265	63,518	0.57	
1/12 through 12/12	11,244,165	1	41,921	7	159,238	35,647	270,773	507,579	4.51	
1/13 through 12/13	11,119,564	0	0	5	217,866	0	147,491	365,357	3.29	
5 YR. TOTAL	51,728,197	3	291,631	25	482,468	288,503	582,419	1,645,021	3.18	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		21%	1.496	32%	1.684	3.18				
Pure Premium Indicated by National Relativity		39%	0.895	34%	1.192	2.09				
Pure Premium Present on Rate Level		40%	1.020	34%	1.497	2.52				
Pure Premium Derived by Formula		1.071			1.453		2.52			

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 8032		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-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.
1/09 through 12/09	129,205,922	8	342,066	36	445,204	269,651	588,343	1,645,264	1.27
1/10 through 12/10	129,111,215	9	586,821	31	397,263	480,005	808,639	2,272,728	1.76
1/11 through 12/11	137,158,779	9	430,356	36	317,803	359,598	442,663	1,550,420	1.13
1/12 through 12/12	138,082,296	11	680,767	41	673,931	1,057,182	701,970	3,113,850	2.26
1/13 through 12/13	181,036,715	7	250,620	38	464,218	187,256	562,822	1,464,916	0.81
5 YR. TOTAL	714,594,927	44	2,290,630	182	2,298,419	2,353,692	3,104,437	10,047,178	1.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		52%	0.642	71%		0.764		1.41	
Pure Premium Indicated by National Relativity		24%	0.864	14%		0.999		1.86	
Pure Premium Present on Rate Level		24%	0.730	15%		0.780		1.51	
Pure Premium Derived by Formula		0.716			0.799		1.52		

CLASS 8033		STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC							
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.
1/09 through 12/09	558,721,142	50	3,114,833	130	1,403,697	3,238,650	2,348,249	10,105,429	1.81
1/10 through 12/10	564,231,177	41	1,582,718	108	1,131,763	1,494,861	2,000,417	6,209,759	1.10
1/11 through 12/11	589,184,618	22	1,085,021	143	1,997,438	1,143,771	2,436,956	6,663,186	1.13
1/12 through 12/12	648,402,208	29	1,227,742	150	1,758,795	1,346,068	2,944,685	7,277,290	1.12
1/13 through 12/13	641,842,179	41	1,571,847	131	2,134,802	2,011,483	2,709,422	8,427,554	1.31
5 YR. TOTAL	3,002,381,324	183	8,582,161	662	8,426,495	9,234,833	12,439,729	38,683,218	1.29
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		84%	0.567	100%		0.722		1.29	
Pure Premium Indicated by National Relativity		8%	0.684	0%		0.887		1.57	
Pure Premium Present on Rate Level		8%	0.566	0%		0.731		1.30	
Pure Premium Derived by Formula		0.576			0.722		1.30		

CLASS 8037		STORE - SUPERSTORES AND WAREHOUSE CLUBS							
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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	2,654,014	0	0	1	52	0	3,591	3,643	0.14
1/12 through 12/12	2,588,820	0	0	6	67,957	0	32,328	100,285	3.87
1/13 through 12/13	3,600,371	1	4,258	3	29,910	2,742	16,915	53,825	1.50
5 YR. TOTAL	8,843,205	1	4,258	10	97,919	2,742	52,834	157,753	1.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	1.155	12%		0.628		1.78	
Pure Premium Indicated by National Relativity		45%	1.113	44%		1.350		2.46	
Pure Premium Present on Rate Level		46%	0.703	44%		0.807		1.51	
Pure Premium Derived by Formula		0.928			1.024		1.95		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 8039		STORE: DEPARTMENT-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.
1/09 through 12/09	118,838,225	11	365,166	29	718,761	381,225	753,536	2,218,688	1.87
1/10 through 12/10	161,461,139	15	658,217	54	998,114	705,156	1,058,206	3,419,693	2.12
1/11 through 12/11	160,061,375	15	339,588	31	294,605	510,352	488,144	1,632,689	1.02
1/12 through 12/12	316,003,463	29	859,789	65	716,148	894,730	1,278,070	3,748,737	1.19
1/13 through 12/13	305,542,410	15	516,692	61	733,375	819,655	1,106,266	3,175,988	1.04
5 YR. TOTAL	1,061,906,612	85	2,739,452	240	3,461,003	3,311,118	4,684,222	14,195,795	1.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	0.584	89%	0.753	1.34			
Pure Premium Indicated by National Relativity		20%	0.509	5%	0.755	1.26			
Pure Premium Present on Rate Level		20%	0.696	6%	0.933	1.63			
Pure Premium Derived by Formula		0.591			0.764		1.36		

CLASS 8044		STORE: FURNITURE & 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.
1/09 through 12/09	269,597,480	24	1,085,011	118	1,922,678	1,045,200	2,101,441	6,154,330	2.28
1/10 through 12/10	269,256,476	31	1,816,746	108	2,144,673	1,312,680	2,045,761	7,319,860	2.72
1/11 through 12/11	280,548,101	30	1,144,100	106	2,283,885	812,930	2,319,725	6,560,640	2.34
1/12 through 12/12	290,158,822	32	2,319,692	111	3,466,529	2,722,518	2,743,392	11,252,131	3.88
1/13 through 12/13	296,738,978	14	1,241,985	113	2,113,035	1,276,615	2,382,233	7,013,868	2.36
5 YR. TOTAL	1,406,299,857	131	7,607,534	556	11,930,800	7,169,943	11,592,552	38,300,829	2.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		89%	1.389	100%	1.334	2.72			
Pure Premium Indicated by National Relativity		5%	1.175	0%	1.234	2.41			
Pure Premium Present on Rate Level		6%	1.411	0%	1.267	2.68			
Pure Premium Derived by Formula		1.380			1.334		2.71		

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.
1/09 through 12/09	341,542,083	11	709,749	20	313,073	907,197	385,309	2,315,328	0.68
1/10 through 12/10	349,193,905	3	100,222	17	133,151	265,054	333,066	831,493	0.24
1/11 through 12/11	363,256,374	4	74,491	20	701,351	56,946	796,276	1,629,064	0.45
1/12 through 12/12	376,481,088	6	276,793	14	315,955	260,641	482,335	1,335,724	0.35
1/13 through 12/13	562,565,854	12	665,623	49	1,349,210	1,144,524	1,730,189	4,889,546	0.87
5 YR. TOTAL	1,993,039,304	36	1,826,878	120	2,812,740	2,634,362	3,727,175	11,001,155	0.55
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	0.233	64%	0.319	0.55			
Pure Premium Indicated by National Relativity		27%	0.209	18%	0.256	0.47			
Pure Premium Present on Rate Level		28%	0.184	18%	0.217	0.40			
Pure Premium Derived by Formula		0.213			0.289		0.50		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	243,146,490	21	728,677	62	923,961	1,492,776	1,569,045	4,714,459	1.94
1/10 through 12/10	267,000,120	28	1,386,384	98	2,497,056	1,001,938	2,152,742	7,038,120	2.64
1/11 through 12/11	277,342,140	31	964,163	71	982,702	941,354	1,530,655	4,418,874	1.59
1/12 through 12/12	283,934,547	23	559,834	66	1,182,373	910,915	1,567,836	4,220,958	1.49
1/13 through 12/13	287,882,317	13	659,923	60	969,270	563,915	1,355,184	3,548,292	1.23
5 YR. TOTAL	1,359,305,614	116	4,298,981	357	6,555,362	4,910,898	8,175,462	23,940,703	1.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		73%	0.799	100%	0.963	1.76			
Pure Premium Indicated by National Relativity		13%	0.828	0%	1.064	1.89			
Pure Premium Present on Rate Level		14%	0.899	0%	1.149	2.05			
Pure Premium Derived by Formula		0.817			0.963			1.78	

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.
1/09 through 12/09	39,960,342	2	146,491	5	37,913	110,532	49,654	344,590	0.86
1/10 through 12/10	34,986,261	1	181,909	4	98,443	359,073	103,058	742,483	2.12
1/11 through 12/11	34,858,751	1	16,322	10	148,329	0	169,722	334,373	0.96
1/12 through 12/12	36,771,843	1	7,394	5	82,911	0	109,118	199,423	0.54
1/13 through 12/13	40,726,923	1	34,179	1	1,542	71,547	27,618	134,886	0.33
5 YR. TOTAL	187,304,120	6	386,295	25	369,138	541,152	459,170	1,755,755	0.94
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.403	32%	0.534	0.94			
Pure Premium Indicated by National Relativity		39%	0.311	34%	0.356	0.67			
Pure Premium Present on Rate Level		39%	0.331	34%	0.403	0.73			
Pure Premium Derived by Formula		0.339			0.429			0.77	

CLASS 8058		BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE 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.
1/09 through 12/09	147,772,986	22	1,153,958	55	561,635	1,019,885	848,942	3,584,420	2.43
1/10 through 12/10	138,835,105	18	885,385	61	910,389	1,141,950	961,324	3,899,048	2.81
1/11 through 12/11	146,268,492	15	672,973	38	417,134	1,024,159	666,296	2,780,562	1.90
1/12 through 12/12	143,617,385	7	309,023	36	491,494	530,001	933,659	2,264,177	1.58
1/13 through 12/13	153,730,405	10	1,224,502	31	551,867	907,153	736,194	3,419,716	2.23
5 YR. TOTAL	730,224,373	72	4,245,841	221	2,932,519	4,623,148	4,146,415	15,947,923	2.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	0.983	84%	1.201	2.18			
Pure Premium Indicated by National Relativity		20%	0.798	8%	1.164	1.96			
Pure Premium Present on Rate Level		21%	0.987	8%	1.155	2.14			
Pure Premium Derived by Formula		0.947			1.194			2.14	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 8072		STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE 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.
1/09 through 12/09	63,828,925	1	2,699	7	101,338	9,991	137,753	251,781	0.39
1/10 through 12/10	49,230,183	2	185,289	6	77,688	266,490	98,096	627,563	1.28
1/11 through 12/11	50,256,351	2	203,026	6	164,418	126,795	425,565	919,804	1.83
1/12 through 12/12	44,327,905	3	57,138	3	14,581	102,748	103,025	277,492	0.63
1/13 through 12/13	40,663,753	0	0	5	25,335	0	119,946	145,281	0.36
<b>5 YR. TOTAL</b>	<b>248,307,117</b>	<b>8</b>	<b>448,152</b>	<b>27</b>	<b>383,360</b>	<b>506,024</b>	<b>884,385</b>	<b>2,221,921</b>	<b>0.90</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.335	33%			0.560	0.90	
Pure Premium Indicated by National Relativity		39%	0.236	33%			0.338	0.57	
Pure Premium Present on Rate Level		39%	0.234	34%			0.329	0.56	
Pure Premium Derived by Formula							0.408	0.67	

CLASS 8102		SEED MERCHANT							
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.
1/09 through 12/09	20,180,451	0	0	3	12,211	0	20,806	33,017	0.16
1/10 through 12/10	25,727,703	0	0	4	212,957	0	78,976	291,933	1.14
1/11 through 12/11	59,582,065	0	0	3	15,717	0	49,681	65,398	0.11
1/12 through 12/12	58,647,345	0	0	1	2,808	0	24,011	26,819	0.05
1/13 through 12/13	61,558,221	1	97,472	5	309,144	272,343	141,866	820,825	1.33
<b>5 YR. TOTAL</b>	<b>225,695,785</b>	<b>1</b>	<b>97,472</b>	<b>16</b>	<b>552,837</b>	<b>272,343</b>	<b>315,340</b>	<b>1,237,992</b>	<b>0.55</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.288	38%			0.260	0.55	
Pure Premium Indicated by National Relativity		35%	0.975	31%			1.141	2.12	
Pure Premium Present on Rate Level		36%	0.544	31%			0.523	1.07	
Pure Premium Derived by Formula							0.615	1.24	

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.
1/09 through 12/09	4,333,684	0	0	2	2,307	0	9,126	11,433	0.26
1/10 through 12/10	4,441,013	0	0	2	22,976	0	18,774	41,750	0.94
1/11 through 12/11	4,443,382	0	0	1	8,092	0	23,384	31,476	0.71
1/12 through 12/12	4,782,580	0	0	2	196,155	0	136,117	332,272	6.95
1/13 through 12/13	4,886,153	0	0	2	8,616	0	14,579	23,195	0.47
<b>5 YR. TOTAL</b>	<b>22,886,812</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>238,146</b>	<b>0</b>	<b>201,980</b>	<b>440,126</b>	<b>1.92</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	1.041	19%			0.883	1.92	
Pure Premium Indicated by National Relativity		19%	0.524	20%			1.359	1.88	
Pure Premium Present on Rate Level		68%	0.764	61%			0.874	1.64	
Pure Premium Derived by Formula							0.973	1.73	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 8105 ++		STORE: HIDE DEALER							
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.
1/09 through 12/09	1,105,356	0	0	2	1,001	0	671	1,672	0.15
1/10 through 12/10	886,371	0	0	1	1,807	0	2,964	4,771	0.54
1/11 through 12/11	301,792	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,550,198	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,415,727	0	0	0	0	0	837	837	0.06
<b>5 YR. TOTAL</b>	<b>5,259,444</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>2,808</b>	<b>0</b>	<b>4,472</b>	<b>7,280</b>	<b>0.14</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.053	10%			0.085	0.14	
Pure Premium Indicated by National Relativity		9%	0.257	10%			0.400	0.66	
Pure Premium Present on Rate Level		83%	0.841	80%			0.822	1.66	
Pure Premium Derived by Formula							0.706	1.43	

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.
1/09 through 12/09	44,349,116	2	113,469	16	241,169	203,048	286,333	844,019	1.90
1/10 through 12/10	50,476,627	5	827,223	16	579,797	745,978	532,239	2,685,237	5.32
1/11 through 12/11	50,560,618	2	58,572	23	402,014	114,907	574,756	1,150,249	2.28
1/12 through 12/12	51,788,280	2	48,419	17	427,373	32,117	363,214	871,123	1.68
1/13 through 12/13	62,043,549	4	484,888	23	641,273	314,827	664,068	2,105,056	3.39
<b>5 YR. TOTAL</b>	<b>259,218,190</b>	<b>15</b>	<b>1,532,571</b>	<b>95</b>	<b>2,291,626</b>	<b>1,410,877</b>	<b>2,420,610</b>	<b>7,655,684</b>	<b>2.95</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		45%	1.475	61%			1.478	2.95	
Pure Premium Indicated by National Relativity		27%	1.874	19%			2.023	3.90	
Pure Premium Present on Rate Level		28%	1.418	20%			1.474	2.89	
Pure Premium Derived by Formula							1.581	3.15	

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.
1/09 through 12/09	162,401,676	15	829,845	56	1,352,115	1,174,260	1,633,361	4,989,581	3.07
1/10 through 12/10	165,547,264	12	1,254,659	38	1,054,652	1,061,226	1,482,567	4,853,104	2.93
1/11 through 12/11	174,419,675	12	394,699	57	1,537,042	349,354	1,545,894	3,826,989	2.20
1/12 through 12/12	179,509,049	9	513,795	51	2,172,963	587,178	1,915,180	5,189,116	2.89
1/13 through 12/13	201,738,989	9	1,152,910	36	750,721	565,765	1,085,704	3,555,100	1.76
<b>5 YR. TOTAL</b>	<b>883,616,653</b>	<b>57</b>	<b>4,145,908</b>	<b>238</b>	<b>6,867,493</b>	<b>3,737,783</b>	<b>7,662,706</b>	<b>22,413,890</b>	<b>2.54</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		76%	1.246	100%			1.290	2.54	
Pure Premium Indicated by National Relativity		12%	1.217	0%			1.242	2.46	
Pure Premium Present on Rate Level		12%	1.518	0%			1.476	2.99	
Pure Premium Derived by Formula							1.290	2.57	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 8111		PLUMBERS SUPPLIES DEALER & 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.
1/09 through 12/09	39,205,559	4	201,298	9	67,342	491,913	148,633	909,186	2.32
1/10 through 12/10	51,385,903	0	0	8	261,067	0	247,000	508,067	0.99
1/11 through 12/11	53,579,028	3	276,045	11	300,284	443,219	209,390	1,228,938	2.29
1/12 through 12/12	55,003,339	2	69,044	16	349,112	90,152	707,711	1,216,019	2.21
1/13 through 12/13	80,131,805	1	82,281	10	268,748	61,599	183,463	596,091	0.74
5 YR. TOTAL	279,305,634	10	628,668	54	1,246,553	1,086,883	1,496,197	4,458,301	1.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.671	50%	0.925	1.60			
Pure Premium Indicated by National Relativity		31%	1.021	25%	0.915	1.94			
Pure Premium Present on Rate Level		32%	0.776	25%	0.836	1.61			
Pure Premium Derived by Formula		0.813			0.900		1.71		

CLASS 8116		FARM MACHINERY DEALER-ALL OPERATIONS & 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.
1/09 through 12/09	41,521,828	4	741,229	14	234,174	671,893	215,729	1,863,025	4.49
1/10 through 12/10	44,785,985	4	165,258	12	349,700	119,841	385,944	1,020,743	2.28
1/11 through 12/11	43,699,785	3	53,942	8	114,337	6,751	228,205	403,235	0.92
1/12 through 12/12	50,351,854	3	71,813	15	360,621	164,172	453,105	1,049,711	2.09
1/13 through 12/13	47,901,966	5	152,505	19	392,044	188,019	489,195	1,221,763	2.55
5 YR. TOTAL	228,261,418	19	1,184,747	68	1,450,876	1,150,676	1,772,178	5,558,477	2.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	1.155	51%	1.280	2.44			
Pure Premium Indicated by National Relativity		31%	1.000	24%	1.134	2.13			
Pure Premium Present on Rate Level		32%	0.984	25%	1.080	2.06			
Pure Premium Derived by Formula		1.052			1.195		2.25		

CLASS 8203		ICE MFG. OR DISTRIBUTION & 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.
1/09 through 12/09	7,177,479	1	185,257	3	14,309	48,648	33,914	282,128	3.93
1/10 through 12/10	7,396,212	0	0	3	150,587	0	413,688	564,275	7.63
1/11 through 12/11	7,808,036	0	0	5	62,635	0	81,336	143,971	1.84
1/12 through 12/12	7,302,603	1	50,372	4	132,347	58,426	27,775	268,920	3.68
1/13 through 12/13	6,377,797	1	39,005	4	119,662	61,835	125,375	345,877	5.42
5 YR. TOTAL	36,062,127	3	274,634	19	479,540	168,909	682,088	1,605,171	4.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	2.091	35%	2.360	4.45			
Pure Premium Indicated by National Relativity		37%	2.433	32%	2.019	4.45			
Pure Premium Present on Rate Level		38%	2.318	33%	2.673	4.99			
Pure Premium Derived by Formula		2.304			2.354		4.66		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	4,959,507	0	0	3	29,261	0	63,038	92,299	1.86
1/10 through 12/10	2,710,310	0	0	1	7,268	0	25,063	32,331	1.19
1/11 through 12/11	3,106,572	1	139,707	0	0	115,968	24,553	280,228	9.02
1/12 through 12/12	4,125,640	0	0	0	0	0	4,724	4,724	0.12
1/13 through 12/13	5,023,276	1	113,210	6	238,039	58,379	181,872	591,500	11.78
<b>5 YR. TOTAL</b>	<b>19,925,305</b>	<b>2</b>	<b>252,917</b>	<b>10</b>	<b>274,568</b>	<b>174,347</b>	<b>299,250</b>	<b>1,001,082</b>	<b>5.02</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	2.647	21%			2.377	5.02	
Pure Premium Indicated by National Relativity		42%	1.445	39%			2.059	3.50	
Pure Premium Present on Rate Level		43%	1.172	40%			1.379	2.55	
Pure Premium Derived by Formula							1.508	1.854	3.36

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.
1/09 through 12/09	43,209,361	3	274,394	12	293,548	306,467	324,509	1,198,918	2.77
1/10 through 12/10	34,909,675	0	0	10	126,018	0	134,878	260,896	0.75
1/11 through 12/11	37,830,397	1	241,800	10	326,142	61,122	381,445	1,010,509	2.67
1/12 through 12/12	39,634,316	6	324,043	10	81,022	117,405	157,194	679,664	1.72
1/13 through 12/13	48,643,461	1	71,555	17	376,542	18,690	255,402	722,189	1.48
<b>5 YR. TOTAL</b>	<b>204,227,210</b>	<b>11</b>	<b>911,792</b>	<b>59</b>	<b>1,203,272</b>	<b>503,684</b>	<b>1,253,428</b>	<b>3,872,176</b>	<b>1.90</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	1.036	53%			0.860	1.90	
Pure Premium Indicated by National Relativity		31%	1.451	23%			1.829	3.28	
Pure Premium Present on Rate Level		31%	1.163	24%			1.311	2.47	
Pure Premium Derived by Formula							1.204	1.191	2.40

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.
1/09 through 12/09	36,466,296	2	21,855	9	187,564	35,775	352,702	597,896	1.64
1/10 through 12/10	34,218,664	2	136,312	8	135,717	170,048	232,228	674,305	1.97
1/11 through 12/11	35,195,213	4	176,684	13	225,307	283,342	451,789	1,137,122	3.23
1/12 through 12/12	36,466,509	1	292,261	8	405,941	177,389	608,640	1,484,231	4.07
1/13 through 12/13	38,824,805	1	62,388	9	210,690	77,331	267,193	617,602	1.59
<b>5 YR. TOTAL</b>	<b>181,171,487</b>	<b>10</b>	<b>689,500</b>	<b>47</b>	<b>1,165,219</b>	<b>743,885</b>	<b>1,912,552</b>	<b>4,511,156</b>	<b>2.49</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	1.024	52%			1.466	2.49	
Pure Premium Indicated by National Relativity		31%	1.422	24%			1.413	2.84	
Pure Premium Present on Rate Level		32%	1.245	24%			1.425	2.67	
Pure Premium Derived by Formula							1.218	1.443	2.66

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 8227		CONSTRUCTION OR ERECTION PERMANENT YARD							
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.
1/09 through 12/09	94,062,571	10	618,973	22	528,693	438,170	814,601	2,400,437	2.55
1/10 through 12/10	90,597,126	6	618,524	26	965,184	547,661	927,068	3,058,437	3.38
1/11 through 12/11	86,945,495	4	184,109	24	662,048	139,282	1,253,316	2,238,755	2.58
1/12 through 12/12	91,745,105	6	650,481	31	1,486,842	1,240,333	1,172,582	4,550,238	4.96
1/13 through 12/13	94,850,361	7	853,548	21	480,235	1,154,281	965,871	3,453,935	3.64
5 YR. TOTAL	458,200,658	33	2,925,635	124	4,123,002	3,519,727	5,133,438	15,701,802	3.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	1.538	81%	1.889	3.43			
Pure Premium Indicated by National Relativity		19%	1.770	9%	1.693	3.46			
Pure Premium Present on Rate Level		20%	1.744	10%	1.778	3.52			
Pure Premium Derived by Formula		1.623			1.860			3.48	

CLASS 8232		LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES & YARD, WAREHOUSE, 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.
1/09 through 12/09	233,526,278	24	1,936,449	88	2,736,812	2,045,841	2,823,039	9,542,141	4.09
1/10 through 12/10	225,267,846	16	1,518,049	97	1,888,059	1,975,034	1,854,241	7,235,383	3.21
1/11 through 12/11	226,030,606	25	2,140,675	76	1,690,153	3,026,696	2,091,525	8,949,049	3.96
1/12 through 12/12	231,496,136	20	1,915,710	106	2,247,838	2,118,001	2,468,902	8,750,451	3.78
1/13 through 12/13	258,068,126	19	1,777,618	105	4,322,081	1,448,188	3,990,445	11,538,332	4.47
5 YR. TOTAL	1,174,388,992	104	9,288,501	472	12,884,943	10,613,760	13,228,152	46,015,356	3.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		88%	1.888	100%	2.030	3.92			
Pure Premium Indicated by National Relativity		6%	1.951	0%	2.053	4.00			
Pure Premium Present on Rate Level		6%	1.643	0%	1.846	3.49			
Pure Premium Derived by Formula		1.877			2.030			3.91	

CLASS 8233		COAL MERCHANT & LOCAL MANAGERS, 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.
1/09 through 12/09	66,301	0	0	0	0	0	0	0	0.00
1/10 through 12/10	62,888	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	321,105	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		41%	1.548	43%	0.934	2.48			
Pure Premium Present on Rate Level		56%	1.376	54%	0.833	2.21			
Pure Premium Derived by Formula		1.405			0.851			2.26	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 8235		SASH, DOOR OR ASSEMBLED MILLWORK DEALER & 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.	
1/09 through 12/09	15,923,738	1	33,435	5	113,289	537,965	137,592	822,281	5.16	
1/10 through 12/10	15,483,110	1	132,820	3	14,693	70,575	89,566	307,654	1.99	
1/11 through 12/11	15,227,362	2	161,264	6	121,109	147,886	192,529	622,788	4.09	
1/12 through 12/12	17,285,380	0	0	11	275,915	0	430,928	706,843	4.09	
1/13 through 12/13	21,720,609	0	0	8	462,739	0	132,923	595,662	2.74	
5 YR. TOTAL	85,640,199	4	327,519	33	987,745	756,426	983,538	3,055,228	3.57	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		30%	1.536	44%	2.032	3.57				
Pure Premium Indicated by National Relativity		35%	1.510	28%	1.537	3.05				
Pure Premium Present on Rate Level		35%	1.508	28%	1.981	3.49				
Pure Premium Derived by Formula		1.517			1.879		3.40			

CLASS 8236		READY MIXED CONCRETE 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.	
1/09 through 12/09	66,085,486	6	539,695	22	570,170	349,052	589,165	2,048,082	3.10	
1/10 through 12/10	65,446,737	9	1,147,351	19	723,535	798,053	660,667	3,329,606	5.09	
1/11 through 12/11	68,239,807	4	458,878	30	1,326,690	722,912	848,882	3,357,362	4.92	
1/12 through 12/12	64,804,212	6	962,318	19	622,711	554,878	768,031	2,907,938	4.49	
1/13 through 12/13	67,794,223	6	630,775	27	1,804,879	405,581	1,823,399	4,664,634	6.88	
5 YR. TOTAL	332,370,465	31	3,739,017	117	5,047,985	2,830,476	4,690,144	16,307,622	4.91	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		62%	2.644	71%	2.263	4.91				
Pure Premium Indicated by National Relativity		19%	3.560	14%	2.838	6.40				
Pure Premium Present on Rate Level		19%	2.424	15%	1.687	4.11				
Pure Premium Derived by Formula		2.776			2.257		5.03			

CLASS 8263		JUNK DEALER & 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.	
1/09 through 12/09	900,642	0	0	0	0	0	2,421	2,421	0.27	
1/10 through 12/10	1,538,568	0	0	0	0	0	109	109	0.01	
1/11 through 12/11	2,172,958	0	0	2	11,205	0	34,555	45,760	2.11	
1/12 through 12/12	2,701,831	1	137,551	0	0	199,641	3,365	340,557	12.61	
1/13 through 12/13	3,177,033	1	37,445	0	0	35,239	5,205	77,889	2.45	
5 YR. TOTAL	10,491,032	2	174,996	2	11,205	234,880	45,655	466,736	4.45	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		14%	1.775	22%	2.674	4.45				
Pure Premium Indicated by National Relativity		43%	1.548	39%	3.054	4.60				
Pure Premium Present on Rate Level		43%	1.761	39%	2.770	4.53				
Pure Premium Derived by Formula		1.671			2.860		4.53			

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	24,116,799	3	118,988	9	235,312	243,688	440,945	1,038,933	4.31
1/10 through 12/10	27,473,065	1	24,101	10	199,652	133,549	133,307	490,609	1.79
1/11 through 12/11	31,756,797	1	66,691	14	454,036	54,878	381,894	957,499	3.02
1/12 through 12/12	38,171,983	3	23,764	19	330,749	19,517	445,071	819,101	2.15
1/13 through 12/13	36,706,957	4	207,015	19	318,822	125,414	460,059	1,111,310	3.03
<b>5 YR. TOTAL</b>	<b>158,225,601</b>	<b>12</b>	<b>440,559</b>	<b>71</b>	<b>1,538,571</b>	<b>577,046</b>	<b>1,861,276</b>	<b>4,417,452</b>	<b>2.79</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		40%	1.251	55%			1.541	2.79	
Pure Premium Indicated by National Relativity		30%	2.164	22%			2.494	4.66	
Pure Premium Present on Rate Level		30%	1.669	23%			1.854	3.52	
Pure Premium Derived by Formula							1.823	3.47	

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.
1/09 through 12/09	41,548,976	3	66,981	28	815,261	609,824	866,322	2,358,388	5.68
1/10 through 12/10	52,050,994	5	530,321	23	876,215	632,198	1,058,933	3,097,667	5.95
1/11 through 12/11	54,565,355	5	925,508	30	490,018	625,450	746,430	2,787,406	5.11
1/12 through 12/12	53,894,567	6	371,001	22	1,284,675	639,938	1,099,475	3,395,089	6.30
1/13 through 12/13	53,442,094	6	718,815	21	1,249,590	1,017,841	1,014,568	4,000,814	7.49
<b>5 YR. TOTAL</b>	<b>255,501,986</b>	<b>25</b>	<b>2,612,626</b>	<b>124</b>	<b>4,715,759</b>	<b>3,525,251</b>	<b>4,785,728</b>	<b>15,639,364</b>	<b>6.12</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		54%	2.868	76%			3.253	6.12	
Pure Premium Indicated by National Relativity		23%	2.307	12%			2.624	4.93	
Pure Premium Present on Rate Level		23%	2.232	12%			2.613	4.85	
Pure Premium Derived by Formula							3.101	5.69	

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.
1/09 through 12/09	4,612,380	0	0	4	19,644	0	53,262	72,906	1.58
1/10 through 12/10	4,557,645	0	0	7	76,726	0	160,656	237,382	5.21
1/11 through 12/11	4,568,324	1	46,816	1	9,454	709,975	128,087	894,332	19.58
1/12 through 12/12	4,616,321	1	19,294	2	2,437	13,421	85,049	120,201	2.60
1/13 through 12/13	4,601,328	0	0	2	64,241	0	125,166	189,407	4.12
<b>5 YR. TOTAL</b>	<b>22,955,998</b>	<b>2</b>	<b>66,110</b>	<b>16</b>	<b>172,502</b>	<b>723,396</b>	<b>552,220</b>	<b>1,514,228</b>	<b>6.60</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	1.039	35%			5.557	6.60	
Pure Premium Indicated by National Relativity		40%	2.311	32%			3.007	5.32	
Pure Premium Present on Rate Level		40%	1.962	33%			4.054	6.02	
Pure Premium Derived by Formula							4.245	6.16	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 8288		LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSONS, 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.
1/09 through 12/09	3,008,889	2	178,597	1	4,057	249,261	36,177	468,092	15.56
1/10 through 12/10	2,983,939	2	44,979	4	21,722	22,329	27,619	116,649	3.91
1/11 through 12/11	3,093,515	1	67,306	1	18,104	29,260	13,054	127,724	4.13
1/12 through 12/12	2,934,306	0	0	1	12,795	0	17,752	30,547	1.04
1/13 through 12/13	2,340,147	0	0	0	0	0	1,670	1,670	0.07
5 YR. TOTAL	14,360,796	5	290,882	7	56,678	300,850	96,272	744,682	5.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	2.420	26%	2.765			5.19	
Pure Premium Indicated by National Relativity		41%	2.531	37%	3.695			6.23	
Pure Premium Present on Rate Level		41%	2.468	37%	3.299			5.77	
Pure Premium Derived by Formula					2.485	3.307			5.79

CLASS 8291		STORAGE WAREHOUSE-COLD							
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.
1/09 through 12/09	12,723,095	0	0	6	49,244	0	50,398	99,642	0.78
1/10 through 12/10	12,530,862	0	0	8	175,258	0	221,762	397,020	3.17
1/11 through 12/11	13,096,924	1	179,082	5	30,595	493,628	96,990	800,295	6.11
1/12 through 12/12	14,089,075	1	133,775	5	56,317	127,298	36,509	353,899	2.51
1/13 through 12/13	17,203,249	1	83,580	7	173,865	61,503	226,547	545,495	3.17
5 YR. TOTAL	69,643,205	3	396,437	31	485,279	682,429	632,206	2,196,351	3.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	1.266	40%	1.888			3.15	
Pure Premium Indicated by National Relativity		36%	1.607	30%	1.685			3.29	
Pure Premium Present on Rate Level		36%	1.580	30%	1.934			3.51	
Pure Premium Derived by Formula					1.502	1.841			3.34

CLASS 8292		STORAGE WAREHOUSE NOC							
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.
1/09 through 12/09	179,636,682	24	805,037	72	996,428	1,127,750	1,146,879	4,076,094	2.27
1/10 through 12/10	170,738,622	22	809,166	120	1,971,315	831,649	1,720,788	5,332,918	3.12
1/11 through 12/11	164,650,136	19	975,670	82	946,116	985,829	1,294,385	4,202,000	2.55
1/12 through 12/12	186,732,521	19	617,277	99	2,026,705	664,545	2,376,499	5,685,026	3.05
1/13 through 12/13	201,716,828	23	1,335,444	85	2,189,517	1,166,212	1,657,750	6,348,923	3.15
5 YR. TOTAL	903,474,789	107	4,542,594	458	8,130,081	4,775,985	8,196,301	25,644,961	2.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		73%	1.403	96%	1.436			2.84	
Pure Premium Indicated by National Relativity		13%	1.371	2%	1.472			2.84	
Pure Premium Present on Rate Level		14%	1.319	2%	1.325			2.64	
Pure Premium Derived by Formula					1.387	1.435			2.82

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 8293		STORAGE WAREHOUSE-FURNITURE & 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.
1/09 through 12/09	52,039,883	23	1,663,087	59	1,223,135	1,352,067	1,090,882	5,329,171	10.24
1/10 through 12/10	55,959,510	16	1,273,169	83	1,623,121	1,744,576	1,694,549	6,335,415	11.32
1/11 through 12/11	60,513,491	16	1,463,204	63	1,213,285	882,237	1,420,645	4,979,371	8.23
1/12 through 12/12	61,936,972	15	828,170	73	1,270,538	644,639	1,478,915	4,222,262	6.82
1/13 through 12/13	68,312,048	13	843,805	57	1,379,536	688,827	1,399,413	4,311,581	6.31
5 YR. TOTAL	298,761,904	83	6,071,435	335	6,709,615	5,312,346	7,084,404	25,177,800	8.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		78%	4.278	100%	4.149	8.43			
Pure Premium Indicated by National Relativity		11%	3.746	0%	3.613	7.36			
Pure Premium Present on Rate Level		11%	4.686	0%	4.372	9.06			
Pure Premium Derived by Formula		4.264			4.149			8.41	

CLASS 8304		GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, 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.
1/09 through 12/09	1,878,418	0	0	0	0	0	4,945	4,945	0.26
1/10 through 12/10	2,476,970	0	0	2	2,771	0	13,472	16,243	0.66
1/11 through 12/11	2,766,475	0	0	1	588	0	3,889	4,477	0.16
1/12 through 12/12	4,417,867	0	0	4	387,548	0	146,416	533,964	12.09
1/13 through 12/13	5,623,709	0	0	3	135,554	0	283,088	418,642	7.44
5 YR. TOTAL	17,163,439	0	0	10	526,461	0	451,810	978,271	5.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	3.067	22%	2.632	5.70			
Pure Premium Indicated by National Relativity		42%	1.876	39%	2.117	3.99			
Pure Premium Present on Rate Level		42%	1.704	39%	1.691	3.40			
Pure Premium Derived by Formula		1.994			2.064			4.06	

CLASS 8350		GASOLINE 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.
1/09 through 12/09	134,548,241	25	1,408,012	81	1,808,878	1,936,125	1,983,053	7,136,068	5.30
1/10 through 12/10	135,948,790	28	2,044,936	62	2,351,329	2,135,311	1,719,704	8,251,280	6.07
1/11 through 12/11	121,135,309	14	1,894,944	59	1,079,988	2,697,382	1,163,260	6,835,574	5.64
1/12 through 12/12	130,380,356	18	1,862,473	59	1,583,347	2,092,024	1,849,271	7,387,115	5.67
1/13 through 12/13	128,798,630	9	931,743	54	1,376,766	1,224,171	1,585,737	5,118,417	3.97
5 YR. TOTAL	650,811,326	94	8,142,108	315	8,200,308	10,085,013	8,301,025	34,728,454	5.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		88%	2.511	100%	2.825	5.34			
Pure Premium Indicated by National Relativity		6%	2.504	0%	2.118	4.62			
Pure Premium Present on Rate Level		6%	2.944	0%	3.070	6.01			
Pure Premium Derived by Formula		2.537			2.825			5.36	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 8380		AUTOMOBILE SERVICE OR REPAIR CENTER & 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.
1/09 through 12/09	1,463,630,716	99	6,530,906	391	10,025,860	6,576,075	9,447,025	32,579,866	2.23
1/10 through 12/10	1,520,890,320	109	7,086,309	368	8,045,932	6,389,015	9,163,921	30,685,177	2.02
1/11 through 12/11	1,559,887,516	86	6,766,736	406	8,265,948	7,071,259	8,761,808	30,865,751	1.98
1/12 through 12/12	1,583,840,893	101	6,035,939	396	8,639,787	7,482,465	8,357,752	30,515,943	1.93
1/13 through 12/13	1,674,030,030	90	6,203,132	391	10,954,750	6,795,305	10,904,102	34,857,289	2.08
5 YR. TOTAL	7,802,279,475	485	32,623,022	1,952	45,932,277	34,314,119	46,634,608	159,504,026	2.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.007	100%	1.038	2.05			
Pure Premium Indicated by National Relativity		0%	1.114	0%	1.153	2.27			
Pure Premium Present on Rate Level		0%	1.007	0%	0.980	1.99			
Pure Premium Derived by Formula		1.007			1.038		2.05		

CLASS 8381		GASOLINE STATION:SELF-SERVICE ONLY-RETAIL							
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.
1/09 through 12/09	17,802,905	3	63,243	0	0	66,021	17,856	147,120	0.83
1/10 through 12/10	19,964,369	1	5,588	3	190,720	4,849	148,415	349,572	1.75
1/11 through 12/11	18,424,404	0	0	0	0	0	5,920	5,920	0.03
1/12 through 12/12	19,079,749	2	370,033	1	89	177,025	10,825	557,972	2.93
1/13 through 12/13	20,402,388	1	32,009	6	70,452	81,640	92,653	276,754	1.36
5 YR. TOTAL	95,673,815	7	470,873	10	261,261	329,535	275,669	1,337,338	1.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.765	32%	0.633	1.40			
Pure Premium Indicated by National Relativity		39%	0.706	34%	0.935	1.64			
Pure Premium Present on Rate Level		39%	0.664	34%	0.787	1.45			
Pure Premium Derived by Formula		0.703			0.788		1.49		

CLASS 8385		BUS CO.: GARAGE EMPLOYEES							
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.
1/09 through 12/09	42,329,331	1	186,699	13	180,189	46,035	233,712	646,635	1.53
1/10 through 12/10	43,636,072	6	615,359	6	70,549	480,066	150,605	1,316,579	3.02
1/11 through 12/11	49,093,140	3	200,640	6	48,343	160,937	96,505	506,425	1.03
1/12 through 12/12	49,939,198	1	14,948	10	265,097	5,140	312,356	597,541	1.20
1/13 through 12/13	62,542,353	1	39,888	7	459,233	55,724	343,737	898,582	1.44
5 YR. TOTAL	247,540,094	12	1,057,534	42	1,023,411	747,902	1,136,915	3,965,762	1.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.841	51%	0.761	1.60			
Pure Premium Indicated by National Relativity		30%	0.975	24%	0.954	1.93			
Pure Premium Present on Rate Level		31%	0.999	25%	0.963	1.96			
Pure Premium Derived by Formula		0.930			0.858		1.79		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	21,396,408	3	126,175	7	29,257	446,005	69,361	670,798	3.14
1/10 through 12/10	22,140,777	2	129,573	10	49,043	453,736	140,308	772,660	3.49
1/11 through 12/11	23,900,249	2	28,662	13	61,014	119,915	134,930	344,521	1.44
1/12 through 12/12	23,825,172	2	16,467	4	32,420	21,063	160,828	230,778	0.97
1/13 through 12/13	25,628,415	2	42,133	6	48,688	34,058	95,170	220,049	0.86
<b>5 YR. TOTAL</b>	<b>116,891,021</b>	<b>11</b>	<b>343,010</b>	<b>40</b>	<b>220,422</b>	<b>1,074,777</b>	<b>600,597</b>	<b>2,238,806</b>	<b>1.92</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	0.482	41%	1.433			1.92	
Pure Premium Indicated by National Relativity		37%	0.734	29%	0.897			1.63	
Pure Premium Present on Rate Level		38%	0.712	30%	1.190			1.90	
Pure Premium Derived by Formula					0.663	1.205			1.87

CLASS 8393		AUTOMOBILE BODY REPAIR							
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.
1/09 through 12/09	161,221,886	7	388,559	24	742,958	678,579	477,775	2,287,871	1.42
1/10 through 12/10	162,456,819	5	856,009	26	491,011	391,975	541,772	2,280,767	1.40
1/11 through 12/11	188,155,736	5	178,731	27	644,504	429,356	510,575	1,763,166	0.94
1/12 through 12/12	184,961,426	4	786,681	22	925,588	260,607	581,627	2,554,503	1.38
1/13 through 12/13	189,978,541	7	484,863	29	1,627,030	562,911	1,200,364	3,875,168	2.04
<b>5 YR. TOTAL</b>	<b>886,774,408</b>	<b>28</b>	<b>2,694,843</b>	<b>128</b>	<b>4,431,091</b>	<b>2,323,428</b>	<b>3,312,113</b>	<b>12,761,475</b>	<b>1.44</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		57%	0.804	68%	0.636			1.44	
Pure Premium Indicated by National Relativity		21%	0.808	16%	0.694			1.50	
Pure Premium Present on Rate Level		22%	0.725	16%	0.563			1.29	
Pure Premium Derived by Formula					0.787	0.634			1.42

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.
1/09 through 12/09	5,813,154	1	33,413	7	43,470	12,028	82,994	171,905	2.96
1/10 through 12/10	9,693,004	0	0	2	1,965	0	40,427	42,392	0.44
1/11 through 12/11	7,584,396	0	0	3	185,928	0	237,591	423,519	5.58
1/12 through 12/12	7,762,589	2	5,973	4	102,072	10,081	52,004	170,130	2.19
1/13 through 12/13	6,518,929	1	90,555	2	69,268	105,518	42,196	307,537	4.72
<b>5 YR. TOTAL</b>	<b>37,372,072</b>	<b>4</b>	<b>129,941</b>	<b>18</b>	<b>402,703</b>	<b>127,627</b>	<b>455,212</b>	<b>1,115,483</b>	<b>2.99</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	1.425	32%	1.560			2.99	
Pure Premium Indicated by National Relativity		38%	2.206	34%	2.800			5.01	
Pure Premium Present on Rate Level		38%	1.972	34%	2.062			4.03	
Pure Premium Derived by Formula					1.930	2.152			4.08

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 8601		ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & DRIVERS							
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.
1/09 through 12/09	838,679,745	13	854,411	41	613,931	870,697	882,344	3,221,383	0.38
1/10 through 12/10	857,591,274	8	1,005,899	26	1,037,385	638,052	741,822	3,423,158	0.40
1/11 through 12/11	922,365,227	8	365,853	24	320,701	501,064	660,289	1,847,907	0.20
1/12 through 12/12	1,014,388,699	6	370,113	34	1,313,549	215,812	1,038,021	2,937,495	0.29
1/13 through 12/13	986,028,070	2	275,492	22	521,547	873,104	638,969	2,309,112	0.23
<b>5 YR. TOTAL</b>	<b>4,619,053,015</b>	<b>37</b>	<b>2,871,768</b>	<b>147</b>	<b>3,807,113</b>	<b>3,098,729</b>	<b>3,961,445</b>	<b>13,739,055</b>	<b>0.30</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		64%	0.145	83%	0.153	0.30			
Pure Premium Indicated by National Relativity		18%	0.157	8%	0.146	0.30			
Pure Premium Present on Rate Level		18%	0.179	9%	0.169	0.35			
Pure Premium Derived by Formula		0.153			0.154			0.31	

CLASS 8602		SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, & DRIVERS							
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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	17,899,041	1	23,168	5	85,053	22,339	94,595	225,155	1.26
1/11 through 12/11	36,997,053	0	0	7	49,203	0	99,526	148,729	0.40
1/12 through 12/12	53,095,478	0	0	4	154,597	0	90,280	244,877	0.46
1/13 through 12/13	74,619,019	2	162,009	12	694,553	554,386	609,876	2,020,824	2.71
<b>5 YR. TOTAL</b>	<b>182,610,591</b>	<b>3</b>	<b>185,177</b>	<b>28</b>	<b>983,406</b>	<b>576,725</b>	<b>894,277</b>	<b>2,639,585</b>	<b>1.45</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.640	30%	0.806	1.45			
Pure Premium Indicated by National Relativity		38%	0.429	35%	0.471	0.90			
Pure Premium Present on Rate Level		39%	0.333	35%	0.347	0.68			
Pure Premium Derived by Formula		0.440			0.528			0.97	

CLASS 8603		ARCHITECTURAL OR ENGINEERING FIRM - 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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	127,142,721	0	0	1	3,433	0	2,441	5,874	0.01
1/11 through 12/11	257,967,080	0	0	0	0	0	2,644	2,644	0.00
1/12 through 12/12	310,014,352	0	0	2	8,328	0	29,737	38,065	0.01
1/13 through 12/13	410,316,422	1	12,558	2	50,251	19,679	20,551	103,039	0.03
<b>5 YR. TOTAL</b>	<b>1,105,440,575</b>	<b>1</b>	<b>12,558</b>	<b>5</b>	<b>62,012</b>	<b>19,679</b>	<b>55,373</b>	<b>149,622</b>	<b>0.01</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.007	23%	0.007	0.01			
Pure Premium Indicated by National Relativity		41%	0.022	38%	0.030	0.05			
Pure Premium Present on Rate Level		42%	0.027	39%	0.030	0.06			
Pure Premium Derived by Formula		0.022			0.025			0.05	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	5,684,364	1	125,713	4	71,209	71,859	72,953	341,734	6.01
1/10 through 12/10	7,507,503	2	100,614	2	1,059	147,270	6,482	255,425	3.40
1/11 through 12/11	8,713,949	1	16,689	1	30,609	33,384	21,452	102,134	1.17
1/12 through 12/12	8,137,721	0	0	0	0	0	3,092	3,092	0.04
1/13 through 12/13	9,961,836	0	0	1	10,711	0	18,685	29,396	0.30
5 YR. TOTAL	40,005,373	4	243,016	8	113,588	252,513	122,664	731,781	1.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.891	26%			0.938	1.83	
Pure Premium Indicated by National Relativity		39%	1.022	37%			0.952	1.97	
Pure Premium Present on Rate Level		41%	1.239	37%			1.132	2.37	
Pure Premium Derived by Formula		1.085					1.015	2.10	

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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	5,628	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	190,420	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		0%	0.000	0%			0.000	0.00	
Pure Premium Present on Rate Level		98%	1.014	98%			0.658	1.67	
Pure Premium Derived by Formula		0.994					0.645	1.64	

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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	12,400	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	18,805	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%	1.062	24%			1.075	2.14	
Pure Premium Present on Rate Level		77%	1.239	75%			1.158	2.40	
Pure Premium Derived by Formula		1.188					1.127	2.32	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 8720		INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC							
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.
1/09 through 12/09	80,190,196	7	314,204	20	573,121	627,403	491,106	2,005,834	2.50
1/10 through 12/10	83,386,598	7	707,262	10	618,788	243,087	524,935	2,094,072	2.51
1/11 through 12/11	91,097,551	6	272,830	13	388,779	367,143	458,788	1,487,540	1.63
1/12 through 12/12	101,167,737	1	12,836	8	68,564	41,010	152,770	275,180	0.27
1/13 through 12/13	173,076,453	3	113,576	12	598,041	149,331	739,710	1,600,658	0.93
<b>5 YR. TOTAL</b>	<b>528,918,535</b>	<b>24</b>	<b>1,420,708</b>	<b>63</b>	<b>2,247,293</b>	<b>1,427,974</b>	<b>2,367,309</b>	<b>7,463,284</b>	<b>1.41</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	0.693	61%	0.718			1.41	
Pure Premium Indicated by National Relativity		27%	0.514	19%	0.494			1.01	
Pure Premium Present on Rate Level		27%	0.706	20%	0.710			1.42	
Pure Premium Derived by Formula		0.648			0.674			1.32	

CLASS 8721		REAL ESTATE APPRAISAL COMPANIES-OUTSIDE EMPLOYEES							
Industry Group: Office and Clerical 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.
1/09 through 12/09	64,110,282	1	16,642	1	2,060	18,248	1,479	38,429	0.06
1/10 through 12/10	71,370,511	0	0	2	3,430	0	76,282	79,712	0.11
1/11 through 12/11	100,292,648	0	0	0	0	0	9,954	9,954	0.01
1/12 through 12/12	120,988,027	0	0	1	2,678	0	25,086	27,764	0.02
1/13 through 12/13	135,416,215	0	0	2	183,040	0	434,214	617,254	0.46
<b>5 YR. TOTAL</b>	<b>492,177,683</b>	<b>1</b>	<b>16,642</b>	<b>6</b>	<b>191,208</b>	<b>18,248</b>	<b>547,015</b>	<b>773,113</b>	<b>0.16</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.042	27%	0.115			0.16	
Pure Premium Indicated by National Relativity		33%	0.159	35%	0.110			0.27	
Pure Premium Present on Rate Level		46%	0.101	38%	0.093			0.19	
Pure Premium Derived by Formula		0.108			0.105			0.21	

CLASS 8723		INSURANCE COMPANIES - INCLUDING CLERICAL & SALESPERSONS							
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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	552,976,268	3	130,890	10	280,991	56,778	311,063	779,722	0.14
1/13 through 12/13	1,413,174,399	2	29,367	21	747,642	35,341	622,151	1,434,501	0.10
<b>5 YR. TOTAL</b>	<b>1,966,150,667</b>	<b>5</b>	<b>160,257</b>	<b>31</b>	<b>1,028,633</b>	<b>92,119</b>	<b>933,214</b>	<b>2,214,223</b>	<b>0.11</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.060	39%	0.052			0.11	
Pure Premium Indicated by National Relativity		36%	0.068	30%	0.074			0.14	
Pure Premium Present on Rate Level		36%	0.053	31%	0.060			0.11	
Pure Premium Derived by Formula		0.060			0.061			0.12	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 8725		INVENTORY COUNTERS - TRAVELING - INCLUDING SALESPERSONS & CLERICAL							
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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,434	0	0	0	0	0	0	0	0.00
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	29,896	1	14,661	8,734	30,461	83,752	5.08
1/13 through 12/13	1,641,622	1	13,503	0	0	23,346	0	36,849	2.25
<b>5 YR. TOTAL</b>	<b>3,921,617</b>	<b>2</b>	<b>43,399</b>	<b>1</b>	<b>14,661</b>	<b>32,080</b>	<b>30,461</b>	<b>120,601</b>	<b>3.08</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	1.481	10%			1.595	3.08	
Pure Premium Indicated by National Relativity		21%	1.401	22%			0.994	2.40	
Pure Premium Present on Rate Level		72%	0.828	68%			0.972	1.80	
Pure Premium Derived by Formula							1.039	2.03	

CLASS 8742		SALESPERSONS OR COLLECTORS-OUTSIDE							
Industry Group: Office and Clerical 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.
1/09 through 12/09	7,804,966,936	73	5,012,553	210	5,698,206	5,309,844	6,240,245	22,260,848	0.29
1/10 through 12/10	8,225,280,439	80	5,538,383	191	4,866,645	5,829,354	5,032,389	21,266,771	0.26
1/11 through 12/11	8,591,985,612	60	3,627,661	215	7,930,153	4,794,282	6,967,665	23,319,761	0.27
1/12 through 12/12	8,722,289,700	64	5,207,866	187	5,976,871	5,360,401	7,054,948	23,600,086	0.27
1/13 through 12/13	8,915,586,730	56	3,784,293	171	5,017,901	3,587,740	5,856,026	18,245,960	0.21
<b>5 YR. TOTAL</b>	<b>42,260,109,417</b>	<b>333</b>	<b>23,170,756</b>	<b>974</b>	<b>29,489,776</b>	<b>24,881,621</b>	<b>31,151,273</b>	<b>108,693,426</b>	<b>0.26</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.125	100%			0.133	0.26	
Pure Premium Indicated by National Relativity		0%	0.113	0%			0.124	0.24	
Pure Premium Present on Rate Level		0%	0.133	0%			0.143	0.28	
Pure Premium Derived by Formula							0.133	0.26	

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							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/09 through 12/09	7,118,831	0	0	3	10,671	0	19,937	30,608	0.43
1/10 through 12/10	4,893,506	4	133,955	1	318	576,544	2,974	713,791	14.59
1/11 through 12/11	5,758,835	0	0	3	31,761	0	21,998	53,759	0.93
1/12 through 12/12	5,957,851	0	0	5	26,520	0	30,831	57,351	0.96
1/13 through 12/13	6,452,741	1	8,627	0	0	8,764	1,106	18,497	0.29
<b>5 YR. TOTAL</b>	<b>30,181,764</b>	<b>5</b>	<b>142,582</b>	<b>12</b>	<b>69,270</b>	<b>585,308</b>	<b>76,846</b>	<b>874,006</b>	<b>2.90</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.702	31%			2.194	2.90	
Pure Premium Indicated by National Relativity		40%	1.802	34%			2.368	4.17	
Pure Premium Present on Rate Level		41%	1.421	35%			2.393	3.81	
Pure Premium Derived by Formula							2.323	3.76	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 8748		AUTOMOBILE 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.	
1/09 through 12/09	520,686,722	10	896,824	34	1,269,427	1,542,352	781,220	4,489,823	0.86	
1/10 through 12/10	548,458,415	8	221,370	17	258,995	266,325	472,640	1,219,330	0.22	
1/11 through 12/11	610,470,356	7	724,600	25	545,520	735,492	668,586	2,674,198	0.44	
1/12 through 12/12	679,058,882	9	390,921	21	424,190	1,240,751	522,530	2,578,392	0.38	
1/13 through 12/13	743,220,933	4	393,759	18	1,285,983	472,323	616,511	2,768,576	0.37	
<b>5 YR. TOTAL</b>	<b>3,101,895,308</b>	<b>38</b>	<b>2,627,474</b>	<b>115</b>	<b>3,784,115</b>	<b>4,257,243</b>	<b>3,061,487</b>	<b>13,730,319</b>	<b>0.44</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		59%	0.207	81%	0.236	0.44				
Pure Premium Indicated by National Relativity		20%	0.244	9%	0.255	0.50				
Pure Premium Present on Rate Level		21%	0.214	10%	0.240	0.45				
Pure Premium Derived by Formula		0.216			0.238		0.45			

CLASS 8755		LABOR UNION-ALL EMPLOYEES								
Industry Group: Office and Clerical 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.	
1/09 through 12/09	8,064,908	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	8,302,733	0	0	0	0	0	0	0	0.00	
1/11 through 12/11	8,847,567	0	0	0	0	0	136	136	0.00	
1/12 through 12/12	10,752,277	0	0	0	0	0	13,604	13,604	0.13	
1/13 through 12/13	10,450,930	0	0	0	0	0	4,578	4,578	0.04	
<b>5 YR. TOTAL</b>	<b>46,418,415</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>18,318</b>	<b>18,318</b>	<b>0.04</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		9%	0.000	13%	0.039	0.04				
Pure Premium Indicated by National Relativity		43%	0.133	43%	0.183	0.32				
Pure Premium Present on Rate Level		48%	0.137	44%	0.163	0.30				
Pure Premium Derived by Formula		0.123			0.155		0.28			

CLASS 8799		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP - CLERICAL STAFF								
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.	
1/09 through 12/09	5,573,982	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	2,459,162	0	0	1	730	0	3,191	3,921	0.16	
1/11 through 12/11	4,065,421	0	0	0	0	0	1,191	1,191	0.03	
1/12 through 12/12	5,632,285	0	0	0	0	0	1,560	1,560	0.03	
1/13 through 12/13	5,681,687	0	0	0	0	0	1,192	1,192	0.02	
<b>5 YR. TOTAL</b>	<b>23,412,537</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>730</b>	<b>0</b>	<b>7,134</b>	<b>7,864</b>	<b>0.03</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		7%	0.003	11%	0.030	0.03				
Pure Premium Indicated by National Relativity		33%	0.221	35%	0.317	0.54				
Pure Premium Present on Rate Level		60%	0.151	54%	0.197	0.35				
Pure Premium Derived by Formula		0.164			0.221		0.39			

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 8800		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP							
Industry Group: Office and Clerical 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.
1/09 through 12/09	25,472,556	0	0	1	847	0	16,558	17,405	0.07
1/10 through 12/10	27,300,783	1	92,584	8	78,626	58,399	87,307	316,916	1.16
1/11 through 12/11	23,009,121	0	0	2	9,830	0	3,224	13,054	0.06
1/12 through 12/12	22,059,635	3	57,497	2	38,121	76,034	38,155	209,807	0.95
1/13 through 12/13	27,254,389	0	0	2	30,537	0	39,943	70,480	0.26
<b>5 YR. TOTAL</b>	<b>125,096,484</b>	<b>4</b>	<b>150,081</b>	<b>15</b>	<b>157,961</b>	<b>134,433</b>	<b>185,187</b>	<b>627,662</b>	<b>0.50</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.246	29%			0.255	0.50	
Pure Premium Indicated by National Relativity		39%	0.552	35%			0.694	1.25	
Pure Premium Present on Rate Level		40%	0.416	36%			0.459	0.88	
Pure Premium Derived by Formula							0.482	0.92	

CLASS 8803		AUDITOR, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNER OR PROGRAMMER - TRAVELING							
Industry Group: Office and Clerical 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.
1/09 through 12/09	1,674,266,113	2	240,229	6	84,315	182,574	97,415	604,533	0.04
1/10 through 12/10	2,037,827,397	6	454,524	12	491,901	693,282	312,101	1,951,808	0.10
1/11 through 12/11	2,091,898,050	6	359,721	12	438,584	923,703	426,968	2,148,976	0.10
1/12 through 12/12	2,339,579,476	2	25,096	7	165,001	33,755	187,092	410,944	0.02
1/13 through 12/13	2,593,263,637	6	222,044	14	816,417	139,100	513,873	1,691,434	0.07
<b>5 YR. TOTAL</b>	<b>10,736,834,673</b>	<b>22</b>	<b>1,301,614</b>	<b>51</b>	<b>1,996,218</b>	<b>1,972,414</b>	<b>1,537,449</b>	<b>6,807,695</b>	<b>0.06</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	0.031	59%			0.033	0.06	
Pure Premium Indicated by National Relativity		29%	0.023	20%			0.025	0.05	
Pure Premium Present on Rate Level		30%	0.025	21%			0.032	0.06	
Pure Premium Derived by Formula							0.031	0.06	

CLASS 8810		CLERICAL OFFICE EMPLOYEES NOC							
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.
1/09 through 12/09	33,520,206,358	164	6,477,897	535	10,054,743	6,170,291	12,561,501	35,264,432	0.11
1/10 through 12/10	35,093,891,571	156	7,560,727	494	9,276,577	8,549,931	11,501,285	36,888,520	0.11
1/11 through 12/11	36,800,656,643	123	5,226,721	459	10,497,910	5,129,916	12,472,337	33,326,884	0.09
1/12 through 12/12	34,018,985,571	110	6,050,241	385	8,058,047	7,065,496	9,786,611	30,960,395	0.09
1/13 through 12/13	34,538,853,996	95	6,063,820	369	9,426,027	6,483,611	9,760,103	31,733,561	0.09
<b>5 YR. TOTAL</b>	<b>173,972,594,139</b>	<b>648</b>	<b>31,379,406</b>	<b>2,242</b>	<b>47,313,304</b>	<b>33,399,245</b>	<b>56,081,837</b>	<b>168,173,792</b>	<b>0.10</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.045	100%			0.051	0.10	
Pure Premium Indicated by National Relativity		0%	0.050	0%			0.062	0.11	
Pure Premium Present on Rate Level		0%	0.044	0%			0.053	0.10	
Pure Premium Derived by Formula							0.051	0.10	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 8820		ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS							
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.
1/09 through 12/09	1,204,089,787	4	58,627	16	158,416	83,853	217,473	518,369	0.04
1/10 through 12/10	1,195,243,885	2	137,608	23	355,398	59,786	372,020	924,812	0.08
1/11 through 12/11	1,230,877,176	7	251,627	16	452,799	159,863	463,792	1,328,081	0.11
1/12 through 12/12	1,290,252,736	2	306,298	15	310,202	472,897	353,459	1,442,856	0.11
1/13 through 12/13	1,333,504,746	3	52,318	10	128,521	41,279	212,578	434,696	0.03
5 YR. TOTAL	6,253,968,330	18	806,478	80	1,405,336	817,678	1,619,322	4,648,814	0.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	0.035	56%	0.039	0.07			
Pure Premium Indicated by National Relativity		28%	0.051	22%	0.059	0.11			
Pure Premium Present on Rate Level		28%	0.051	22%	0.046	0.10			
Pure Premium Derived by Formula		0.044			0.045			0.09	

CLASS 8824		RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES							
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.
1/09 through 12/09	262,503,508	38	1,827,504	111	1,314,120	1,542,514	1,830,266	6,514,404	2.48
1/10 through 12/10	258,074,884	39	1,677,578	97	1,343,799	2,280,651	2,297,073	7,599,101	2.95
1/11 through 12/11	272,382,118	30	1,302,075	95	1,537,099	1,116,595	2,209,819	6,165,588	2.26
1/12 through 12/12	285,723,309	34	1,858,797	106	1,844,762	1,549,629	2,633,996	7,887,184	2.76
1/13 through 12/13	324,794,115	36	1,631,740	109	1,397,222	1,500,244	2,147,889	6,677,095	2.06
5 YR. TOTAL	1,403,477,934	177	8,297,694	518	7,437,002	7,989,633	11,119,043	34,843,372	2.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		81%	1.121	100%	1.362	2.48			
Pure Premium Indicated by National Relativity		9%	1.159	0%	1.437	2.60			
Pure Premium Present on Rate Level		10%	1.115	0%	1.273	2.39			
Pure Premium Derived by Formula		1.124			1.362			2.49	

CLASS 8825		RETIREMENT LIVING CENTERS: FOOD SERVICE EMPLOYEES							
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.
1/09 through 12/09	92,268,627	10	426,076	21	221,121	464,747	308,896	1,420,840	1.54
1/10 through 12/10	91,896,519	7	143,705	18	155,506	87,978	280,328	667,517	0.73
1/11 through 12/11	91,950,371	7	152,606	18	134,907	432,098	374,386	1,093,997	1.19
1/12 through 12/12	99,552,451	3	68,918	30	309,006	187,525	576,354	1,141,803	1.15
1/13 through 12/13	103,524,114	6	236,846	21	203,748	375,600	503,263	1,319,457	1.28
5 YR. TOTAL	479,192,082	33	1,028,151	108	1,024,288	1,547,948	2,043,227	5,643,614	1.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.428	57%	0.749	1.18			
Pure Premium Indicated by National Relativity		30%	0.633	21%	0.841	1.47			
Pure Premium Present on Rate Level		31%	0.509	22%	0.686	1.20			
Pure Premium Derived by Formula		0.515			0.754			1.27	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 8826		RETIREMENT LIVING CENTERS: ALL OTHER 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.	
1/09 through 12/09	154,478,038	18	836,510	50	1,098,719	737,483	1,034,906	3,707,618	2.40	
1/10 through 12/10	168,145,520	28	1,505,941	70	1,120,933	992,417	1,388,651	5,007,942	2.98	
1/11 through 12/11	171,041,941	28	1,272,233	53	1,198,313	1,066,725	1,394,551	4,931,822	2.88	
1/12 through 12/12	187,369,075	15	902,174	36	325,839	692,392	936,637	2,857,042	1.52	
1/13 through 12/13	191,389,958	7	360,134	48	829,896	334,896	940,207	2,465,133	1.29	
5 YR. TOTAL	872,424,532	96	4,876,992	257	4,573,700	3,823,913	5,694,952	18,969,557	2.17	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		67%	1.083	90%	1.091	2.17				
Pure Premium Indicated by National Relativity		16%	0.807	5%	1.034	1.84				
Pure Premium Present on Rate Level		17%	1.130	5%	1.165	2.30				
Pure Premium Derived by Formula		1.047			1.092		2.14			

CLASS 8831		HOSPITAL-VETERINARY & 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.	
1/09 through 12/09	285,385,185	8	485,483	68	807,490	674,772	1,651,700	3,619,445	1.27	
1/10 through 12/10	305,902,368	8	373,587	68	611,451	294,269	1,680,976	2,960,283	0.97	
1/11 through 12/11	318,063,310	9	420,779	49	622,704	343,440	1,751,562	3,138,485	0.99	
1/12 through 12/12	348,702,454	4	204,367	65	725,770	344,177	1,878,444	3,152,758	0.90	
1/13 through 12/13	370,773,333	8	143,925	64	1,002,474	230,797	1,830,241	3,207,437	0.87	
5 YR. TOTAL	1,628,826,650	37	1,628,141	314	3,769,889	1,887,455	8,792,923	16,078,408	0.99	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		54%	0.331	93%	0.656	0.99				
Pure Premium Indicated by National Relativity		23%	0.400	3%	0.720	1.12				
Pure Premium Present on Rate Level		23%	0.348	4%	0.667	1.02				
Pure Premium Derived by Formula		0.351			0.658		1.01			

CLASS 8832		PHYSICIAN & 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.	
1/09 through 12/09	4,870,766,423	43	3,109,193	141	3,153,958	2,911,380	3,378,730	12,553,261	0.26	
1/10 through 12/10	4,932,175,075	51	3,729,454	154	3,241,082	3,118,711	4,070,486	14,159,733	0.29	
1/11 through 12/11	5,150,131,563	52	3,464,227	152	3,514,999	3,326,682	4,521,570	14,827,478	0.29	
1/12 through 12/12	5,339,768,985	41	2,751,441	137	3,371,325	2,171,564	3,550,432	11,844,762	0.22	
1/13 through 12/13	5,686,405,220	47	5,124,072	158	3,621,847	3,995,201	4,774,074	17,515,194	0.31	
5 YR. TOTAL	25,979,247,266	234	18,178,387	742	16,903,211	15,523,538	20,295,292	70,900,428	0.27	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		100%	0.135	100%	0.138	0.27				
Pure Premium Indicated by National Relativity		0%	0.124	0%	0.132	0.26				
Pure Premium Present on Rate Level		0%	0.125	0%	0.127	0.25				
Pure Premium Derived by Formula		0.135			0.138		0.27			

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 8833		HOSPITAL: PROFESSIONAL EMPLOYEES							
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.
1/09 through 12/09	1,315,029,398	42	3,462,426	149	3,200,620	3,515,402	3,414,487	13,592,935	1.03
1/10 through 12/10	1,504,831,397	52	4,135,338	194	2,758,561	3,985,234	3,740,674	14,619,807	0.97
1/11 through 12/11	1,544,214,056	46	4,050,571	170	3,293,075	3,816,799	4,617,397	15,777,842	1.02
1/12 through 12/12	1,442,372,591	45	3,760,136	161	3,533,663	2,944,139	4,212,224	14,450,162	1.00
1/13 through 12/13	1,277,055,620	36	4,375,364	95	2,485,619	2,219,337	2,497,195	11,577,515	0.91
5 YR. TOTAL	7,083,503,062	221	19,783,835	769	15,271,538	16,480,911	18,481,977	70,018,261	0.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.495	100%	0.494	0.99			
Pure Premium Indicated by National Relativity		0%	0.379	0%	0.421	0.80			
Pure Premium Present on Rate Level		0%	0.478	0%	0.494	0.97			
Pure Premium Derived by Formula		0.495			0.494		0.99		

CLASS 8835		HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL 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.
1/09 through 12/09	839,911,140	95	4,715,341	240	3,116,789	5,361,900	3,416,754	16,610,784	1.98
1/10 through 12/10	812,898,708	91	3,874,782	242	3,066,012	4,919,717	3,585,810	15,446,321	1.90
1/11 through 12/11	804,277,358	76	4,204,977	269	5,029,481	3,598,067	4,871,567	17,704,092	2.20
1/12 through 12/12	858,723,623	102	6,215,613	244	4,955,969	5,747,480	4,575,951	21,495,013	2.50
1/13 through 12/13	884,249,670	81	5,086,060	229	4,645,921	4,366,955	3,979,443	18,078,379	2.05
5 YR. TOTAL	4,200,060,499	445	24,096,773	1,224	20,814,172	23,994,119	20,429,525	89,334,589	2.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.069	100%	1.058	2.13			
Pure Premium Indicated by National Relativity		0%	0.920	0%	0.903	1.82			
Pure Premium Present on Rate Level		0%	0.961	0%	1.001	1.96			
Pure Premium Derived by Formula		1.069			1.058		2.13		

CLASS 8842		GROUP HOMES-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.
1/09 through 12/09	125,467,032	6	81,567	39	396,291	118,787	708,438	1,305,083	1.04
1/10 through 12/10	327,319,468	36	1,391,262	112	978,746	1,812,235	1,477,088	5,659,331	1.73
1/11 through 12/11	363,844,073	30	1,394,118	134	1,757,520	1,661,328	1,894,470	6,707,436	1.84
1/12 through 12/12	367,206,668	28	796,475	108	1,976,115	881,731	2,204,740	5,859,061	1.60
1/13 through 12/13	343,183,932	14	477,048	101	1,414,347	550,936	1,976,116	4,418,447	1.29
5 YR. TOTAL	1,527,021,173	114	4,140,470	494	6,523,019	5,025,017	8,260,852	23,949,358	1.57
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		72%	0.698	100%	0.870	1.57			
Pure Premium Indicated by National Relativity		14%	0.920	0%	1.180	2.10			
Pure Premium Present on Rate Level		14%	0.767	0%	0.922	1.69			
Pure Premium Derived by Formula		0.739			0.870		1.61		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 8848		DOMICILIARY HOMES-ALL 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.
1/09 through 12/09	134,748,943	17	417,134	48	518,713	280,941	796,675	2,013,463	1.50
1/10 through 12/10	134,889,761	18	563,265	54	871,278	584,074	967,069	2,985,686	2.21
1/11 through 12/11	148,338,835	23	661,531	52	418,208	705,511	874,119	2,659,369	1.79
1/12 through 12/12	143,461,703	25	1,146,982	63	1,062,789	1,367,290	1,378,772	4,955,833	3.45
1/13 through 12/13	148,283,989	24	924,219	77	1,108,811	684,937	1,326,419	4,044,386	2.73
5 YR. TOTAL	709,723,231	107	3,713,131	294	3,979,799	3,622,753	5,343,054	16,658,737	2.35
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	1.084	82%	1.263	2.35			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		42%	0.956	18%	1.143	2.10			
Pure Premium Derived by Formula		1.030			1.241			2.27	

CLASS 8849		NURSING HOME-ALL 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.
1/09 through 12/09	976,670,672	111	5,083,306	354	5,150,487	5,606,413	5,672,427	21,512,633	2.20
1/10 through 12/10	981,382,185	124	5,943,106	336	4,840,230	6,155,319	6,311,153	23,249,808	2.37
1/11 through 12/11	1,129,852,722	111	5,768,089	384	5,892,531	6,463,986	7,001,316	25,125,922	2.22
1/12 through 12/12	1,129,160,846	95	5,973,222	317	6,137,359	5,657,550	6,638,914	24,407,045	2.16
1/13 through 12/13	1,046,968,348	79	3,995,073	271	5,477,502	3,750,334	6,495,052	19,717,961	1.88
5 YR. TOTAL	5,264,034,773	520	26,762,796	1,662	27,498,109	27,633,602	32,118,862	114,013,369	2.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.031	100%	1.135	2.17			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		0%	1.098	0%	1.171	2.27			
Pure Premium Derived by Formula		1.031			1.135			2.17	

CLASS 8855		BANKS AND TRUST COMPANIES - 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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	4,143,799,024	9	365,256	37	550,802	435,374	643,398	1,994,830	0.05
1/13 through 12/13	5,180,705,947	9	817,889	36	949,702	831,112	921,814	3,520,517	0.07
5 YR. TOTAL	9,324,504,971	18	1,183,145	73	1,500,504	1,266,486	1,565,212	5,515,347	0.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	0.029	63%	0.030	0.06			
Pure Premium Indicated by National Relativity		25%	0.057	18%	0.075	0.13			
Pure Premium Present on Rate Level		25%	0.047	19%	0.042	0.09			
Pure Premium Derived by Formula		0.041			0.040			0.08	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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	152	152	0.01
1/13 through 12/13	5,321,022	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>7,767,694</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>152</b>	<b>152</b>	<b>0.00</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	4%	0.002			0.00	
Pure Premium Indicated by National Relativity		30%	0.199	32%	0.173			0.37	
Pure Premium Present on Rate Level		67%	0.073	64%	0.057			0.13	
Pure Premium Derived by Formula					0.109			0.092	0.20

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.
1/09 through 12/09	791,677,625	43	1,617,790	195	2,419,713	1,509,894	2,801,057	8,348,454	1.06
1/10 through 12/10	544,203,974	35	1,285,569	102	1,430,314	1,690,748	1,870,700	6,277,331	1.15
1/11 through 12/11	552,345,804	31	877,873	92	1,389,019	872,893	2,231,968	5,371,753	0.97
1/12 through 12/12	552,381,945	20	728,833	75	1,112,249	745,405	1,663,554	4,250,041	0.77
1/13 through 12/13	619,279,895	28	1,561,524	72	1,504,967	1,448,426	1,825,727	6,340,644	1.02
<b>5 YR. TOTAL</b>	<b>3,059,889,243</b>	<b>157</b>	<b>6,071,589</b>	<b>536</b>	<b>7,856,262</b>	<b>6,267,366</b>	<b>10,393,006</b>	<b>30,588,223</b>	<b>1.00</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		80%	0.455	100%	0.544			1.00	
Pure Premium Indicated by National Relativity		10%	0.594	0%	0.801			1.40	
Pure Premium Present on Rate Level		10%	0.488	0%	0.570			1.06	
Pure Premium Derived by Formula					0.472			0.544	1.02

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.
1/09 through 12/09	3,810,039,444	105	2,872,942	312	2,399,778	2,943,346	4,819,796	13,035,862	0.34
1/10 through 12/10	3,892,777,757	83	2,422,834	354	3,231,124	3,881,999	5,041,450	14,577,407	0.37
1/11 through 12/11	3,829,746,528	76	2,119,564	339	3,372,514	3,259,662	5,923,547	14,675,287	0.38
1/12 through 12/12	3,867,983,013	66	2,313,696	316	2,476,845	2,369,897	5,032,933	12,193,371	0.32
1/13 through 12/13	3,925,336,727	70	2,620,914	256	2,977,610	4,065,479	5,463,086	15,127,089	0.39
<b>5 YR. TOTAL</b>	<b>19,325,883,469</b>	<b>400</b>	<b>12,349,950</b>	<b>1,577</b>	<b>14,457,871</b>	<b>16,520,383</b>	<b>26,280,812</b>	<b>69,609,016</b>	<b>0.36</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.139	100%	0.221			0.36	
Pure Premium Indicated by National Relativity		0%	0.112	0%	0.169			0.28	
Pure Premium Present on Rate Level		0%	0.133	0%	0.199			0.33	
Pure Premium Derived by Formula					0.139			0.221	0.36

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 8869		CHILD CARE CENTER - ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS & DRIVERS							
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.
1/09 through 12/09	517,690,550	27	456,435	92	1,512,555	394,408	1,922,382	4,285,780	0.83
1/10 through 12/10	559,849,600	37	1,359,163	98	1,551,424	1,233,761	1,744,812	5,889,160	1.05
1/11 through 12/11	556,908,852	21	1,237,995	65	769,720	899,690	1,303,379	4,210,784	0.76
1/12 through 12/12	577,433,616	20	845,149	100	1,530,179	544,181	1,822,740	4,742,249	0.82
1/13 through 12/13	583,502,523	18	622,823	93	1,365,812	567,628	1,888,650	4,444,913	0.76
<b>5 YR. TOTAL</b>	<b>2,795,385,141</b>	<b>123</b>	<b>4,521,565</b>	<b>448</b>	<b>6,729,690</b>	<b>3,639,668</b>	<b>8,681,963</b>	<b>23,572,886</b>	<b>0.84</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		70%	0.402	99%	0.441			0.84	
Pure Premium Indicated by National Relativity		15%	0.331	0%	0.513			0.84	
Pure Premium Present on Rate Level		15%	0.370	1%	0.432			0.80	
Pure Premium Derived by Formula					0.387	0.441			0.83

CLASS 8871		CLERICAL TELECOMMUTER EMPLOYEES							
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.
1/09 through 12/09	127,207,479	1	112,698	1	4,192	183,044	7,554	307,488	0.24
1/10 through 12/10	167,412,255	0	0	1	29,915	0	12,073	41,988	0.03
1/11 through 12/11	215,227,467	0	0	2	21,106	0	5,873	26,979	0.01
1/12 through 12/12	251,418,531	1	25,108	0	0	35,538	5,052	65,698	0.03
1/13 through 12/13	358,908,594	0	0	5	147,236	0	105,372	252,608	0.07
<b>5 YR. TOTAL</b>	<b>1,120,174,326</b>	<b>2</b>	<b>137,806</b>	<b>9</b>	<b>202,449</b>	<b>218,582</b>	<b>135,924</b>	<b>694,761</b>	<b>0.06</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.030	25%	0.032			0.06	
Pure Premium Indicated by National Relativity		40%	0.034	37%	0.037			0.07	
Pure Premium Present on Rate Level		40%	0.039	38%	0.034			0.07	
Pure Premium Derived by Formula					0.035	0.035			0.07

CLASS 8901		TELECOMMUNICATIONS CO.: OFFICE OR EXCHANGE EMPLOYEES & CLERICAL							
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.
1/09 through 12/09	919,392,762	6	504,416	28	597,012	158,949	578,177	1,838,554	0.20
1/10 through 12/10	896,221,118	2	13,320	17	355,963	3,253	371,893	744,429	0.08
1/11 through 12/11	967,682,233	5	158,993	18	887,102	84,339	634,087	1,764,521	0.18
1/12 through 12/12	1,099,872,709	4	205,799	23	646,583	105,102	647,845	1,605,329	0.15
1/13 through 12/13	1,151,392,637	3	233,533	15	342,021	375,204	199,465	1,150,223	0.10
<b>5 YR. TOTAL</b>	<b>5,034,561,459</b>	<b>20</b>	<b>1,116,061</b>	<b>101</b>	<b>2,828,681</b>	<b>726,847</b>	<b>2,431,467</b>	<b>7,103,056</b>	<b>0.14</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		46%	0.078	59%	0.063			0.14	
Pure Premium Indicated by National Relativity		27%	0.074	20%	0.071			0.15	
Pure Premium Present on Rate Level		27%	0.073	21%	0.065			0.14	
Pure Premium Derived by Formula					0.076	0.065			0.14

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	525,200,919	18	1,218,207	45	675,318	1,078,996	755,719	3,728,240	0.71
1/10 through 12/10	555,799,854	22	1,801,141	48	961,533	1,683,732	941,605	5,388,011	0.97
1/11 through 12/11	607,013,137	19	1,183,143	44	957,741	1,174,755	1,232,095	4,547,734	0.75
1/12 through 12/12	694,367,103	8	465,063	44	1,138,958	289,175	1,578,394	3,471,590	0.50
1/13 through 12/13	762,539,114	11	606,508	55	1,728,086	1,045,517	1,717,380	5,097,491	0.67
5 YR. TOTAL	3,144,920,127	78	5,274,062	236	5,461,636	5,272,175	6,225,193	22,233,066	0.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		74%	0.341	96%	0.366		0.71		
Pure Premium Indicated by National Relativity		13%	0.395	2%	0.421		0.82		
Pure Premium Present on Rate Level		13%	0.376	2%	0.361		0.74		
Pure Premium Derived by Formula		0.353			0.367		0.72		

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.
1/09 through 12/09	546,612,296	47	2,304,306	161	2,464,428	2,448,705	3,805,308	11,022,747	2.02
1/10 through 12/10	573,689,836	53	3,526,139	181	3,624,883	2,682,890	4,214,865	14,048,777	2.45
1/11 through 12/11	599,559,936	50	1,845,703	211	3,416,329	1,697,868	4,427,464	11,387,364	1.90
1/12 through 12/12	653,584,118	70	3,510,700	223	3,954,196	4,334,859	4,872,245	16,672,000	2.55
1/13 through 12/13	681,774,817	69	3,441,245	192	3,711,660	3,687,154	4,278,170	15,118,229	2.22
5 YR. TOTAL	3,055,221,003	289	14,628,093	968	17,171,496	14,851,476	21,598,052	68,249,117	2.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		100%	1.041	100%	1.193		2.23		
Pure Premium Indicated by National Relativity		0%	1.201	0%	1.370		2.57		
Pure Premium Present on Rate Level		0%	1.039	0%	1.145		2.18		
Pure Premium Derived by Formula		1.041			1.193		2.23		

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.
1/09 through 12/09	407,286,336	29	1,244,734	124	2,480,250	1,716,679	2,978,563	8,420,226	2.07
1/10 through 12/10	431,365,070	44	3,130,854	140	2,830,599	3,752,722	3,210,352	12,924,527	3.00
1/11 through 12/11	456,907,379	27	1,866,016	148	3,656,829	1,587,954	4,225,336	11,336,135	2.48
1/12 through 12/12	462,479,948	28	1,624,732	120	2,748,196	892,101	3,390,408	8,655,437	1.87
1/13 through 12/13	488,620,125	32	2,433,394	120	2,391,273	2,213,314	3,327,339	10,365,320	2.12
5 YR. TOTAL	2,246,658,858	160	10,299,730	652	14,107,147	10,162,770	17,131,998	51,701,645	2.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		100%	1.086	100%	1.215		2.30		
Pure Premium Indicated by National Relativity		0%	1.271	0%	1.329		2.60		
Pure Premium Present on Rate Level		0%	1.221	0%	1.270		2.49		
Pure Premium Derived by Formula		1.086			1.215		2.30		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 9016		AMUSEMENT PARK OR EXHIBITION OPERATION AND 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.
1/09 through 12/09	25,590,674	5	111,787	21	234,115	141,908	335,750	823,560	3.22
1/10 through 12/10	34,935,356	3	28,002	5	42,608	35,184	279,402	385,196	1.10
1/11 through 12/11	38,444,862	4	241,590	16	262,919	379,022	393,938	1,277,469	3.32
1/12 through 12/12	40,091,270	0	0	16	178,506	0	547,721	726,227	1.81
1/13 through 12/13	32,121,000	4	28,950	12	159,857	88,198	482,603	759,608	2.37
5 YR. TOTAL	171,183,162	16	410,329	70	878,005	644,312	2,039,414	3,972,060	2.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.753	51%	1.568	2.32			
Pure Premium Indicated by National Relativity		34%	0.721	24%	1.131	1.85			
Pure Premium Present on Rate Level		35%	0.805	25%	1.413	2.22			
Pure Premium Derived by Formula		0.760			1.424		2.18		

CLASS 9019		BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS							
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.
1/09 through 12/09	518,230	0	0	0	0	0	0	0	0.00
1/10 through 12/10	501,019	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	2,463,025	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	8%	0.000	0.00			
Pure Premium Indicated by National Relativity		22%	0.409	24%	0.761	1.17			
Pure Premium Present on Rate Level		72%	0.819	68%	0.895	1.71			
Pure Premium Derived by Formula		0.680			0.791		1.47		

CLASS 9033		HOUSING AUTHORITY & 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.
1/09 through 12/09	13,461,355	2	21,071	0	0	19,230	4,612	44,913	0.33
1/10 through 12/10	13,333,774	1	19,370	1	5,173	14,473	15,641	54,657	0.41
1/11 through 12/11	13,697,393	1	134,359	2	38,490	68,154	21,537	262,540	1.92
1/12 through 12/12	10,612,055	0	0	2	135,368	0	48,134	183,502	1.73
1/13 through 12/13	9,580,685	1	108,377	2	2,317	41,640	6,548	158,882	1.66
5 YR. TOTAL	60,685,262	5	283,177	7	181,348	143,497	96,472	704,494	1.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.765	25%	0.395	1.16			
Pure Premium Indicated by National Relativity		40%	0.942	37%	0.982	1.92			
Pure Premium Present on Rate Level		40%	0.767	38%	0.692	1.46			
Pure Premium Derived by Formula		0.837			0.725		1.56		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 9040		HOSPITAL: ALL OTHER EMPLOYEES							
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.
1/09 through 12/09	108,854,644	13	818,044	39	679,499	1,266,826	885,437	3,649,806	3.35
1/10 through 12/10	128,139,728	16	713,884	53	450,071	753,024	913,322	2,830,301	2.21
1/11 through 12/11	123,928,021	14	656,698	56	742,295	554,393	1,155,387	3,108,773	2.51
1/12 through 12/12	113,124,431	3	272,801	46	1,019,543	120,425	1,419,135	2,831,904	2.50
1/13 through 12/13	92,971,702	11	696,814	37	1,182,374	556,864	996,948	3,433,000	3.69
5 YR. TOTAL	567,018,526	57	3,158,241	231	4,073,782	3,251,532	5,370,229	15,853,784	2.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	1.275	81%	1.521	2.80			
Pure Premium Indicated by National Relativity		22%	1.262	9%	1.568	2.83			
Pure Premium Present on Rate Level		22%	1.119	10%	1.347	2.47			
Pure Premium Derived by Formula		1.238			1.508		2.75		

CLASS 9044		CASINO GAMBLING-HOTEL-ALL EMPLOYEES & CLERICAL, SALESPERSONS, 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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	1,123	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%	0.521	50%	0.632	1.15			
Pure Premium Present on Rate Level		50%	0.547	50%	0.656	1.20			
Pure Premium Derived by Formula		0.534			0.644		1.18		

CLASS 9052		HOTEL: ALL OTHER EMPLOYEES & SALESPERSONS, 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.
1/09 through 12/09	451,931,790	42	1,151,663	143	1,450,352	2,120,139	2,014,192	6,736,346	1.49
1/10 through 12/10	485,512,977	42	1,393,253	140	1,394,617	2,058,538	2,218,815	7,065,223	1.46
1/11 through 12/11	496,675,379	45	2,011,759	155	1,906,341	2,634,334	2,709,838	9,262,272	1.87
1/12 through 12/12	504,088,980	35	1,004,874	139	2,626,542	1,386,376	3,642,762	8,660,554	1.72
1/13 through 12/13	525,567,067	29	898,985	143	2,186,158	1,016,027	2,710,539	6,811,709	1.30
5 YR. TOTAL	2,463,776,193	193	6,460,534	720	9,564,010	9,215,414	13,296,146	38,536,104	1.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		83%	0.650	100%	0.914	1.56			
Pure Premium Indicated by National Relativity		8%	0.797	0%	1.007	1.80			
Pure Premium Present on Rate Level		9%	0.665	0%	0.931	1.60			
Pure Premium Derived by Formula		0.663			0.914		1.58		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	110,622,263	8	394,918	21	224,004	561,233	379,718	1,559,873	1.41
1/10 through 12/10	116,308,788	8	337,648	33	216,310	484,909	313,347	1,352,214	1.16
1/11 through 12/11	117,998,874	6	94,954	21	193,111	82,787	315,876	686,728	0.58
1/12 through 12/12	116,145,208	10	262,596	35	237,241	568,838	462,839	1,531,514	1.32
1/13 through 12/13	129,483,990	4	84,375	37	737,125	148,334	908,779	1,878,613	1.45
5 YR. TOTAL	590,559,123	36	1,174,491	147	1,607,791	1,846,101	2,380,559	7,008,942	1.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	0.471	61%	0.716			1.19	
Pure Premium Indicated by National Relativity		29%	0.564	19%	0.700			1.26	
Pure Premium Present on Rate Level		30%	0.468	20%	0.633			1.10	
Pure Premium Derived by Formula		0.497			0.696				1.19

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.
1/09 through 12/09	398,347,704	20	747,247	78	759,387	1,078,320	1,187,100	3,772,054	0.95
1/10 through 12/10	401,180,717	9	197,215	86	859,737	156,020	1,582,015	2,794,987	0.70
1/11 through 12/11	403,174,790	15	819,471	88	1,064,364	799,005	1,700,269	4,383,109	1.09
1/12 through 12/12	408,865,111	15	360,156	91	1,169,893	922,359	1,627,096	4,079,504	1.00
1/13 through 12/13	427,888,387	4	304,070	66	744,193	209,674	1,486,581	2,744,518	0.64
5 YR. TOTAL	2,039,456,709	63	2,428,159	409	4,597,574	3,165,378	7,583,061	17,774,172	0.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		63%	0.344	92%	0.527			0.87	
Pure Premium Indicated by National Relativity		18%	0.546	4%	0.704			1.25	
Pure Premium Present on Rate Level		19%	0.403	4%	0.527			0.93	
Pure Premium Derived by Formula		0.392			0.534				0.93

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.
1/09 through 12/09	26,410,874	0	0	4	2,725	0	35,623	38,348	0.15
1/10 through 12/10	28,314,258	2	15,901	4	15,086	21,851	31,463	84,301	0.30
1/11 through 12/11	28,766,225	0	0	0	0	0	8,524	8,524	0.03
1/12 through 12/12	34,228,837	0	0	7	48,235	0	58,169	106,404	0.31
1/13 through 12/13	32,010,844	0	0	1	21,759	0	13,539	35,298	0.11
5 YR. TOTAL	149,731,038	2	15,901	16	87,805	21,851	147,318	272,875	0.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.069	30%	0.113			0.18	
Pure Premium Indicated by National Relativity		39%	0.456	35%	0.557			1.01	
Pure Premium Present on Rate Level		39%	0.383	35%	0.444			0.83	
Pure Premium Derived by Formula		0.342			0.384				0.73

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 9062		CASINO GAMBLING-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
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.
1/09 through 12/09	1,100,535	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,196,542	0	0	0	0	0	0	0	0.00
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
<b>5 YR. TOTAL</b>	<b>6,378,264</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.000	9%	0.000			0.00	
Pure Premium Indicated by National Relativity		46%	0.524	45%	0.686			1.21	
Pure Premium Present on Rate Level		47%	0.469	46%	0.572			1.04	
Pure Premium Derived by Formula		0.461			0.572			1.03	

CLASS 9063		YMCA, YWCA, YMHA OR YWHA, INSTITUTION - ALL EMPLOYEES & CLERICAL							
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.
1/09 through 12/09	243,760,628	9	375,596	35	303,101	419,887	565,753	1,664,337	0.68
1/10 through 12/10	259,603,026	8	251,717	43	539,406	572,476	954,590	2,318,189	0.89
1/11 through 12/11	266,057,694	6	412,829	40	353,755	736,616	819,779	2,322,979	0.87
1/12 through 12/12	285,526,507	6	301,819	38	415,306	374,869	860,324	1,952,318	0.68
1/13 through 12/13	305,030,012	5	180,419	32	444,849	487,565	578,288	1,691,121	0.55
<b>5 YR. TOTAL</b>	<b>1,359,977,867</b>	<b>34</b>	<b>1,522,380</b>	<b>188</b>	<b>2,056,417</b>	<b>2,591,413</b>	<b>3,778,734</b>	<b>9,948,944</b>	<b>0.73</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		47%	0.263	76%	0.468			0.73	
Pure Premium Indicated by National Relativity		26%	0.314	12%	0.469			0.78	
Pure Premium Present on Rate Level		27%	0.291	12%	0.486			0.78	
Pure Premium Derived by Formula		0.284			0.470			0.75	

CLASS 9082		RESTAURANT NOC							
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.
1/09 through 12/09	1,721,122,499	59	2,012,167	420	4,114,267	2,580,789	6,969,336	15,676,559	0.91
1/10 through 12/10	1,731,697,194	78	3,066,580	415	3,312,867	3,306,736	5,754,739	15,440,922	0.89
1/11 through 12/11	1,813,173,954	92	4,165,011	480	6,254,564	4,083,333	7,860,496	22,363,404	1.23
1/12 through 12/12	1,878,721,779	63	2,069,389	426	4,508,218	2,551,554	7,012,936	16,142,097	0.86
1/13 through 12/13	2,006,130,968	71	3,190,803	410	4,850,731	3,196,292	6,888,839	18,126,665	0.90
<b>5 YR. TOTAL</b>	<b>9,150,846,394</b>	<b>363</b>	<b>14,503,950</b>	<b>2,151</b>	<b>23,040,647</b>	<b>15,718,704</b>	<b>34,486,346</b>	<b>87,749,647</b>	<b>0.96</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.410	100%	0.549			0.96	
Pure Premium Indicated by National Relativity		0%	0.471	0%	0.641			1.11	
Pure Premium Present on Rate Level		0%	0.410	0%	0.554			0.96	
Pure Premium Derived by Formula		0.410			0.549			0.96	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 9083		RESTAURANT: FAST FOOD								
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.	
1/09 through 12/09	1,073,761,212	69	1,942,016	248	2,559,311	1,969,477	3,695,446	10,166,250	0.95	
1/10 through 12/10	1,139,999,989	81	2,600,526	266	2,504,140	3,566,603	3,994,815	12,666,084	1.11	
1/11 through 12/11	1,196,210,103	65	2,797,540	288	3,114,507	2,522,005	4,196,543	12,630,595	1.06	
1/12 through 12/12	1,291,548,371	67	3,136,895	273	3,294,101	2,955,627	4,871,346	14,257,969	1.10	
1/13 through 12/13	1,294,057,746	54	1,722,534	272	3,363,132	2,697,272	4,918,150	12,701,088	0.98	
5 YR. TOTAL	5,995,577,421	336	12,199,511	1,347	14,835,191	13,710,984	21,676,300	62,421,986	1.04	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		100%	0.451	100%	0.590	1.04				
Pure Premium Indicated by National Relativity		0%	0.433	0%	0.627	1.06				
Pure Premium Present on Rate Level		0%	0.438	0%	0.560	1.00				
Pure Premium Derived by Formula		0.451			0.590		1.04			

CLASS 9084		BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN								
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.	
1/09 through 12/09	26,737,147	0	0	3	14,609	0	56,419	71,028	0.27	
1/10 through 12/10	30,550,583	1	511	6	87,893	16,267	68,670	173,341	0.57	
1/11 through 12/11	36,041,627	1	1,295	8	92,048	30,808	212,887	337,038	0.94	
1/12 through 12/12	39,238,298	1	24,455	10	226,236	2,447	373,438	626,576	1.60	
1/13 through 12/13	40,950,199	1	11,366	8	98,754	2,137	177,906	290,163	0.71	
5 YR. TOTAL	173,517,854	4	37,627	35	519,540	51,659	889,320	1,498,146	0.86	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		24%	0.321	37%	0.542	0.86				
Pure Premium Indicated by National Relativity		38%	0.571	31%	0.812	1.38				
Pure Premium Present on Rate Level		38%	0.433	32%	0.634	1.07				
Pure Premium Derived by Formula		0.459			0.655		1.11			

CLASS 9089		BILLIARD HALL								
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.	
1/09 through 12/09	802,602	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	712,081	0	0	1	9	0	490	499	0.07	
1/11 through 12/11	755,887	0	0	0	0	0	906	906	0.12	
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	
5 YR. TOTAL	3,957,893	0	0	1	9	0	1,396	1,405	0.04	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		5%	0.000	9%	0.035	0.04				
Pure Premium Indicated by National Relativity		17%	0.227	18%	0.790	1.02				
Pure Premium Present on Rate Level		78%	0.400	73%	0.828	1.23				
Pure Premium Derived by Formula		0.351			0.750		1.10			

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 9093		ROLLER-SKATING RINK OPERATION							
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.
1/09 through 12/09	20,188,408	1	12,219	3	8,165	22,380	46,161	88,925	0.44
1/10 through 12/10	20,778,741	0	0	6	37,463	0	86,527	123,990	0.60
1/11 through 12/11	20,048,503	1	6,109	4	170,698	35,180	212,661	424,648	2.12
1/12 through 12/12	20,339,118	0	0	2	1,609	0	17,831	19,440	0.10
1/13 through 12/13	21,032,366	1	93,717	1	1,249	83,509	39,679	218,154	1.04
<b>5 YR. TOTAL</b>	<b>102,387,136</b>	<b>3</b>	<b>112,045</b>	<b>16</b>	<b>219,184</b>	<b>141,069</b>	<b>402,859</b>	<b>875,157</b>	<b>0.86</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.324	30%	0.531			0.86	
Pure Premium Indicated by National Relativity		40%	0.442	35%	0.845			1.29	
Pure Premium Present on Rate Level		41%	0.405	35%	0.628			1.03	
Pure Premium Derived by Formula					0.404	0.675			1.08

CLASS 9101		COLLEGE: ALL OTHER EMPLOYEES							
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.
1/09 through 12/09	543,250,144	72	2,854,012	249	3,154,204	3,512,385	3,441,906	12,962,507	2.39
1/10 through 12/10	516,427,591	72	2,902,587	232	3,366,280	4,536,333	5,099,623	15,904,823	3.08
1/11 through 12/11	482,440,289	62	1,968,137	259	2,502,922	2,696,981	4,280,897	11,448,937	2.37
1/12 through 12/12	475,187,226	42	1,665,817	225	2,280,061	2,016,865	3,822,063	9,784,806	2.06
1/13 through 12/13	446,256,704	38	1,308,290	183	2,261,326	1,529,562	3,168,506	8,267,684	1.85
<b>5 YR. TOTAL</b>	<b>2,463,561,954</b>	<b>286</b>	<b>10,698,843</b>	<b>1,148</b>	<b>13,564,793</b>	<b>14,292,126</b>	<b>19,812,995</b>	<b>58,368,757</b>	<b>2.37</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		98%	0.985	100%	1.384			2.37	
Pure Premium Indicated by National Relativity		1%	1.219	0%	1.601			2.82	
Pure Premium Present on Rate Level		1%	1.020	0%	1.352			2.37	
Pure Premium Derived by Formula					0.988	1.384			2.37

CLASS 9102		PARK NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous 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.
1/09 through 12/09	211,495,668	9	678,106	59	656,058	635,279	905,175	2,874,618	1.36
1/10 through 12/10	221,817,896	22	1,143,402	48	546,871	1,903,755	862,501	4,456,529	2.01
1/11 through 12/11	242,810,315	16	825,256	72	1,225,284	1,510,382	1,777,494	5,338,416	2.20
1/12 through 12/12	251,838,479	24	1,017,381	81	1,942,769	1,896,546	2,023,372	6,880,068	2.73
1/13 through 12/13	271,242,296	21	1,346,231	88	2,071,226	2,391,947	2,171,444	7,980,848	2.94
<b>5 YR. TOTAL</b>	<b>1,199,204,654</b>	<b>92</b>	<b>5,010,376</b>	<b>348</b>	<b>6,442,208</b>	<b>8,337,909</b>	<b>7,739,986</b>	<b>27,530,479</b>	<b>2.30</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		70%	0.955	100%	1.341			2.30	
Pure Premium Indicated by National Relativity		15%	1.231	0%	1.464			2.70	
Pure Premium Present on Rate Level		15%	0.918	0%	1.304			2.22	
Pure Premium Derived by Formula					0.991	1.341			2.33

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 9154		THEATER NOC: ALL OTHER EMPLOYEES							
Industry Group: Miscellaneous 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.
1/09 through 12/09	51,888,339	3	112,186	14	91,685	84,445	336,353	624,669	1.20
1/10 through 12/10	56,804,936	0	0	9	294,551	0	196,316	490,867	0.87
1/11 through 12/11	60,299,941	2	217,303	9	101,672	354,034	258,914	931,923	1.55
1/12 through 12/12	58,516,211	3	31,686	7	316,045	32,611	251,673	632,015	1.08
1/13 through 12/13	59,633,681	1	6,348	11	123,195	12,793	218,065	360,401	0.60
<b>5 YR. TOTAL</b>	<b>287,143,108</b>	<b>9</b>	<b>367,523</b>	<b>50</b>	<b>927,148</b>	<b>483,883</b>	<b>1,261,321</b>	<b>3,039,875</b>	<b>1.06</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	0.451	47%			0.608	1.06	
Pure Premium Indicated by National Relativity		32%	0.661	26%			0.844	1.51	
Pure Premium Present on Rate Level		33%	0.687	27%			0.708	1.40	
Pure Premium Derived by Formula							0.696	1.29	

CLASS 9156		THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS							
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.
1/09 through 12/09	21,084,201	1	3,165	4	17,678	1,175	89,699	111,717	0.53
1/10 through 12/10	21,364,324	0	0	4	139,234	0	113,898	253,132	1.19
1/11 through 12/11	23,535,308	0	0	8	145,102	0	144,286	289,388	1.23
1/12 through 12/12	22,250,668	0	0	2	44,692	0	71,780	116,472	0.52
1/13 through 12/13	22,175,493	0	0	6	237,060	0	260,473	497,533	2.24
<b>5 YR. TOTAL</b>	<b>110,409,994</b>	<b>1</b>	<b>3,165</b>	<b>24</b>	<b>583,766</b>	<b>1,175</b>	<b>680,136</b>	<b>1,268,242</b>	<b>1.15</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.532	34%			0.617	1.15	
Pure Premium Indicated by National Relativity		37%	0.787	33%			0.915	1.70	
Pure Premium Present on Rate Level		37%	0.766	33%			0.781	1.55	
Pure Premium Derived by Formula							0.769	1.48	

CLASS 9170		JANITORIAL SERVICES BY CONTRACTORS - INCLUDES WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS							
Industry Group: Goods and Services 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.
1/09 through 12/09	7,723,850	0	0	5	252,129	0	377,189	629,318	8.15
1/10 through 12/10	12,889,645	6	511,672	8	99,670	593,075	149,271	1,353,688	10.50
1/11 through 12/11	16,943,109	4	188,955	11	120,071	359,085	77,305	745,416	4.40
1/12 through 12/12	16,725,896	2	21,226	9	351,501	47,437	246,302	666,466	3.98
1/13 through 12/13	17,078,513	3	263,527	4	248,778	282,911	375,978	1,171,194	6.86
<b>5 YR. TOTAL</b>	<b>71,361,013</b>	<b>15</b>	<b>985,380</b>	<b>37</b>	<b>1,072,149</b>	<b>1,282,508</b>	<b>1,226,045</b>	<b>4,566,082</b>	<b>6.40</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	2.883	47%			3.515	6.40	
Pure Premium Indicated by National Relativity		34%	3.568	26%			4.516	8.08	
Pure Premium Present on Rate Level		34%	2.124	27%			2.730	4.85	
Pure Premium Derived by Formula							3.563	6.42	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 9178		ATHLETIC SPORTS OR PARK: NONCONTACT SPORTS							
Industry Group: Miscellaneous 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.
1/09 through 12/09	9,870,326	1	4,241	2	131,340	3,419	245,610	384,610	3.90
1/10 through 12/10	9,120,038	3	162,324	16	141,378	177,925	322,288	803,915	8.82
1/11 through 12/11	9,977,131	0	0	15	146,779	0	377,878	524,657	5.26
1/12 through 12/12	9,898,380	1	1,756	7	218,176	17,740	241,289	478,961	4.84
1/13 through 12/13	10,788,472	2	9,366	3	45,217	34,124	405,716	494,423	4.58
<b>5 YR. TOTAL</b>	<b>49,654,347</b>	<b>7</b>	<b>177,687</b>	<b>43</b>	<b>682,890</b>	<b>233,208</b>	<b>1,592,781</b>	<b>2,686,566</b>	<b>5.41</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	1.733	43%			3.677	5.41	
Pure Premium Indicated by National Relativity		0%	0.000	0%			0.000	0.00	
Pure Premium Present on Rate Level		74%	1.811	57%			3.296	5.11	
Pure Premium Derived by Formula							3.460	5.25	

CLASS 9179		ATHLETIC SPORTS OR PARK: CONTACT SPORTS							
Industry Group: Miscellaneous 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.
1/09 through 12/09	9,639,112	5	137,070	23	372,187	12,767	333,935	855,959	8.88
1/10 through 12/10	8,976,567	5	124,349	7	160,916	12,692	125,100	423,057	4.71
1/11 through 12/11	4,525,718	0	0	15	31,939	0	244,055	275,994	6.10
1/12 through 12/12	12,397,934	4	13,028	28	816,378	11,462	496,063	1,336,931	10.78
1/13 through 12/13	13,762,723	6	170,661	21	324,009	93,468	1,137,175	1,725,313	12.54
<b>5 YR. TOTAL</b>	<b>49,302,054</b>	<b>20</b>	<b>445,108</b>	<b>94</b>	<b>1,705,429</b>	<b>130,389</b>	<b>2,336,328</b>	<b>4,617,254</b>	<b>9.37</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	4.362	48%			5.003	9.37	
Pure Premium Indicated by National Relativity		0%	0.000	0%			0.000	0.00	
Pure Premium Present on Rate Level		65%	3.978	52%			4.322	8.30	
Pure Premium Derived by Formula							4.649	8.76	

CLASS 9180		AMUSEMENT DEVICE OPERATION NOC-NOT TRAVELING-& DRIVERS							
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.
1/09 through 12/09	18,070,705	0	0	13	232,691	0	335,674	568,365	3.15
1/10 through 12/10	18,774,066	0	0	9	73,855	0	181,519	255,374	1.36
1/11 through 12/11	20,124,464	0	0	6	145,815	0	326,253	472,068	2.35
1/12 through 12/12	22,249,044	2	86,295	10	86,273	217,084	247,407	637,059	2.86
1/13 through 12/13	30,640,151	2	18,434	13	111,769	85,838	419,041	635,082	2.07
<b>5 YR. TOTAL</b>	<b>109,858,430</b>	<b>4</b>	<b>104,729</b>	<b>51</b>	<b>650,403</b>	<b>302,922</b>	<b>1,509,894</b>	<b>2,567,948</b>	<b>2.34</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	0.687	49%			1.650	2.34	
Pure Premium Indicated by National Relativity		35%	1.571	25%			3.080	4.65	
Pure Premium Present on Rate Level		35%	1.246	26%			2.070	3.32	
Pure Premium Derived by Formula							2.117	3.31	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 9182		ATHLETIC SPORTS OR PARK: OPERATIONS & DRIVERS							
Industry Group: Miscellaneous 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.
1/09 through 12/09	21,532,056	3	79,656	3	10,567	105,190	108,393	303,806	1.41
1/10 through 12/10	21,863,450	1	21,092	3	8,195	145,989	19,291	194,567	0.89
1/11 through 12/11	20,329,935	1	8,763	1	35,065	0	197,331	241,159	1.19
1/12 through 12/12	27,744,945	0	0	1	5,660	0	110,260	115,920	0.42
1/13 through 12/13	31,038,621	1	12,408	6	30,011	0	141,903	184,322	0.59
5 YR. TOTAL	122,509,007	6	121,919	14	89,498	251,179	577,178	1,039,774	0.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.173	38%		0.676		0.85	
Pure Premium Indicated by National Relativity		38%	0.914	31%		1.263		2.18	
Pure Premium Present on Rate Level		39%	0.578	31%		0.938		1.52	
Pure Premium Derived by Formula						0.613		0.939	1.55

CLASS 9186		CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR-TRAVELING-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.
1/09 through 12/09	1,881,621	0	0	4	21,967	0	96,732	118,699	6.31
1/10 through 12/10	2,063,344	0	0	1	39,874	0	84,524	124,398	6.03
1/11 through 12/11	2,410,155	0	0	1	39,869	0	127,356	167,225	6.94
1/12 through 12/12	2,797,040	0	0	1	18,090	0	16,921	35,011	1.25
1/13 through 12/13	2,492,884	1	70,153	2	11,906	914,502	49,822	1,046,383	41.98
5 YR. TOTAL	11,645,044	1	70,153	9	131,706	914,502	375,355	1,491,716	12.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.733	31%		11.076		12.81	
Pure Premium Indicated by National Relativity		40%	3.620	34%		7.852		11.47	
Pure Premium Present on Rate Level		41%	3.809	35%		6.069		9.88	
Pure Premium Derived by Formula						3.339		8.227	11.57

CLASS 9220		CEMETERY OPERATIONS & 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.
1/09 through 12/09	10,292,185	0	0	10	31,075	0	87,860	118,935	1.16
1/10 through 12/10	10,645,498	2	108,336	7	79,290	110,933	120,398	418,957	3.94
1/11 through 12/11	10,868,612	2	243,033	5	88,645	77,124	69,661	478,463	4.40
1/12 through 12/12	10,182,667	0	0	7	318,590	0	258,967	577,557	5.67
1/13 through 12/13	10,461,106	2	243,326	4	127,019	284,008	156,015	810,368	7.75
5 YR. TOTAL	52,450,068	6	594,695	33	644,619	472,065	692,901	2,404,280	4.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	2.363	36%		2.221		4.58	
Pure Premium Indicated by National Relativity		37%	1.771	32%		2.184		3.96	
Pure Premium Present on Rate Level		37%	1.798	32%		1.879		3.68	
Pure Premium Derived by Formula						1.935		2.100	4.04

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 9402		STREET CLEANING & DRIVERS							
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.
1/09 through 12/09	38,763,919	7	462,950	15	332,981	288,975	408,591	1,493,497	3.85
1/10 through 12/10	40,838,651	3	80,336	11	213,548	78,328	245,911	618,123	1.51
1/11 through 12/11	39,024,611	2	189,424	11	685,973	33,260	489,634	1,398,291	3.58
1/12 through 12/12	41,015,461	3	173,934	8	209,779	108,789	243,524	736,026	1.80
1/13 through 12/13	42,409,914	4	195,082	9	114,937	124,182	197,945	632,146	1.49
5 YR. TOTAL	202,052,556	19	1,101,726	54	1,557,218	633,534	1,585,605	4,878,083	2.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		49%	1.316	58%	1.098			2.41	
Pure Premium Indicated by National Relativity		25%	2.758	21%	2.489			5.25	
Pure Premium Present on Rate Level		26%	2.184	21%	1.665			3.85	
Pure Premium Derived by Formula		1.902		1.509				3.41	

CLASS 9403		GARBAGE, ASHES OR REFUSE COLLECTION & 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.
1/09 through 12/09	134,706,721	30	3,271,203	69	1,687,513	2,366,791	1,359,772	8,685,279	6.45
1/10 through 12/10	131,042,547	21	1,304,725	71	2,087,676	1,570,524	1,631,063	6,593,988	5.03
1/11 through 12/11	128,414,502	21	1,958,189	64	1,648,573	2,028,132	1,627,355	7,262,249	5.66
1/12 through 12/12	137,766,819	18	2,080,799	70	3,031,233	2,893,658	2,807,024	10,812,714	7.85
1/13 through 12/13	137,836,045	16	2,436,192	67	1,888,517	1,926,654	1,698,052	7,949,415	5.77
5 YR. TOTAL	669,766,634	106	11,051,108	341	10,343,512	10,785,759	9,123,266	41,303,645	6.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		92%	3.194	100%	2.973			6.17	
Pure Premium Indicated by National Relativity		4%	3.400	0%	3.052			6.45	
Pure Premium Present on Rate Level		4%	3.228	0%	2.868			6.10	
Pure Premium Derived by Formula		3.204		2.973				6.18	

CLASS 9410		MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC							
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.
1/09 through 12/09	32,527,659	3	270,818	7	39,209	480,290	62,632	852,949	2.62
1/10 through 12/10	30,442,162	1	22,180	7	105,375	146,816	133,068	407,439	1.34
1/11 through 12/11	26,095,392	4	319,580	9	116,922	134,165	163,748	734,415	2.82
1/12 through 12/12	26,630,575	2	398,296	6	80,866	505,786	123,100	1,108,048	4.16
1/13 through 12/13	25,848,952	1	277,264	11	336,967	164,805	304,035	1,083,071	4.19
5 YR. TOTAL	141,544,740	11	1,288,138	40	679,339	1,431,862	786,583	4,185,922	2.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	1.390	42%	1.567			2.96	
Pure Premium Indicated by National Relativity		34%	0.977	29%	0.989			1.97	
Pure Premium Present on Rate Level		35%	0.970	29%	1.086			2.06	
Pure Premium Derived by Formula		1.103		1.260				2.36	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

CLASS 9501		PAINTING: 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.
1/09 through 12/09	34,826,769	3	158,350	8	395,459	103,019	310,525	967,353	2.78
1/10 through 12/10	39,302,944	1	84,452	10	110,588	62,734	155,338	413,112	1.05
1/11 through 12/11	46,751,269	7	268,845	24	594,340	356,814	629,829	1,849,828	3.96
1/12 through 12/12	48,024,284	6	236,693	17	494,968	209,577	482,018	1,423,256	2.96
1/13 through 12/13	47,082,428	6	364,122	14	557,499	352,115	298,038	1,571,774	3.34
5 YR. TOTAL	215,987,694	23	1,112,462	73	2,152,854	1,084,259	1,875,748	6,225,323	2.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	1.512	53%	1.370	2.88			
Pure Premium Indicated by National Relativity		30%	0.896	23%	1.126	2.02			
Pure Premium Present on Rate Level		31%	1.180	24%	1.285	2.47			
Pure Premium Derived by Formula		1.224			1.293			2.52	

CLASS 9505		PAINTING: AUTOMOBILE OR CARRIAGE BODIES							
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.
1/09 through 12/09	11,360,726	0	0	7	215,500	0	142,655	358,155	3.15
1/10 through 12/10	10,279,186	0	0	9	374,323	0	195,414	569,737	5.54
1/11 through 12/11	12,198,341	1	186,537	9	240,496	294,412	158,924	880,369	7.22
1/12 through 12/12	12,600,585	1	164,773	17	758,673	177,040	534,730	1,635,216	12.98
1/13 through 12/13	15,314,457	1	71,261	7	486,490	60,246	265,796	883,793	5.77
5 YR. TOTAL	61,753,295	3	422,571	49	2,075,482	531,698	1,297,519	4,327,270	7.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	4.045	32%	2.962	7.01			
Pure Premium Indicated by National Relativity		37%	1.004	34%	1.023	2.03			
Pure Premium Present on Rate Level		38%	1.344	34%	1.234	2.58			
Pure Premium Derived by Formula		1.893			1.715			3.61	

CLASS 9516		ELECTRONIC EQUIPMENT - INSTALLATION, SERVICE, OR REPAIR - SHOP AND OUTSIDE & 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.
1/09 through 12/09	62,097,027	16	1,239,475	31	496,691	1,438,768	718,193	3,893,127	6.27
1/10 through 12/10	60,785,577	13	1,169,413	25	905,849	1,370,539	710,724	4,156,525	6.84
1/11 through 12/11	61,110,736	7	366,829	32	417,888	437,213	459,551	1,681,481	2.75
1/12 through 12/12	65,035,315	7	574,528	27	458,834	555,725	594,488	2,183,575	3.36
1/13 through 12/13	74,775,398	4	287,613	15	609,020	293,983	360,578	1,551,194	2.07
5 YR. TOTAL	323,804,053	47	3,637,858	130	2,888,282	4,096,228	2,843,534	13,465,902	4.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	2.015	78%	2.143	4.16			
Pure Premium Indicated by National Relativity		21%	2.088	11%	1.668	3.76			
Pure Premium Present on Rate Level		21%	2.075	11%	2.198	4.27			
Pure Premium Derived by Formula		2.043			2.097			4.14	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	30,903,977	2	140,647	18	610,774	264,247	457,860	1,473,528	4.77
1/10 through 12/10	48,160,381	7	731,648	17	570,406	666,796	755,546	2,724,396	5.66
1/11 through 12/11	52,750,383	5	322,018	15	338,244	392,110	432,734	1,485,106	2.82
1/12 through 12/12	52,519,845	6	225,646	7	323,052	195,987	215,105	959,790	1.83
1/13 through 12/13	56,511,638	3	153,460	14	459,985	122,364	344,314	1,080,123	1.91
5 YR. TOTAL	240,846,224	23	1,573,419	71	2,302,461	1,641,504	2,205,559	7,722,943	3.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	1.609	59%	1.597	3.21			
Pure Premium Indicated by National Relativity		27%	1.737	20%	1.604	3.34			
Pure Premium Present on Rate Level		28%	1.528	21%	1.440	2.97			
Pure Premium Derived by Formula		1.621			1.565		3.19		

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.
1/09 through 12/09	22,168,620	0	0	8	90,513	0	97,207	187,720	0.85
1/10 through 12/10	21,612,483	6	391,965	8	99,173	920,478	73,671	1,485,287	6.87
1/11 through 12/11	23,522,258	4	196,306	14	240,783	124,173	325,123	886,385	3.77
1/12 through 12/12	24,428,522	1	224,648	7	137,086	459,549	70,986	892,269	3.65
1/13 through 12/13	27,980,824	3	188,678	6	94,593	97,984	160,451	541,706	1.94
5 YR. TOTAL	119,712,707	14	1,001,597	43	662,148	1,602,184	727,438	3,993,367	3.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	1.390	49%	1.946	3.34			
Pure Premium Indicated by National Relativity		33%	1.365	25%	1.343	2.71			
Pure Premium Present on Rate Level		33%	1.560	26%	1.866	3.43			
Pure Premium Derived by Formula		1.438			1.774		3.21		

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.
1/09 through 12/09	310,471,154	17	979,382	80	1,177,724	855,728	1,095,378	4,108,212	1.32
1/10 through 12/10	319,108,024	15	1,381,060	63	827,690	1,547,311	1,057,716	4,813,777	1.51
1/11 through 12/11	357,774,658	20	1,142,343	74	2,035,409	991,532	2,233,324	6,402,608	1.79
1/12 through 12/12	387,114,414	18	660,718	64	895,994	675,757	1,353,875	3,586,344	0.93
1/13 through 12/13	455,068,348	10	694,493	82	1,771,312	569,878	1,773,797	4,809,480	1.06
5 YR. TOTAL	1,829,536,598	80	4,857,996	363	6,708,129	4,640,206	7,514,090	23,720,421	1.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		71%	0.632	96%	0.664	1.30			
Pure Premium Indicated by National Relativity		14%	0.809	2%	0.846	1.66			
Pure Premium Present on Rate Level		15%	0.614	2%	0.657	1.27			
Pure Premium Derived by Formula		0.654			0.668		1.32		

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	15,134,033	3	1,003,644	10	174,495	614,306	122,770	1,915,215	12.66
1/10 through 12/10	17,734,401	2	94,050	4	273,445	69,883	117,535	554,913	3.13
1/11 through 12/11	15,435,962	0	0	7	232,673	0	220,078	452,751	2.93
1/12 through 12/12	14,520,167	1	9,261	5	155,310	12,755	68,243	245,569	1.69
1/13 through 12/13	17,107,270	0	0	7	604,127	0	478,871	1,082,998	6.33
5 YR. TOTAL	79,931,833	6	1,106,955	33	1,440,050	696,944	1,007,497	4,251,446	5.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	3.186	45%		2.132		5.32	
Pure Premium Indicated by National Relativity		31%	1.720	27%		1.541		3.26	
Pure Premium Present on Rate Level		31%	3.075	28%		2.290		5.37	
Pure Premium Derived by Formula			2.697			2.017		4.71	

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.
1/09 through 12/09	10,752,247	5	321,456	6	95,166	211,951	134,698	763,271	7.10
1/10 through 12/10	10,988,063	2	411,734	12	311,448	359,685	415,785	1,498,652	13.64
1/11 through 12/11	12,305,276	1	181,975	15	297,360	78,052	480,059	1,037,446	8.43
1/12 through 12/12	12,356,192	2	64,603	11	199,036	100,887	723,469	1,087,995	8.81
1/13 through 12/13	11,865,325	3	294,493	6	141,605	304,533	161,451	902,082	7.60
5 YR. TOTAL	58,267,103	13	1,274,261	50	1,044,615	1,055,108	1,915,462	5,289,446	9.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		40%	3.980	57%		5.098		9.08	
Pure Premium Indicated by National Relativity		30%	4.167	21%		4.502		8.67	
Pure Premium Present on Rate Level		30%	4.767	22%		5.781		10.55	
Pure Premium Derived by Formula			4.272			5.123		9.40	

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.
1/09 through 12/09	156,995,785	2	57,529	18	543,873	35,286	273,584	910,272	0.58
1/10 through 12/10	152,647,702	4	228,806	14	63,651	95,630	117,429	505,516	0.33
1/11 through 12/11	165,791,427	3	75,948	13	149,555	77,502	160,733	463,738	0.28
1/12 through 12/12	165,922,197	2	66,340	11	121,020	83,763	131,728	402,851	0.24
1/13 through 12/13	173,031,835	5	155,823	7	119,732	205,875	46,335	527,765	0.31
5 YR. TOTAL	814,388,946	16	584,446	63	997,831	498,056	729,809	2,810,142	0.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	0.194	44%		0.151		0.35	
Pure Premium Indicated by National Relativity		33%	0.229	28%		0.264		0.49	
Pure Premium Present on Rate Level		33%	0.224	28%		0.202		0.43	
Pure Premium Derived by Formula			0.215			0.197		0.41	

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

# NORTH CAROLINA

Appendix B-II

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	199,021	0	0	0	0	0	0	0	0.00
1/10 through 12/10	79,681	0	0	0	0	0	0	0	0.00
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
<b>5 YR. TOTAL</b>	<b>321,566</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		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		17%	0.855	18%	0.737			1.59	
Pure Premium Present on Rate Level		81%	0.815	79%	0.725			1.54	
Pure Premium Derived by Formula		0.806			0.705				1.51

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.
1/09 through 12/09	77,283,835	3	200,020	7	71,761	552,679	85,574	910,034	1.18
1/10 through 12/10	80,599,867	2	233,865	8	293,537	67,154	198,935	793,491	0.98
1/11 through 12/11	81,613,206	1	65,841	7	138,758	43,212	118,454	366,265	0.45
1/12 through 12/12	83,999,356	2	221,912	3	24,576	186,780	71,135	504,403	0.60
1/13 through 12/13	83,864,658	4	121,332	9	355,392	588,220	274,050	1,338,994	1.60
<b>5 YR. TOTAL</b>	<b>407,360,922</b>	<b>12</b>	<b>842,970</b>	<b>34</b>	<b>884,024</b>	<b>1,438,045</b>	<b>748,148</b>	<b>3,913,187</b>	<b>0.96</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.424	45%	0.537			0.96	
Pure Premium Indicated by National Relativity		34%	0.364	27%	0.438			0.80	
Pure Premium Present on Rate Level		35%	0.354	28%	0.448			0.80	
Pure Premium Derived by Formula		0.379			0.485				0.86

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

# NORTH CAROLINA

## 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	0.9921
Contracting	0.9924
Office & Clerical	0.9888
Goods & Services	0.9940
Miscellaneous	0.9864

#### 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	1.085
Contracting	1.084
Office & Clerical	1.108
Goods & Services	1.014
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.

## NORTH CAROLINA

### 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 13% above to 37% below
Office & Clerical	from 6% above to 44% below
Goods & Services	from 10% above to 40% below
Miscellaneous	from 11% above to 39% 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

1741	2114	2799	4036	5705	6229	7711	8037	2111
8204	8602	8856	9170	9505				

## 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
01/01/09 - 12/31/09	0	333,600	0	5,710,819	9,152,639	1,430,614	2,429,229	4,813,187	12,149,755
01/01/10 - 12/31/10	82,937	864,913	0	6,270,384	6,641,332	1,354,158	2,673,209	6,441,164	10,767,924
01/01/11 - 12/31/11	0	425,757	234,772	2,543,159	7,075,082	1,778,253	2,770,297	3,508,493	10,884,530
01/01/12 - 12/31/12	0	0	0	3,061,520	4,472,821	1,244,597	2,303,757	4,497,975	8,213,494
01/01/13 - 12/31/13	0	418,245	0	1,771,668	2,547,882	887,327	2,989,306	3,551,579	7,738,805

#### PRIMARY PARTIAL 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
01/01/09 - 12/31/09	1.141	1.054	0.931	0.903	0.834	0.931	0.859	1.063	0.879
01/01/10 - 12/31/10	1.181	1.076	0.984	0.959	0.874	0.984	0.897	1.100	0.892
01/01/11 - 12/31/11	1.127	1.004	1.094	1.084	0.966	1.094	0.974	1.152	0.919
01/01/12 - 12/31/12	1.324	1.120	1.325	1.320	1.117	1.325	1.121	1.247	0.949
01/01/13 - 12/31/13	2.188	1.518	2.188	2.184	1.515	2.188	1.518	1.465	1.009

#### 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	1.266

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
01/01/09 - 12/31/09	0	407,694	0	5,979,358	8,850,764	1,544,332	2,419,525	7,166,424	14,589,432
01/01/10 - 12/31/10	113,571	1,079,078	0	6,972,381	6,730,309	1,545,015	2,780,313	9,760,195	13,129,321
01/01/11 - 12/31/11	0	495,637	297,805	3,196,474	7,924,593	2,255,689	3,128,626	5,643,472	13,720,943
01/01/12 - 12/31/12	0	0	0	4,685,753	5,792,994	1,912,111	2,994,407	7,705,012	10,672,422
01/01/13 - 12/31/13	0	736,158	0	4,486,455	4,475,693	2,251,123	5,261,512	7,204,012	10,844,559

**SECONDARY CONVERSION FACTORS (Appendix B-I, Section A-3)**

Policy Period	INDUSTRY GROUP: Office and Clerical
01/01/09 - 12/31/09	0.861
01/01/10 - 12/31/10	0.876
01/01/11 - 12/31/11	0.909
01/01/12 - 12/31/12	0.917
01/01/13 - 12/31/13	0.900

**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
01/01/09 - 12/31/09	33,520,206,358	6,477,897	10,054,743	6,170,291	12,561,501	16,532,640	18,731,792	35,264,432
01/01/10 - 12/31/10	35,093,891,571	7,560,727	9,276,577	8,549,931	11,501,285	16,837,304	20,051,216	36,888,520
01/01/11 - 12/31/11	36,800,656,643	5,226,721	10,497,910	5,129,916	12,472,337	15,724,631	17,602,253	33,326,884
01/01/12 - 12/31/12	34,018,985,571	6,050,241	8,058,047	7,065,496	9,786,611	14,108,288	16,852,107	30,960,395
01/01/13 - 12/31/13	34,538,853,996	6,063,820	9,426,027	6,483,611	9,760,103	15,489,847	16,243,714	31,733,561
<b>Total</b>	<b>173,972,594,139</b>	<b>31,379,406</b>	<b>47,313,304</b>	<b>33,399,245</b>	<b>56,081,837</b>	<b>78,692,710</b>	<b>89,481,082</b>	<b>168,173,792</b>
<b>INDICATED PURE PREMIUM</b>						<b>0.045</b>	<b>0.051</b>	<b>0.10</b>

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	0.055	0.065	0.12
Conversion Factors (App. B-I, Section B)	0.809	0.811	xxx
<b>PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)</b>	<b>0.044</b>	<b>0.053</b>	<b>0.10</b>

**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	0.045	0.051	0.10
2. Pure Premium Indicated by National Relativity	0.050	0.062	0.11
3. Pure Premium Present on Rate Level	0.044	0.053	0.10
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)	0.045	0.051	0.10
8. Test Correction Factor	0.9888	0.9888	xxx
9. Underlying Pure Premiums = (7) x (8) *	0.040	0.050	0.09
10. Ratio of Manual to Standard Premium			1.108
11. Loss Cost = (9) x (10)			0.10
12. Loss Cost Within Swing Limits			0.10
Current Loss Cost x Swing Limits			
a) Lower bound = 0.13 x 0.560 = 0.08			
b) Upper bound = 0.13 x 1.060 = 0.13			
13. Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	0.040	0.050	0.09
14. Disease, Catastrophe and/or Miscellaneous Loadings			0.00
15. Final Loaded Loss Cost			0.10

\* 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 +3.9%.

#### 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, 2017 state law level. The federal losses are adjusted to the October 1, 2015 federal law level.

##### STATE ACT

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/09 - 12/09	1.257	1.025	0.995	1.025	0.924
1/10 - 12/10	1.224	1.020	0.994	1.020	0.925
1/11 - 12/11	1.053	1.022	1.013	1.022	0.930
1/12 - 12/12	1.018	1.019	1.015	1.019	0.932
1/13 - 12/13	1.013	1.013	1.011	1.013	0.946

##### FEDERAL ACT

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/09 - 12/09	1.028	1.023	1.008	1.023	1.000
1/10 - 12/10	1.024	1.020	1.008	1.020	1.000
1/11 - 12/11	1.019	1.016	1.007	1.016	1.000
1/12 - 12/12	1.013	1.011	1.005	1.011	1.000
1/13 - 12/13	1.009	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 0.975 and 0.990 for indemnity and medical, respectively.

Policy Period	Indemnity	Medical
1/09 - 12/09	0.810	0.920
1/10 - 12/10	0.831	0.929
1/11 - 12/11	0.852	0.938
1/12 - 12/12	0.874	0.948
1/13 - 12/13	0.896	0.957

## 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
1/09 - 12/09	1.115	1.031	1.185	1.020
1/10 - 12/10	1.184	1.053	1.217	1.030
1/11 - 12/11	1.269	1.130	1.272	1.061
1/12 - 12/12	1.533	1.252	1.366	1.062
1/13 - 12/13	2.767	1.747	1.683	1.133

#### 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)
1/09 - 12/09	1.135	1.050	0.926	0.899	0.831	0.926	0.856	1.007	0.867
1/10 - 12/10	1.204	1.071	1.004	0.978	0.870	1.004	0.893	1.046	0.885
1/11 - 12/11	1.138	1.014	1.105	1.095	0.975	1.105	0.984	1.110	0.926
1/12 - 12/12	1.364	1.114	1.365	1.360	1.111	1.365	1.115	1.207	0.938
1/13 - 12/13	2.511	1.586	2.511	2.507	1.583	2.511	1.586	1.524	1.026

##### 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)
1/09 - 12/09	0.928	0.858	0.924	0.910	0.842	0.924	0.854	1.090	0.938
1/10 - 12/10	1.008	0.896	1.004	0.992	0.882	1.004	0.893	1.131	0.957
1/11 - 12/11	1.102	0.981	1.098	1.089	0.969	1.098	0.978	1.193	0.995
1/12 - 12/12	1.357	1.108	1.355	1.347	1.100	1.355	1.106	1.295	1.007
1/13 - 12/13	2.502	1.579	2.499	2.487	1.570	2.499	1.578	1.611	1.084

\* 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	0.138	0.182	0.210	0.240	0.286	0.315	0.378
(2) Excess Factors 1/(1-(1))	1.160	1.222	1.266	1.316	1.401	1.460	1.608

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
1/09 - 12/09	1.175	1.252
1/10 - 12/10	1.175	1.215
1/11 - 12/11	1.175	1.243
1/12 - 12/12	1.175	1.175
1/13 - 12/13	1.175	1.235

\*\* 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 July 1, 2015 state and October 1, 2014 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, 2017 state and October 1, 2015 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%)	0.208
Federal Weight (Fed%)	0.792

	Indemnity	Medical	Total
(a) State Laws	1.005	0.987	0.997
(b) Federal Laws	1.002	1.000	1.001
(c) Weighted Laws = [(a)xSt%] + [(b)xFed%]	1.003	0.997	1.000

##### 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
0.975	0.990

## 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	1.175	1.175	1.175
(b) Loss-Based Assessment	1.000	1.000	1.000
(c) Total = (a) + (b) - 1	1.175	1.175	1.175

FEDERAL ACT			
	Indemnity	Medical	Total
(d) Loss Adjustment Expense	1.175	1.175	1.175
(e) Loss-Based Assessment	1.116	1.000	1.064
(f) Total = (d) + (e) - 1	1.291	1.175	1.239

	Indemnity	Medical	Total
(g) Weighted Proposed Expenses = [(c) x St%] + [(f) x Fed%]	1.267	1.175	1.226

Current:

STATE ACT			
	Indemnity	Medical	Total
(h) Loss Adjustment Expense	1.170	1.170	1.170
(i) Loss-Based Assessment	1.000	1.000	1.000
(j) Total = (h) + (i) - 1	1.170	1.170	1.170

FEDERAL ACT			
	Indemnity	Medical	Total
(k) Loss Adjustment Expense	1.170	1.170	1.170
(l) Loss-Based Assessment	1.110	1.000	1.062
(m) Total = (k) + (l) - 1	1.280	1.170	1.232

	Indemnity	Medical	Total
(n) Weighted Current Expenses = [(j) x St%] + [(m) x Fed%]	1.257	1.170	1.219

Change:

	Indemnity	Medical	Total
Weighted Expense Change in Loss-Based Expenses = [(g) / (n)]	1.008	1.004	1.006

##### 4. Conversion Factors = (1) x (2) x (3)

The factors have been applied multiplicatively resulting in the following factors.

Indemnity	Medical
0.986	0.991

## 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: \$52,475,600 for indemnity and \$23,713,200 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** **1.083**  
(determined on a countrywide basis)

#### C. Swing Limits

The classifications which were adjusted by swing limits are as follows:

List of Classifications Limited by the Upper Swing:  
None

List of Classifications Limited by the Lower Swing:  
6843 6845 7309

# NORTH CAROLINA

F-CLASS

Appendix B-V

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	51,364	0	0	0	0	0	0	0	0.00
1/10 through 12/10	67,826	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	129,764	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		8%	0.032	8%			0.706	0.74	
Pure Premium Present on Rate Level		91%	1.093	90%			1.289	2.38	
Pure Premium Derived by Formula		0.997				1.217		2.21	

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.
1/09 through 12/09	1,197,963	1	89,260	1	252,025	28,524	141,269	511,078	42.66
1/10 through 12/10	1,633,343	0	0	2	6,753	0	12,834	19,587	1.20
1/11 through 12/11	1,228,221	0	0	1	9,432	0	75,952	85,384	6.95
1/12 through 12/12	1,178,955	0	0	0	0	0	1,940	1,940	0.17
1/13 through 12/13	1,666,116	0	0	1	59,132	0	55,423	114,555	6.88
5 YR. TOTAL	6,904,598	1	89,260	5	327,342	28,524	287,418	732,544	10.61
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	6.034	16%			4.576	10.61	
Pure Premium Indicated by National Relativity		37%	3.734	39%			4.821	8.56	
Pure Premium Present on Rate Level		51%	3.481	45%			3.746	7.23	
Pure Premium Derived by Formula		3.881				4.298		8.18	

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.
1/09 through 12/09	1,321,817	0	0	1	1,209	0	3,007	4,216	0.32
1/10 through 12/10	1,167,109	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	5,934,073	0	0	1	1,209	0	3,007	4,216	0.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.020	11%			0.051	0.07	
Pure Premium Indicated by National Relativity		18%	2.056	19%			1.651	3.71	
Pure Premium Present on Rate Level		73%	1.959	70%			1.698	3.66	
Pure Premium Derived by Formula		1.802				1.508		3.31	

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

# NORTH CAROLINA

F-CLASS

Appendix B-V

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	403	0	0	0	0	0	0	0	0.00
1/10 through 12/10	635	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	1,038	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		47%	2.029	49%	2.654		4.68		
Pure Premium Present on Rate Level		53%	3.897	50%	4.458		8.36		
Pure Premium Derived by Formula		3.019		3.529		6.55			

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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
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		17%	0.496	18%	0.471		0.97		
Pure Premium Present on Rate Level		83%	3.488	82%	4.055		7.54		
Pure Premium Derived by Formula		2.979		3.410		6.39			

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.
1/09 through 12/09	447,947	0	0	0	0	0	0	0	0.00
1/10 through 12/10	48,970	0	0	0	0	0	0	0	0.00
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
5 YR. TOTAL	621,637	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.000	7%	0.000		0.00		
Pure Premium Indicated by National Relativity		47%	3.572	46%	4.287		7.86		
Pure Premium Present on Rate Level		48%	3.981	47%	4.134		8.12		
Pure Premium Derived by Formula		3.590		3.915		7.51			

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

# NORTH CAROLINA

F-CLASS

Appendix B-V

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
<b>5 YR. TOTAL</b>	<b>8,360</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		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%	8.693	19%	4.603	13.30			
Pure Premium Present on Rate Level		81%	6.426	80%	6.712	13.14			
Pure Premium Derived by Formula		6.770			6.244			13.01	

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.
1/09 through 12/09	26,367	0	0	0	0	0	0	0	0.00
1/10 through 12/10	44,514	0	0	0	0	0	0	0	0.00
1/11 through 12/11	71,175	0	0	0	0	0	0	0	0.00
1/12 through 12/12	136,789	0	0	0	0	0	0	0	0.00
1/13 through 12/13	122,262	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>401,107</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	6%	0.000	0.00			
Pure Premium Indicated by National Relativity		36%	3.002	38%	3.625	6.63			
Pure Premium Present on Rate Level		60%	5.245	56%	6.274	11.52			
Pure Premium Derived by Formula		4.228			4.891			9.12	

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.
1/09 through 12/09	1,020	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,229	0	0	0	0	0	0	0	0.00
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
<b>5 YR. TOTAL</b>	<b>35,964</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		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%	2.082	23%	1.426	3.51			
Pure Premium Present on Rate Level		77%	1.070	76%	1.283	2.35			
Pure Premium Derived by Formula		1.282			1.303			2.59	

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

# NORTH CAROLINA

F-CLASS

Appendix B-V

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	244,906	0	0	0	0	0	0	0	0.00
1/10 through 12/10	247,941	0	0	0	0	0	0	0	0.00
1/11 through 12/11	512,350	0	0	1	147,982	0	35,705	183,687	35.85
1/12 through 12/12	336,404	0	0	0	0	0	0	0	0.00
1/13 through 12/13	711,471	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,053,072	0	0	1	147,982	0	35,705	183,687	8.95
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	7.208	10%			1.739	8.95	
Pure Premium Indicated by National Relativity		39%	5.577	41%			3.821	9.40	
Pure Premium Present on Rate Level		53%	5.296	49%			3.636	8.93	
Pure Premium Derived by Formula		5.559			3.522			9.08	

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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
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%	3.190	100%			0.639	3.83	
Pure Premium Derived by Formula		3.190			0.639			3.83	

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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
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		17%	6.774	18%			9.550	16.32	
Pure Premium Present on Rate Level		83%	4.884	82%			6.855	11.74	
Pure Premium Derived by Formula		5.205			7.340			12.55	

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

# NORTH CAROLINA

F-CLASS

Appendix B-V

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	323,948	0	0	0	0	0	0	0	0.00
1/10 through 12/10	328,562	0	0	0	0	0	0	0	0.00
1/11 through 12/11	295,158	0	0	0	0	0	0	0	0.00
1/12 through 12/12	150,728	0	0	0	0	0	0	0	0.00
1/13 through 12/13	391,435	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>1,489,831</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	9%	0.000	0.00			
Pure Premium Indicated by National Relativity		31%	8.887	33%	6.218	15.11			
Pure Premium Present on Rate Level		62%	4.497	58%	4.369	8.87			
Pure Premium Derived by Formula		5.543			4.586			10.13	

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.
1/09 through 12/09	148,334	0	0	1	9,415	0	6,935	16,350	11.02
1/10 through 12/10	293,146	0	0	0	0	0	0	0	0.00
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
<b>5 YR. TOTAL</b>	<b>1,514,880</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>9,415</b>	<b>0</b>	<b>6,935</b>	<b>16,350</b>	<b>1.08</b>
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.622	7%	0.458	1.08			
Pure Premium Indicated by National Relativity		20%	2.856	21%	1.966	4.82			
Pure Premium Present on Rate Level		75%	1.652	72%	2.017	3.67			
Pure Premium Derived by Formula		1.841			1.897			3.74	

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.
1/09 through 12/09	95,152	0	0	0	0	0	0	0	0.00
1/10 through 12/10	67,136	0	0	0	0	0	0	0	0.00
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
<b>5 YR. TOTAL</b>	<b>366,693</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		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		20%	0.759	21%	0.745	1.50			
Pure Premium Present on Rate Level		78%	1.147	76%	1.156	2.30			
Pure Premium Derived by Formula		1.046			1.035			2.08	

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

# NORTH CAROLINA

F-CLASS

Appendix B-V

EFFECTIVE 4/1/2017

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.
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
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
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%	0.844	100%	0.799	1.64			
Pure Premium Derived by Formula		0.844			0.799			1.64	

\* 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
01/01/09 - 12/31/09	0	0	0	0	0	0	0	0	0
01/01/10 - 12/31/10	0	0	0	0	0	0	0	0	0
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

#### 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
01/01/09 - 12/31/09	0	0	0	61,403	187,373	0	0	7,859	61,208
01/01/10 - 12/31/10	0	0	0	0	0	0	4,878	0	6,987
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	0	0	23,781	0	23,997

#### STATE ACT - PRIMARY PARTIAL 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
01/01/09 - 12/31/09	1.135	1.050	0.926	0.899	0.831	0.926	0.856	1.007	0.867
01/01/10 - 12/31/10	1.204	1.071	1.004	0.978	0.870	1.004	0.893	1.046	0.885
01/01/11 - 12/31/11	1.138	1.014	1.105	1.095	0.975	1.105	0.984	1.110	0.926
01/01/12 - 12/31/12	1.364	1.114	1.365	1.360	1.111	1.365	1.115	1.207	0.938
01/01/13 - 12/31/13	2.511	1.586	2.511	2.507	1.583	2.511	1.586	1.524	1.026

#### FEDERAL ACT - PRIMARY PARTIAL 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
01/01/09 - 12/31/09	0.928	0.858	0.924	0.910	0.842	0.924	0.854	1.090	0.938
01/01/10 - 12/31/10	1.008	0.896	1.004	0.992	0.882	1.004	0.893	1.131	0.957
01/01/11 - 12/31/11	1.102	0.981	1.098	1.089	0.969	1.098	0.978	1.193	0.995
01/01/12 - 12/31/12	1.357	1.108	1.355	1.347	1.100	1.355	1.106	1.295	1.007
01/01/13 - 12/31/13	2.502	1.579	2.499	2.487	1.570	2.499	1.578	1.611	1.084

**NORTH CAROLINA**

**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:

	<b>HAZARD GROUP: F</b>
Excess Factor	1.460

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
01/01/09 - 12/31/09	0	0	0	0	0	0	0	0	0
01/01/10 - 12/31/10	0	0	0	0	0	0	0	0	0
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

**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
01/01/09 - 12/31/09	0	0	0	71,294	201,298	0	0	22,783	112,835
01/01/10 - 12/31/10	0	0	0	0	0	0	5,558	0	10,563
01/01/11 - 12/31/11	0	0	0	0	7,588	0	0	0	61,104
01/01/12 - 12/31/12	0	0	0	0	0	0	0	0	1,651
01/01/13 - 12/31/13	0	0	0	0	0	0	47,880	0	44,877

**STATE ACT - SECONDARY CONVERSION FACTORS (Appendix B-V, Section A-3)**

	<b>INDUSTRY GROUP: F-Class</b>
Policy Period	
01/01/09 - 12/31/09	1.175
01/01/10 - 12/31/10	1.175
01/01/11 - 12/31/11	1.175
01/01/12 - 12/31/12	1.175
01/01/13 - 12/31/13	1.175

**FEDERAL ACT - SECONDARY CONVERSION FACTORS (Appendix B-V, Section A-3)**

	<b>INDUSTRY GROUP: F-Class</b>
Policy Period	
01/01/09 - 12/31/09	1.252
01/01/10 - 12/31/10	1.215
01/01/11 - 12/31/11	1.243
01/01/12 - 12/31/12	1.175
01/01/13 - 12/31/13	1.235

**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
01/01/09 - 12/31/09	1,197,963	89,260	252,025	28,524	141,269	341,285	169,793	511,078
01/01/10 - 12/31/10	1,633,343	0	6,753	0	12,834	6,753	12,834	19,587
01/01/11 - 12/31/11	1,228,221	0	9,432	0	75,952	9,432	75,952	85,384
01/01/12 - 12/31/12	1,178,955	0	0	0	1,940	0	1,940	1,940
01/01/13 - 12/31/13	1,666,116	0	59,132	0	55,423	59,132	55,423	114,555
<b>Total</b>	<b>6,904,598</b>	<b>89,260</b>	<b>327,342</b>	<b>28,524</b>	<b>287,418</b>	<b>416,602</b>	<b>315,942</b>	<b>732,544</b>
<b>INDICATED PURE PREMIUM</b>						<b>6.034</b>	<b>4.576</b>	<b>10.61</b>

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	3.530	3.780	7.31
Conversion Factors (Section B)	0.986	0.991	xxx
<b>PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)</b>	<b>3.481</b>	<b>3.746</b>	<b>7.23</b>

## 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	6.034	4.576	10.61
2. Pure Premium Indicated by National Relativity	3.734	4.821	8.56
3. Pure Premium Present on Rate Level	3.481	3.746	7.23
4. State Credibilities	12%	16%	xxx
5. National Credibilities	37%	39%	xxx
6. Residual Credibilities = 100% - (4) - (5)	51%	45%	xxx
7. Derived by Formula Pure Premiums = (1) x (4) + (2) x (5) + (3) x (6)	3.881	4.298	8.18
8. Test Correction Factor	1.0000	1.0000	xxx
9. Underlying Pure Premiums = (7) x (8) *	3.882	4.298	8.18
10. Ratio of Manual to Standard Premium			1.083
11. Loss Cost = (9) x (10)			8.86
12. Loss Cost Within Swing Limits			8.86
Current Loss Cost x Swing Limits			
a) Lower bound = 7.88 x 0.850 = 6.70			
b) Upper bound = 7.88 x 1.150 = 9.06			
13. Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	3.882	4.298	8.18
14. Disease, Catastrophe and/or Miscellaneous Loadings			0.00
15. Final Loaded Loss Cost			8.86

\* Indemnity pure premium is adjusted for the rounded total pure premium:  
Indemnity Pure Premium = Total Pure Premium - Medical Pure Premium

# NORTH CAROLINA LAW MEMO

## APPENDIX C-I

### Increase in the Maximum Weekly Benefit

Effective: January 1, 2016

Change in the maximum weekly benefit for:

Fatal Injury:	From	\$920.00	to	\$944.00
Total Disability:	From	\$920.00	to	\$944.00
Permanent Partial Disability:	From	\$920.00	to	\$944.00

**Total Effect: +0.3%**

SAWW effective 01/01/2015 = \$835.52 (actual).

110 % of \$835.52 rounded to the nearest \$2.00 dollars is \$920.00.

SAWW effective 01/01/2016 = \$858.07 (actual).

110 % of \$858.07 rounded to the nearest \$2.00 dollars is \$944.00.

## NORTH CAROLINA LAW MEMO

### APPENDIX C-I

#### Impact By Type of Injury Due to the Increase in the Maximum Weekly Benefit, Effective January 1, 2016

<u>Type of Injury</u>	<u>Percentage of Losses (a)</u>	<u>Effect (%)</u>	
Fatal	1.0%	0.6	
Permanent Total	2.6%	0.6	
Permanent Partial	34.9%	0.5	
Temporary Total	13.3%	0.6	
Total Indemnity	51.8%	0.5	(b)
Medical	48.2%	0.0	
Total Losses	100.0%	0.3	(b)

(a) Proportions within indemnity are based on the 24-month period ending 12/31/2012 on the 7/1/2015 law level and developed to an ultimate basis by type of injury. The indemnity/medical split is based on policy years 2013 and 2014 financial call data projected to 1/1/2016.

(b) Weighted average.

## NORTH CAROLINA

### APPENDIX C-II

#### Analysis of North Carolina Medical Fee Schedule Changes Effective January 1, 2016 and January 1, 2017

NCCI estimates that the revised fee schedule, effective January 1, 2016, will result in an impact of -0.2% on North Carolina workers compensation system costs.

NCCI estimates that the revised fee schedule, effective January 1, 2017, will result in an impact of -0.4% on North Carolina workers compensation system costs.

Since the 2017 Medicare fee schedule is not yet available, the January 1, 2017 analysis relies on the 2016 Medicare fee schedule and assumes no change to the Medicare payment rates from 2016 to 2017. The estimated cost impact is the result of the reduction in the percentage multipliers in the North Carolina fee schedule effective January 1, 2017.

#### Summary of Medical Fee Schedule Changes

Changes to the medical fee schedule adopted by the North Carolina Industrial Commission are summarized below.

##### **Effective January 1, 2016:**

- Physician Services
  - Update maximum allowable reimbursements (MARs) to be based on the Calendar Year (CY) 2016 Medicare Resource Based Relative Value Scale (RBRVS). Prior to 1/1/2016, the MARs were based on the CY 2015 Medicare RBRVS.
- Hospital Outpatient Services
  - Update the hospital outpatient fee schedule for services performed in non-critical access hospitals to be based on 210% of Medicare's CY 2016 hospital outpatient payment rates. Prior to 1/1/2016, these services were subject to a maximum reimbursement rate of 220% of Medicare's CY 2015 hospital outpatient payment rates.
  - Update the hospital outpatient fee schedule for services performed in critical access hospitals (CAH) to be based on 220% of Medicare's hospital outpatient CAH payment rates. Prior to 1/1/2016, these services were subject to a maximum reimbursement rate of 230% of Medicare's hospital outpatient CAH payment rates.

## NORTH CAROLINA

### APPENDIX C-II

#### Analysis of North Carolina Medical Fee Schedule Changes Effective January 1, 2016 and January 1, 2017

- Hospital Inpatient Services
  - Update the hospital inpatient fee schedule for services performed in non-critical access hospitals to be based on 180% of Medicare's Fiscal Year (FY) 2016 hospital inpatient payment rates. Prior to 1/1/2016, these services were subject to a maximum reimbursement rate of 190% of Medicare's FY 2015 hospital inpatient payment rates.
  - Update the hospital inpatient fee schedule for services performed in CAHs to be based on 190% of Medicare's hospital inpatient CAH per diem rates. Prior to 1/1/2016, these services were subject to a maximum reimbursement rate of 200% of Medicare's hospital inpatient CAH per diem rates.
- ASC Services
  - Update the ASC fee schedule to be based on 210% of Medicare's CY 2016 ASC payment rates. Prior to 1/1/2016, ASC services were subject to a maximum reimbursement rate of 220% of Medicare's CY 2015 ASC payment rates.
- Durable Medical Equipment and Supplies (DME)
  - Update MARs to be based on the rates established for North Carolina in the Centers for Medicaid and Medicare Services' (CMS) CY 2016 Durable Medical Equipment, Prosthetics, Orthotics, and Supplies (DMEPOS) Fee Schedule. Prior to 1/1/2016, the MARs were based on CMS CY 2015 DMEPOS Fee Schedule.

#### Effective January 1, 2017:

- Hospital Outpatient Services
  - Update the hospital outpatient fee schedule for services performed in non-critical access hospitals to be based on 200% of Medicare's hospital outpatient payment rates. These services are subject to a maximum reimbursement rate of 210% of Medicare's hospital outpatient payment rates as of 1/1/2016.
  - Update the hospital outpatient fee schedule for services performed in CAHs to be based on 210% of Medicare's hospital outpatient CAH payment rates. These services are subject to a maximum reimbursement rate of 220% of Medicare's hospital outpatient CAH payment rates as of 1/1/2016.
- Hospital Inpatient Services
  - Update the hospital inpatient fee schedule for services performed in non-critical access care hospitals to be based on 160% of Medicare's hospital inpatient

# NORTH CAROLINA

## APPENDIX C-II

### Analysis of North Carolina Medical Fee Schedule Changes Effective January 1, 2016 and January 1, 2017

payment rates. These services are subject to a maximum reimbursement rate of 180% of Medicare's hospital inpatient payment rates as of 1/1/2016.

- Update the hospital inpatient fee schedule for services performed in CAHs to be based on 170% of Medicare's hospital inpatient CAH per diem rates. These services are subject to a maximum reimbursement rate of 190% of Medicare's hospital inpatient CAH per diem rates as of 1/1/2016.
- ASC Services
  - Update the ASC fee schedule to be based on 200% of Medicare's ASC payment rates. ASC services are subject to a maximum reimbursement rate of 210% of Medicare's ASC payment rates as of 1/1/2016.

### Actuarial Analysis of Medical Fee Schedule Changes

NCCI's methodology to evaluate the impact of medical fee schedule changes includes three major steps:

1. Calculate the percentage change in maximum reimbursements
  - a. Compare the prior and revised maximum reimbursements by procedure code and determine the percentage change by procedure code.
  - b. 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
  - a. 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.
    - i. In response to a fee schedule decrease, NCCI's research indicates that payments decline by approximately 50% of the fee schedule change.
    - ii. In response to a fee schedule increase, NCCI's research indicates that payments increase by approximately 80% of the fee schedule change and the magnitude of the response depends on the relative difference between actual payments and fee schedule maximums (i.e. the price departure).

The formula used to determine the percent realized for fee schedule increases is  $80\% \times (1.10 + 1.20 \times (\text{price departure}))$ .
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 January 1, 2016 and January 1, 2017

- a. 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.

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 2014.
- 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 January 1, 2016:**

##### Physician Fee Schedule

In North Carolina, payments for physician services represent 33.0% of total medical payments. To calculate the percentage change in maximum reimbursements for physician services, NCCI calculates the percentage change in maximum reimbursements for each procedure code. The overall change in maximum reimbursements for physician services is a weighted-average of the percentage change in MAR (revised MAR / prior MAR) by procedure code weighted by the corresponding observed payments as reported on NCCI's Medical Data Call, for North Carolina for Service Year 2014. The overall weighted-average percentage change in MAR is +0.1%.

The impact by category is shown in the table below.

<b>Physician Practice Category</b>	<b>Share of Physician Payments</b>	<b>Percentage Change in MAR</b>
Anesthesia	3.0%	0.0%
Major Surgery	19.3%	0.0%
Pain Management	2.5%	+0.5%
Radiology	13.0%	+0.5%
Physical Medicine	26.1%	+0.1%
Evaluation and Management	18.8%	+0.1%
Emergency Medicine	2.7%	-0.1%
Neurology	0.8%	-0.3%
Clinical Laboratory	0.8%	+0.3%
All Other Professional Services with specific MAR	5.2%	-0.3%
Physician Payments with no specific MAR	7.8%	0.0%
<b>Total</b>	<b>100.0%</b>	<b>+0.1%</b>

## NORTH CAROLINA

### APPENDIX C-II

#### Analysis of North Carolina Medical Fee Schedule Changes Effective January 1, 2016 and January 1, 2017

Since the overall average maximum reimbursement for physicians increased, the percentage expected to be realized from the fee schedule increase is estimated according to the formula  $80\% \times (1.10 + 1.20 \times (\text{price departure}))$ . The observed price departure for physician payments in North Carolina is -8%. The price realization factor is estimated to be 80% ( $= 80\% \times (1.10 + 1.20 \times (-0.08))$ ). The impact on physician payments after applying the price realization factor is +0.1% ( $= +0.1\% \times 0.80$ ).

The above impact of +0.1% is then multiplied by the North Carolina percentage of medical costs attributed to physician payments (33.0%) to arrive at a negligible<sup>1</sup> increase on medical costs and overall workers compensation costs in North Carolina.

#### Hospital Outpatient Fee Schedule

In North Carolina, payments for hospital outpatient services represent 20.3% of total medical payments. To calculate the percentage change in maximums for hospital outpatient services, NCCI calculates the percentage change in MAR for each procedure code listed on the fee schedule. The overall change in maximums for hospital outpatient services is a weighted-average of the percentage change in MAR (revised MAR / prior MAR) by procedure code weighted by the observed payments by procedure code as reported on NCCI's Medical Data Call, for North Carolina for Service Year 2014. The prior and revised maximums are calculated as follows:

#### Prior MAR

For each relevant procedure,

Prior MAR = [Multiplier x Medicare Payment Rate + Outlier Amount (if applicable) – Multiple Procedure Discounts (if applicable)]

Where Multiplier = 220% (for acute care hospitals\*)

\*Given the relatively small percentage of workers compensation hospital costs attributed to critical access hospitals (these comprise less than 1%), the hospital outpatient analysis is based on MARs for acute care hospitals.

#### Revised MAR

For each relevant procedure,

Revised MAR = [Multiplier x Medicare Payment Rate + Outlier Amount (if applicable) – Multiple Procedure Discounts (if applicable)]

Where Multiplier = 210% (for acute care hospitals)

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<sup>1</sup> Negligible is defined in this document to be an impact on system costs of less than 0.1%.

## NORTH CAROLINA

### APPENDIX C-II

#### Analysis of North Carolina Medical Fee Schedule Changes Effective January 1, 2016 and January 1, 2017

The overall weighted-average percentage change in maximums for hospital outpatient services is -2.3%.

Since the overall average maximum reimbursement for hospital outpatient services decreased, NCCI expects that 50% of the decrease will be realized on hospital outpatient price levels. The impact on hospital outpatient payments after applying the price realization factor of 50% is -1.2%.

The above impact on hospital outpatient payments is then multiplied by the percentage of medical costs attributed to hospital outpatient payments in North Carolina (20.3%) to arrive at the impact on medical costs of -0.2%. The resulting impact on medical costs is then multiplied by the percentage of benefit costs attributed to medical costs in North Carolina (48.1%<sup>2</sup>) to arrive at the impact on overall workers compensation costs in North Carolina of -0.1%.

#### Hospital Inpatient

In North Carolina, payments for hospital inpatient services represent 12.5% of total medical payments. To calculate the percentage change in maximums for hospital inpatient services, we calculate the percentage change in MAR for each inpatient hospital episode that is reported with a diagnosis related group (DRG) code. The overall change in maximums for hospital inpatient services is a weighted-average of the percentage change in MAR (revised MAR / prior MAR) for each episode weighted by the observed payments by episode as reported on NCCI's Medical Data Call, for North Carolina for Service Year 2014. The prior and revised maximums are calculated as follows:

#### Prior MAR

For each relevant inpatient hospital episode,

Prior MAR = [Multiplier x Medicare Payment Rate + Outlier Amount (if applicable)]

Where Multiplier = 190% (for acute care hospitals\*)

\*Given the relatively small percentage of workers compensation hospital costs attributed to critical access hospitals (these comprise less than 1%), the hospital inpatient analysis is based on MARs for acute care hospitals.

#### Revised MAR

For each relevant inpatient hospital episode,

Revised MAR = [Multiplier x Medicare Payment Rate + Outlier Amount (if applicable)]

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<sup>2</sup> Based on NCCI's Financial Call data for North Carolina from the latest two policy years projected to January 1, 2016.

## NORTH CAROLINA

### APPENDIX C-II

#### **Analysis of North Carolina Medical Fee Schedule Changes Effective January 1, 2016 and January 1, 2017**

Where Multiplier = 180% (for acute care hospitals)

The overall weighted-average percentage change in maximums for hospital inpatient services is -3.3%.

Since the overall reimbursements for hospital inpatient services decreased, NCCI expects that 50% of the decrease will be realized on hospital inpatient price levels. The impact on hospital inpatient payments after applying the price realization factor of 50% is -1.7%.

The above impact on hospital inpatient costs is then multiplied by the percentage of medical costs attributed to hospital inpatient payments (12.5%) to arrive at the impact on medical costs of -0.2%. The resulting impact on medical costs is then multiplied by the percentage of North Carolina benefit costs attributed to medical costs (48.1%) to arrive at the impact on overall workers compensation system costs in North Carolina of -0.1%.

#### ASC Fee Schedule

In North Carolina, payments for ASC services represent 6.1% of total medical payments. To calculate the percentage change in maximums for ASC services, NCCI calculates the percentage change in MAR for each procedure. The overall change in maximums for ASC services is a weighted-average of the percentage change in MAR (revised MAR / prior MAR) by procedure code weighted by the observed payments by procedure code as reported on NCCI's Medical Data Call, for North Carolina for Service Year 2014.

The prior and revised MARs are calculated in an analogous manner to the hospital outpatient analysis, except that Medicare has no outlier provision under the ASC fee schedule.

The overall weighted-average percentage change in maximum reimbursement for ASC services is -0.9%. Since the overall reimbursements for ASC services decreased, NCCI expects that 50% of the decrease will be realized on ASC price levels. The impact on ASC payments after applying the price realization factor of 50% is -0.5%.

The above impact on ASC costs is then multiplied by the percentage of medical costs attributed to ASC payments in North Carolina (6.1%) to arrive at a negligible decrease on medical costs and overall workers compensation costs in North Carolina.

#### Durable Medical Equipment and Supplies (DME)

In North Carolina, payments for DME subject to the fee schedule represent 2.2% of total medical payments. To calculate the percentage change in maximum reimbursements for DME services, NCCI calculates the percentage change in maximum reimbursements for each code. The overall change in maximum reimbursements for DME is a weighted-average of the percentage change in MAR (revised MAR / prior MAR) by code weighted by the observed

## NORTH CAROLINA

### APPENDIX C-II

#### **Analysis of North Carolina Medical Fee Schedule Changes Effective January 1, 2016 and January 1, 2017**

payments by code as reported on NCCI's Medical Data Call, for North Carolina for Service Year 2014. The overall weighted-average percentage change in MAR is -11.8%.

Since the overall average maximum reimbursement for DME services decreased, the percentage expected to be realized from the fee schedule decrease is estimated to be 50%. The impact on DME payments after applying the price realization factor is -5.9% (= -11.8% × 0.50).

The above impact of -5.9% is then multiplied by the North Carolina percentage of medical costs attributed to DME payments subject to the fee schedule (2.2%) to arrive at the impact on medical costs of -0.1%. This impact is then multiplied by the percentage of North Carolina benefit costs attributed to medical benefits (48.1%) to arrive at a negligible decrease on overall workers compensation costs in North Carolina.

#### **Effective January 1, 2017:**

##### Hospital Outpatient Fee Schedule

The impact on hospital outpatient services due to the hospital outpatient fee schedule change effective January 1, 2017 is calculated in an analogous manner to the hospital outpatient fee schedule change effective January 1, 2016. The impact on hospital outpatient services due to the hospital outpatient fee schedule change is -1.6%.

The above impact of -1.6% for hospital outpatient services is then multiplied by the North Carolina percentage of medical costs attributed to hospital outpatient payments (20.3%) to arrive at the impact on medical costs of -0.3%. The resulting impact on medical costs is then multiplied by the percentage of North Carolina benefit costs attributed to medical benefits (48.3%<sup>3</sup>) to arrive at the impact on overall workers compensation costs in North Carolina of -0.1%.

##### Hospital Inpatient Fee Schedule

The impact on Hospital Inpatient services due to the hospital inpatient fee schedule change effective January 1, 2017 is calculated in an analogous manner to the Hospital Inpatient fee schedule change effective January 1, 2016. The impact on hospital inpatient services due to the revised hospital inpatient fee schedule is -3.4%.

The above impact of -3.4% for hospital inpatient is then multiplied by the North Carolina percentage of medical costs attributed to hospital inpatient payments (12.5%) to arrive at the impact on medical costs of -0.4%. The resulting impact on medical costs is then multiplied by

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<sup>3</sup> Based on NCCI's Financial Call data for North Carolina from the latest two policy years projected to January 1, 2017.

## NORTH CAROLINA

### APPENDIX C-II

#### Analysis of North Carolina Medical Fee Schedule Changes Effective January 1, 2016 and January 1, 2017

the percentage of North Carolina benefit costs attributed to medical benefits (48.3%) to arrive at the impact on overall workers compensation costs in North Carolina of -0.2%.

#### ASC Fee Schedule

The impact on ASC services due to the ASC schedule change effective January 1, 2017 is calculated in an analogous manner to the ASC fee schedule change effective January 1, 2016. The impact on ASC services due to the ASC fee schedule change is -1.8%.

The above impact of -1.8% for ASC services is then multiplied by the North Carolina percentage of medical costs attributed to ASC payments (6.1%) to arrive at the impact on medical costs of -0.1%. The resulting impact on medical costs is then multiplied by the percentage of North Carolina benefit costs attributed to medical benefits (48.3%) to arrive at a negligible decrease on overall workers compensation system costs in North Carolina.

#### Summary of Impacts

The impacts from the changes to the North Carolina Medical Fee Schedules effective January 1, 2016 and January 1, 2017 are summarized below:

Effective January 1, 2016:

	(A) Impact on Type of Service	(B) Share of Medical Costs	(C) Impact On Medical Costs (A) x (B)
<b>Physician</b>	+0.1%	33.0%	0.0%
<b>Hospital Inpatient</b>	-1.7%	12.5%	-0.2%
<b>Hospital Outpatient</b>	-1.2%	20.3%	-0.2%
<b>ASC</b>	-0.5%	6.1%	0.0%
<b>DME</b>	-5.9%	2.2%	-0.1%
(1) Total Impact on North Carolina Medical Costs			<b>-0.5%</b>
(2) Medical Costs as a Percentage of Overall Workers Compensation Benefit Costs in North Carolina			48.1%
<b>(3) Total Impact on Overall Workers Compensation System Costs in North Carolina = (1) x (2)</b>			<b>-0.2%</b>

# NORTH CAROLINA

## APPENDIX C-II

### Analysis of North Carolina Medical Fee Schedule Changes Effective January 1, 2016 and January 1, 2017

Effective January 1, 2017:

	(A)	(B)	(C)
	Impact on Type of Service	Share of Medical Costs	Impact On Medical Costs  (A) x (B)
<b>Hospital Inpatient</b>	-3.4%	12.5%	-0.4%
<b>Hospital Outpatient</b>	-1.6%	20.3%	-0.3%
<b>ASC</b>	-1.8%	6.1%	-0.1%
<b>(1) Total Impact on North Carolina Medical Costs</b>			<b>-0.8%</b>
<b>(2) Medical Costs as a Percentage of Overall Workers Compensation Benefit Costs in North Carolina</b>			<b>48.3%</b>
<b>(3) Total Impact on Overall Workers Compensation System Costs in North Carolina = (1) x (2)</b>			<b>-0.4%</b>

## 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, 2015

<u>Type of Injury</u>	<u>Percentage of Losses (a)</u>	<u>Effect (%)</u>	
Fatal	3.8%	+ 0.4	
Permanent Total	0.9%	+ 0.3	
Permanent Partial	41.1%	+ 0.1	
<u>Temporary Total</u>	<u>9.2%</u>	<u>+ 0.3</u>	
Total Indemnity	55.0%	+ 0.2	(b)
<u>Medical</u>	<u>45.0%</u>	<u>0.0</u>	
Total	100.0%	+ 0.1	(b)

(a) Nationwide losses under Longshore and Harbor Workers' Act for the three-year policy period ending 12/31/2012 on the 10/1/2014 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 2016 *	110,000,000
2.) Compensation Payments Reported (on indemnity only) in 2015 *	951,583,132
3.) Assessment Rate on Indemnity Losses (1) / (2)	11.6%

#### Breakdown of Losses Under the Longshore and Harbor Workers Act

4.) Indemnity Losses (Combination of 1st through 3rd reports) #	40,877,657
5.) Medical Losses (Combination of 1st through 3rd reports) #	33,494,612
6.) Total Losses (4) + (5)	74,372,269
7.) Assessment Rate on Total Losses { (3) x (4) } / (6)	6.4%

\* 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 04/01/16</u>	<u>Proposed 04/01/17</u>	<u>Percent Change</u>
0005	2.79	2.61	-6.5%
0008	2.25	1.96	-12.9%
0016	5.91	4.47	-24.4%
0034	3.51	3.02	-14.0%
0035	1.99	1.66	-16.6%
0036	3.77	3.29	-12.7%
0037	3.34	2.95	-11.7%
0042	4.10	3.88	-5.4%
0050	5.37	4.33	-19.4%
0059	0.34	0.29	-14.7%
0065	0.08	0.07	-12.5%
0066	0.08	0.07	-12.5%
0067	0.08	0.07	-12.5%
0079	3.28	2.80	-14.6%
0083	3.16	2.73	-13.6%
0106	19.05	15.24	-20.0%
0113	4.34	4.04	-6.9%
0170	2.73	2.17	-20.5%
0251	3.69	3.06	-17.1%
0401	9.32	7.83	-16.0%
0771	0.40	0.32	-20.0%
0908	122.00	115.00	-5.7%
0913	559.00	535.00	-4.3%
0917	4.46	3.83	-14.1%
1005	5.83	4.78	-18.0%
1164	5.64	4.75	-15.8%
1165	3.03	2.12	-30.0%
1320	1.97	1.64	-16.8%
1322	8.18	7.17	-12.3%
1430	6.73	4.42	-34.3%
1438	3.13	2.48	-20.8%
1452	2.39	1.88	-21.3%
1463	7.39	6.46	-12.6%
1472	2.24	2.04	-8.9%
1624	2.81	2.40	-14.6%
1642	2.20	1.78	-19.1%
1654	24.99	15.59	-37.6%
1655	2.75	2.09	-24.0%
1699	3.31	2.67	-19.3%
1701	4.38	4.19	-4.3%
1710	5.49	4.71	-14.2%
1741	2.49	2.75	10.4%
1747	1.74	1.42	-18.4%
1748	3.44	3.29	-4.4%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/16</u>	<u>Proposed 04/01/17</u>	<u>Percent Change</u>
1803	7.66	6.42	-16.2%
1853	1.18	1.06	-10.2%
1860	1.60	1.45	-9.4%
1924	1.97	1.90	-3.6%
1925	2.73	2.27	-16.8%
2002	1.91	1.63	-14.7%
2003	3.23	2.86	-11.5%
2014	3.60	3.48	-3.3%
2016	1.65	1.70	3.0%
2021	1.65	1.54	-6.7%
2039	2.10	1.58	-24.8%
2041	2.33	1.79	-23.2%
2065	2.76	2.22	-19.6%
2070	4.29	3.55	-17.2%
2081	2.28	2.01	-11.8%
2089	2.36	1.95	-17.4%
2095	3.68	3.04	-17.4%
2105	2.82	2.79	-1.1%
2110	1.91	1.65	-13.6%
2111	3.85	2.35	-39.0%
2112	2.70	2.50	-7.4%
2114	1.86	2.06	10.8%
2121	1.31	1.15	-12.2%
2130	1.76	1.58	-10.2%
2131	2.48	2.18	-12.1%
2143	2.07	1.66	-19.8%
2157	3.55	2.86	-19.4%
2172	1.54	1.18	-23.4%
2174	2.79	2.45	-12.2%
2211	6.84	6.65	-2.8%
2220	2.43	1.84	-24.3%
2286	1.18	1.06	-10.2%
2288	4.34	3.71	-14.5%
2302	1.66	1.39	-16.3%
2305	2.38	1.93	-18.9%
2361	1.75	1.53	-12.6%
2362	1.34	1.25	-6.7%
2380	2.15	1.71	-20.5%
2386	1.35	1.35	0.0%
2388	1.82	1.32	-27.5%
2402	2.40	2.45	2.1%
2413	2.31	2.01	-13.0%
2416	2.08	1.69	-18.8%
2417	1.24	1.03	-16.9%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/16</u>	<u>Proposed 04/01/17</u>	<u>Percent Change</u>
2501	2.10	1.67	-20.5%
2503	0.99	0.80	-19.2%
2534	1.46	1.15	-21.2%
2570	3.66	2.63	-28.1%
2585	3.17	2.73	-13.9%
2586	2.07	1.79	-13.5%
2587	2.73	2.03	-25.6%
2589	1.84	1.83	-0.5%
2600	2.35	2.34	-0.4%
2623	5.47	4.92	-10.1%
2651	1.50	1.05	-30.0%
2660	2.00	1.68	-16.0%
2670	1.28	1.18	-7.8%
2683	1.03	0.93	-9.7%
2688	2.85	2.43	-14.7%
2702	18.48	15.28	-17.3%
2705	68.78	55.87	-18.8%
2709	8.16	6.81	-16.5%
2710	8.16	6.08	-25.5%
2714	3.67	3.16	-13.9%
2727	8.53	6.63	-22.3%
2731	3.21	2.81	-12.5%
2735	3.91	3.31	-15.3%
2759	4.77	4.26	-10.7%
2790	1.45	1.22	-15.9%
2797	5.06	3.61	-28.7%
2799	3.70	4.18	13.0%
2802	4.00	3.90	-2.5%
2835	2.18	1.81	-17.0%
2836	1.62	1.38	-14.8%
2841	3.09	2.75	-11.0%
2881	3.22	2.90	-9.9%
2883	3.27	2.98	-8.9%
2915	1.95	1.82	-6.7%
2916	3.00	2.88	-4.0%
2923	1.85	1.73	-6.5%
2960	4.17	2.96	-29.0%
3004	1.40	1.10	-21.4%
3018	2.94	2.97	1.0%
3022	6.53	5.96	-8.7%
3027	2.10	1.76	-16.2%
3028	2.35	1.97	-16.2%
3030	4.86	4.08	-16.0%
3040	5.18	4.58	-11.6%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/16</u>	<u>Proposed 04/01/17</u>	<u>Percent Change</u>
3041	4.74	3.68	-22.4%
3042	3.07	2.44	-20.5%
3064	4.52	3.95	-12.6%
3076	2.51	2.07	-17.5%
3081	3.77	3.28	-13.0%
3082	3.01	2.70	-10.3%
3085	3.90	3.03	-22.3%
3110	4.34	3.54	-18.4%
3111	2.18	1.95	-10.6%
3113	1.64	1.37	-16.5%
3114	2.05	1.59	-22.4%
3118	1.62	1.61	-0.6%
3119	0.76	0.61	-19.7%
3122	1.52	1.41	-7.2%
3126	2.12	1.65	-22.2%
3131	1.34	1.25	-6.7%
3132	2.39	2.02	-15.5%
3145	1.61	1.29	-19.9%
3146	1.97	1.74	-11.7%
3169	2.88	2.27	-21.2%
3175	3.39	2.79	-17.7%
3179	1.38	1.23	-10.9%
3180	1.70	1.55	-8.8%
3188	1.10	1.17	6.4%
3220	1.51	1.24	-17.9%
3223	2.69	2.31	-14.1%
3224	2.92	2.37	-18.8%
3227	2.76	2.39	-13.4%
3240	2.27	2.17	-4.4%
3241	2.49	2.44	-2.0%
3255	2.09	1.86	-11.0%
3257	2.82	2.37	-16.0%
3270	2.35	1.84	-21.7%
3300	2.73	2.33	-14.7%
3303	3.16	2.85	-9.8%
3307	2.88	2.41	-16.3%
3315	4.08	3.32	-18.6%
3334	3.50	2.65	-24.3%
3336	2.38	1.88	-21.0%
3365	5.61	4.57	-18.5%
3372	2.99	2.46	-17.7%
3373	3.75	3.09	-17.6%
3383	0.98	0.97	-1.0%
3385	0.74	0.64	-13.5%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/16</u>	<u>Proposed 04/01/17</u>	<u>Percent Change</u>
3400	2.55	2.29	-10.2%
3507	1.95	1.66	-14.9%
3515	1.68	1.59	-5.4%
3548	1.15	0.94	-18.3%
3559	1.93	1.54	-20.2%
3574	0.60	0.52	-13.3%
3581	0.88	0.71	-19.3%
3612	1.94	1.42	-26.8%
3620	4.63	3.88	-16.2%
3629	1.47	1.36	-7.5%
3632	2.54	2.14	-15.7%
3634	1.40	1.19	-15.0%
3635	2.21	1.99	-10.0%
3638	1.21	1.06	-12.4%
3642	1.00	0.99	-1.0%
3643	1.41	1.29	-8.5%
3647	1.47	1.24	-15.6%
3648	1.11	0.95	-14.4%
3681	0.72	0.62	-13.9%
3685	0.97	0.82	-15.5%
3719	1.19	1.07	-10.1%
3724	2.85	2.48	-13.0%
3726	4.69	3.77	-19.6%
3803	1.96	1.39	-29.1%
3807	1.63	1.61	-1.2%
3808	3.42	3.60	5.3%
3821	5.76	5.37	-6.8%
3822	3.78	2.71	-28.3%
3824	3.11	2.63	-15.4%
3826	0.60	0.52	-13.3%
3827	1.51	1.24	-17.9%
3830	1.00	0.87	-13.0%
3851	3.24	2.43	-25.0%
3865	1.72	1.64	-4.7%
3881	3.66	3.10	-15.3%
4000	4.12	3.25	-21.1%
4021	3.86	4.11	6.5%
4024	2.52	1.94	-23.0%
4034	4.82	4.68	-2.9%
4036	1.94	2.15	10.8%
4038	2.62	2.40	-8.4%
4053	1.54	1.49	-3.2%
4061	2.20	1.59	-27.7%
4062	2.05	2.02	-1.5%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/16</u>	<u>Proposed 04/01/17</u>	<u>Percent Change</u>
4101	2.55	2.06	-19.2%
4109	0.40	0.31	-22.5%
4110	0.89	0.62	-30.3%
4111	1.25	0.97	-22.4%
4113	1.69	1.27	-24.9%
4114	2.96	2.61	-11.8%
4130	3.17	2.76	-12.9%
4131	3.86	3.45	-10.6%
4133	1.60	1.29	-19.4%
4149	0.52	0.55	5.8%
4206	2.18	1.63	-25.2%
4207	1.46	1.62	11.0%
4239	2.65	2.02	-23.8%
4240	1.71	1.75	2.3%
4243	1.71	1.39	-18.7%
4244	1.71	1.58	-7.6%
4250	1.63	1.48	-9.2%
4251	1.85	1.67	-9.7%
4263	3.37	2.64	-21.7%
4273	2.36	2.00	-15.3%
4279	1.85	1.64	-11.4%
4282	2.01	1.61	-19.9%
4283	1.53	1.17	-23.5%
4299	1.48	1.32	-10.8%
4304	3.81	3.57	-6.3%
4307	1.49	1.28	-14.1%
4351	1.18	0.85	-28.0%
4352	1.29	1.06	-17.8%
4360	1.24	1.07	-13.7%
4361	0.99	0.84	-15.2%
4410	2.89	2.60	-10.0%
4420	6.85	5.59	-18.4%
4431	1.15	1.12	-2.6%
4432	0.99	0.83	-16.2%
4439	1.56	1.32	-15.4%
4452	2.44	1.90	-22.1%
4459	2.22	1.97	-11.3%
4470	1.77	1.43	-19.2%
4484	2.02	1.70	-15.8%
4493	1.96	1.68	-14.3%
4511	0.39	0.34	-12.8%
4557	2.30	1.81	-21.3%
4558	1.12	0.93	-17.0%
4568	1.84	1.61	-12.5%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/16</u>	<u>Proposed 04/01/17</u>	<u>Percent Change</u>
4581	0.64	0.52	-18.8%
4583	5.08	4.44	-12.6%
4611	0.53	0.46	-13.2%
4635	2.51	2.04	-18.7%
4653	1.77	1.46	-17.5%
4665	5.62	4.88	-13.2%
4670	6.23	5.31	-14.8%
4683	3.61	3.80	5.3%
4686	1.87	1.48	-20.9%
4692	0.49	0.54	10.2%
4693	0.84	0.81	-3.6%
4703	1.70	1.39	-18.2%
4717	1.87	1.65	-11.8%
4720	1.40	1.20	-14.3%
4740	2.44	2.38	-2.5%
4741	1.96	1.84	-6.1%
4751	2.61	1.69	-35.2%
4771	2.26	1.83	-19.0%
4777	3.79	2.69	-29.0%
4825	0.96	0.79	-17.7%
4828	1.43	1.30	-9.1%
4829	1.25	0.99	-20.8%
4902	2.92	2.41	-17.5%
4923	0.81	0.71	-12.3%
5020	6.40	5.98	-6.6%
5022	6.40	6.45	0.8%
5037	15.60	12.16	-22.1%
5040	6.95	5.25	-24.5%
5057	5.41	4.69	-13.3%
5059	18.58	17.58	-5.4%
5069	15.61	13.59	-12.9%
5102	4.98	4.17	-16.3%
5146	4.91	4.16	-15.3%
5160	2.65	1.96	-26.0%
5183	3.88	3.15	-18.8%
5188	5.17	4.31	-16.6%
5190	4.17	3.49	-16.3%
5191	0.66	0.58	-12.1%
5192	3.07	2.50	-18.6%
5213	6.39	6.48	1.4%
5215	4.00	3.87	-3.3%
5221	4.41	3.56	-19.3%
5222	8.52	6.16	-27.7%
5223	4.57	4.79	4.8%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/16</u>	<u>Proposed 04/01/17</u>	<u>Percent Change</u>
5348	4.13	3.46	-16.2%
5402	4.46	3.91	-12.3%
5403	5.81	5.25	-9.6%
5437	5.09	4.46	-12.4%
5443	3.69	3.35	-9.2%
5445	8.91	8.31	-6.7%
5462	6.09	5.13	-15.8%
5472	3.97	4.22	6.3%
5473	10.67	9.97	-6.6%
5474	6.40	5.99	-6.4%
5478	3.23	2.72	-15.8%
5479	6.14	5.43	-11.6%
5480	5.11	4.50	-11.9%
5491	2.73	2.08	-23.8%
5506	5.93	5.51	-7.1%
5507	4.23	3.35	-20.8%
5508	11.37	9.04	-20.5%
5535	6.77	5.78	-14.6%
5537	4.95	4.33	-12.5%
5551	15.20	14.77	-2.8%
5606	1.32	1.07	-18.9%
5610	6.11	5.68	-7.0%
5645	12.91	12.47	-3.4%
5703	13.59	10.92	-19.6%
5705	19.63	22.18	13.0%
5951	0.28	0.26	-7.1%
6003	9.07	7.79	-14.1%
6005	5.15	4.99	-3.1%
6017	4.40	3.93	-10.7%
6018	3.08	2.68	-13.0%
6045	4.12	4.07	-1.2%
6204	9.39	7.97	-15.1%
6206	3.55	2.91	-18.0%
6213	2.20	1.86	-15.5%
6214	2.69	2.03	-24.5%
6216	6.27	5.18	-17.4%
6217	5.46	4.73	-13.4%
6229	3.80	4.29	12.9%
6233	2.62	2.14	-18.3%
6235	5.94	4.77	-19.7%
6236	10.59	8.52	-19.5%
6237	1.73	1.57	-9.2%
6251	6.36	4.92	-22.6%
6252	4.14	3.51	-15.2%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/16</u>	<u>Proposed 04/01/17</u>	<u>Percent Change</u>
6306	4.83	4.36	-9.7%
6319	5.39	4.09	-24.1%
6325	4.95	4.53	-8.5%
6400	5.86	5.09	-13.1%
6503	1.54	1.35	-12.3%
6504	2.06	2.00	-2.9%
6702	3.89	2.99	-23.1%
6703	7.67	5.74	-25.2%
6704	4.32	3.32	-23.1%
6801	2.60	2.39	-8.1%
6811	6.55	5.08	-22.4%
6824	7.88	8.86	12.4%
6826	3.99	3.58	-10.3%
6834	2.56	2.23	-12.9%
6836	3.99	3.08	-22.8%
6843	9.11	7.75	-14.9%
6845	8.23	7.00	-14.9%
6854	3.90	3.86	-1.0%
6872	8.85	8.13	-8.1%
6874	14.33	14.09	-1.7%
6882	4.22	3.30	-21.8%
6884	5.48	4.18	-23.7%
7016	3.56	3.15	-11.5%
7024	3.95	3.50	-11.4%
7038	4.31	3.99	-7.4%
7046	5.87	5.65	-3.7%
7047	7.01	6.05	-13.7%
7050	8.50	7.66	-9.9%
7090	4.79	4.43	-7.5%
7098	6.52	6.28	-3.7%
7099	11.57	10.86	-6.1%
7133	4.18	3.11	-25.6%
7151	5.08	3.78	-25.6%
7152	10.02	7.26	-27.5%
7153	5.64	4.20	-25.5%
7222	6.87	5.99	-12.8%
7228	6.84	6.20	-9.4%
7229	10.52	8.70	-17.3%
7230	7.94	7.84	-1.3%
7231	7.06	6.42	-9.1%
7232	8.88	7.41	-16.6%
7309	12.56	10.68	-15.0%
7313	2.57	2.80	8.9%
7317	9.75	9.83	0.8%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/16</u>	<u>Proposed 04/01/17</u>	<u>Percent Change</u>
7327	12.80	13.59	6.2%
7333	3.81	2.99	-21.5%
7335	4.23	3.32	-21.5%
7337	7.51	5.74	-23.6%
7350	9.67	10.97	13.4%
7360	4.29	3.90	-9.1%
7370	6.14	4.90	-20.2%
7380	4.59	4.01	-12.6%
7382	4.55	4.17	-8.4%
7390	4.59	3.80	-17.2%
7394	3.82	2.83	-25.9%
7395	4.24	3.14	-25.9%
7398	7.53	5.43	-27.9%
7402	0.13	0.10	-23.1%
7403	4.59	3.96	-13.7%
7405	1.95	1.72	-11.8%
7420	11.91	8.49	-28.7%
7421	0.88	0.55	-37.5%
7422	2.01	1.58	-21.4%
7425	2.65	2.21	-16.6%
7431	1.24	1.02	-17.7%
7445	0.65	0.57	-12.3%
7453	0.41	0.34	-17.1%
7502	2.41	2.09	-13.3%
7515	1.08	0.84	-22.2%
7520	2.88	2.43	-15.6%
7529	17.31	14.86	-14.2%
7538	8.23	7.40	-10.1%
7539	2.12	1.55	-26.9%
7540	4.96	4.08	-17.7%
7580	2.84	2.19	-22.9%
7590	3.69	3.21	-13.0%
7600	4.93	4.17	-15.4%
7605	2.08	1.89	-9.1%
7610	0.54	0.47	-13.0%
7705	7.43	6.23	-16.2%
7710	4.82	3.34	-30.7%
7711	4.82	3.34	-30.7%
7720	1.95	1.80	-7.7%
7723	3.04	2.61	-14.1%
7855	3.20	2.46	-23.1%
8001	2.16	1.67	-22.7%
8002	1.61	1.49	-7.5%
8006	2.97	2.35	-20.9%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/16</u>	<u>Proposed 04/01/17</u>	<u>Percent Change</u>
8008	1.19	1.05	-11.8%
8010	1.25	1.11	-11.2%
8013	0.35	0.29	-17.1%
8015	0.76	0.73	-3.9%
8017	1.47	1.30	-11.6%
8018	1.94	1.67	-13.9%
8021	2.34	1.75	-25.2%
8031	2.99	2.55	-14.7%
8032	1.79	1.53	-14.5%
8033	1.54	1.31	-14.9%
8037	1.79	1.96	9.5%
8039	1.94	1.37	-29.4%
8044	3.18	2.74	-13.8%
8045	0.48	0.51	6.3%
8046	2.43	1.79	-26.3%
8047	0.87	0.77	-11.5%
8058	2.55	2.16	-15.3%
8072	0.67	0.67	0.0%
8102	1.27	1.25	-1.6%
8103	1.95	1.74	-10.8%
8106	3.44	3.17	-7.8%
8107	3.56	2.59	-27.2%
8111	1.92	1.72	-10.4%
8116	2.45	2.26	-7.8%
8203	6.28	5.01	-20.2%
8204	3.03	3.33	9.9%
8209	2.94	2.41	-18.0%
8215	3.17	2.69	-15.1%
8227	4.32	3.75	-13.2%
8232	4.15	3.93	-5.3%
8233	2.63	2.27	-13.7%
8235	4.15	3.43	-17.3%
8236	4.89	5.07	3.7%
8263	5.38	4.56	-15.2%
8264	4.19	3.50	-16.5%
8265	5.76	5.74	-0.3%
8279	7.15	6.22	-13.0%
8288	6.85	5.84	-14.7%
8291	4.18	3.37	-19.4%
8292	3.14	2.85	-9.2%
8293	10.77	8.48	-21.3%
8304	4.04	4.09	1.2%
8350	7.15	5.40	-24.5%
8380	2.36	2.06	-12.7%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/16</u>	<u>Proposed 04/01/17</u>	<u>Percent Change</u>
8381	1.72	1.50	-12.8%
8385	2.33	1.80	-22.7%
8392	2.26	1.89	-16.4%
8393	1.53	1.43	-6.5%
8500	4.80	4.12	-14.2%
8601	0.48	0.33	-31.3%
8602	0.93	0.98	5.4%
8603	0.08	0.06	-25.0%
8606	2.82	2.12	-24.8%
8709	4.00	4.05	1.3%
8719	2.85	2.33	-18.2%
8720	1.68	1.33	-20.8%
8721	0.27	0.23	-14.8%
8723	0.16	0.13	-18.8%
8725	2.14	2.05	-4.2%
8726	2.51	2.25	-10.4%
8734	0.51	0.39	-23.5%
8737	0.46	0.35	-23.9%
8738	0.91	0.68	-25.3%
8742	0.38	0.29	-23.7%
8745	4.53	3.79	-16.3%
8748	0.62	0.50	-19.4%
8755	0.41	0.31	-24.4%
8799	0.48	0.42	-12.5%
8800	1.20	1.01	-15.8%
8803	0.08	0.07	-12.5%
8805	0.18	0.14	-22.2%
8810	0.13	0.10	-23.1%
8814	0.16	0.12	-25.0%
8815	0.31	0.23	-25.8%
8820	0.13	0.10	-23.1%
8824	2.84	2.50	-12.0%
8825	1.42	1.28	-9.9%
8826	2.73	2.16	-20.9%
8831	1.21	1.01	-16.5%
8832	0.34	0.30	-11.8%
8833	1.33	1.09	-18.0%
8835	2.33	2.15	-7.7%
8842	2.01	1.62	-19.4%
8848	2.49	2.29	-8.0%
8849	2.70	2.18	-19.3%
8855	0.12	0.09	-25.0%
8856	0.18	0.19	5.6%
8864	1.26	1.02	-19.0%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/16</u>	<u>Proposed 04/01/17</u>	<u>Percent Change</u>
8868	0.46	0.40	-13.0%
8869	1.10	0.91	-17.3%
8871	0.10	0.08	-20.0%
8901	0.19	0.16	-15.8%
9012	1.01	0.79	-21.8%
9014	2.60	2.25	-13.5%
9015	2.96	2.32	-21.6%
9016	2.64	2.20	-16.7%
9019	2.09	1.51	-27.8%
9033	1.73	1.57	-9.2%
9040	2.93	2.77	-5.5%
9044	1.43	1.19	-16.8%
9052	1.90	1.59	-16.3%
9058	1.31	1.21	-7.6%
9060	1.11	0.93	-16.2%
9061	0.98	0.73	-25.5%
9062	1.24	1.04	-16.1%
9063	0.92	0.76	-17.4%
9077	1.79	1.78	-0.6%
9082	1.15	0.96	-16.5%
9083	1.19	1.04	-12.6%
9084	1.27	1.13	-11.0%
9089	1.46	1.12	-23.3%
9093	1.23	1.08	-12.2%
9101	2.82	2.39	-15.2%
9102	2.70	2.40	-11.1%
9154	1.70	1.33	-21.8%
9156	2.12	1.63	-23.1%
9170	5.77	6.34	9.9%
9178	6.21	5.40	-13.0%
9179	10.10	9.00	-10.9%
9180	4.03	3.40	-15.6%
9182	1.84	1.59	-13.6%
9186	12.02	11.89	-1.1%
9220	4.37	4.07	-6.9%
9402	4.68	3.50	-25.2%
9403	7.42	6.35	-14.4%
9410	2.44	2.38	-2.5%
9501	3.10	2.71	-12.6%
9505	3.24	3.59	10.8%
9516	5.08	4.18	-17.7%
9519	3.53	3.21	-9.1%
9521	4.31	3.46	-19.7%
9522	1.60	1.42	-11.3%

**NORTH CAROLINA**

**APPENDIX E**

**Loss Costs Comparison**

<b><u>Class Code</u></b>	<b><u>Current 04/01/16</u></b>	<b><u>Proposed 04/01/17</u></b>	<b><u>Percent Change</u></b>
9534	6.58	5.07	-22.9%
9554	12.94	10.10	-21.9%
9586	0.51	0.42	-17.6%
9600	1.94	1.63	-16.0%
9620	0.95	0.87	-8.4%

## **NORTH CAROLINA – LOSS COSTS**

### **TABLE OF CONTENTS**

#### 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>
4/1/06	1.094	n/a	4/1/06	1.087	\$210
4/1/07	1.073	n/a	4/1/07	1.076	\$250
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

Section B - Factors adjusting assigned risk and voluntary premium to present pure premium level

	<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>	<u>Policy Year 2008</u>	<u>Policy Year 2007</u>
(1) Assigned Risk Market Share	0.073	0.070	0.056	0.042	0.043	0.052	0.067	0.094
(2) Voluntary Market Share	0.927	0.930	0.944	0.958	0.957	0.948	0.933	0.906
(3) Assigned Risk Standard Prem. Adj. Factor	0.537	0.561	0.564	0.558	0.568	0.566	0.565	0.602
(4) Voluntary Standard Prem. Adj. Factor	0.868	0.869	0.858	0.860	0.833	0.769	0.750	0.775
(5) Current Premium Index A/R to Voluntary	1.751	1.751	1.751	1.751	1.751	1.751	1.751	1.751
(6) Final Premium Adjustment Factor = [ ((1)x(3))/(5) + (2)x(4) ]	0.827	0.830	0.828	0.837	0.811	0.746	0.722	0.735

\* 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>
1/1/07	1.009	1/1/07	1.000
1/1/08	1.004	1/1/08	1.000
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

Section D - Factors adjusting policy year indemnity and medical losses to present benefit level

	<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>	<u>Policy Year 2008</u>	<u>Policy Year 2007</u>
(1) Indemnity Loss On-level Factor	1.002	1.006	1.010	1.010	0.997	0.999	1.005	1.009
(2) Medical Loss On-level Factor	0.977	0.959	0.945	0.942	0.937	0.936	0.936	0.936

\* 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	125,961	124,637	8.5%
WR Berkley Corp Grp	109,363	106,798	7.4%
Hartford Fire & Cas Grp	98,258	99,586	6.6%
Builders Grp	94,939	94,324	6.4%
Zurich Ins Grp	69,004	67,042	4.6%
American Financial Grp	67,166	67,944	4.5%
Liberty Mutual Grp	64,732	60,019	4.4%
BCBS of MI Grp	59,416	55,729	4.0%
Chubb Ltd Grp	50,839	50,512	3.4%
Americal Intl Grp	46,679	50,382	3.1%

Note: The premium figures are based on calendar year 2015 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>
2013	+	+	796,691,272	139,454,963
2014	+	+	768,915,297	151,607,093
2015	+	+	738,925,376	145,099,152

**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>
2007	420,260,844	14,096,765	346,846,940	31,404,460
2008	372,521,903	16,954,668	303,559,447	20,626,909
2009	334,583,131	17,589,108	275,245,280	29,988,905
2010	324,140,783	27,543,721	284,093,696	35,613,530
2011	301,871,541	25,859,422	284,593,863	44,530,270
2012	252,783,679	38,332,893	257,565,252	50,003,150
2013	198,073,550	66,465,600	214,773,310	57,298,994
2014	100,018,505	98,173,644	160,634,709	114,858,669

\* PY data is valued as of 12/31/15.

+ 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 <sup>^</sup>	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>
2010	54,690,134	13,445,805	50,716,175	8,212,343	105,406,309	21,658,148
2011	56,762,444	18,766,088	49,257,460	8,999,438	106,019,904	27,765,526
2012	48,789,371	23,626,809	45,497,909	10,646,184	94,287,280	34,272,993
2013	43,459,810	36,281,269	38,204,711	16,231,062	81,664,521	52,512,331
2014	27,201,720	61,290,571	28,690,719	28,227,693	55,892,439	89,518,264

### Accident Year

Accident Year <sup>^</sup>	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>
2010	55,021,209	12,852,492	49,526,057	7,125,979	104,547,266	19,978,471
2011	56,582,842	18,047,783	46,967,364	8,086,646	103,550,206	26,134,429
2012	52,726,424	22,443,522	47,572,391	10,307,314	100,298,815	32,750,836
2013	46,257,147	32,059,889	42,263,126	14,602,533	88,520,273	46,662,422
2014	36,911,339	49,497,319	35,505,340	22,861,530	72,416,679	72,358,849
2015	11,521,423	75,875,163	22,543,118	43,290,237	34,064,541	119,165,400

### 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>
2010	66,250,430	253,339,240	66,008,574	116,529,943	132,259,004	369,869,183
2011	64,455,318	249,470,905	65,465,206	115,875,664	129,920,524	365,346,569
2012	67,219,428	269,582,224	58,434,302	118,379,641	125,653,730	387,961,865
2013	69,193,066	259,718,428	63,653,328	121,657,915	132,846,394	381,376,343
2014	65,137,018	275,671,198	63,197,931	128,011,999	128,334,949	403,683,197
2015	68,751,893	295,941,345	59,244,156	133,757,908	127,996,049	429,699,253

\* Please see the response to Item 1(e).

<sup>^</sup> PY and AY data is valued as of 12/31/15.

## 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 four 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. The volume of expected losses required for 100% credibility is 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. This methodology was also used in each of the previous four loss cost/rate filings in North Carolina.

The credibility applied to the indicated pure premiums is calculated via the following state partial credibility formula:

$$\text{State Partial Credibility} = \left[ \frac{\text{Expected Losses}}{\text{Full Credibility Standard}} \right]^{0.4}$$

For the pure premiums indicated by national relativity, credibility is determined by the number of actual cases. The full credibility standards, which are based on three years of data, are as follows:

Indemnity	1,150 compensable cases
Medical	1,000 compensable cases

This methodology was also used in each of the previous four loss cost/rate filings in North Carolina.

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.

$$\text{National Credibility} = \text{The smaller of} \\ \left[ \frac{\text{Cases Nationally}}{\text{Full Credibility Standard}} \right]^{0.4} \text{ and } \left[ \frac{(1 - \text{state credibility})}{2} \right]$$

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 1/1/09 to 12/31/13

	(1)	(2)	(3)	(4)
Loss Group	Lost-Time Cases	Converted Indicated Losses*	Average Cost Per Case [(2) / (1)]	Index for Credibility
Indemnity	89,659	3,333,928,556	37,185	850
Medical	89,659	3,513,405,647	39,186	400
Total		6,847,334,203		

	(5)	(6)	(7)	(8)
Injury Group	Converted Expected Losses**	Adjustment of Indicateds to Expecteds (5) / (2)	Full Standard for State Credibility (Expected Losses) [(3)x(4)]xtot(6)	Full Standard for National Credibility (Lost-Time Cases)
Indemnity	2,833,516,308		26,550,090	1,150
Medical	2,917,830,496		13,166,496	1,000
Total	5,751,346,804	0.840		

State credibility exponent: 0.4

National credibility exponent: 0.4

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>
2009	97,118,560	196,500,091	2.023	166,995,776	220,748,965	1.322	264,114,336	417,249,056	1.580
2010	100,738,060	205,087,209	2.036	174,503,589	234,480,210	1.344	275,241,649	439,567,419	1.597
2011	104,413,750	211,401,715	2.025	188,874,927	247,121,184	1.308	293,288,677	458,522,899	1.563
2012	97,052,738	193,394,564	1.993	180,616,228	236,095,464	1.307	277,668,966	429,490,028	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
2-yr avg			1.979			1.313			1.556
3-yr avg			1.994			1.311			1.558
4-yr avg			2.005			1.319			1.568
5-yr avg			2.008			1.320			1.570

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>
2008	212,357,541	280,118,332	1.319	239,717,186	264,678,930	1.104	452,074,727	544,797,262	1.205
2009	196,428,548	261,697,049	1.332	220,522,018	243,013,125	1.102	416,950,566	504,710,174	1.210
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	210,838,758	272,032,530	1.290	246,735,795	272,176,580	1.103	457,574,553	544,209,110	1.189
2012	195,469,652	252,783,679	1.293	235,981,729	257,565,252	1.091	431,451,381	510,348,931	1.183
2-yr avg			1.292			1.097			1.186
3-yr avg			1.304			1.101			1.194
4-yr avg			1.311			1.101			1.198
5-yr avg			1.313			1.102			1.200

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>
2007	307,531,926	356,952,108	1.161	290,385,203	310,251,656	1.068	597,917,129	667,203,764	1.116
2008	280,096,765	322,708,578	1.152	264,442,705	278,409,810	1.053	544,539,470	601,118,388	1.104
2009	261,697,049	300,916,652	1.150	243,013,125	258,429,187	1.063	504,710,174	559,345,839	1.108
2010	271,814,762	307,167,250	1.130	259,498,942	276,394,602	1.065	531,313,704	583,561,852	1.098
2011	271,956,935	303,464,938	1.116	272,901,896	286,197,160	1.049	544,858,831	589,662,098	1.082
2-yr avg			1.123			1.057			1.090
3-yr avg			1.132			1.059			1.096
4-yr avg			1.137			1.058			1.098
5-yr avg			1.142			1.060			1.102

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>
2006	320,758,241	350,738,936	1.093	285,796,339	298,454,507	1.044	606,554,580	649,193,443	1.070
2007	356,657,971	384,834,363	1.079	309,973,076	323,111,005	1.042	666,631,047	707,945,368	1.062
2008	322,708,578	348,510,392	1.080	278,409,810	288,076,585	1.035	601,118,388	636,586,977	1.059
2009	300,701,709	322,553,353	1.073	257,846,549	268,071,520	1.040	558,548,258	590,624,873	1.057
2010	307,161,093	325,957,748	1.061	276,389,768	285,426,285	1.033	583,550,861	611,384,033	1.048
2-yr avg			1.067			1.037			1.053
3-yr avg			1.071			1.036			1.055
4-yr avg			1.073			1.038			1.057
5-yr avg			1.077			1.039			1.059

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>
2005	332,740,785	353,465,104	1.062	289,591,278	298,483,977	1.031	622,332,063	651,949,081	1.048
2006	343,402,740	359,930,453	1.048	291,751,310	299,082,738	1.025	635,154,050	659,013,191	1.038
2007	384,038,105	404,808,254	1.054	322,045,721	335,864,735	1.043	706,083,826	740,672,989	1.049
2008	348,228,284	363,724,544	1.045	287,869,359	297,683,202	1.034	636,097,643	661,407,746	1.040
2009	322,554,839	334,583,131	1.037	268,073,358	275,245,280	1.027	590,628,197	609,828,411	1.033
2-yr avg			1.041			1.031			1.037
3-yr avg			1.045			1.035			1.041
4-yr avg			1.046			1.032			1.040
5-yr avg			1.049			1.032			1.042

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>
2004	340,323,081	351,498,872	1.033	281,718,617	291,241,433	1.034	622,041,698	642,740,305	1.033
2005	344,116,515	357,279,869	1.038	291,153,701	299,472,118	1.029	635,270,216	656,751,987	1.034
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	404,688,198	413,764,871	1.022	335,723,940	341,558,156	1.017	740,412,138	755,323,027	1.020
2008	363,841,981	372,521,903	1.024	297,768,970	303,559,447	1.019	661,610,951	676,081,350	1.022
2-yr avg			1.023			1.018			1.021
3-yr avg			1.026			1.018			1.022
4-yr avg			1.029			1.021			1.025
5-yr avg			1.030			1.023			1.027

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>
2003	324,136,799	331,009,067	1.021	246,223,074	249,975,135	1.015	570,359,873	580,984,202	1.019
2004	343,200,553	351,409,692	1.024	288,814,494	293,958,631	1.018	632,015,047	645,368,323	1.021
2005	352,633,274	360,460,783	1.022	296,043,472	302,282,077	1.021	648,676,746	662,742,860	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	413,764,871	420,730,889	1.017	341,558,156	347,143,471	1.016	755,323,027	767,874,360	1.017
2-yr avg			1.018			1.016			1.018
3-yr avg			1.019			1.018			1.019
4-yr avg			1.021			1.018			1.020
5-yr avg			1.021			1.017			1.019

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>
2002	297,400,216	301,159,680	1.013	224,759,776	229,306,645	1.020	522,159,992	530,466,325	1.016
2003	327,699,601	331,363,870	1.011	247,816,733	250,316,616	1.010	575,516,334	581,680,486	1.011
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	360,106,231	365,153,512	1.014	302,046,891	306,635,115	1.015	662,153,122	671,788,627	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
2-yr avg			1.014			1.013			1.014
3-yr avg			1.018			1.016			1.017
4-yr avg			1.016			1.015			1.016
5-yr avg			1.015			1.016			1.016

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>
2001	291,308,984	293,860,766	1.009	207,471,551	209,084,268	1.008	498,780,535	502,945,034	1.008
2002	294,721,926	299,765,731	1.017	223,834,468	227,372,256	1.016	518,556,394	527,137,987	1.017
2003	324,450,241	328,013,827	1.011	245,578,152	248,948,617	1.014	570,028,393	576,962,444	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	365,153,512	368,023,979	1.008	306,635,115	309,958,703	1.011	671,788,627	677,982,682	1.009
2-yr avg			1.008			1.012			1.010
3-yr avg			1.009			1.012			1.010
4-yr avg			1.011			1.013			1.012
5-yr avg			1.011			1.012			1.011

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>
2000	276,048,835	278,142,924	1.008	204,474,342	206,787,383	1.011	480,523,177	484,930,307	1.009
2001	285,350,793	287,888,445	1.009	204,110,326	207,429,338	1.016	489,461,119	495,317,783	1.012
2002	298,689,033	301,170,681	1.008	226,623,900	229,958,359	1.015	525,312,933	531,129,040	1.011
2003	327,826,169	330,712,145	1.009	248,675,180	251,098,329	1.010	576,501,349	581,810,474	1.009
2004	356,855,365	359,032,858	1.006	299,026,669	303,317,528	1.014	655,882,034	662,350,386	1.010
2-yr avg			1.008			1.012			1.010
3-yr avg			1.008			1.013			1.010
4-yr avg			1.008			1.014			1.011
5-yr avg			1.008			1.013			1.010

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>
1999	273,691,130	276,107,189	1.009	194,426,469	196,808,560	1.012	468,117,599	472,915,749	1.010
2000	273,476,869	275,453,456	1.007	203,759,274	205,914,873	1.011	477,236,143	481,368,329	1.009
2001	280,579,696	282,487,242	1.007	204,263,954	205,957,182	1.008	484,843,650	488,444,424	1.007
2002	301,051,994	302,434,369	1.005	229,752,200	233,511,856	1.016	530,804,194	535,946,225	1.010
2003	330,712,145	333,427,156	1.008	251,098,329	253,448,254	1.009	581,810,474	586,875,410	1.009
2-yr avg			1.007			1.013			1.010
3-yr avg			1.007			1.011			1.009
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>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>
1998	255,776,462	257,410,141	1.006	191,378,464	193,043,614	1.009	447,154,926	450,453,755	1.007
1999	271,352,136	274,032,948	1.010	194,266,707	196,710,632	1.013	465,618,843	470,743,580	1.011
2000	272,745,296	274,118,482	1.005	204,320,593	206,309,081	1.010	477,065,889	480,427,563	1.007
2001	281,756,595	282,884,601	1.004	205,594,979	207,894,121	1.011	487,351,574	490,778,722	1.007
2002	302,434,369	303,560,438	1.004	233,511,856	235,274,015	1.008	535,946,225	538,834,453	1.005
2-yr avg			1.004			1.010			1.006
3-yr avg			1.004			1.010			1.006
4-yr avg			1.006			1.011			1.008
5-yr avg			1.006			1.010			1.007

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>
1997	166,733,517	167,186,805	1.003	124,742,066	125,403,258	1.005	291,475,583	292,590,063	1.004
1998	255,103,204	255,609,030	1.002	191,425,737	192,430,064	1.005	446,528,941	448,039,094	1.003
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	273,439,588	274,493,194	1.004	205,914,715	207,667,664	1.009	479,354,303	482,160,858	1.006
2001	282,859,380	284,329,554	1.005	207,764,427	209,045,618	1.006	490,623,807	493,375,172	1.006
2-yr avg			1.005			1.008			1.006
3-yr avg			1.005			1.009			1.007
4-yr avg			1.004			1.008			1.006
5-yr avg			1.004			1.007			1.005

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>
1996	140,654,690	140,981,069	1.002	110,193,821	110,709,978	1.005	250,848,511	251,691,047	1.003
1997	165,148,309	165,422,799	1.002	124,145,003	124,902,368	1.006	289,293,312	290,325,167	1.004
1998	255,319,365	257,166,652	1.007	192,226,246	193,864,469	1.009	447,545,611	451,031,121	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	274,108,177	274,786,756	1.002	207,502,983	209,175,403	1.008	481,611,160	483,962,159	1.005
2-yr avg			1.005			1.011			1.008
3-yr avg			1.006			1.010			1.008
4-yr avg			1.005			1.009			1.007
5-yr avg			1.004			1.008			1.006

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>
1995	119,651,812	119,780,706	1.001	101,977,512	102,504,118	1.005	221,629,324	222,284,824	1.003
1996	138,816,342	139,109,711	1.002	109,807,266	110,393,968	1.005	248,623,608	249,503,679	1.004
1997	165,422,799	166,751,053	1.008	124,902,368	126,176,409	1.010	290,325,167	292,927,462	1.009
1998	257,016,144	258,051,219	1.004	193,650,429	194,445,323	1.004	450,666,573	452,496,542	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
2-yr avg			1.004			1.005			1.005
3-yr avg			1.005			1.007			1.006
4-yr avg			1.005			1.006			1.006
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>
1994	120,483,719	120,646,316	1.001	96,320,291	96,531,373	1.002	216,804,010	217,177,689	1.002
1995	119,649,843	119,781,712	1.001	102,265,784	102,714,006	1.004	221,915,627	222,495,718	1.003
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	166,642,764	167,400,517	1.005	126,068,435	126,772,992	1.006	292,711,199	294,173,509	1.005
1998	257,208,151	258,160,082	1.004	194,227,324	195,184,239	1.005	451,435,475	453,344,321	1.004
2-yr avg			1.005			1.006			1.005
3-yr avg			1.004			1.006			1.005
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>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>
1993	150,056,084	150,560,017	1.003	130,495,419	132,018,418	1.012	280,551,503	282,578,435	1.007
1994	120,619,841	120,823,964	1.002	96,504,835	96,746,964	1.003	217,124,676	217,570,928	1.002
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	166,784,410	167,036,813	1.002	126,128,294	127,228,781	1.009	292,912,704	294,265,594	1.005
2-yr avg			1.002			1.008			1.005
3-yr avg			1.002			1.006			1.004
4-yr avg			1.002			1.005			1.003
5-yr avg			1.002			1.007			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>
1992	183,992,062	184,364,404	1.002	162,683,324	163,189,985	1.003	346,675,386	347,554,389	1.003
1993	150,571,982	150,653,936	1.001	132,052,149	132,285,757	1.002	282,624,131	282,939,693	1.001
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
2-yr avg			1.002			1.006			1.004
3-yr avg			1.002			1.005			1.003
4-yr avg			1.002			1.004			1.003
5-yr avg			1.002			1.004			1.003

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>
2009	205,017,023	282,272,515	1.377	257,270,728	280,001,054	1.088	462,287,751	562,273,569	1.216
2010	211,992,127	290,233,655	1.369	277,174,739	294,957,275	1.064	489,166,866	585,190,930	1.196
2011	217,908,493	288,292,103	1.323	306,686,071	315,301,113	1.028	524,594,564	603,593,216	1.151
2012	198,108,453	264,368,042	1.334	300,633,720	308,063,338	1.025	498,742,173	572,431,380	1.148
2013	199,303,351	264,539,150	1.327	265,635,148	272,072,304	1.024	464,938,499	536,611,454	1.154
2-yr avg			1.331			1.025			1.151
3-yr avg			1.328			1.026			1.151
4-yr avg			1.338			1.035			1.162
5-yr avg			1.346			1.046			1.173

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>
2008	301,598,452	345,742,361	1.146	309,185,536	308,382,268	0.997	610,783,988	654,124,629	1.071
2009	282,198,064	321,572,432	1.140	279,765,554	288,991,985	1.033	561,963,618	610,564,417	1.086
2010	290,233,655	327,880,320	1.130	294,957,275	309,331,192	1.049	585,190,930	637,211,512	1.089
2011	287,593,854	316,291,309	1.100	314,821,221	327,513,515	1.040	602,415,075	643,804,824	1.069
2012	266,388,468	291,116,572	1.093	307,878,135	307,568,402	0.999	574,266,603	598,684,974	1.043
2-yr avg			1.097			1.020			1.056
3-yr avg			1.108			1.029			1.067
4-yr avg			1.116			1.030			1.072
5-yr avg			1.122			1.024			1.072

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>
2007	385,731,100	411,859,882	1.068	348,619,082	368,437,556	1.057	734,350,182	780,297,438	1.063
2008	345,720,837	369,822,799	1.070	308,146,053	316,132,698	1.026	653,866,890	685,955,497	1.049
2009	321,572,432	340,254,682	1.058	288,991,985	297,241,960	1.029	610,564,417	637,496,642	1.044
2010	326,911,636	342,314,422	1.047	308,821,846	316,173,099	1.024	635,733,482	658,487,521	1.036
2011	316,215,714	329,416,984	1.042	328,238,831	330,732,624	1.008	644,454,545	660,149,608	1.024
2-yr avg			1.045			1.016			1.030
3-yr avg			1.049			1.020			1.035
4-yr avg			1.054			1.022			1.038
5-yr avg			1.057			1.029			1.043

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>
2006	373,185,439	387,290,844	1.038	326,743,670	332,320,733	1.017	699,929,109	719,611,577	1.028
2007	411,565,746	422,023,083	1.025	368,159,040	375,371,065	1.020	779,724,786	797,394,148	1.023
2008	369,822,799	375,695,481	1.016	316,132,698	316,979,845	1.003	685,955,497	692,675,326	1.010
2009	339,831,796	347,872,420	1.024	295,760,372	303,015,648	1.025	635,592,168	650,888,068	1.024
2010	342,308,265	353,819,469	1.034	316,168,265	321,468,726	1.017	658,476,530	675,288,195	1.026
2-yr avg			1.029			1.021			1.025
3-yr avg			1.025			1.015			1.020
4-yr avg			1.025			1.016			1.021
5-yr avg			1.027			1.016			1.022

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>
2005	374,754,311	386,183,707	1.030	328,725,602	338,822,201	1.031	703,479,913	725,005,908	1.031
2006	379,669,954	387,771,288	1.021	325,382,173	326,034,181	1.002	705,052,127	713,805,469	1.012
2007	421,226,825	428,435,134	1.017	374,305,781	374,961,219	1.002	795,532,606	803,396,353	1.010
2008	375,413,373	384,483,914	1.024	316,713,632	322,046,438	1.017	692,127,005	706,530,352	1.021
2009	347,873,906	352,172,239	1.012	303,017,486	305,234,185	1.007	650,891,392	657,406,424	1.010
2-yr avg			1.018			1.012			1.016
3-yr avg			1.018			1.009			1.014
4-yr avg			1.019			1.007			1.013
5-yr avg			1.021			1.012			1.017

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>
2004	372,734,566	378,115,013	1.014	323,557,086	329,670,905	1.019	696,291,652	707,785,918	1.017
2005	376,422,624	379,319,702	1.008	330,862,646	336,571,020	1.017	707,285,270	715,890,722	1.012
2006	385,191,666	389,325,241	1.011	324,412,991	326,780,172	1.007	709,604,657	716,105,413	1.009
2007	428,315,078	432,994,614	1.011	374,820,424	378,935,507	1.011	803,135,502	811,930,121	1.011
2008	384,601,351	389,476,571	1.013	322,132,206	324,186,356	1.006	706,733,557	713,662,927	1.010
2-yr avg			1.012			1.009			1.011
3-yr avg			1.012			1.008			1.010
4-yr avg			1.011			1.010			1.011
5-yr avg			1.011			1.012			1.012

North Carolina - Paid+Case

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>
2003	346,281,382	349,686,221	1.010	276,479,495	278,533,604	1.007	622,760,877	628,219,825	1.009
2004	369,491,427	372,382,755	1.008	327,281,782	331,501,930	1.013	696,773,209	703,884,685	1.010
2005	374,349,809	378,019,103	1.010	332,787,993	334,771,750	1.006	707,137,802	712,790,853	1.008
2006	389,051,715	392,362,879	1.009	326,320,967	327,319,927	1.003	715,372,682	719,682,806	1.006
2007	432,994,614	434,827,654	1.004	378,935,507	378,547,931	0.999	811,930,121	813,375,585	1.002
2-yr avg			1.007			1.001			1.004
3-yr avg			1.008			1.003			1.005
4-yr avg			1.008			1.005			1.007
5-yr avg			1.008			1.006			1.007
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>
2002	314,851,521	317,314,702	1.008	252,715,707	257,699,181	1.020	567,567,228	575,013,883	1.013
2003	346,175,833	347,420,756	1.004	275,845,288	276,947,415	1.004	622,021,121	624,368,171	1.004
2004	366,334,562	367,617,464	1.004	325,966,044	324,936,482	0.997	692,300,606	692,553,946	1.000
2005	377,451,450	379,888,034	1.006	334,482,904	336,011,730	1.005	711,934,354	715,899,764	1.006
2006	392,362,879	393,151,321	1.002	327,319,927	327,117,921	0.999	719,682,806	720,269,242	1.001
2-yr avg			1.004			1.002			1.004
3-yr avg			1.004			1.000			1.002
4-yr avg			1.004			1.001			1.003
5-yr avg			1.005			1.005			1.005
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>
2001	303,554,776	304,349,282	1.003	222,708,153	228,804,525	1.027	526,262,929	533,153,807	1.013
2002	310,185,851	310,683,994	1.002	248,636,744	247,452,969	0.995	558,822,595	558,136,963	0.999
2003	339,851,531	340,487,570	1.002	271,137,783	273,522,134	1.009	610,989,314	614,009,704	1.005
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	379,888,034	380,805,398	1.002	336,011,730	337,303,789	1.004	715,899,764	718,109,187	1.003
2-yr avg			1.004			1.008			1.006
3-yr avg			1.003			1.008			1.005
4-yr avg			1.003			1.005			1.004
5-yr avg			1.003			1.009			1.006
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>
2000	285,700,199	287,013,361	1.005	221,718,205	224,197,516	1.011	507,418,404	511,210,877	1.007
2001	295,739,848	296,218,829	1.002	223,717,255	225,604,522	1.008	519,457,103	521,823,351	1.005
2002	309,607,296	311,181,138	1.005	246,700,833	250,993,446	1.017	556,308,129	562,174,584	1.011
2003	340,299,912	341,688,527	1.004	273,248,697	274,690,114	1.005	613,548,609	616,378,641	1.005
2004	369,257,018	371,281,324	1.005	328,829,474	329,582,328	1.002	698,086,492	700,863,652	1.004
2-yr avg			1.005			1.004			1.005
3-yr avg			1.005			1.008			1.007
4-yr avg			1.004			1.008			1.006
5-yr avg			1.004			1.009			1.006
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>
1999	283,981,714	286,064,754	1.007	214,749,534	215,323,359	1.003	498,731,248	501,388,113	1.005
2000	282,063,028	282,174,683	1.000	221,085,732	221,676,457	1.003	503,148,760	503,851,140	1.001
2001	288,900,668	289,637,132	1.003	222,437,248	223,587,349	1.005	511,337,916	513,224,481	1.004
2002	311,062,451	311,531,983	1.002	250,768,679	254,993,039	1.017	561,831,130	566,525,022	1.008
2003	341,688,527	343,878,635	1.006	274,690,114	276,704,693	1.007	616,378,641	620,583,328	1.007
2-yr avg			1.004			1.012			1.008
3-yr avg			1.004			1.010			1.006
4-yr avg			1.003			1.008			1.005
5-yr avg			1.004			1.007			1.005
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>
1998	262,631,481	263,763,557	1.004	204,620,625	202,711,056	0.991	467,252,106	466,474,613	0.998
1999	281,305,926	282,055,411	1.003	212,753,614	214,153,016	1.007	494,059,540	496,208,427	1.004
2000	279,395,744	280,551,392	1.004	220,042,100	220,736,747	1.003	499,437,844	501,288,139	1.004
2001	288,906,485	289,840,913	1.003	223,225,146	224,987,609	1.008	512,131,631	514,828,522	1.005
2002	311,531,983	311,877,205	1.001	254,993,039	254,959,960	1.000	566,525,022	566,837,165	1.001
2-yr avg			1.002			1.004			1.003
3-yr avg			1.003			1.004			1.003
4-yr avg			1.003			1.005			1.004
5-yr avg			1.003			1.002			1.002

North Carolina - Paid+Case

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>
1997	171,108,000	171,128,865	1.000	133,203,751	133,699,078	1.004	304,311,751	304,827,943	1.002
1998	261,389,066	261,500,067	1.000	200,874,629	202,115,561	1.006	462,263,695	463,615,628	1.003
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	279,872,498	280,234,200	1.001	220,342,381	224,400,325	1.018	500,214,879	504,634,525	1.009
2001	289,815,692	290,862,548	1.004	224,857,489	225,708,518	1.004	514,673,181	516,571,066	1.004
2-yr avg			1.003			1.011			1.007
3-yr avg			1.002			1.012			1.006
4-yr avg			1.002			1.011			1.006
5-yr avg			1.001			1.009			1.005

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>
1996	143,737,989	143,655,048	0.999	116,864,026	117,066,674	1.002	260,602,015	260,721,722	1.000
1997	169,085,370	169,455,233	1.002	132,431,774	134,003,310	1.012	301,517,144	303,458,543	1.006
1998	261,210,402	261,734,374	1.002	201,911,743	200,946,207	0.995	463,122,145	462,680,581	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	279,849,183	279,991,572	1.001	224,235,644	224,442,631	1.001	504,084,827	504,434,203	1.001
2-yr avg			1.001			0.993			0.998
3-yr avg			1.001			0.994			0.998
4-yr avg			1.002			0.998			1.000
5-yr avg			1.001			0.999			1.000

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>
1995	121,150,646	121,253,136	1.001	106,499,559	108,031,816	1.014	227,650,205	229,284,952	1.007
1996	141,490,322	141,636,171	1.001	116,163,963	116,380,146	1.002	257,654,285	258,016,317	1.001
1997	169,455,233	170,363,650	1.005	134,003,310	134,807,056	1.006	303,458,543	305,170,706	1.006
1998	261,583,866	262,090,065	1.002	200,707,735	201,788,760	1.005	462,291,601	463,878,825	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
2-yr avg			1.001			1.001			1.001
3-yr avg			1.002			1.003			1.003
4-yr avg			1.002			1.003			1.002
5-yr avg			1.002			1.005			1.003

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>
1994	121,913,304	121,866,513	1.000	99,572,191	99,498,276	0.999	221,485,495	221,364,789	0.999
1995	121,122,273	121,304,172	1.002	107,793,482	107,498,119	0.997	228,915,755	228,802,291	1.000
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	170,255,361	170,315,434	1.000	134,699,082	136,526,084	1.014	304,954,443	306,841,518	1.006
1998	261,246,997	261,563,108	1.001	201,570,761	203,688,241	1.011	462,817,758	465,251,349	1.005
2-yr avg			1.001			1.013			1.006
3-yr avg			1.000			1.009			1.004
4-yr avg			1.001			1.006			1.003
5-yr avg			1.001			1.004			1.002

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>
1993	152,180,357	152,236,410	1.000	136,094,363	136,025,505	0.999	288,274,720	288,261,915	1.000
1994	121,840,038	121,930,011	1.001	99,471,738	98,836,518	0.994	221,311,776	220,766,529	0.998
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	169,195,523	169,296,893	1.001	135,057,819	135,331,818	1.002	304,253,342	304,628,711	1.001
2-yr avg			1.001			1.003			1.002
3-yr avg			1.000			1.002			1.001
4-yr avg			1.001			1.000			1.000
5-yr avg			1.000			1.000			1.000

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>
1992	186,787,011	186,791,521	1.000	169,376,837	168,717,209	0.996	356,163,848	355,508,730	0.998
1993	152,248,375	152,037,071	0.999	136,059,236	136,133,089	1.001	288,307,611	288,170,160	1.000
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
2-yr avg			1.001			1.002			1.001
3-yr avg			1.001			1.002			1.001
4-yr avg			1.001			1.002			1.001
5-yr avg			1.000			1.001			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>
2010	39,061,292	147,625,208	3.779	101,040,115	205,064,916	2.030	140,101,407	352,690,124	2.517
2011	39,395,260	153,538,088	3.897	106,687,075	221,199,517	2.073	146,082,335	374,737,605	2.565
2012	38,812,140	154,277,338	3.975	106,860,999	218,843,437	2.048	145,673,139	373,120,775	2.561
2013	38,699,260	145,785,028	3.767	100,789,532	199,809,831	1.982	139,488,792	345,594,859	2.478
2014	40,627,714	150,137,563	3.695	98,909,449	198,081,715	2.003	139,537,163	348,219,278	2.496
2-yr avg			3.731			1.993			2.487
3-yr avg			3.812			2.011			2.512
4-yr avg			3.834			2.027			2.525
5-yr avg			3.823			2.027			2.523
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>
2009	145,152,596	230,245,596	1.586	205,185,774	239,594,325	1.168	350,338,370	469,839,921	1.341
2010	147,358,653	235,115,900	1.596	204,531,063	241,810,393	1.182	351,889,716	476,926,293	1.355
2011	153,538,088	239,621,530	1.561	221,199,517	256,598,398	1.160	374,737,605	496,219,928	1.324
2012	153,883,599	234,435,752	1.523	218,351,173	253,052,914	1.159	372,234,772	487,488,666	1.310
2013	147,887,997	226,493,321	1.532	199,607,405	228,203,915	1.143	347,495,402	454,697,236	1.308
2-yr avg			1.528			1.151			1.309
3-yr avg			1.539			1.154			1.314
4-yr avg			1.553			1.161			1.324
5-yr avg			1.560			1.162			1.328
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>
2008	269,929,025	329,088,139	1.219	269,543,101	291,171,860	1.080	539,472,126	620,259,999	1.150
2009	230,201,397	281,805,514	1.224	239,322,216	257,141,331	1.074	469,523,613	538,946,845	1.148
2010	235,115,900	288,074,510	1.225	241,810,393	261,632,866	1.082	476,926,293	549,707,376	1.153
2011	239,058,573	287,634,619	1.203	256,199,193	275,531,919	1.075	495,257,766	563,166,538	1.137
2012	234,334,479	275,821,651	1.177	253,038,801	268,587,603	1.061	487,373,280	544,409,254	1.117
2-yr avg			1.190			1.068			1.127
3-yr avg			1.202			1.073			1.136
4-yr avg			1.207			1.073			1.139
5-yr avg			1.210			1.074			1.141
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>
2007	311,180,996	350,965,460	1.128	287,717,174	305,437,618	1.062	598,898,170	656,403,078	1.096
2008	329,071,167	369,221,723	1.122	290,933,647	304,137,261	1.045	620,004,814	673,358,984	1.086
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	287,197,644	315,653,601	1.099	261,114,002	276,511,817	1.059	548,311,646	592,165,418	1.080
2011	287,566,432	312,965,952	1.088	276,264,055	288,229,479	1.043	563,830,487	601,195,431	1.066
2-yr avg			1.094			1.051			1.073
3-yr avg			1.099			1.050			1.076
4-yr avg			1.105			1.049			1.078
5-yr avg			1.109			1.052			1.082
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>
2006	324,197,503	348,271,519	1.074	282,391,581	291,135,270	1.031	606,589,084	639,406,789	1.054
2007	349,097,120	368,267,860	1.055	303,805,505	314,304,573	1.035	652,902,625	682,572,433	1.045
2008	369,221,306	393,414,267	1.066	304,125,362	313,290,981	1.030	673,346,668	706,705,248	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	315,648,929	330,644,789	1.048	276,511,105	285,051,945	1.031	592,160,034	615,696,734	1.040
2-yr avg			1.053			1.037			1.046
3-yr avg			1.057			1.035			1.047
4-yr avg			1.057			1.035			1.047
5-yr avg			1.060			1.034			1.048
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>
2005	340,577,381	357,736,722	1.050	293,209,697	302,110,245	1.030	633,787,078	659,846,967	1.041
2006	338,528,068	354,345,053	1.047	282,554,010	289,811,234	1.026	621,082,078	644,156,287	1.037
2007	367,107,603	383,817,148	1.046	313,048,120	324,961,829	1.038	680,155,723	708,778,977	1.042
2008	393,145,216	405,145,677	1.031	313,095,385	318,593,924	1.018	706,240,601	723,739,601	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
2-yr avg			1.030			1.019			1.025
3-yr avg			1.035			1.025			1.030
4-yr avg			1.038			1.025			1.032
5-yr avg			1.040			1.026			1.034

North Carolina - Paid

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>
2004	335,836,736	344,729,381	1.026	259,525,357	266,684,670	1.028	595,362,093	611,414,051	1.027
2005	347,947,857	358,064,613	1.029	303,426,097	310,453,240	1.023	651,373,954	668,517,853	1.026
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	383,511,377	392,697,330	1.024	324,733,540	330,687,954	1.018	708,244,917	723,385,284	1.021
2008	405,263,114	414,163,188	1.022	318,679,692	325,338,780	1.021	723,942,806	739,501,968	1.021
2-yr avg			1.023			1.020			1.021
3-yr avg			1.024			1.019			1.021
4-yr avg			1.025			1.020			1.022
5-yr avg			1.025			1.021			1.023

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>
2003	314,422,373	320,478,312	1.019	240,516,615	245,512,536	1.021	554,938,988	565,990,848	1.020
2004	339,557,657	345,289,748	1.017	263,359,473	266,396,671	1.012	602,917,130	611,686,419	1.015
2005	353,015,206	360,714,816	1.022	307,024,783	314,745,077	1.025	660,039,989	675,459,893	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	392,697,330	398,467,928	1.015	330,687,954	334,853,440	1.013	723,385,284	733,321,368	1.014
2-yr avg			1.015			1.014			1.015
3-yr avg			1.017			1.017			1.017
4-yr avg			1.017			1.016			1.017
5-yr avg			1.018			1.017			1.017

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>
2002	288,985,564	291,215,524	1.008	212,761,960	215,155,630	1.011	501,747,524	506,371,154	1.009
2003	316,013,567	320,130,685	1.013	241,555,798	244,630,436	1.013	557,569,365	564,761,121	1.013
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	360,529,719	365,129,694	1.013	314,625,371	320,215,371	1.018	675,155,090	685,345,065	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
2-yr avg			1.012			1.014			1.013
3-yr avg			1.015			1.015			1.015
4-yr avg			1.015			1.015			1.015
5-yr avg			1.013			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>
2001	282,043,034	284,665,355	1.009	207,479,143	209,739,861	1.011	489,522,177	494,405,216	1.010
2002	282,700,126	286,922,806	1.015	209,433,721	212,414,262	1.014	492,133,847	499,337,068	1.015
2003	313,274,952	316,024,672	1.009	240,058,540	243,032,276	1.012	553,333,847	559,056,948	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	365,129,694	367,809,523	1.007	320,215,371	325,590,147	1.017	685,345,065	693,399,670	1.012
2-yr avg			1.007			1.012			1.009
3-yr avg			1.007			1.012			1.009
4-yr avg			1.009			1.012			1.011
5-yr avg			1.009			1.012			1.011

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>
2000	278,662,808	280,584,840	1.007	200,888,237	202,816,307	1.010	479,551,045	483,401,147	1.008
2001	278,204,686	280,378,462	1.008	205,170,972	208,697,002	1.017	483,375,658	489,075,464	1.012
2002	284,808,610	287,475,736	1.009	211,250,634	214,391,703	1.015	496,059,244	501,867,439	1.012
2003	315,782,099	318,256,896	1.008	242,677,158	246,916,017	1.017	558,459,257	565,172,913	1.012
2004	349,111,478	351,041,018	1.006	267,437,130	269,451,717	1.008	616,548,608	620,492,735	1.006
2-yr avg			1.007			1.013			1.009
3-yr avg			1.008			1.013			1.010
4-yr avg			1.008			1.014			1.011
5-yr avg			1.008			1.013			1.010

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>
1999	269,281,929	270,986,071	1.006	193,852,313	195,518,556	1.009	463,134,242	466,504,627	1.007
2000	275,419,603	277,169,727	1.006	200,141,319	202,053,785	1.010	475,560,922	479,223,512	1.008
2001	273,523,989	275,154,048	1.006	205,351,554	207,235,759	1.009	478,875,543	482,389,807	1.007
2002	287,360,080	288,669,088	1.005	214,260,461	216,926,295	1.012	501,620,541	505,595,383	1.008
2003	318,256,896	320,619,696	1.007	246,916,017	249,320,500	1.010	565,172,913	569,940,196	1.008
2-yr avg			1.006			1.011			1.008
3-yr avg			1.006			1.010			1.008
4-yr avg			1.006			1.010			1.008
5-yr avg			1.006			1.010			1.008

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
1998	226,588,258	228,217,174	1.007	174,833,419	177,029,190	1.013	401,421,677	405,246,364	1.010
1999	268,349,996	270,297,210	1.007	193,892,568	195,885,354	1.010	462,242,564	466,182,564	1.009
2000	274,532,674	276,071,387	1.006	200,762,155	202,584,219	1.009	475,294,829	478,655,606	1.007
2001	274,332,864	275,007,261	1.002	206,786,035	208,613,355	1.009	481,118,899	483,620,616	1.005
2002	288,669,088	289,607,208	1.003	216,926,295	218,241,535	1.006	505,595,383	507,848,743	1.004
2-yr avg			1.003			1.008			1.005
3-yr avg			1.004			1.008			1.005
4-yr avg			1.005			1.009			1.006
5-yr avg			1.005			1.009			1.007
Indemnity Losses			Medical Losses			Total Losses			
AY	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
1997	155,230,937	155,491,278	1.002	113,679,995	113,877,172	1.002	268,910,932	269,368,450	1.002
1998	225,441,558	226,042,144	1.003	175,490,746	176,969,045	1.008	400,932,304	403,011,189	1.005
1999	268,926,220	270,508,509	1.006	194,964,730	196,687,124	1.009	463,890,950	467,195,633	1.007
2000	275,897,570	277,138,763	1.004	202,321,853	203,422,248	1.005	478,219,423	480,561,011	1.005
2001	274,968,553	276,366,408	1.005	208,457,646	210,379,680	1.009	483,426,199	486,746,088	1.007
2-yr avg			1.005			1.007			1.006
3-yr avg			1.005			1.008			1.006
4-yr avg			1.005			1.008			1.006
5-yr avg			1.004			1.007			1.005
Indemnity Losses			Medical Losses			Total Losses			
AY	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't
1996	134,660,755	134,958,314	1.002	109,768,323	110,226,365	1.004	244,429,078	245,184,679	1.003
1997	152,915,552	153,078,560	1.001	112,616,594	112,813,595	1.002	265,532,146	265,892,155	1.001
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	270,257,085	272,616,766	1.009	196,450,340	199,131,417	1.014	466,707,425	471,748,183	1.011
2000	276,355,862	276,921,453	1.002	203,015,796	203,574,985	1.003	479,371,658	480,496,438	1.002
2-yr avg			1.006			1.009			1.007
3-yr avg			1.006			1.011			1.008
4-yr avg			1.005			1.009			1.007
5-yr avg			1.004			1.008			1.006
Indemnity Losses			Medical Losses			Total Losses			
AY	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
1995	118,564,307	118,707,434	1.001	99,171,666	99,792,271	1.006	217,735,973	218,499,705	1.004
1996	134,224,962	134,477,384	1.002	109,606,454	110,161,043	1.005	243,831,416	244,638,427	1.003
1997	153,078,560	153,812,605	1.005	112,813,594	113,163,742	1.003	265,892,155	266,976,347	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	271,908,383	273,176,480	1.005	198,848,795	200,147,593	1.007	470,757,178	473,324,073	1.005
2-yr avg			1.005			1.007			1.005
3-yr avg			1.005			1.005			1.005
4-yr avg			1.004			1.005			1.004
5-yr avg			1.003			1.005			1.004
Indemnity Losses			Medical Losses			Total Losses			
AY	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't
1994	133,398,660	133,802,453	1.003	112,009,597	112,739,010	1.007	245,408,257	246,541,463	1.005
1995	118,635,504	118,907,387	1.002	99,695,604	100,324,258	1.006	218,331,108	219,231,645	1.004
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	153,673,284	154,118,260	1.003	113,024,744	113,355,252	1.003	266,698,028	267,473,512	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
2-yr avg			1.003			1.007			1.005
3-yr avg			1.003			1.007			1.005
4-yr avg			1.003			1.007			1.005
5-yr avg			1.003			1.007			1.005
Indemnity Losses			Medical Losses			Total Losses			
AY	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
1993	158,040,903	158,250,850	1.001	143,218,279	144,175,546	1.007	301,259,182	302,426,396	1.004
1994	133,810,996	133,912,317	1.001	112,765,643	112,910,436	1.001	246,576,639	246,822,753	1.001
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	154,088,675	154,257,797	1.001	113,285,245	113,499,146	1.002	267,373,920	267,756,943	1.001
2-yr avg			1.002			1.004			1.002
3-yr avg			1.002			1.004			1.002
4-yr avg			1.002			1.003			1.002
5-yr avg			1.001			1.004			1.002

North Carolina - Paid+Case  
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>
2010	141,510,086	251,658,357	1.778	226,957,367	288,706,179	1.272	368,467,453	540,364,536	1.467
2011	143,226,725	257,033,904	1.795	256,038,471	304,076,901	1.188	399,265,196	561,110,805	1.405
2012	143,567,870	246,684,035	1.718	252,017,393	303,952,331	1.206	395,585,263	550,636,366	1.392
2013	134,637,342	232,266,942	1.725	247,887,765	279,038,704	1.126	382,525,107	511,305,646	1.337
2014	142,802,879	234,767,537	1.644	252,446,766	278,704,804	1.104	395,249,645	513,472,341	1.299
2-yr avg			1.685			1.115			1.318
3-yr avg			1.696			1.145			1.343
4-yr avg			1.721			1.156			1.358
5-yr avg			1.732			1.179			1.380

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>
2009	247,447,774	303,338,321	1.226	278,075,475	284,429,614	1.023	525,523,249	587,767,935	1.118
2010	251,356,955	308,182,056	1.226	288,130,581	299,590,993	1.040	539,487,536	607,773,049	1.127
2011	257,033,904	305,477,033	1.188	304,076,901	311,410,491	1.024	561,110,805	616,887,524	1.099
2012	246,222,614	290,445,014	1.180	303,428,390	306,250,286	1.009	549,651,004	596,695,300	1.086
2013	234,361,074	275,367,180	1.175	278,823,269	273,235,145	0.980	513,184,343	548,602,325	1.069
2-yr avg			1.178			0.995			1.078
3-yr avg			1.181			1.004			1.085
4-yr avg			1.192			1.013			1.095
5-yr avg			1.199			1.015			1.100

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>
2008	356,983,371	395,712,622	1.108	338,520,406	341,900,122	1.010	695,503,777	737,612,744	1.061
2009	303,294,215	333,916,830	1.101	284,157,525	297,541,053	1.047	587,451,740	631,457,883	1.075
2010	308,182,056	336,136,470	1.091	299,590,993	311,866,652	1.041	607,773,049	648,003,122	1.066
2011	304,778,784	327,239,564	1.074	310,613,155	322,668,035	1.039	615,391,939	649,907,599	1.056
2012	290,250,084	307,860,423	1.061	306,175,015	308,404,310	1.007	596,425,099	616,264,733	1.033
2-yr avg			1.068			1.023			1.045
3-yr avg			1.075			1.029			1.052
4-yr avg			1.082			1.034			1.058
5-yr avg			1.087			1.029			1.058

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>
2007	377,493,426	394,385,053	1.045	340,184,016	356,398,237	1.048	717,677,442	750,783,290	1.046
2008	395,695,650	411,520,290	1.040	341,661,910	343,373,284	1.005	737,357,560	754,893,574	1.024
2009	333,916,830	345,470,045	1.035	297,541,053	303,727,672	1.021	631,457,883	649,197,717	1.028
2010	334,898,077	345,485,133	1.032	310,533,143	320,405,109	1.032	645,431,220	665,890,242	1.032
2011	327,171,377	338,784,421	1.035	323,400,171	326,907,536	1.011	650,571,548	665,691,957	1.023
2-yr avg			1.034			1.022			1.028
3-yr avg			1.034			1.021			1.028
4-yr avg			1.036			1.017			1.027
5-yr avg			1.037			1.023			1.031

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>
2006	368,043,777	382,852,507	1.040	317,433,048	328,063,662	1.033	685,476,825	710,916,169	1.037
2007	392,272,020	402,863,733	1.027	354,728,810	362,082,670	1.021	747,000,830	764,946,403	1.024
2008	411,519,873	419,388,562	1.019	343,361,385	346,656,483	1.010	754,881,258	766,045,045	1.015
2009	345,372,785	352,261,156	1.020	303,626,836	311,145,899	1.025	648,999,621	663,407,055	1.022
2010	345,480,461	353,147,557	1.022	320,404,397	324,080,223	1.011	665,884,858	677,227,780	1.017
2-yr avg			1.021			1.018			1.020
3-yr avg			1.020			1.015			1.018
4-yr avg			1.022			1.017			1.020
5-yr avg			1.026			1.020			1.023

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>
2005	378,941,653	387,057,031	1.021	337,946,385	344,202,040	1.019	716,888,038	731,259,071	1.020
2006	372,656,560	378,142,691	1.015	318,751,417	319,821,428	1.003	691,407,977	697,964,119	1.009
2007	401,703,476	406,832,622	1.013	360,826,217	361,448,551	1.002	762,529,693	768,281,173	1.008
2008	419,050,537	426,998,353	1.019	346,413,829	347,831,573	1.004	765,464,366	774,829,926	1.012
2009	352,261,156	356,752,574	1.013	311,145,526	312,312,607	1.004	663,406,682	669,065,181	1.009
2-yr avg			1.016			1.004			1.011
3-yr avg			1.015			1.003			1.010
4-yr avg			1.015			1.003			1.010
5-yr avg			1.016			1.006			1.012

## North Carolina - Paid+Case

## 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>
2004	362,351,138	365,572,313	1.009	283,065,518	288,513,203	1.019	645,416,656	654,085,516	1.013
2005	376,970,360	379,277,911	1.006	348,090,463	354,105,527	1.017	725,060,823	733,383,438	1.011
2006	374,946,231	378,956,489	1.011	317,109,329	320,408,148	1.010	692,055,560	699,364,637	1.011
2007	406,451,731	410,432,527	1.010	360,870,887	362,024,824	1.003	767,322,618	772,457,351	1.007
2008	427,115,790	431,756,529	1.011	347,917,341	351,564,027	1.010	775,033,131	783,320,556	1.011
2-yr avg			1.011			1.007			1.009
3-yr avg			1.011			1.008			1.010
4-yr avg			1.010			1.010			1.010
5-yr avg			1.009			1.012			1.011
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>
2003	336,356,075	340,311,610	1.012	277,452,702	283,533,365	1.022	613,808,777	623,844,975	1.016
2004	360,372,427	362,239,823	1.005	285,171,087	286,702,669	1.005	645,543,514	648,942,492	1.005
2005	374,069,112	376,152,232	1.006	350,657,454	351,224,851	1.002	724,726,566	727,377,083	1.004
2006	378,561,243	381,836,450	1.009	320,190,694	323,881,451	1.012	698,751,937	705,717,901	1.010
2007	410,432,527	410,389,263	1.000	362,024,824	360,637,898	0.996	772,457,351	771,027,161	0.998
2-yr avg			1.005			1.004			1.004
3-yr avg			1.005			1.003			1.004
4-yr avg			1.005			1.004			1.004
5-yr avg			1.006			1.007			1.007
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>
2002	303,656,228	304,437,623	1.003	231,610,580	232,485,622	1.004	535,266,808	536,923,245	1.003
2003	335,255,938	335,928,304	1.002	275,477,076	275,755,343	1.001	610,733,014	611,683,647	1.002
2004	356,975,800	358,262,038	1.004	281,705,704	280,216,219	0.995	638,681,504	638,478,257	1.000
2005	375,967,135	377,660,325	1.005	351,105,145	354,310,050	1.009	727,072,280	731,970,375	1.007
2006	381,836,450	383,049,101	1.003	323,881,451	323,381,629	0.998	705,717,901	706,430,730	1.001
2-yr avg			1.004			1.004			1.004
3-yr avg			1.004			1.001			1.003
4-yr avg			1.004			1.001			1.003
5-yr avg			1.003			1.001			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>
2001	292,801,982	294,572,316	1.006	226,353,724	233,101,408	1.030	519,155,706	527,673,724	1.016
2002	295,522,372	296,095,736	1.002	226,724,240	227,222,120	1.002	522,246,612	523,317,856	1.002
2003	328,428,547	329,304,544	1.003	270,121,401	271,146,371	1.004	598,549,948	600,450,915	1.003
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	377,660,325	379,620,112	1.005	354,310,050	356,359,004	1.006	731,970,375	735,979,116	1.005
2-yr avg			1.005			1.005			1.005
3-yr avg			1.004			1.005			1.004
4-yr avg			1.004			1.004			1.004
5-yr avg			1.004			1.009			1.006
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>
2000	287,284,170	288,193,908	1.003	215,558,957	216,479,132	1.004	502,843,127	504,673,040	1.004
2001	287,827,369	288,526,393	1.002	228,357,466	230,757,109	1.011	516,184,835	519,283,502	1.006
2002	293,981,540	295,510,159	1.005	226,054,727	232,102,218	1.027	520,036,267	527,612,377	1.015
2003	329,061,971	329,894,478	1.003	270,772,645	273,783,680	1.011	599,834,616	603,678,158	1.006
2004	359,999,151	361,696,902	1.005	281,231,341	281,757,792	1.002	641,230,492	643,454,694	1.003
2-yr avg			1.004			1.007			1.005
3-yr avg			1.004			1.013			1.008
4-yr avg			1.004			1.013			1.008
5-yr avg			1.004			1.011			1.007
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>
1999	278,872,815	280,700,587	1.007	210,534,645	211,954,319	1.007	489,407,460	492,654,906	1.007
2000	283,028,672	283,434,834	1.001	213,804,144	213,972,728	1.001	496,832,816	497,407,562	1.001
2001	281,596,441	282,124,491	1.002	227,370,680	227,296,097	1.000	508,967,121	509,420,588	1.001
2002	295,394,503	296,231,664	1.003	231,970,976	234,793,385	1.012	527,365,479	531,025,049	1.007
2003	329,894,478	330,956,794	1.003	273,783,680	275,574,144	1.007	603,678,158	606,530,938	1.005
2-yr avg			1.003			1.010			1.006
3-yr avg			1.003			1.006			1.004
4-yr avg			1.002			1.005			1.004
5-yr avg			1.003			1.005			1.004

North Carolina - Paid+Case

Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
AY	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't
1998	233,646,133	234,425,580	1.003	192,485,497	190,751,664	0.991	426,131,630	425,177,244	0.998
1999	277,993,183	278,387,102	1.001	210,081,888	210,867,858	1.004	488,075,071	489,254,960	1.002
2000	280,793,094	281,433,365	1.002	212,676,043	213,659,636	1.005	493,469,137	495,093,001	1.003
2001	281,303,307	281,601,069	1.001	226,846,373	232,082,263	1.023	508,149,680	513,683,332	1.011
2002	296,231,664	296,286,784	1.000	234,793,385	235,270,069	1.002	531,025,049	531,556,853	1.001
2-yr avg			1.001			1.013			1.006
3-yr avg			1.001			1.010			1.005
4-yr avg			1.001			1.009			1.004
5-yr avg			1.001			1.005			1.003
Indemnity Losses			Medical Losses			Total Losses			
AY	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
1997	157,395,631	157,319,293	1.000	116,841,694	117,238,541	1.003	274,237,325	274,557,834	1.001
1998	231,649,964	232,175,704	1.002	189,213,221	191,641,616	1.013	420,863,185	423,817,320	1.007
1999	277,016,112	277,689,161	1.002	209,947,234	212,790,346	1.014	486,963,346	490,479,507	1.007
2000	281,259,548	281,538,089	1.001	213,397,200	211,739,657	0.992	494,656,818	493,277,746	0.997
2001	281,562,361	282,894,427	1.005	231,926,128	232,435,476	1.002	513,488,489	515,329,903	1.004
2-yr avg			1.003			0.997			1.001
3-yr avg			1.003			1.003			1.003
4-yr avg			1.003			1.005			1.004
5-yr avg			1.002			1.005			1.003
Indemnity Losses			Medical Losses			Total Losses			
AY	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't
1996	137,471,512	137,447,793	1.000	116,084,808	116,055,188	1.000	253,556,320	253,502,981	1.000
1997	154,738,567	154,810,411	1.000	115,968,914	115,942,160	1.000	270,707,481	270,752,571	1.000
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	277,437,737	278,051,215	1.002	212,553,562	212,397,659	0.999	489,991,299	490,448,874	1.001
2000	280,755,188	280,716,722	1.000	211,333,205	210,841,791	0.998	492,088,393	491,558,513	0.999
2-yr avg			1.001			0.999			1.000
3-yr avg			1.001			0.997			0.999
4-yr avg			1.001			0.998			0.999
5-yr avg			1.001			0.998			0.999
Indemnity Losses			Medical Losses			Total Losses			
AY	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
1995	120,459,080	120,550,242	1.001	105,072,195	106,502,388	1.014	225,531,275	227,052,630	1.007
1996	136,714,442	136,912,741	1.001	115,435,278	115,327,970	0.999	252,149,720	252,240,711	1.000
1997	154,810,411	155,642,085	1.005	115,942,160	116,585,945	1.006	270,752,571	272,228,030	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	277,342,832	277,372,461	1.000	212,115,037	211,548,563	0.997	489,457,869	488,921,024	0.999
2-yr avg			1.001			1.003			1.002
3-yr avg			1.002			1.004			1.003
4-yr avg			1.002			1.003			1.002
5-yr avg			1.002			1.005			1.003
Indemnity Losses			Medical Losses			Total Losses			
AY	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't
1994	135,198,351	135,329,075	1.001	116,119,350	116,011,608	0.999	251,317,701	251,340,683	1.000
1995	120,478,312	120,699,886	1.002	106,405,721	106,495,732	1.001	226,884,033	227,195,618	1.001
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	155,502,764	155,752,936	1.002	116,446,947	116,666,078	1.002	271,949,711	272,419,014	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
2-yr avg			1.002			1.009			1.005
3-yr avg			1.001			1.007			1.003
4-yr avg			1.001			1.005			1.003
5-yr avg			1.001			1.004			1.002
Indemnity Losses			Medical Losses			Total Losses			
AY	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
1993	159,426,243	159,304,008	0.999	147,141,082	147,475,682	1.002	306,567,325	306,779,690	1.001
1994	135,337,618	135,112,167	0.998	116,038,241	115,224,663	0.993	251,375,859	250,336,830	0.996
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	155,723,351	155,825,582	1.001	116,596,071	116,653,038	1.000	272,319,422	272,478,620	1.001
2-yr avg			1.000			1.001			1.001
3-yr avg			1.000			1.001			1.001
4-yr avg			1.000			0.999			1.000
5-yr avg			0.999			1.000			1.000

## 11 NCAC 10.1111 – WORKERS COMPENSATION

### 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>	<u>Medical Only</u>	<u>Total</u>	<u>Indemnity</u>	<u>Medical Only</u>	<u>Total</u>	<u>Indemnity</u>	<u>Medical Only</u>	<u>Total</u>
2010	10,797	35,851	46,648	331	99	430	11,128	35,950	47,078
2011	10,916	35,562	46,478	532	78	610	11,448	35,640	47,088
2012	9,789	33,788	43,577	867	138	1,005	10,656	33,926	44,582
2013	8,491	32,015	40,506	2,067	435	2,502	10,558	32,450	43,008
2014	5,223	29,006	34,229	5,032	2,673	7,705	10,255	31,679	41,934

### 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>	<u>Medical Only</u>	<u>Total</u>	<u>Indemnity</u>	<u>Medical Only</u>	<u>Total</u>	<u>Indemnity</u>	<u>Medical Only</u>	<u>Total</u>
2011	10,829	35,732	46,561	417	66	483	11,246	35,798	47,044
2012	10,320	34,467	44,787	675	107	782	10,995	34,574	45,569
2013	9,155	32,765	41,920	1,325	245	1,570	10,480	33,010	43,490
2014	7,258	31,476	38,734	3,250	892	4,142	10,508	32,368	42,876
2015	2,256	21,930	24,186	6,991	7,725	14,716	9,247	29,655	38,902

\* 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 12/31/15.

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
2004	12,799,293	13,300,834	13,295,811	13,895,791	14,442,559	2004	5,973,097	5,821,677	5,581,354	5,703,457	6,057,884	2004	18,772,390	19,122,511	18,877,165	19,599,248	20,500,443
2005	11,352,700	12,827,935	13,777,554	14,016,801	14,231,667	2005	2,544,099	3,625,639	4,702,852	4,694,053	4,640,775	2005	13,896,799	16,453,574	18,480,406	18,710,854	18,872,442
2006	11,238,478	12,766,150	13,171,985	13,928,455	14,586,098	2006	1,650,365	1,512,626	1,445,196	1,471,424	1,576,870	2006	12,888,843	14,278,776	14,617,181	15,399,879	16,162,968
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	7,491,880	8,903,682	9,580,743	9,467,858	9,849,768	2008	2,457,440	2,018,123	4,467,060	4,450,736	4,688,068	2008	9,949,320	10,921,805	14,047,803	13,918,594	14,537,836
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	12,191,298	12,426,868	13,148,489	13,362,375		2010	1,219,328	1,097,623	1,071,752	1,289,325		2010	13,410,626	13,524,491	14,220,241	14,651,700	
2011	13,021,936	13,000,679	13,028,788			2011	800,036	713,601	686,018			2011	13,821,972	13,714,280	13,714,806		
2012	7,515,901	8,102,913				2012	1,624,939	1,723,713				2012	9,140,840	9,826,626			
2013	5,991,336					2013	907,781					2013	6,899,117				
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	
2004	1.039	1.000	1.045	1.039		2004	0.975	0.959	1.022	1.062		2004	1.019	0.987	1.038	1.046	
2005	1.130	1.074	1.017	1.015		2005	1.425	1.297	0.998	0.989		2005	1.184	1.123	1.012	1.009	
2006	1.136	1.032	1.057	1.047		2006	0.917	0.955	1.018	1.072		2006	1.108	1.024	1.054	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	1.188	1.076	0.988	1.040		2008	0.821	2.213	0.996	1.053		2008	1.098	1.286	0.991	1.044	
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	1.019	1.058	1.016			2010	0.900	0.976	1.203			2010	1.008	1.051	1.030		
2011	0.998	1.002				2011	0.892	0.961				2011	0.992	1.000			
2012	1.078					2012	1.061					2012	1.075				
5-yr Avg	1.086	1.048	1.028	1.021		5-yr Avg	0.918	1.231	1.056	1.102		5-yr Avg	1.052	1.086	1.029	1.028	

**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
2004	4,140,200	7,831,472	12,869,564	17,554,704	19,006,087	2004	12,788,971	37,191,274	40,536,051	47,406,153	48,790,401	2004	16,929,171	45,022,746	53,405,615	64,960,857	67,796,488
2005	7,667,505	12,116,758	15,420,877	18,099,262	23,216,626	2005	37,479,840	50,239,709	43,307,814	48,071,127	56,984,196	2005	45,147,345	62,356,467	58,728,691	66,170,389	80,200,822
2006	5,006,019	7,564,601	12,540,910	21,568,518	27,351,692	2006	25,937,912	28,228,741	37,385,523	32,410,545	46,554,828	2006	30,943,931	35,793,342	49,926,433	53,979,063	73,906,520
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	6,216,842	9,689,934	11,418,370	17,098,380	20,153,918	2008	29,133,828	39,186,914	28,343,630	31,043,046	36,867,048	2008	35,350,670	48,876,848	39,762,000	48,141,426	57,020,966
2009	3,317,299	7,536,942	11,993,543	13,214,203	14,197,597	2009	16,122,358	22,735,973	27,872,627	30,818,485	36,330,905	2009	19,439,657	30,272,915	39,866,170	44,032,688	50,528,502
2010	3,328,121	5,156,535	6,232,085	7,223,363		2010	14,060,581	18,409,740	19,654,124	23,675,164		2010	17,388,702	23,566,275	25,886,209	30,898,527	
2011	3,893,031	4,984,515	6,587,817			2011	29,220,296	34,901,027	42,810,589			2011	33,113,327	39,885,542	49,398,406		
2012	4,288,588	4,358,433				2012	35,154,863	35,278,575				2012	39,443,451	39,637,008			
2013	2,272,200					2013	16,463,565					2013	18,735,765				
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	
2004	1.892	1.643	1.364	1.083		2004	2.908	1.090	1.169	1.029		2004	2.659	1.186	1.216	1.044	
2005	1.580	1.273	1.174	1.283		2005	1.340	0.862	1.110	1.185		2005	1.381	0.942	1.127	1.212	
2006	1.511	1.658	1.720	1.268		2006	1.088	1.324	0.867	1.436		2006	1.157	1.395	1.081	1.369	
2007	1.644	1.439	1.432	1.154		2007	1.841	1.398	1.081	1.040		2007	1.802	1.146	1.406	1.066	
2008	1.559	1.178	1.497	1.179		2008	1.345	0.723	1.095	1.188		2008	1.383	0.814	1.211	1.184	
2009	2.272	1.591	1.102	1.074		2009	1.410	1.226	1.106	1.179		2009	1.557	1.317	1.105	1.148	
2010	1.549	1.209	1.159			2010	1.309	1.068	1.205			2010	1.355	1.098	1.194		
2011	1.280	1.322				2011	1.194	1.227				2011	1.205	1.239			
2012	1.016					2012	1.004					2012	1.005				
5-yr Avg	1.535	1.348	1.382	1.192		5-yr Avg	1.252	1.065	1.134	1.206		5-yr Avg	1.301	1.123	1.199	1.196	

**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
2004	167,181,998	294,916,531	366,003,974	401,696,433	416,740,243	2004	170,469,531	235,797,027	254,196,158	265,361,502	273,539,573	2004	337,651,529	530,713,558	620,200,132	667,057,935	690,279,816
2005	171,116,857	307,862,974	374,981,662	413,179,918	429,704,669	2005	170,101,987	242,844,962	265,955,234	278,842,365	285,135,555	2005	341,218,844	550,707,936	640,936,896	692,022,283	714,840,224
2006	175,342,909	310,733,784	381,186,779	418,045,670	435,936,161	2006	180,230,546	257,918,302	286,190,801	296,781,498	302,605,808	2006	355,573,455	568,652,086	667,377,580	714,827,168	738,541,969
2007	184,911,011	340,079,960	416,704,547	449,831,556	470,126,949	2007	191,568,278	265,139,263	294,721,461	313,267,671	328,214,166	2007	376,479,289	605,219,223	711,426,008	763,099,227	798,341,115
2008	173,560,340	316,283,737	383,070,002	421,795,304	439,874,120	2008	175,704,952	255,410,509	281,425,462	295,901,358	301,110,041	2008	349,265,292	571,694,246	664,495,464	717,696,662	740,984,161
2009	159,407,985	309,556,040	376,803,143	413,686,117	429,438,215	2009	161,772,249	250,360,010	274,805,663	289,838,545	299,470,259	2009	321,180,234	559,916,050	651,608,806	703,524,662	728,908,474
2010	157,793,453	313,716,419	375,454,313	407,275,139		2010	163,317,170	259,155,466	285,110,809	300,005,954		2010	321,110,623	572,871,885	660,565,122	707,281,093	
2011	159,892,036	308,922,529	351,339,052			2011	162,709,879	257,678,501	272,119,279			2011	322,601,915	566,601,030	623,458,331		
2012	146,871,012	286,041,126				2012	160,631,877	250,048,440				2012	307,502,889	536,089,566			
2013	144,905,325					2013	145,636,599					2013	290,541,924				
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	
2004	1.764	1.241	1.098	1.037		2004	1.383	1.078	1.044	1.031		2004	1.572	1.169	1.076	1.035	
2005	1.799	1.218	1.102	1.040		2005	1.428	1.095	1.048	1.023		2005	1.614	1.164	1.080	1.033	
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	1.839	1.225	1.079	1.045		2007	1.384	1.112	1.063	1.048		2007	1.608	1.175	1.073	1.046	
2008	1.822	1.211	1.101	1.043		2008	1.454	1.102	1.051	1.018		2008	1.637	1.162	1.080	1.032	
2009	1.942	1.217	1.098	1.038		2009	1.548	1.098	1.055	1.033		2009	1.743	1.164	1.080	1.036	
2010	1.988	1.197	1.085			2010	1.587	1.100	1.052			2010	1.784	1.153	1.071		
2011	1.932	1.137				2011	1.584	1.056				2011	1.756	1.100			
2012	1.948					2012	1.557					2012	1.743				
5-yr Avg	1.926	1.197	1.092	1.042		5-yr Avg	1.546	1.094	1.052	1.028		5-yr Avg	1.733	1.151	1.075	1.036	

**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
2004	129,005,708	122,313,210	127,628,302	131,287,110	133,350,354	2004	166,433,415	122,896,010	115,236,217	113,619,188	113,421,362	2004	295,439,123	245,209,220	242,864,519	244,906,298	246,771,716
2005	132,000,869	128,539,791	135,317,266	137,836,791	140,504,946	2005	168,067,716	124,015,171	120,166,324	117,794,917	118,668,746	2005	300,068,585	252,554,962	255,483,590	255,631,708	259,173,692
2006	138,627,241	132,694,274	145,645,101	147,208,816	147,562,245	2006	173,619,047	133,091,924	129,952,981	129,393,567	124,735,402	2006	312,246,288	265,786,198	275,598,082	276,602,383	272,297,647
2007	147,702,958	147,193,294	155,719,408	160,816,180	160,186,628	2007	177,904,911	142,691,397	136,196,955	137,484,932	135,518,134	2007	325,607,869	289,884,691	291,916,363	298,301,112	295,704,762
2008	143,095,439	145,022,325	154,714,209	156,415,824	157,079,258	2008	178,970,099	135,601,445	131,185,215	127,687,783	124,726,712	2008	322,065,538	280,623,770	285,899,424	284,103,607	281,805,970
2009	150,423,851	141,522,342	149,115,990	153,378,609	151,909,765	2009	181,847,553	129,255,962	123,269,005	120,882,102	119,102,408	2009	332,271,404	270,778,304	272,384,995	274,260,711	271,012,173
2010	154,610,972	145,612,082	154,150,310	155,890,116		2010	192,099,983	138,110,984	135,437,478	132,963,173		2010	346,710,955	283,723,066	289,587,788	288,853,289	
2011	158,129,906	139,235,096	150,488,666			2011	205,267,162	139,321,504	136,929,917			2011	363,397,068	278,556,600	287,418,583		
2012	159,510,597	147,959,957				2012	202,820,260	138,981,380				2012	362,330,857	286,941,337			
2013	175,629,343					2013	209,845,718					2013	385,475,061				
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	
2004	0.948	1.043	1.029	1.016		2004	0.738	0.938	0.986	0.998		2004	0.830	0.990	1.008	1.008	
2005	0.974	1.053	1.019	1.019		2005	0.738	0.969	0.980	1.007		2005	0.842	1.012	1.001	1.014	
2006	0.957	1.098	1.011	1.002		2006	0.767	0.976	0.996	0.964		2006	0.851	1.037	1.004	0.984	
2007	0.997	1.058	1.033	0.996		2007	0.802	0.954	1.009	0.986		2007	0.890	1.007	1.022	0.991	
2008	1.013	1.067	1.011	1.004		2008	0.758	0.967	0.973	0.977		2008	0.871	1.019	0.994	0.992	
2009	0.941	1.054	1.029	0.990		2009	0.711	0.954	0.981	0.985		2009	0.815	1.006	1.007	0.988	
2010	0.942	1.059	1.011			2010	0.719	0.981	0.982			2010	0.818	1.021	0.997		
2011	0.881	1.081				2011	0.679	0.983				2011	0.767	1.032			
2012	0.928					2012	0.685					2012	0.792				
5-yr Avg	0.941	1.064	1.019	1.002		5-yr Avg	0.710	0.968	0.988	0.984		5-yr Avg	0.813	1.017	1.005	0.994	

**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
2004	0	0	0	0	0	2004	52,555,071	52,440,257	52,429,655	53,051,179	53,206,275	2004	52,555,071	52,440,257	52,429,655	53,051,179	53,206,275
2005	0	0	0	0	0	2005	55,229,900	55,472,421	55,801,985	56,056,915	56,163,804	2005	55,229,900	55,472,421	55,801,985	56,056,915	56,163,804
2006	0	0	0	0	0	2006	57,812,329	57,123,084	57,541,465	57,518,257	57,641,139	2006	57,812,329	57,123,084	57,541,465	57,518,257	57,641,139
2007	0	0	0	0	0	2007	61,398,041	59,613,822	59,613,701	59,573,691	59,901,995	2007	61,398,041	59,613,822	59,613,701	59,573,691	59,901,995
2008	0	0	0	0	0	2008	54,617,222	54,003,881	53,704,593	53,585,704	53,472,314	2008	54,617,222	54,003,881	53,704,593	53,585,704	53,472,314
2009	0	0	0	0	0	2009	53,556,547	51,852,748	51,063,580	51,108,259	50,987,275	2009	53,556,547	51,852,748	51,063,580	51,108,259	50,987,275
2010	0	0	0	0	0	2010	56,579,036	53,477,543	53,628,663	53,517,826		2010	56,579,036	53,477,543	53,628,663	53,517,826	
2011	0	0	0			2011	57,256,596	54,342,640	53,875,337			2011	57,256,596	54,342,640	53,875,337		
2012	0	0				2012	55,789,359	53,903,897				2012	55,789,359	53,903,897			
2013	0					2013	55,345,932					2013	55,345,932				

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
2004	-	-	-	-	2004	0.998	1.000	1.012	1.003	2004	0.998	1.000	1.012	1.003
2005	-	-	-	-	2005	1.004	1.006	1.005	1.002	2005	1.004	1.006	1.005	1.002
2006	-	-	-	-	2006	0.988	1.007	1.000	1.002	2006	0.988	1.007	1.000	1.002
2007	-	-	-	-	2007	0.971	1.000	0.999	1.006	2007	0.971	1.000	0.999	1.006
2008	-	-	-	-	2008	0.989	0.994	0.998	0.998	2008	0.989	0.994	0.998	0.998
2009	-	-	-	-	2009	0.968	0.985	1.001	0.998	2009	0.968	0.985	1.001	0.998
2010	-	-	-	-	2010	0.945	1.003	0.998		2010	0.945	1.003	0.998	
2011	-	-	-	-	2011	0.949	0.991			2011	0.949	0.991		
2012	-	-	-	-	2012	0.966				2012	0.966			
5-yr Avg	-	-	-	-	5-yr Avg	0.963	0.995	0.999	1.001	5-yr Avg	0.963	0.995	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
2004	313,127,199	438,362,047	519,797,651	564,434,038	583,539,243	2004	408,220,085	454,146,245	467,979,435	485,141,479	495,015,495	2004	721,347,284	892,508,292	987,777,086	1,049,575,517	1,078,554,738
2005	322,137,931	461,347,458	539,497,359	583,132,772	607,657,908	2005	433,423,542	476,197,902	489,934,209	505,459,377	521,593,076	2005	755,561,473	937,545,360	1,029,431,568	1,088,592,149	1,129,250,984
2006	330,214,647	463,758,809	552,544,775	600,751,459	625,436,196	2006	439,250,199	477,874,677	512,515,966	517,575,291	533,114,047	2006	769,464,846	941,633,486	1,065,060,741	1,118,326,750	1,158,550,243
2007	348,015,008	506,025,886	595,785,807	639,646,180	661,687,478	2007	453,531,774	506,527,034	532,705,946	568,894,356	584,992,517	2007	801,546,782	1,012,552,920	1,128,491,753	1,208,540,536	1,246,679,995
2008	330,364,501	479,899,678	558,783,324	604,777,366	626,957,064	2008	440,883,541	486,220,872	499,125,960	512,668,627	520,864,183	2008	771,248,042	966,120,550	1,057,909,284	1,117,445,993	1,147,821,247
2009	322,524,371	469,368,784	548,825,301	591,635,740	607,223,353	2009	416,547,916	457,173,255	479,952,765	495,556,691	508,782,258	2009	739,072,287	926,542,039	1,028,778,066	1,087,192,431	1,116,005,611
2010	327,923,844	476,911,904	548,985,197	583,750,993		2010	427,276,098	470,251,356	494,902,826	511,451,442		2010	755,199,942	947,163,260	1,043,888,023	1,095,202,435	
2011	334,936,909	466,142,819	521,444,323			2011	455,253,969	486,957,273	506,421,140			2011	790,190,878	953,100,092	1,027,865,463		
2012	318,186,098	446,462,429				2012	456,021,298	479,936,005				2012	774,207,396	926,398,434			
2013	328,798,204					2013	428,199,595					2013	756,997,799				

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
2004	1.400	1.186	1.086	1.034	2004	1.113	1.030	1.037	1.020	2004	1.237	1.107	1.063	1.028
2005	1.432	1.169	1.081	1.042	2005	1.099	1.029	1.032	1.032	2005	1.241	1.098	1.057	1.037
2006	1.404	1.191	1.087	1.041	2006	1.088	1.072	1.010	1.030	2006	1.224	1.131	1.050	1.036
2007	1.454	1.177	1.074	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	1.027
2009	1.455	1.169	1.078	1.026	2009	1.098	1.050	1.033	1.027	2009	1.254	1.110	1.057	1.027
2010	1.454	1.151	1.063		2010	1.101	1.052	1.033		2010	1.254	1.102	1.049	
2011	1.392	1.119			2011	1.070	1.040			2011	1.206	1.078		
2012	1.403				2012	1.052				2012	1.197			
5-yr Avg	1.431	1.156	1.077	1.036	5-yr Avg	1.085	1.044	1.034	1.027	5-yr Avg	1.233	1.100	1.057	1.032

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>
2004	83,416,993,887	1,748,867,138
2005	89,636,278,848	1,889,630,377
2006	95,875,002,630	2,065,460,628
2007	105,023,928,219	2,324,322,284
2008	102,554,753,364	2,185,233,519
2009	101,165,195,220	2,026,445,348
2010	105,638,136,185	1,974,833,981
2011	110,464,216,424	2,023,341,799
2012	114,553,783,213	2,042,474,184
2013	120,243,209,984	2,163,071,850

**Incurred Claim Counts By Injury Type**

<b>Fatal</b>						<b>Permanent Total</b>					
<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2004	76	81	84	87	90	2004	28	35	46	61	66
2005	74	82	85	89	89	2005	31	45	50	60	70
2006	71	76	78	84	87	2006	19	26	38	54	70
2007	61	65	69	73	75	2007	17	26	34	48	59
2008	47	60	68	68	69	2008	20	31	36	51	58
2009	52	62	65	67	67	2009	12	23	38	42	45
2010	72	73	75	76		2010	11	18	23	25	
2011	65	70	73			2011	14	19	24		
2012	46	48				2012	10	11			
2013	33					2013	10				

<b>Permanent Partial</b>						<b>Temporary Total</b>					
<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2004	6,880	8,922	9,132	9,162	9,169	2004	12,708	11,236	11,178	11,133	11,159
2005	7,167	9,107	9,317	9,373	9,443	2005	12,827	11,357	11,270	11,255	11,185
2006	7,237	9,005	9,251	9,395	9,497	2006	12,346	11,037	10,932	10,801	10,719
2007	7,190	9,201	9,659	9,808	9,844	2007	12,525	11,136	10,839	10,745	10,712
2008	6,355	8,612	8,905	9,028	9,062	2008	11,378	9,735	9,609	9,534	9,526
2009	5,856	8,530	8,823	8,958	9,045	2009	11,099	9,158	9,027	8,976	8,921
2010	5,897	8,607	8,898	9,020		2010	11,561	9,623	9,473	9,372	
2011	6,094	8,957	9,209			2011	11,490	9,385	9,287		
2012	5,891	8,507				2012	10,909	8,971			
2013	5,927					2013	10,988				

<b>Medical Only</b>						<b>Total - All Injury Types</b>					
<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2004	71,789	72,850	73,039	73,085	73,153	2004	91,481	93,124	93,479	93,528	93,637
2005	73,282	74,211	74,322	74,375	74,426	2005	93,381	94,802	95,044	95,152	95,213
2006	71,734	72,593	72,873	72,937	73,013	2006	91,407	92,737	93,172	93,271	93,386
2007	72,444	73,212	73,323	73,391	73,394	2007	92,237	93,640	93,924	94,065	94,084
2008	62,214	62,902	62,967	62,938	62,935	2008	80,014	81,340	81,585	81,619	81,650
2009	58,847	59,282	59,337	59,349	59,382	2009	75,866	77,055	77,290	77,392	77,460
2010	60,192	60,283	60,301	60,246		2010	77,733	78,604	78,770	78,739	
2011	59,193	59,549	59,616			2011	76,856	77,980	78,209		
2012	56,253	56,621				2012	73,109	74,158			
2013	54,379					2013	71,337				

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, 2017 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>
1/13- 12/13	1.013	1.013	1.011	1.013	1.011	0.946	0.980
1/12- 12/12	1.018	1.019	1.015	1.019	1.015	0.932	0.974
1/11- 12/11	1.053	1.022	1.013	1.022	1.015	0.930	0.973
1/10- 12/10	1.224	1.020	0.994	1.020	1.002	0.925	0.964
1/09- 12/09	1.257	1.025	0.995	1.025	1.004	0.924	0.965
1/08- 12/08	1.267	1.033	1.001	1.033	1.010	0.924	0.968
1/07- 12/07	1.274	1.040	1.004	1.040	1.014	0.924	0.971
1/06- 12/06	1.286	1.049	1.011	1.049	1.020	0.924	0.975
1/05- 12/05	1.292	1.054	1.015	1.054	1.025	0.924	0.978
1/04- 12/04	1.296	1.057	1.017	1.057	1.027	0.924	0.979

## 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 0.961 (-3.9%) and 0.970 (-3.0%) 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 0.957 (-4.3%) and 0.978 (-2.2%) 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.

**NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.**  
**FILED ANNUAL LOSS RATIO TRENDS**  
**BASED ON FILINGS MADE DURING THE 2015/2016 FILING SEASON**

<u>State</u>	<u>Indemnity</u>	<u>Medical</u>
ALABAMA	0.970	0.985
ALASKA	0.950	1.000
ARIZONA	0.950	1.005
ARKANSAS	0.950	0.985
COLORADO	0.965	0.995
CONNECTICUT	0.990	1.010
DISTRICT OF COLUMBIA	0.985	0.990
FLORIDA	0.980	1.000
GEORGIA	0.995	0.990
HAWAII	0.965	1.000
IDAHO	0.970	1.000
* ILLINOIS		
INDIANA	0.970	1.010
IOWA	0.995	1.015
KANSAS	0.960	0.980
KENTUCKY	0.955	0.965
LOUISIANA	0.985	1.005
MAINE	0.985	0.985
MARYLAND	0.985	0.995
MISSISSIPPI	0.985	0.985
MISSOURI	0.970	1.000
MONTANA	0.970	1.000
NEBRASKA	0.975	0.995
NEVADA	0.975	0.985
NEW HAMPSHIRE	0.970	1.010
NEW MEXICO	0.970	0.995
OKLAHOMA	0.955	0.985
OREGON	0.985	0.995
RHODE ISLAND	1.000	1.005
SOUTH CAROLINA	0.985	0.990
SOUTH DAKOTA	0.970	1.000
TENNESSEE	0.960	0.995
TEXAS	0.960	0.955
UTAH	0.965	0.985
VERMONT	0.985	0.995
VIRGINIA	0.978	1.003
<u>WEST VIRGINIA</u>	<u>0.940</u>	<u>0.990</u>
<b>All States Average</b>	<b>0.975</b>	<b>0.994</b>

\* NCCI analysis indicated that no change in advisory loss costs was warranted.

## 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<sup>^</sup>

#### Calendar Year

2011	806	
2012	828	
2013	842	
2014	866	
2015	895	*
2016	928	*
2017	967	*
2018	1022	*

#### Policy Year

2005	700	
2006	728	
2007	749	
2008	758	
2009	769	
2010	794	
2011	815	
2012	834	
2013	852	
2014	878	
2015	908	*
2016	944	*
2017	989	*

<sup>^</sup> 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	0.899
Change in trend	0.952
Change in benefits	0.996
Change in loss-based expense provisions	<u>1.004</u>
<b>Overall Statewide Loss Costs change</b>	<b>0.856</b>
Change in the assigned risk loss cost multiplier	<u>1.071</u>
<b>Overall Statewide Assigned Risk Rate change</b>	<b>0.917</b>

(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 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 4/1/2017, contains ELRs that will be used to estimate losses during the 4/1/2013 to 3/31/2016 time period for experience ratings to be issued between 4/1/2017 and 3/31/2018.

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

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:

$$\text{d-ratio} = \frac{\{( \text{HG indemnity d-ratio factor} ) \times (\text{indemnity pure premium} ) + (\text{HG medical d-ratio factor} ) \times (\text{medical pure premium} )\}}{\text{total pure premium}}$$

**ELR FACTOR CALCULATION**

**NORTH CAROLINA**

**ERA Experience Rating**

Exp Rating 3rd rpt 04/01/13	WCSP 3rd rpt Losses	3:U Devel.*	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^4	Trended Losses
Fatal Likely	627,132	1.256	787,678	1.011	796,342	0.904	719,893
Permanent Total	2,989,379	1.256	3,754,660	1.011	3,795,961	0.904	3,431,549
Permanent Partial Likely	142,791,411	1.256	179,346,012	1.009	180,960,126	0.904	163,587,954
Temporary Total Likely	53,975,042	1.256	67,792,653	1.011	68,538,372	0.904	61,958,688
Likely	200,382,964	1.256	251,681,003	1.010	254,090,801	0.904	229,698,084
Fatal Not Likely	12,401,656	1.119	13,877,453	1.011	14,030,105	0.904	12,683,215
Permanent Partial Not Likely	203,431,457	1.119	227,639,800	1.009	229,688,558	0.904	207,638,456
Temporary Total Not Likely	94,671,381	1.119	105,937,275	1.011	107,102,585	0.904	96,820,737
Not-Likely	310,504,494	1.119	347,454,528	1.010	350,821,248	0.904	317,142,408
Medical Likely	155,552,181	1.321	205,484,431	0.949	195,004,725	0.961	187,399,541
Medical Not Likely	296,914,951	1.054	312,948,358	0.949	296,987,992	0.961	285,405,460
Medical	452,467,132	1.146	518,432,789	0.949	491,992,717	0.961	472,805,001

Exp Rating 2nd rpt 04/01/14	WCSP 2nd rpt Losses	2:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^3	Trended Losses
Fatal Likely	175,000	1.488	260,400	1.007	262,223	0.927	243,081
Permanent Total	1,138,803	1.488	1,694,539	1.007	1,706,401	0.927	1,581,834
Permanent Partial Likely	104,352,740	1.488	155,276,877	1.005	156,053,261	0.927	144,661,373
Temporary Total Likely	58,852,609	1.488	87,572,682	1.007	88,185,691	0.927	81,748,136
Likely	164,519,152	1.488	244,804,498	1.006	246,207,576	0.927	228,234,424
Fatal Not Likely	7,666,102	1.259	9,651,622	1.007	9,719,183	0.927	9,009,683
Permanent Partial Not Likely	173,921,094	1.259	218,966,657	1.005	220,061,490	0.927	203,997,001
Temporary Total Not Likely	88,040,009	1.259	110,842,371	1.007	111,618,268	0.927	103,470,134
Not Likely	269,627,205	1.259	339,460,650	1.006	341,398,941	0.927	316,476,818
Medical Likely	138,679,382	1.411	195,676,608	0.976	190,980,369	0.970	185,250,958
Medical Not Likely	288,454,843	1.074	309,800,501	0.976	302,365,289	0.970	293,294,330
Medical	427,134,225	1.183	505,477,109	0.976	493,345,658	0.970	478,545,288

Exp Rating 1st rpt 04/01/15	WCSP 1st rpt Losses	1:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^2	Trended Losses
Fatal Likely	0	2.411	0	1.002	0	0.951	0
Permanent Total	914,946	2.411	2,205,935	1.002	2,210,347	0.951	2,102,040
Permanent Partial Likely	42,169,552	2.411	101,670,790	1.002	101,874,132	0.951	96,882,300
Temporary Total Likely	58,831,234	2.411	141,842,105	1.002	142,125,789	0.951	135,161,625
Likely	101,915,732	2.411	245,718,830	1.002	246,210,268	0.951	234,145,965
Fatal Not Likely	5,971,227	1.672	9,983,892	1.002	10,003,860	0.951	9,513,671
Permanent Partial Not Likely	101,969,858	1.672	170,493,603	1.002	170,834,590	0.951	162,463,695
Temporary Total Not Likely	114,678,291	1.672	191,742,103	1.002	192,125,587	0.951	182,711,433
Not Likely	222,619,376	1.672	372,219,598	1.002	372,964,037	0.951	354,688,799
Medical Likely	122,392,125	1.618	198,030,458	0.992	196,446,214	0.980	192,517,290
Medical Not Likely	280,091,945	1.115	312,302,519	0.992	309,804,099	0.980	303,608,017
Medical	402,484,070	1.268	510,332,977	0.992	506,250,313	0.980	496,125,307

Injury Type	Development	x Benefit	x Trend	x(LBP)	= Total	Reciprocal
Indemnity	1.419	1.006	0.928	1.175	1.557	0.642
Medical	1.197	0.972	0.970	1.175	1.326	0.754
Total	1.307	0.990	0.947	1.175	1.440	0.694

\* Development factor limited at \$500,000.

04/01/17

1st Report WCSP Start: Jan-13  
1st Report WCSP End: Dec-13

	Indemnity	Medical					
1.) Reciprocal Weighted Averages	0.642	0.754					
ERA Medical Adjustment Factor		0.906					
Final Weighted Averages	0.642	0.683					
Overall		1.078					
2.) (a) Trended WCSP Experience Change		1.168					
(1) WCSP Experience Change		0.923					
(2) WCSP Trend		1.000					
(3) Adjustment to Target Off-Balance(Mult.)		0.899					
(b) Financial Data Experience Change		1.199					
(c) Experience Adj. Factor (a)/(b)		1.000					
3.) ELR Composite Factor (1)x(2)		1.000					
(1) Change in MPM		1.000					
(2) Other Adjustments (Mult.)		1.000					
4.) Avg. RERP/GERT ELR Factor	0.770	0.904					
Avg. ERA ELR Factor	0.770	0.819					
[(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	0.840	0.789	0.759	0.723	0.671	0.634	0.572
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)]	0.647	0.608	0.584	0.557	0.517	0.488	0.440
Medical [(4 Med)x(5)x(6)x(7)]	0.688	0.646	0.622	0.592	0.550	0.519	0.468
9.) LAE & Assessment							
Loss Adj. Expense							1.175
Indemnity Assessment							1.00000
Medical Assessment							1.00000
Overall Assessment							1.00000
10.) Financial Data Annual Trend							
Indemnity							0.975
Medical							0.990

## The Table of Insurance Charges

### What is the Table of Insurance Charges?

This table is the source of the "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 industrywide 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 Insurance Charges tabulates these average costs, which are developed from actual industry experience.

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 insurance charges, the Table is also the source of the insurance savings.

On the average, it is expected that losses paid by the policyholder plus the insurance charge paid to the insurance company will sum to total expected losses. This is called a balanced plan. In reality, this will not always work perfectly because insurance charges are based on past experience. Because of this, the Table of Expected Loss Ranges is updated regularly to bring the rating process closer to the ideal balance.

### Why do we need insurance charges?

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. An insurance charge to limit the loss ratio in a retrospectively rated policy is analogous to a reinsurance premium.

How is the Table of Insurance Charges structured?

To use the Table, one must know the Expected Loss 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 insurance charges measure the amount of loss above certain loss ratios, it follows that for any fixed maximum loss ratio, decreasing variance leads to decreasing insurance charges for larger policyholders. The Table is therefore indexed by Expected Loss Size Ranges determined by expected losses (expected loss ratio times standard premium).

The Table of Insurance Charges also needs an index determined by the loss ratio at which one wishes to measure the insurance charge. 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 Insurance Charges for each expected loss ratio, the entry ratio (the particular loss ratio divided by the expected loss ratio), is used.

## North Carolina

### Calculation of State and Federal Tax Multipliers Effective April 1, 2017

	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	0.582
E. Loss adjustment expense provision	1.175
F. State permissible loss ratio = $[(D) / ((A)+(E)-1.000)]$	0.495
G. Expense and Profit, excluding taxes and assessments = $1-(C)-(F)$	0.478
H. State tax multiplier = $[(G)+(A)x(F)] / [(F)+(G)] \times [1 / (1-(C))]$	1.027
I. Proposed overall federal assessment	1.064
J. State weight ^	0.208
K. Federal weight ^	0.792
L. Weighted federal assessment = $((A)x(J)) + ((I)x(K))$	1.051
M. Federal permissible loss ratio = $[(D) / ((E)+(L)-1.000)]$	0.475
N. Federal tax multiplier = $[(G)+(L)x(M)] / [(G)+(M)] \times [1 / (1-(C))]$	1.053

^ 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 insurance charge 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

#### August 28, 2015 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 2015 for work specifically related to workers’ compensation insurance loss cost and residual market rate filings total approximately \$428,618.

Young Moore and Henderson, P.A.: The firm has billed the Rate Bureau approximately 21,800 for fees in connection with the 2015 workers’ compensation insurance loss cost and residual market rate filings.

Financial Strategy Associates: The firm has billed the Rate Bureau approximately \$14,981 for services rendered in connection with the 2015 workers’ compensation insurance loss cost and residual market rate filings.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$30,415 for services rendered in connection with the 2015 workers’ compensation insurance loss cost and residual market rate filings.

#### September 1, 2016 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 2016 for work specifically related to workers’ compensation insurance loss cost and residual market rate filings total approximately \$428,187.

Young Moore and Henderson, P.A.: The firm has billed the Rate Bureau approximately \$7,981 for fees in connection with the 2016 workers’ compensation insurance loss cost and residual market rate filings.

Financial Strategy Associates: The firm has billed the Rate Bureau approximately \$7,225 for services rendered in connection with the 2016 workers’ compensation insurance residual market rate filing.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$15,691 for services rendered in connection with the 2016 workers’ compensation insurance residual market rate filing.

## 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

The Other Acquisition and General Expense Provision is now based upon servicing carrier allowance bids only, rather than an average of servicing carrier bids and direct assignment carrier expense data. Portions of Exhibit II of the Assigned Risk filing have been modified to accommodate this change. As a consequence of this change, the Pool Administration Expense Provision is now calculated using gross written premium based on both servicing carriers and direct assignment carriers, in order to avoid overstating the average expense load for the entire market.

Another consequence of using servicing carrier bids is that the Miscellaneous Tax provision is now assumed to be 0.0%, rather than the 0.3% which was used in prior filings. The request for proposal instructs servicing carriers to include a provision for all expenses, unless specifically instructed to exclude such from their bids.

PRE-FILED TESTIMONY  
OF  
RAYMOND F. EVANS

NORTH CAROLINA WORKERS COMPENSATION INSURANCE  
2016 LOSS COSTS 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 September 1, 2016 submitted by the Bureau to the Honorable Wayne Goodwin, 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  
SEAN O. COOPER

2016 NORTH CAROLINA WORKERS COMPENSATION  
LOSS COST AND ASSIGNED RISK RATE FILINGS

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Q. *Please state your name, title, employer, and position you hold.*

A. My name is Sean Cooper, and I am a Director and Senior 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 four jurisdictions (including North Carolina).

Q. *Would you outline your academic and professional training?*

A. I have a Bachelor of Science degree in Actuarial Science, from Florida A&M University, in Tallahassee, Florida. 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 worked for NCCI between June of 1992 and May of 1996. Between May of 1996 and June of 2002, I was continuously employed as an actuary, working for USAA Insurance Company, Insurance Services Office, and AmCOMP Insurance Company. In June of 2002, I returned to NCCI and have been employed by NCCI since that time.

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. Sure. 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. Those insurers electing to provide employers workers compensation coverage in North Carolina’s competitive marketplace—incorporating their own underwriting guidelines and expense needs—constitute the “voluntary market.”

An employer unable to secure workers compensation insurance in the voluntary market obtains coverage through the Workers Compensation Insurance Plan—also referred to as 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, 2017 through March 31, 2018 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 2015 and then \$10 million in 2016 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 14.4% 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 8.3% 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, 2017. 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, 2017 through March 31, 2018. 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 2014 and is commonly referred to as "policy year 2014" data. The second block of data reflects the experience from all policies with effective dates during 2013 and is referred to as "policy year 2013" 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 2013 and 2014 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 2014 (Exhibit I, Section A) and 2013 (Exhibit I, Section B). An average of the separate policy year 2013 and 2014 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 what it would be if it had been earned under the latest approved loss costs, 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, many 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 17.5% so that the final loss costs will include a provision for loss adjustment expense (lines 6 and 18).

The resulting loss figures are compared to the total estimated premium that would be available to fund these losses (lines 9 and 21). 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 -2.5% per year for indemnity losses and -1.0% per year for medical losses.

The final step is to adjust the developed 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 2013 and 2014 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 14.4% 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 17.5% loss adjustment expense provision for use in the Filings.

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 8.3% 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 19.9% of premium in the assigned risk market (Exhibit II-D).
- Q. *Please describe the changes to the calculation of the Other Acquisition and General Expense provision contained in the Assigned Risk filing, as well as the rationale for these changes.*
- A. The Other Acquisition and General Expense provision is now based upon servicing carrier allowance bids only, rather than an average of servicing carrier allowance bids and direct assignment carrier expense data. In addition to simplifying the calculation, this allows the Other Acquisition and General Expense provision to more directly reflect expenses for Assigned Risk policies, as available expense data pertaining to direct assignment carriers is not specific to the Assigned Risk market. As a consequence of this change, the Pool Administration Expense provision is now calculated

using gross written premium based on both servicing carriers and direct assignment carriers, in order to avoid overstating the average expense load for the entire market.

Q. *Please describe the rationale for removing the Miscellaneous Tax provision previously contained in the Assigned Risk filing.*

A. Since the Other Acquisition and General Expense Provision is now based solely upon servicing carrier allowance bids, the Miscellaneous Tax provision is now assumed to be 0.0%, rather than 0.3% which was used in prior filings. The request for proposal instructs servicing carriers to include a provision for all expenses, unless specifically instructed to exclude such from their bids.

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 +3.9% from the current loss cost level. The assigned risk filing proposes an overall average rate level change of +11.0% 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**

**2016 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2015**

**LOSS ADJUSTMENT EXPENSE SUMMARY**  
**Analysis Based on Private Carrier Data**

	(1)	(2)	(3)=(1)+(2)	(4)	(5)	(6)=(4)+(5)	(7)=(3)-(6)
<u>Year</u>	<u>Call #19 DCCE Ratio (Avg. of Paid and Incurred Indications)</u>	<u>Call #19 AOE Ratio (Avg. of Paid and Incurred Indications) <sup>1</sup></u>	<u>Call #19 LAE Ratio</u>	<u>Calendar Year Incurred DCCE Ratio From IEE <sup>2</sup></u>	<u>Calendar Year Incurred AOE Ratio From IEE <sup>1,2</sup></u>	<u>Incurred LAE Ratio From IEE <sup>2</sup></u>	<u>Difference</u>
2006	10.5%	7.7%	18.2%	12.6%	7.2%	19.8%	-1.6%
2007	10.5%	7.5%	18.0%	10.1%	7.3%	17.4%	0.6%
2008	11.0%	6.7%	17.7%	11.9%	7.1%	19.0%	-1.3%
2009	11.2%	7.2%	18.4%	11.3%	7.3%	18.6%	-0.2%
2010	11.6%	6.9%	18.5%	11.9%	7.2%	19.1%	-0.6%
2011	12.2%	6.6%	18.8%	11.4%	6.7%	18.1%	0.7%
2012	13.0%	6.9%	19.9%	12.2%	6.2%	18.4%	1.5%
2013	13.0%	7.4%	20.4%	12.1%	7.0%	19.1%	1.3%
2014	13.5%	7.5%	21.0%	13.0%	6.7%	19.7%	1.3%
2015	13.2%	7.2%	20.4%	13.9%	6.9%	20.8%	-0.4%

**Notes:**

Loss adjustment expense indications are displayed as a percentage of loss.

<sup>1</sup> Adjusted for the impact of large deductible policies.

<sup>2</sup> The IEE data is direct of reinsurance, excludes state funds and is from the NCCI Compiled IEE Validated Summary.

## NATIONAL COUNCIL ON COMPENSATION INSURANCE

### 2016 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2015

#### Analysis Based on Private Carrier Data

#### DCCE—PAID ANALYSIS—Excluding Large Deductible Policies

AY	(1) Paid DCCE	(2) Cumulative Paid DCCE Development Factors	(3)=(1)x(2) Estimated Paid DCCE Developed to a 10th Report	(4) Paid Losses	(5) Cumulative Paid Loss Development Factors	(6)=(4)x(5) Estimated Paid Losses Developed to a 10th Report	(7)=(3)/(6)x10th/Ult. Estimated Ultimate DCCE Ratio
2006	1,721,302,351	NA	1,721,302,351	16,069,984,236	NA	16,069,984,236	10.5%
2007	1,854,352,535	1.017	1,885,876,528	17,409,877,584	1.016	17,688,435,625	10.5%
2008	2,027,282,923	1.038	2,104,319,674	17,933,082,101	1.037	18,596,606,139	11.1%
2009	1,851,141,291	1.066	1,973,316,616	16,138,297,986	1.064	17,171,149,057	11.3%
2010	1,893,835,664	1.109	2,100,263,751	16,211,722,083	1.102	17,865,317,735	11.6%
2011	1,937,858,719	1.174	2,275,046,136	15,701,081,762	1.159	18,197,553,762	12.3%
2012	1,788,791,765	1.286	2,300,386,210	13,991,348,400	1.255	17,559,142,242	12.9%
2013	1,569,588,875	1.501	2,355,952,901	12,460,302,447	1.433	17,855,613,407	13.0%
2014	1,193,251,703	2.059	2,456,905,256	9,603,226,892	1.863	17,890,811,700	13.5%
2015	446,725,887	5.454	2,436,442,988	4,368,013,325	4.082	17,830,230,393	13.5%

**NATIONAL COUNCIL ON COMPENSATION INSURANCE**

**2016 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2015**

**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 Incurred DCCE Development Factors	Estimated Incurred DCCE Developed to a 10th Report	Incurred Losses	Cumulative Incurred Loss Development Factors	Estimated Incurred Losses Developed to a 10th Report	Estimated Ultimate DCCE Ratio
<u>AY</u>	<u>Incurred DCCE</u>	<u>Factors</u>	<u>10th Report</u>	<u>Incurred Losses</u>	<u>Factors</u>	<u>10th Report</u>	<u>Ratio</u>
2006	1,956,163,469	NA	1,956,163,469	18,735,552,848	NA	18,735,552,848	10.4%
2007	2,132,841,058	1.000	2,132,841,058	20,351,592,093	1.000	20,351,592,093	10.5%
2008	2,308,358,817	1.000	2,308,358,817	21,303,544,564	0.999	21,282,241,019	10.8%
2009	2,188,609,682	1.001	2,190,798,292	19,702,331,708	0.999	19,682,629,376	11.1%
2010	2,351,351,741	1.007	2,367,811,203	20,414,268,897	0.998	20,373,440,359	11.6%
2011	2,494,685,574	1.011	2,522,127,115	20,892,454,238	0.997	20,829,776,875	12.1%
2012	2,667,821,326	1.001	2,670,489,147	20,695,172,686	0.988	20,446,830,614	13.1%
2013	2,723,909,763	1.004	2,734,805,402	21,366,020,786	0.989	21,130,994,557	12.9%
2014	2,882,663,523	1.011	2,914,372,822	22,068,374,359	0.983	21,693,211,995	13.4%
2015	2,861,863,159	1.023	2,927,686,012	23,203,322,115	0.975	22,623,239,062	12.9%

**NATIONAL COUNCIL ON COMPENSATION INSURANCE**

**2016 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2015**

**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
2006	2,046,798,573	NA	2,046,798,573	16,681,992,728	NA	16,681,992,728	7.9% (a)
2007	2,067,234,470	1.014	2,096,175,753	17,942,605,670	1.018	18,265,572,572	7.6% (b)
2008	1,923,719,890	1.032	1,985,278,926	18,511,839,002	1.040	19,252,312,562	6.8% (c)
2009	1,817,056,082	1.055	1,916,994,167	16,512,844,527	1.069	17,652,230,799	7.3% (d)
2010	1,748,437,542	1.089	1,904,048,483	16,487,158,893	1.111	18,317,233,530	7.0% (e)
2011	1,635,385,943	1.134	1,854,527,659	15,992,789,918	1.172	18,743,549,784	6.6% (f)
2012	1,565,023,065	1.192	1,865,507,493	14,224,817,169	1.274	18,122,417,073	6.9% (g)
2013	1,575,532,977	1.297	2,043,466,271	12,649,758,572	1.464	18,519,246,549	7.4% (h)
2014	1,372,266,462	1.495	2,051,538,361	9,720,050,150	1.909	18,555,575,736	7.5% (i)
2015	884,103,762	2.256	1,994,538,087	4,407,917,806	4.219	18,597,005,224	7.2% (j)

Adjusted for Impact of Large Deductibles

- (a)  $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.008) \times 0.65$
- (b)  $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.009) \times 0.67$
- (c)  $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.008) \times 0.67$
- (d)  $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.008) \times 0.68$
- (e)  $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.007) \times 0.69$
- (f)  $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.005) \times 0.69$
- (g)  $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.005) \times 0.70$
- (h)  $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.004) \times 0.70$
- (i)  $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.005) \times 0.70$
- (j)  $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.005) \times 0.70$

**NATIONAL COUNCIL ON COMPENSATION INSURANCE**

**2016 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2015**

**Analysis Based on Private Carrier Only Data**

**AOE—INCURRED ANALYSIS—Including Large Deductible Policies**

AY	(1) Incurred AOE	(2) Cumulative Incurred AOE Development Factors	(3)=(1)x(2) Estimated Incurred AOE Developed to a 10th Report	(4) Incurred Losses	(5) Cumulative Incurred Loss Development Factors	(6) Estimated Incurred Losses Developed to a 10th Report	(7)=(3)/(6)x10th/Ult. Estimated Ultimate AOE Ratio
2006	2,147,847,049	NA	2,147,847,049	20,211,774,473	NA	20,211,774,473	7.4% (a)
2007	2,182,124,984	1.006	2,195,217,734	21,826,409,498	1.000	21,826,409,498	7.4% (b)
2008	2,051,407,452	1.014	2,080,127,156	23,014,216,150	0.999	22,991,201,934	6.6% (c)
2009	1,970,041,961	1.023	2,015,352,926	21,135,011,989	1.002	21,177,282,013	7.0% (d)
2010	1,949,678,379	1.033	2,014,017,766	21,801,520,969	1.002	21,845,124,011	6.8% (e)
2011	1,930,201,409	1.045	2,017,060,472	22,453,784,399	1.001	22,476,238,183	6.6% (f)
2012	1,948,010,849	1.046	2,037,619,348	22,401,478,432	0.989	22,155,062,169	6.8% (g)
2013	2,187,618,148	1.053	2,303,561,910	23,355,252,299	0.989	23,098,344,524	7.3% (h)
2014	2,279,243,815	1.044	2,379,530,543	24,167,908,892	0.980	23,684,550,714	7.4% (i)
2015	2,398,583,967	0.988	2,369,800,959	25,581,177,104	0.964	24,660,254,728	7.1% (j)

Adjusted for Impact of Large Deductibles

- (a)  $(\text{Col.3}/\text{Col.6} \times (10\text{th}/\text{Ult.}) + 0.008) \times 0.65$
- (b)  $(\text{Col.3}/\text{Col.6} \times (10\text{th}/\text{Ult.}) + 0.009) \times 0.67$
- (c)  $(\text{Col.3}/\text{Col.6} \times (10\text{th}/\text{Ult.}) + 0.008) \times 0.67$
- (d)  $(\text{Col.3}/\text{Col.6} \times (10\text{th}/\text{Ult.}) + 0.008) \times 0.68$
- (e)  $(\text{Col.3}/\text{Col.6} \times (10\text{th}/\text{Ult.}) + 0.007) \times 0.69$
- (f)  $(\text{Col.3}/\text{Col.6} \times (10\text{th}/\text{Ult.}) + 0.005) \times 0.69$
- (g)  $(\text{Col.3}/\text{Col.6} \times (10\text{th}/\text{Ult.}) + 0.005) \times 0.70$
- (h)  $(\text{Col.3}/\text{Col.6} \times (10\text{th}/\text{Ult.}) + 0.004) \times 0.70$
- (i)  $(\text{Col.3}/\text{Col.6} \times (10\text{th}/\text{Ult.}) + 0.005) \times 0.70$
- (j)  $(\text{Col.3}/\text{Col.6} \times (10\text{th}/\text{Ult.}) + 0.005) \times 0.70$

**PRE-FILED TESTIMONY**  
**OF**  
**MARK MULVANEY**  
**2016 NORTH CAROLINA WORKERS COMPENSATION**  
**LOSS COST FILING**

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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 28 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.

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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 3,200 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 2016 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.

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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 seeking a 14.4% reduction in the overall level of loss costs for industrial classifications and a 3.9% increase 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,

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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 14.4% for industrial classifications and an increase of 3.9% 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 13.7% decrease  
Contracting 11.7% decrease  
Office and Clerical 19.4% decrease  
Goods and Services 14.7% decrease  
Miscellaneous 14.4% decrease

Q. What is the proposed effective date of the filed loss costs?

A. April 1, 2017.

Q. When did the current loss costs take effect in North Carolina?

A. The current loss costs became effective April 1, 2016.

Q. For what period of time are the projections made?

A. The filed loss costs are anticipated to go into effect on April 1, 2017. Because it is anticipated that loss cost filings are made annually, these loss costs are expected to remain in effect until April 1, 2018. Therefore, loss costs are projected for policies to become effective from April 1, 2017 through March 31, 2018. 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, 2017 and the last covered claim could occur no later than March 31, 2019. 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 exactly 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 2013 and Policy Year 2014 data, valued as of December 31, 2015.

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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 2014, for example, consists of the experience of policies (both losses and exposures) with effective dates on any day during 2014.

Q. It's now September 2016, so policy year 2014 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 2014 was written on December 31, 2014 with normal expiration one year later. For the industrial classifications, the valuation date of the data is December 31, 2015. 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 2014 is the most recent complete policy year that could feasibly be included.

Q. What about Policy Year 2015?

A. As of December 31, 2015, policy year 2015 is incomplete. Most policies written in 2015 will continue in force during 2016. Roughly speaking, only one half of policy year 2015 written premium would be earned as of year-end 2015, and only one half of the claims that will eventually occur would have occurred by year-end 2015. The Rate Bureau does collect this data, even in its incomplete form. However in my view the losses and exposures are just too immature to be used reliably for ratemaking.

Q. OK, tell me more about the projection process.

A. It's 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'll 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.

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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 2013 and policy year 2014 experience.

Q. What companies' data are included in policy year 2013 and policy year 2014 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 0.1% of the market was excluded in policy year 2013 and no carrier representing more than 0.1% of the market was excluded in policy year 2014.

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 2013 and policy year 2014 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.

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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 (4/1/2016) 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.

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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 2013 and 2014 will therefore include many claims which have not been resolved as of December 31, 2015, 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 19<sup>th</sup> 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 (2013 or 2014) to a 19<sup>th</sup> report. At the 19<sup>th</sup> 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 19<sup>th</sup> report valuation and is used as a divisor. Additionally, a policy year 19<sup>th</sup> to ultimate case-incurred loss development factor is applied to obtain 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 case-incurred losses the Rate Bureau used the unweighted average of the five most recently available age-to-age factors up to a 19<sup>th</sup> report. Five years were used consistent with the methodology used over the past several years.

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In a manner consistent with the paid loss development, policy year cumulative development to a 19<sup>th</sup> report is first calculated. Additionally, a policy year 19<sup>th</sup> to ultimate 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 consequently can have a destabilizing effect on the losses for a policy year or on the loss development factors. Consequently, the losses for policy years 2013 and 2014 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 1.009 (nine-tenths of one percent) 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 increase over time as inflation drives loss costs upward. For example, the loss limit for the midpoint of loss cost use (March 25, 2018) is approximately \$16.0 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

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loss cost change. There were no such catastrophes identified for either policy year 2013 or policy year 2014.

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 2013 and policy year 2014 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 of the valuation date of the filing (December 31, 2015). 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, 2016, and the impact of the revised medical fee schedules, effective January 1, 2016 and January 1, 2017. 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.

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Q. What factor did the Rate Bureau select to incorporate loss adjustment expenses?

A. The Rate Bureau selected a factor of 1.175, a small increase from the 1.170 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 2013 and 2014, even after adjustment for development and on-leveling, represents the ultimate level of costs during policy year 2013 and 2014 respectively. However, the loss costs are proposed to be applied to policies effective from 4/1/2017 through 3/31/2018. 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 2000 through 2014, but focused chiefly on policy years 2007 to 2014. 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.

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The process is similar for the frequency trend; however in addition to development and adjustment to the 4/1/2016 loss cost level, the pure premiums that form the denominator are also adjusted to the policy year 2014 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 2014 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 2014 wage levels) and a denominator consistent with the denominator of the frequency trend (developed pure premiums adjusted to current loss cost and 2014 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 0.975 (a negative 2.5% annual trend). Their medical pure premium annual trend selection was a factor of 0.990 (a negative 1.0% 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 2013 and policy year 2014) and the time that they will be used (policies written between 4/1/2017 and

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3/31/2018).

Q. What trends did the Rate Bureau use for the loss costs currently in effect?

A. The current loss costs incorporated a negative 1% indemnity annual trend and a 0% 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 14.4% 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?

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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 increase of 3.9% 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. No it has not. 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.