



September 1, 2021

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

Re: Workers Compensation Insurance
2021 Loss Cost Filing

Dear Commissioner Causey:

Pursuant to the provisions of Article 36, Chapter 58 of the General Statutes of North Carolina, enclosed is the filing for workers compensation insurance prospective advisory loss costs, rating values and miscellaneous values applicable to new and renewal policies becoming effective on or after April 1, 2022.

The enclosed memoranda, exhibits, testimony and other supporting detail explain the calculations underlying, on average, a decrease of 5.3% from loss costs approved effective April 1, 2021. By industry group, the changes are: Manufacturing 3.7% decrease; Contracting 6.3% decrease; Office & Clerical 5.7% decrease; Goods & Services 4.7% decrease; and Miscellaneous 6.4% 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 14.5% decrease in the "F" classification advisory loss costs currently in effect.

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

Information and statistical data required pursuant to NCGS §58-36-15 and 11 NCAC 10.1111 are submitted. Additionally, the prefiled testimony of (1) Raymond F. Evans, Jr., CPCU, General Manager — North Carolina Rate Bureau, (b) Brett Foster, FCAS, MAAA — National Council on Compensation Insurance, Inc. and (c) Mark Mulvaney, FCAS, MAAA — Milliman, Inc. are enclosed.

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

Sincerely,

A handwritten signature in black ink that reads "Joanna Biliouris". The signature is written in a cursive, flowing style.

Joanna Biliouris
Chief Operating Officer

JB:ko
Enclosures

NORTH CAROLINA - LOSS COSTS

SUMMARY

Proposed Effective Date

April 1, 2022

I. Industrial Classifications

Overall Proposed Change in Lost Cost Level

- New and Renewal Policies -5.3%

By Industry Group

Manufacturing -3.7%

Contracting -6.3%

Office and Clerical -5.7%

Goods and Services -4.7%

Miscellaneous -6.4%

Overall -5.3%

II. Federal Classifications

Overall Proposed Change in Lost Cost Level

- New and Renewal Policies -14.5%

III. Summary of Miscellaneous Changes

	<u>Current</u>	<u>Proposed</u>
- USL&HW %	58%	58%
- Experience Rating Split Point	\$18,000	\$18,500
- Experience Rating Premium Eligibility Thresholds		
Column A	\$11,500	\$12,000
Column B	\$5,750	\$6,000

NORTH CAROLINA – LOSS COSTS

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NORTH CAROLINA

EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section A - Policy Year 2019 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$902,080,473
(2) Premium On-level Factor (Appendix A-I)	0.770
(3) Premium Available for Benefit Costs = (1) x (2)	\$694,601,964

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$334,508,868
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.000
(6) Factor to Include Loss Adjustment Expense (Exhibit II)	1.200
(7) Composite Adjustment Factor = (5) x (6)	1.200
(8) Adjusted Limited Indemnity Losses = (4) x (7)	\$401,410,642
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.578
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.874
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.505
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.010
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.510
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.000
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.510

Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$266,782,881
(17) Medical Loss On-level Factor (Appendix A-I)	1.005
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.200
(19) Composite Adjustment Factor = (17) x (18)	1.206
(20) Adjusted Limited Medical Losses = (16) x (19)	\$321,740,154
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.463
(22) Factor to Reflect Medical Trend (Appendix A-III)	0.889
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.412
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.010
(25) Projected Medical Cost Ratio = (23) x (24)	0.416
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.015
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.422

Total Benefit Cost:

(28) Indicated Change Based on Experience, Trend and Benefits = (15) + (27)	0.932
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NORTH CAROLINA

EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section B - Policy Year 2018 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$982,803,234
(2) Premium On-level Factor (Appendix A-I)	0.657
(3) Premium Available for Benefit Costs = (1) x (2)	\$645,701,725

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$327,442,527
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.000
(6) Factor to Include Loss Adjustment Expense (Exhibit II)	1.200
(7) Composite Adjustment Factor = (5) x (6)	1.200
(8) Adjusted Limited Indemnity Losses = (4) x (7)	\$392,931,032
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.609
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.839
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.511
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.010
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.516
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.000
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.516

Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$268,627,176
(17) Medical Loss On-level Factor (Appendix A-I)	1.016
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.200
(19) Composite Adjustment Factor = (17) x (18)	1.219
(20) Adjusted Limited Medical Losses = (16) x (19)	\$327,456,528
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.507
(22) Factor to Reflect Medical Trend (Appendix A-III)	0.858
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.435
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.010
(25) Projected Medical Cost Ratio = (23) x (24)	0.439
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.015
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.446

Total Benefit Cost:

(28) Indicated Change Based on Experience, Trend and Benefits = (15) + (27)	0.962
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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 2019 Indicated Change Based on Experience, Trend, and Benefits	0.932 (-6.8%)
(2) Policy Year 2018 Indicated Change Based on Experience, Trend, and Benefits	0.962 (-3.8%)
(3) Indicated Change Based on Experience, Trend, and Benefits = $[(1)+(2)] / 2$	0.947 (-5.3%)

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

Industry Group Differentials (Appendix A-V):

Manufacturing	1.017
Contracting	0.989
Office & Clerical	0.996
Goods & Services	1.006
Miscellaneous	0.988

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	0.947	1.017	0.963	(-3.7%)
Contracting	0.947	0.989	0.937	(-6.3%)
Office & Clerical	0.947	0.996	0.943	(-5.7%)
Goods & Services	0.947	1.006	0.953	(-4.7%)
Miscellaneous	0.947	0.988	0.936	(-6.4%)
Overall	0.947	1.000	0.947	(-5.3%)

North Carolina

Loss Adjustment Expense Provision

	<u>Current Provision</u>	<u>Selected Provision</u>
Loss Adjustment Expense (See Exhibit II-A, Sheet 1)	20.0%	20.0%

North Carolina

Derivation of Loss Adjustment Expense Provision

(1) Calendar/ Accident <u>Year</u>	(2) Calendar Year <u>LAE Ratio*</u>	(3) Accident Year Developed <u>AOE Ratio+</u>	(4) Policy Year <u>Year</u>	(5) Policy Year Developed <u>DCCE Ratio^</u>
2016	21.6%	8.5%	2015	11.1%
2017	22.9%	9.1%	2016	11.3%
2018	23.4%	9.1%	2017	11.2%
2019	21.7%	9.4%	2018	11.0%
2020	18.1%	9.8%	2019	10.8%

Current North Carolina Loss Adjustment Expense Provision 20.0%

Selected North Carolina Loss Adjustment Expense Provision 20.0%

* Source: NCCI Call for Calendar Year Expense (Financial Call 14).

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

^ Exhibit II-A, Sheet 2.

North Carolina

Selection of DCCE Provision

	(1)	(2)	(3)
<u>Policy Year</u>	<u>Reported Ratio of Paid DCCE to Paid Losses</u>	<u>Age to Ultimate Development Factor</u>	<u>Ultimate DCCE Ratio (1) x (2)</u>
2015	11.1%	0.998	11.1%
2016	11.4%	0.988	11.3%
2017	11.3%	0.987	11.2%
2018	11.1%	0.991	11.0%
2019	10.2%	1.058	10.8%

Summary of Paid DCCE to Paid Loss Ratio Development Factors

<u>Report</u>	<u>DCCE Ratio Development</u>	
	<u>To Next Report</u>	<u>To Ultimate</u>
1st	1.068	1.058
2nd	1.004	0.991
3rd	0.999	0.987
4th	0.990	0.988
5th	0.997	0.998
6th	1.000	1.001
7th	1.000	1.001
8th	0.999	1.001
9th	0.998	1.002
10th	1.000	1.004
11th	1.000	1.004
12th	0.999	1.004
13th	1.000	1.005
14th	1.001	1.005
15th	1.000	1.004
16th	1.001	1.004
17th	1.002	1.003
18th	1.001	1.001
19th		1.000*

(1) Selected two-year average

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

* Selection

ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

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

Exhibit III

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Effective April 1, 2022

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	1.62	1.16	0.38	2021	1.54	1.07	0.34	2714	1.78	1.28	0.38
0008	1.10	0.79	0.38	2039	1.21	0.87	0.38	2727X	5.17	3.09	0.25
0016	3.07	1.97	0.30	2041	1.27	0.90	0.38	2731	2.00	1.44	0.38
0034	1.77	1.23	0.34	2065	1.14	0.79	0.34	2735	2.07	1.49	0.38
0035	1.14	0.80	0.34	2070	2.72	1.88	0.34	2759	2.65	1.90	0.38
0036	1.84	1.31	0.38	2081	1.75	1.32	0.42	2790	0.93	0.71	0.42
0037	1.87	1.20	0.30	2089	1.21	0.87	0.38	2797	2.41	1.83	0.42
0042	2.48	1.73	0.34	2095	1.82	1.27	0.34	2799	3.06	2.12	0.34
0050	3.28	2.09	0.30	2105	1.93	1.46	0.42	2802	2.45	1.70	0.34
0059D	0.18	0.05	0.25	2110	1.05	0.75	0.38	2835	1.18	0.89	0.42
0065D	0.05	0.02	0.30	2111	1.10	0.79	0.38	2836	1.42	1.07	0.42
0066D	0.05	0.02	0.34	2112	2.01	1.44	0.38	2841	2.03	1.46	0.38
0067D	0.05	0.02	0.34	2114	1.22	0.93	0.42	2881	1.47	1.11	0.42
0079	1.30	0.91	0.34	2121	0.73	0.55	0.42	2883	1.85	1.32	0.38
0083	2.15	1.50	0.34	2130	1.10	0.77	0.34	2913	-	1.32	0.38
0106	7.72	4.64	0.25	2131	0.87	0.62	0.38	2915	1.50	0.95	0.30
0113	2.27	1.64	0.38	2143	1.33	1.00	0.42	2916	1.99	1.27	0.30
0170	1.20	0.86	0.38	2157	1.77	1.26	0.38	2923	0.84	0.64	0.42
0251	2.15	1.49	0.34	2172	0.83	0.52	0.30	2942	-	0.35	0.42
0400	-	0.96	0.34	2174	1.54	1.11	0.38	2960	2.18	1.52	0.34
0401	4.58	2.75	0.25	2211	3.55	2.27	0.30	3004	0.71	0.42	0.25
0771N	0.21	-	-	2220	1.27	0.88	0.34	3018	1.49	0.89	0.25
0908P	91.00	63.49	0.34	2286	-	0.88	0.34	3022	2.00	1.43	0.38
0913P	260.00	180.91	0.34	2288	1.94	1.40	0.38	3027	0.99	0.63	0.30
0917	2.03	1.54	0.42	2300	-	0.80	0.38	3028	1.40	0.89	0.30
1005	4.23	2.34	0.25	2302	0.94	0.66	0.34	3030	2.57	1.63	0.30
1164	1.96	1.09	0.25	2305	1.22	0.78	0.30	3040	2.27	1.58	0.34
1165XD	1.56	0.86	0.25	2361	0.85	0.60	0.34	3041	1.69	1.18	0.34
1320	1.03	0.61	0.26	2362	1.29	0.93	0.38	3042	1.85	1.28	0.34
1322	4.75	2.65	0.25	2380	0.96	0.69	0.38	3064	1.73	1.20	0.34
1430	2.51	1.61	0.30	2386	-	0.80	0.38	3076	1.62	1.16	0.38
1438	2.44	1.54	0.30	2388	0.73	0.56	0.42	3081D	1.85	1.27	0.34
1452	1.21	0.77	0.30	2402	1.42	0.91	0.30	3082D	1.91	1.20	0.30
1463	4.66	2.62	0.24	2413	1.33	0.93	0.34	3085D	2.55	1.74	0.34
1472	1.31	0.83	0.30	2416	1.19	0.86	0.38	3110	1.97	1.37	0.34
1624D	1.80	1.06	0.26	2417	0.83	0.60	0.38	3111	1.33	0.95	0.38
1642	1.19	0.76	0.30	2501	1.11	0.80	0.38	3113	0.94	0.65	0.34
1654	4.98	3.14	0.30	2503	0.59	0.42	0.38	3114	1.37	0.95	0.34
1655	-	0.76	0.30	2534	-	0.80	0.38	3118	0.88	0.67	0.42
1699	1.21	0.77	0.30	2570	1.97	1.41	0.38	3119	0.40	0.32	0.44
1701	1.42	0.85	0.25	2585	1.68	1.16	0.34	3122	1.08	0.82	0.42
1710	2.88	1.83	0.30	2586	1.45	1.04	0.38	3126	0.78	0.54	0.34
1741	-	0.85	0.25	2587	1.19	0.85	0.38	3131	0.83	0.58	0.34
1747	0.99	0.63	0.30	2589	1.14	0.79	0.34	3132	1.33	0.96	0.38
1748	2.28	1.46	0.30	2600	2.25	1.59	0.38	3145	0.94	0.65	0.34
1803D	3.81	2.22	0.30	2623	2.97	1.89	0.30	3146	0.94	0.65	0.34
1852	-	0.46	0.24	2651	0.83	0.59	0.38	3169	1.41	1.01	0.38
1853	-	0.85	0.25	2660	1.19	0.90	0.42	3175	-	1.01	0.38
1860	-	0.77	0.30	2670	-	0.87	0.38	3179	0.82	0.58	0.38
1924	1.44	1.03	0.38	2683	-	0.80	0.38	3180	0.91	0.65	0.38
1925	2.06	1.44	0.34	2688	1.21	0.87	0.38	3188	0.82	0.57	0.34
2002	1.55	1.11	0.38	2702	11.89	6.68	0.24	3220	1.19	0.83	0.34
2003	1.38	0.95	0.34	2705X*	31.46	18.77	0.26	3223	-	0.65	0.38
2014	2.61	1.67	0.30	2709	4.16	2.48	0.26	3224	1.66	1.25	0.42
2016	1.22	0.87	0.38	2710	4.18	2.66	0.30	3227	1.41	1.01	0.38

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

ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

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

Exhibit III

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Effective April 1, 2022

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3240	-	0.99	0.38	4036	1.17	0.74	0.30	4670	-	1.05	0.34
3241	1.52	1.08	0.38	4038	1.27	0.95	0.42	4683	1.52	1.05	0.34
3255	1.20	0.91	0.42	4053	-	0.94	0.34	4686	0.88	0.56	0.30
3257	1.38	0.99	0.38	4061	-	0.94	0.34	4692	0.36	0.26	0.38
3270	1.18	0.85	0.38	4062	1.35	0.94	0.34	4693	0.45	0.32	0.38
3300	2.05	1.56	0.42	4101	1.20	0.83	0.34	4703	0.70	0.48	0.34
3303	1.06	0.76	0.38	4109	0.23	0.16	0.38	4717	0.97	0.74	0.42
3307	1.46	1.02	0.34	4110	0.43	0.30	0.38	4720	0.83	0.58	0.34
3315	1.58	1.13	0.38	4111	0.83	0.59	0.38	4740	0.58	0.32	0.24
3334	1.67	1.15	0.34	4113	-	0.59	0.38	4741	1.35	0.94	0.34
3336	1.11	0.77	0.34	4114	1.56	1.08	0.34	4751	1.31	0.84	0.30
3365	2.77	1.65	0.26	4130	1.54	1.11	0.38	4771N	1.17	0.70	0.25
3372	1.50	1.04	0.34	4131	3.51	2.53	0.38	4777	1.44	0.87	0.25
3373	1.77	1.26	0.38	4133	1.00	0.76	0.42	4825	0.40	0.26	0.30
3383	0.70	0.50	0.38	4149	0.36	0.27	0.42	4828	0.95	0.57	0.25
3385	0.46	0.33	0.38	4206	1.27	0.90	0.38	4829	0.71	0.42	0.25
3400	1.49	1.07	0.38	4207	1.11	0.66	0.26	4902	1.08	0.78	0.38
3507	1.04	0.72	0.34	4239	1.19	0.71	0.26	4923	0.44	0.30	0.34
3515	0.96	0.67	0.34	4240	1.56	1.19	0.42	5020	3.03	1.81	0.26
3548	0.66	0.47	0.38	4243	0.87	0.61	0.34	5022	3.68	2.06	0.24
3559	1.15	0.80	0.34	4244	1.08	0.69	0.30	5037	6.04	3.38	0.24
3574	0.55	0.39	0.38	4250	0.86	0.60	0.34	5040	4.75	2.66	0.24
3581	0.63	0.45	0.38	4251	1.40	1.00	0.38	5057	3.10	1.75	0.24
3612	0.85	0.59	0.34	4263	1.40	0.97	0.34	5059	11.62	6.54	0.24
3620	1.71	1.09	0.30	4273	1.31	0.91	0.34	5069	-	6.54	0.24
3629	0.74	0.52	0.34	4279	1.21	0.77	0.30	5102	3.17	1.89	0.26
3632	1.10	0.77	0.34	4282	-	0.77	0.30	5146	2.45	1.55	0.30
3634	0.69	0.48	0.34	4283	0.84	0.60	0.38	5160	1.26	0.71	0.24
3635	0.83	0.58	0.34	4299	0.86	0.60	0.34	5183	1.88	1.13	0.25
3638	0.88	0.63	0.38	4304	2.13	1.48	0.34	5188	1.71	1.02	0.25
3642	0.71	0.51	0.38	4307	0.81	0.61	0.42	5190	1.76	1.05	0.25
3643	0.84	0.53	0.30	4351	0.86	0.61	0.38	5191	0.48	0.31	0.30
3647	1.20	0.83	0.34	4352	0.76	0.55	0.38	5192	1.37	0.95	0.34
3648	0.70	0.53	0.42	4360	-	0.19	0.30	5213	3.47	1.95	0.24
3681	0.40	0.29	0.38	4361	0.46	0.33	0.38	5215	2.89	1.83	0.30
3685	0.50	0.36	0.38	4410	1.53	1.09	0.38	5221	2.19	1.31	0.26
3719	0.50	0.28	0.25	4420	2.16	1.29	0.26	5222	4.04	2.26	0.24
3724	2.05	1.15	0.24	4431	0.72	0.54	0.42	5223	2.87	1.83	0.30
3726	2.53	1.41	0.24	4432	0.46	0.35	0.42	5348	2.25	1.43	0.30
3803	1.16	0.83	0.38	4439	-	0.64	0.34	5402	3.50	2.51	0.38
3807	1.03	0.73	0.38	4452	1.14	0.79	0.34	5403	3.10	1.85	0.25
3808	2.34	1.61	0.34	4459	1.31	0.84	0.30	5437	3.20	1.91	0.25
3821	2.94	1.87	0.30	4470	1.09	0.76	0.34	5443	2.25	1.57	0.34
3822X	1.77	1.27	0.38	4484	1.26	0.90	0.38	5445	4.89	2.75	0.24
3824X	1.99	1.42	0.38	4493	1.20	0.83	0.34	5462	3.30	2.09	0.30
3826	0.37	0.26	0.34	4511	0.24	0.17	0.34	5472	4.06	2.28	0.24
3827	0.84	0.60	0.38	4557	1.15	0.73	0.30	5473	5.77	3.24	0.24
3830	0.68	0.47	0.34	4558	0.92	0.64	0.34	5474	3.77	2.12	0.24
3851	1.00	0.72	0.38	4568	0.93	0.59	0.30	5478	1.91	1.13	0.26
3865	1.28	0.97	0.42	4581	0.51	0.31	0.25	5479	3.33	2.11	0.30
3881	1.64	1.14	0.34	4583	2.45	1.47	0.25	5480	3.52	2.09	0.26
4000	2.49	1.48	0.26	4611	0.45	0.32	0.38	5491	1.15	0.69	0.25
4021	2.00	1.39	0.34	4635	1.73	1.03	0.26	5506	3.22	1.92	0.26
4024D	1.92	1.21	0.30	4653	1.02	0.72	0.38	5507	2.04	1.22	0.25
4034	2.94	1.87	0.30	4665	3.09	1.96	0.30	5508	-	1.22	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

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Effective April 1, 2022

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5535	4.00	2.25	0.24	7050M	4.06	2.22	0.24	7710	2.03	1.21	0.25
5537	2.43	1.54	0.30	7090M	2.82	1.61	0.24	7711	2.03	1.21	0.25
5551	8.45	4.76	0.24	7098M	3.76	2.11	0.24	7720X	1.61	1.03	0.30
5606	0.53	0.30	0.24	7099M	5.42	2.91	0.24	7723X	1.13	0.68	0.25
5610	2.96	1.89	0.30	7133	2.35	1.41	0.25	7855	2.06	1.30	0.30
5645	9.19	5.18	0.24	7151M	2.86	1.72	0.25	8001	1.38	0.99	0.38
5703	8.45	5.38	0.30	7152M	4.57	2.63	0.25	8002	1.08	0.78	0.38
5705	12.86	8.22	0.30	7153M	3.17	1.91	0.25	8006	1.25	0.95	0.42
5951	0.21	0.15	0.38	7219	4.65	2.76	0.26	8008	0.70	0.54	0.42
6003	3.31	1.97	0.26	7222X	4.66	2.76	0.26	8010	0.92	0.66	0.38
6005	3.50	2.22	0.30	7225	4.61	2.91	0.30	8013	0.19	0.13	0.34
6017	-	1.95	0.24	7228	-	2.76	0.26	8015	0.38	0.26	0.34
6018	1.52	0.95	0.31	7229	-	2.76	0.26	8017	0.74	0.56	0.42
6045	2.71	1.71	0.30	7230X	4.92	3.40	0.34	8018	1.51	1.08	0.38
6204	4.07	2.43	0.26	7231	4.92	3.39	0.34	8021	1.20	0.86	0.38
6206	1.55	0.86	0.25	7232X	6.76	3.99	0.26	8031	1.19	0.85	0.38
6213	0.97	0.54	0.25	7309F	6.34	3.16	0.22	8032	1.01	0.72	0.38
6214	0.93	0.55	0.26	7313F	2.82	1.40	0.22	8033	0.90	0.69	0.42
6216	3.08	1.72	0.25	7317F	5.66	2.82	0.22	8037	0.77	0.60	0.44
6217	2.43	1.36	0.24	7327F	12.18	6.06	0.22	8039	0.82	0.62	0.42
6229	2.83	1.80	0.30	7333M	1.80	1.00	0.25	8044	1.44	1.03	0.38
6233	1.22	0.68	0.25	7335M	2.00	1.11	0.25	8045	0.39	0.28	0.38
6235	2.99	1.67	0.25	7337M	2.88	1.53	0.25	8046	1.33	0.95	0.38
6236	3.54	2.24	0.30	7350F	7.59	3.93	0.23	8047	0.42	0.30	0.38
6237	0.82	0.48	0.26	7360	2.18	1.38	0.30	8058	1.35	0.97	0.38
6251D	2.32	1.37	0.26	7370	2.47	1.76	0.38	8072	0.35	0.26	0.42
6252D	1.75	0.97	0.25	7380	3.09	1.95	0.30	8102	0.87	0.63	0.38
6260	-	1.37	0.26	7382	2.42	1.68	0.34	8103	1.37	0.96	0.34
6306	2.52	1.51	0.25	7390	2.15	1.53	0.38	8105	-	1.08	0.38
6319	2.04	1.14	0.24	7394M	1.84	1.03	0.25	8106	2.13	1.35	0.30
6325	1.74	0.98	0.24	7395M	2.04	1.14	0.25	8107	1.53	0.91	0.26
6400	2.53	1.60	0.30	7398M	2.94	1.57	0.25	8111	1.00	0.69	0.34
6503	1.23	0.88	0.38	7402	0.06	0.04	0.38	8116	1.10	0.77	0.34
6504	1.57	1.13	0.38	7403	2.48	1.77	0.38	8203	3.40	2.35	0.34
6702M*	2.50	1.58	0.30	7405N	0.99	0.70	0.38	8204	2.44	1.70	0.34
6703M*	4.01	2.42	0.30	7420	4.08	2.25	0.25	8209	1.76	1.26	0.38
6704M*	2.78	1.76	0.30	7421	0.45	0.29	0.30	8215	1.77	1.13	0.30
6801F	2.80	1.51	0.29	7422	0.76	0.45	0.26	8227	1.98	1.18	0.26
6811	3.08	1.96	0.30	7425	1.15	0.68	0.26	8232	2.40	1.52	0.30
6824F	5.10	2.75	0.29	7431N	0.68	0.40	0.26	8233	1.44	0.90	0.31
6826F	2.60	1.40	0.29	7445N	0.33	-	-	8235	2.24	1.55	0.34
6834	1.60	1.15	0.38	7453N	0.23	-	-	8236X	2.76	1.65	0.25
6836	2.10	1.47	0.34	7502	1.05	0.66	0.30	8263	3.41	2.37	0.34
6843F	6.50	3.24	0.22	7515	0.53	0.30	0.24	8264	2.28	1.45	0.30
6845F	4.60	2.29	0.22	7520	1.49	1.03	0.34	8265	2.81	1.68	0.25
6854	2.76	1.65	0.26	7529X	6.44	3.60	0.24	8279	2.89	1.74	0.25
6872F	6.28	3.13	0.22	7538	2.49	1.40	0.24	8288	3.26	2.28	0.34
6874F	11.73	5.84	0.22	7539	0.93	0.56	0.26	8291X	1.77	1.23	0.34
6882	1.80	1.08	0.25	7540	2.07	1.17	0.24	8292X	1.79	1.28	0.38
6884	1.96	1.16	0.26	7580	1.65	1.05	0.30	8293X	4.06	2.90	0.38
7016M	2.42	1.35	0.25	7590	1.79	1.14	0.30	8304	2.54	1.52	0.25
7024M	2.69	1.50	0.25	7600	3.09	1.95	0.30	8350	4.30	2.57	0.25
7038M	2.54	1.45	0.24	7605	1.42	0.85	0.25	8380	1.16	0.80	0.34
7046M	3.38	1.90	0.24	7610	0.31	0.19	0.30	8381	0.98	0.68	0.34
7047M	3.88	2.07	0.25	7705	2.63	1.82	0.34	8385	1.22	0.85	0.34

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

ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

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

Exhibit III

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Effective April 1, 2022

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8392	1.12	0.85	0.42	9058	0.78	0.61	0.44				
8393	0.82	0.52	0.30	9060	0.68	0.52	0.42				
8500	3.08	1.96	0.30	9061	0.55	0.41	0.42				
8601	0.16	0.10	0.26	9062	0.62	0.47	0.42				
8602	0.66	0.42	0.30	9063	0.41	0.31	0.42				
8603	0.04	0.03	0.38	9077F	2.11	1.22	0.37				
8606	0.93	0.55	0.25	9082	0.60	0.47	0.44				
8709F	3.06	1.52	0.22	9083	0.61	0.48	0.44				
8719	1.08	0.65	0.25	9084	0.67	0.51	0.42				
8720	0.57	0.34	0.25	9089	0.49	0.38	0.42				
8721	0.20	0.13	0.30	9093	0.63	0.48	0.42				
8723	0.08	0.06	0.34	9101	1.66	1.26	0.42				
8725	1.21	0.77	0.30	9102	1.66	1.16	0.34				
8726F	1.61	0.87	0.29	9154	0.87	0.62	0.38				
8734M	0.22	0.14	0.30	9156	1.12	0.84	0.42				
8737M	0.19	0.12	0.30	9170	4.27	2.56	0.25				
8738M	0.31	0.19	0.30	9178	3.16	2.53	0.44				
8742	0.16	0.10	0.30	9179	8.83	6.92	0.44				
8745	1.79	1.25	0.34	9180	2.43	1.70	0.34				
8748	0.33	0.20	0.26	9182	1.06	0.76	0.38				
8755	0.17	0.11	0.30	9186	7.07	4.26	0.25				
8799	0.23	0.16	0.38	9220	2.77	1.93	0.34				
8800	0.74	0.53	0.38	9402	2.93	1.75	0.26				
8803	0.03	0.02	0.30	9403	4.07	2.43	0.26				
8805M	0.08	0.06	0.38	9410	1.36	0.97	0.38				
8810	0.06	0.04	0.38	9501	1.53	0.97	0.30				
8814M	0.07	0.05	0.38	9505	2.17	1.51	0.34				
8815M	0.12	0.07	0.38	9516	1.38	0.95	0.34				
8820	0.07	0.04	0.30	9519	2.11	1.34	0.30				
8824	1.15	0.90	0.44	9521	1.77	1.12	0.30				
8825	-	0.77	0.42	9522	0.92	0.69	0.42				
8826	1.01	0.77	0.42	9534	2.80	1.56	0.25				
8831	0.61	0.48	0.44	9554	5.33	3.19	0.25				
8832	0.16	0.11	0.38	9586	0.23	0.17	0.42				
8833	0.53	0.38	0.38	9600	1.17	0.83	0.38				
8835	1.13	0.80	0.38	9620	0.78	0.50	0.30				
8842X	1.17	0.92	0.44								
8848	-	0.90	0.44								
8849	-	0.90	0.44								
8855	0.07	0.05	0.38								
8856	0.32	0.23	0.38								
8864X	0.60	0.45	0.42								
8868	0.25	0.19	0.42								
8869	0.58	0.44	0.42								
8871	0.04	0.03	0.38								
8901	0.11	0.07	0.30								
9012	0.49	0.31	0.30								
9014	1.51	1.08	0.38								
9015	1.36	0.94	0.34								
9016	1.09	0.79	0.38								
9019	1.40	0.90	0.30								
9033	1.01	0.70	0.34								
9040	1.58	1.20	0.42								
9044	0.57	0.43	0.42								
9052	0.81	0.61	0.42								

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

Effective April 1, 2022

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	0.18	S	1624D	0.01	S	4024D	0.02	S
0065D	0.05	S	1803D	0.32	S	6251D	0.01	S
0066D	0.05	S	3081D	0.03	S	6252D	0.01	S
0067D	0.05	S	3082D	0.03	S			
1165XD	0.02	S	3085D	0.05	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 1.945 and elr x 1.863.
- 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, 2022

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.

Advisory Loss Elimination Ratios							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.4%	1.1%	0.8%	0.6%	0.4%	0.3%	0.2%
\$200	2.5%	2.0%	1.4%	1.2%	0.8%	0.5%	0.4%
\$300	3.5%	2.8%	2.0%	1.6%	1.1%	0.7%	0.5%
\$400	4.4%	3.4%	2.5%	2.0%	1.4%	1.0%	0.7%
\$500	5.1%	4.0%	3.0%	2.4%	1.7%	1.2%	0.9%
\$1,000	8.1%	6.3%	4.8%	4.0%	2.9%	2.0%	1.5%
\$1,500	10.3%	8.0%	6.3%	5.2%	3.8%	2.7%	2.1%
\$2,000	12.0%	9.4%	7.5%	6.2%	4.7%	3.4%	2.7%
\$2,500	13.5%	10.7%	8.5%	7.2%	5.4%	4.0%	3.2%
\$5,000	19.3%	15.6%	12.8%	11.0%	8.5%	6.6%	5.4%

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

Employee operated vehicle.....	\$78,100
Leased or rented vehicle.....	\$52,100

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"..... \$2,000

Minimum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" \$1,000

Premium Determination for Partners and Sole Proprietors in accordance with *Basic Manual* Rule 2-E-3 (Annual Payroll)..... \$52,100

Terrorism - (Advisory Loss Cost) \$0.005

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with *Basic Manual* Rule 3-A-4..... 58%

(Multiply a Non-F classification loss cost by a factor of 1.58 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.50) and the adjustment for differences in loss-based expenses (1.052).)

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 \$12,000. If more than two years, an average annual premium of at least \$6,000 is required. These amounts are applicable for ratings effective April 1, 2022, and subsequent. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective April 1, 2022

**TABLE OF WEIGHTING VALUES
 APPLICABLE TO ALL POLICIES
 Experience Rating Program - ERA**

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,418	0.04	1,363,928	--	1,439,161	0.44
2,419	--	9,777	0.05	1,439,162	--	1,518,751	0.45
9,778	--	17,294	0.06	1,518,752	--	1,603,087	0.46
17,295	--	24,972	0.07	1,603,088	--	1,692,607	0.47
24,973	--	32,819	0.08	1,692,608	--	1,787,806	0.48
32,820	--	54,893	0.09	1,787,807	--	1,889,243	0.49
54,894	--	81,711	0.10	1,889,244	--	1,997,552	0.50
81,712	--	105,565	0.11	1,997,553	--	2,113,458	0.51
105,566	--	128,791	0.12	2,113,459	--	2,237,788	0.52
128,792	--	152,020	0.13	2,237,789	--	2,371,497	0.53
152,021	--	175,535	0.14	2,371,498	--	2,515,689	0.54
175,536	--	199,496	0.15	2,515,690	--	2,671,648	0.55
199,497	--	224,010	0.16	2,671,649	--	2,840,876	0.56
224,011	--	249,158	0.17	2,840,877	--	3,025,142	0.57
249,159	--	275,010	0.18	3,025,143	--	3,226,546	0.58
275,011	--	301,626	0.19	3,226,547	--	3,447,594	0.59
301,627	--	329,063	0.20	3,447,595	--	3,691,311	0.60
329,064	--	357,378	0.21	3,691,312	--	3,961,371	0.61
357,379	--	386,628	0.22	3,961,372	--	4,262,291	0.62
386,629	--	416,870	0.23	4,262,292	--	4,599,683	0.63
416,871	--	448,167	0.24	4,599,684	--	4,980,605	0.64
448,168	--	480,580	0.25	4,980,606	--	5,414,064	0.65
480,581	--	514,177	0.26	5,414,065	--	5,911,735	0.66
514,178	--	549,031	0.27	5,911,736	--	6,489,029	0.67
549,032	--	585,216	0.28	6,489,030	--	7,166,718	0.68
585,217	--	622,816	0.29	7,166,719	--	7,973,486	0.69
622,817	--	661,917	0.30	7,973,487	--	8,950,095	0.70
661,918	--	702,616	0.31	8,950,096	--	10,156,489	0.71
702,617	--	745,014	0.32	10,156,490	--	11,684,583	0.72
745,015	--	789,223	0.33	11,684,584	--	13,682,853	0.73
789,224	--	835,363	0.34	13,682,854	--	16,407,759	0.74
835,364	--	883,566	0.35	16,407,760	--	20,343,728	0.75
883,567	--	933,976	0.36	20,343,729	--	26,528,810	0.76
933,977	--	986,748	0.37	26,528,811	--	37,661,946	0.77
986,749	--	1,042,055	0.38	37,661,947	--	63,639,242	0.78
1,042,056	--	1,100,085	0.39	63,639,243	--	193,525,657	0.79
1,100,086	--	1,161,046	0.40	193,525,658	AND OVER		0.80
1,161,047	--	1,225,166	0.41				
1,225,167	--	1,292,700	0.42				
1,292,701	--	1,363,927	0.43				

- (a) G 11.55
 - (b) State Per Claim Accident Limitation \$288,500
 - (c) State Multiple Claim Accident Limitation \$577,000
 - (d) USL&HW Per Claim Accident Limitation \$625,500
 - (e) USL&HW Multiple Claim Accident Limitation \$1,251,000
 - (f) Employers Liability Accident Limitation \$55,000
 - (g) Primary/Excess Loss Split Point \$18,500
 - (h) USL&HW Act -- Expected Loss Factor -- Non-F Classes 1.50
- (Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.50.)

Effective April 1, 2022
TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Plan - ERA

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 62,125	28,875	1,993,542 -- 2,051,258	231,000	4,014,206 -- 4,071,947	433,125
62,126 -- 106,923	34,650	2,051,259 -- 2,108,977	236,775	4,071,948 -- 4,129,689	438,900
106,924 -- 158,397	40,425	2,108,978 -- 2,166,698	242,550	4,129,690 -- 4,187,431	444,675
158,398 -- 212,698	46,200	2,166,699 -- 2,224,420	248,325	4,187,432 -- 4,245,173	450,450
212,699 -- 268,321	51,975	2,224,421 -- 2,282,144	254,100	4,245,174 -- 4,302,916	456,225
268,322 -- 324,641	57,750	2,282,145 -- 2,339,869	259,875	4,302,917 -- 4,360,659	462,000
324,642 -- 381,369	63,525	2,339,870 -- 2,397,595	265,650	4,360,660 -- 4,418,402	467,775
381,370 -- 438,354	69,300	2,397,596 -- 2,455,322	271,425	4,418,403 -- 4,476,145	473,550
438,355 -- 495,510	75,075	2,455,323 -- 2,513,050	277,200	4,476,146 -- 4,533,888	479,325
495,511 -- 552,787	80,850	2,513,051 -- 2,570,780	282,975	4,533,889 -- 4,591,632	485,100
552,788 -- 610,151	86,625	2,570,781 -- 2,628,510	288,750	4,591,633 -- 4,649,376	490,875
610,152 -- 667,580	92,400	2,628,511 -- 2,686,241	294,525	4,649,377 -- 4,707,120	496,650
667,581 -- 725,059	98,175	2,686,242 -- 2,743,973	300,300	4,707,121 -- 4,764,864	502,425
725,060 -- 782,577	103,950	2,743,974 -- 2,801,705	306,075	4,764,865 -- 4,822,608	508,200
782,578 -- 840,127	109,725	2,801,706 -- 2,859,439	311,850	4,822,609 -- 4,880,352	513,975
840,128 -- 897,702	115,500	2,859,440 -- 2,917,173	317,625	4,880,353 -- 4,938,096	519,750
897,703 -- 955,298	121,275	2,917,174 -- 2,974,907	323,400	4,938,097 -- 4,995,841	525,525
955,299 -- 1,012,911	127,050	2,974,908 -- 3,032,642	329,175	4,995,842 -- 5,053,586	531,300
1,012,912 -- 1,070,539	132,825	3,032,643 -- 3,090,378	334,950	5,053,587 -- 5,111,331	537,075
1,070,540 -- 1,128,179	138,600	3,090,379 -- 3,148,114	340,725	5,111,332 -- 5,169,075	542,850
1,128,180 -- 1,185,830	144,375	3,148,115 -- 3,205,851	346,500	5,169,076 -- 5,226,820	548,625
1,185,831 -- 1,243,490	150,150	3,205,852 -- 3,263,588	352,275	5,226,821 -- 5,284,566	554,400
1,243,491 -- 1,301,158	155,925	3,263,589 -- 3,321,326	358,050	5,284,567 -- 5,342,311	560,175
1,301,159 -- 1,358,832	161,700	3,321,327 -- 3,379,064	363,825	5,342,312 -- 5,400,056	565,950
1,358,833 -- 1,416,513	167,475	3,379,065 -- 3,436,802	369,600	5,400,057 -- 5,457,802	571,725
1,416,514 -- 1,474,199	173,250	3,436,803 -- 3,494,541	375,375	5,457,803 -- 5,515,125	577,500
1,474,200 -- 1,531,890	179,025	3,494,542 -- 3,552,280	381,150		
1,531,891 -- 1,589,586	184,800	3,552,281 -- 3,610,020	386,925		
1,589,587 -- 1,647,285	190,575	3,610,021 -- 3,667,760	392,700		
1,647,286 -- 1,704,987	196,350	3,667,761 -- 3,725,500	398,475		
1,704,988 -- 1,762,693	202,125	3,725,501 -- 3,783,240	404,250		
1,762,694 -- 1,820,401	207,900	3,783,241 -- 3,840,981	410,025		
1,820,402 -- 1,878,112	213,675	3,840,982 -- 3,898,722	415,800		
1,878,113 -- 1,935,825	219,450	3,898,723 -- 3,956,463	421,575		
1,935,826 -- 1,993,541	225,225	3,956,464 -- 4,014,205	427,350		

For Expected Losses greater than \$5,515,125, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(11.55) / (\text{Expected Losses} + (700)(11.55))$$

G = 11.55

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

**NORTH CAROLINA
RR 1**

Effective April 1, 2022

Exhibit III

1. Average Cost per Case by Hazard Group

A	B	C	D	E	F	G
6,878	8,483	12,170	15,170	22,865	35,846	51,025

Average Cost per Case including ALAE by Hazard Group

A	B	C	D	E	F	G
7,702	9,487	13,590	16,932	25,452	39,858	56,705

2.

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

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.608	0.645	0.675	0.694	0.722	0.743	0.757
\$15,000	0.560	0.599	0.633	0.655	0.689	0.714	0.731
\$20,000	0.520	0.562	0.599	0.623	0.660	0.688	0.709
\$25,000	0.487	0.530	0.569	0.594	0.635	0.665	0.688
\$30,000	0.459	0.502	0.543	0.569	0.613	0.645	0.669
\$35,000	0.434	0.478	0.520	0.547	0.593	0.626	0.652
\$40,000	0.413	0.456	0.499	0.526	0.575	0.609	0.636
\$50,000	0.376	0.419	0.464	0.491	0.542	0.578	0.608
\$75,000	0.312	0.353	0.398	0.424	0.480	0.518	0.550
\$100,000	0.268	0.307	0.352	0.377	0.434	0.472	0.505
\$125,000	0.236	0.273	0.317	0.341	0.399	0.437	0.470
\$150,000	0.211	0.247	0.290	0.313	0.371	0.408	0.441
\$175,000	0.191	0.225	0.267	0.290	0.347	0.384	0.416
\$200,000	0.175	0.208	0.249	0.270	0.327	0.363	0.395
\$225,000	0.161	0.193	0.233	0.253	0.310	0.345	0.377
\$250,000	0.150	0.180	0.219	0.238	0.295	0.329	0.360
\$275,000	0.140	0.169	0.207	0.226	0.281	0.315	0.346
\$300,000	0.131	0.159	0.196	0.214	0.269	0.303	0.332
\$325,000	0.123	0.150	0.187	0.204	0.258	0.291	0.320
\$350,000	0.116	0.143	0.178	0.195	0.249	0.281	0.309
\$375,000	0.110	0.136	0.171	0.187	0.240	0.271	0.299
\$400,000	0.105	0.130	0.164	0.179	0.232	0.262	0.290
\$425,000	0.100	0.124	0.157	0.173	0.224	0.254	0.281
\$450,000	0.095	0.119	0.152	0.166	0.217	0.247	0.273
\$475,000	0.091	0.114	0.146	0.161	0.211	0.240	0.266
\$500,000	0.088	0.110	0.141	0.155	0.205	0.233	0.259
\$600,000	0.075	0.096	0.125	0.137	0.184	0.211	0.235
\$700,000	0.066	0.085	0.112	0.123	0.168	0.194	0.216
\$800,000	0.059	0.076	0.102	0.112	0.155	0.179	0.201
\$900,000	0.053	0.069	0.094	0.103	0.144	0.167	0.187
\$1,000,000	0.048	0.063	0.087	0.095	0.135	0.157	0.176
\$2,000,000	0.025	0.035	0.050	0.056	0.084	0.100	0.113
\$3,000,000	0.017	0.023	0.035	0.039	0.061	0.073	0.084
\$4,000,000	0.012	0.017	0.026	0.030	0.047	0.057	0.067
\$5,000,000	0.009	0.013	0.021	0.023	0.038	0.047	0.055
\$6,000,000	0.007	0.010	0.016	0.019	0.031	0.039	0.046
\$7,000,000	0.006	0.008	0.013	0.015	0.025	0.032	0.039
\$8,000,000	0.004	0.007	0.011	0.013	0.021	0.028	0.033
\$9,000,000	0.004	0.006	0.009	0.011	0.018	0.024	0.029
\$10,000,000	0.003	0.005	0.008	0.009	0.015	0.020	0.025

Values correspond to NCCI Item R-1419 and reflect the hazard group changes as approved in NCCI Item B-1442.

Effective April 1, 2022

Exhibit III

**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	0.690	0.729	0.761	0.781	0.810	0.833	0.848
\$15,000	0.638	0.681	0.717	0.741	0.776	0.802	0.821
\$20,000	0.595	0.640	0.680	0.706	0.745	0.775	0.797
\$25,000	0.559	0.605	0.648	0.675	0.719	0.751	0.775
\$30,000	0.528	0.575	0.620	0.648	0.694	0.729	0.755
\$35,000	0.501	0.548	0.594	0.623	0.673	0.708	0.737
\$40,000	0.477	0.525	0.572	0.601	0.653	0.690	0.719
\$50,000	0.437	0.484	0.533	0.562	0.617	0.656	0.688
\$75,000	0.365	0.410	0.460	0.489	0.549	0.590	0.625
\$100,000	0.316	0.359	0.408	0.437	0.498	0.540	0.577
\$125,000	0.280	0.321	0.369	0.397	0.459	0.501	0.538
\$150,000	0.252	0.291	0.339	0.365	0.428	0.469	0.505
\$175,000	0.230	0.267	0.314	0.338	0.401	0.442	0.478
\$200,000	0.211	0.247	0.292	0.316	0.379	0.419	0.454
\$225,000	0.195	0.230	0.274	0.297	0.359	0.399	0.434
\$250,000	0.182	0.216	0.259	0.281	0.342	0.381	0.415
\$275,000	0.170	0.203	0.245	0.267	0.327	0.365	0.399
\$300,000	0.160	0.192	0.233	0.254	0.314	0.351	0.384
\$325,000	0.151	0.182	0.222	0.242	0.302	0.338	0.371
\$350,000	0.143	0.173	0.213	0.232	0.291	0.326	0.358
\$375,000	0.136	0.165	0.204	0.222	0.281	0.316	0.347
\$400,000	0.130	0.158	0.196	0.214	0.271	0.306	0.337
\$425,000	0.124	0.151	0.189	0.206	0.263	0.297	0.327
\$450,000	0.118	0.145	0.182	0.199	0.255	0.288	0.318
\$475,000	0.113	0.139	0.176	0.192	0.248	0.280	0.310
\$500,000	0.109	0.134	0.170	0.186	0.241	0.273	0.302
\$600,000	0.094	0.117	0.151	0.165	0.217	0.248	0.275
\$700,000	0.083	0.104	0.135	0.149	0.199	0.228	0.253
\$800,000	0.074	0.094	0.123	0.136	0.184	0.211	0.236
\$900,000	0.067	0.085	0.113	0.125	0.171	0.197	0.221
\$1,000,000	0.061	0.078	0.105	0.116	0.160	0.185	0.208
\$2,000,000	0.032	0.043	0.061	0.067	0.100	0.118	0.134
\$3,000,000	0.021	0.029	0.042	0.047	0.072	0.087	0.100
\$4,000,000	0.015	0.021	0.032	0.036	0.056	0.069	0.079
\$5,000,000	0.012	0.016	0.025	0.028	0.045	0.056	0.065
\$6,000,000	0.009	0.013	0.020	0.023	0.037	0.046	0.055
\$7,000,000	0.007	0.011	0.017	0.019	0.031	0.039	0.047
\$8,000,000	0.006	0.009	0.014	0.016	0.026	0.034	0.040
\$9,000,000	0.005	0.007	0.012	0.014	0.022	0.029	0.035
\$10,000,000	0.004	0.006	0.010	0.012	0.019	0.025	0.031

3.

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.	
0.06	0.04	0.03	0.22	0.13	0.09	0.00

Values correspond to NCCI Item R-1419 and reflect the hazard group changes as approved in NCCI Item B-1442.

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

NORTH CAROLINA—UPDATE TO EXPERIENCE RATING PREMIUM ELIGIBILITY

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

2. State Subject Premium Eligibility Amounts

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

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

State Table of Subject Premium Eligibility Amounts

State	Rating Effective Date	Column A (\$)	Column B (\$)
NC	<u>4/1/22 and after</u>	<u>12,000</u>	<u>6,000</u>
	<u>4/1/21 - 3/31/22</u>	11,500	5,750

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

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section A - Factor Adjusting 2019 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 04/01/18	Base	1.000	0.307	0.307	0.832	0.939	0.825	0.952	0.613
NR 04/01/19	0.828	0.828	0.693	0.574					
NR 04/01/20	0.924	0.765							
NR 04/01/21	0.958	0.733							
				<u>0.881</u>					

Section B - Factor Adjusting 2019 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 04/01/18	Base	1.000	0.307	0.307	0.815	1.000	1.000	0.815
NR 04/01/19	0.841	0.841	0.693	0.583				
NR 04/01/20	0.897	0.754						
NR 04/01/21	0.961	0.725						
				<u>0.890</u>				

Section C - Factor Adjusting 2019 Policy Year Assigned Risk Premium and Voluntary Premium to Present Statewide Level

(1) Assigned Risk Market Share PY 2019	0.083
(2) Voluntary Market Share PY 2019	0.917
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. A)	0.613
(4) Voluntary Standard Premium Adjustment Factor (See Sec. B)	0.815
(5) Premium Adjustment Factor = [(1)x(3)]/2.265+(2)x(4) #	0.770

NR New and renewal business.

@ Eliminates premium derived from expense constants.

Current premium index (assigned risk-to-voluntary) = 2.265

* Eliminates premium derived from minimum premiums.

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section D - Factor Adjusting 2019 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)
01/01/19	Base	1.000	0.357	0.357	1.000
10/01/19	1.000	1.000	0.233	0.233	
01/01/20	1.000	1.000	0.410	0.410	
				<u>1.000</u>	

Section E - Factor Adjusting 2019 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)
01/01/19	Base	1.000	0.357	0.357	1.005
10/01/19	1.003	1.003	0.233	0.234	
01/01/20	1.008	1.011	0.410	0.415	
				<u>1.006</u>	

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section F - Factor Adjusting 2018 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 04/01/17	Base	1.000	0.307	0.307	0.703	0.946	0.825	0.952	0.523
NR 04/01/18	0.875	0.875	0.693	0.606					
NR 04/01/19	0.828	0.725							
NR 04/01/20	0.924	0.670							
NR 04/01/21	0.958	0.642							
				<u>0.913</u>					

Section G - Factor Adjusting 2018 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 04/01/17	Base	1.000	0.307	0.307	0.697	1.000	1.000	0.697
NR 04/01/18	0.887	0.887	0.693	0.615				
NR 04/01/19	0.841	0.746						
NR 04/01/20	0.897	0.669						
NR 04/01/21	0.961	0.643						
				<u>0.922</u>				

Section H - Factor Adjusting 2018 Policy Year Assigned Risk Premium and Voluntary Premium to Present Statewide Level

(1) Assigned Risk Market Share PY 2018	0.084
(2) Voluntary Market Share PY 2018	0.916
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. F)	0.523
(4) Voluntary Standard Premium Adjustment Factor (See Sec. G)	0.697
(5) Premium Adjustment Factor = [(1)x(3)]/2.265+(2)x(4) #	0.657

NR New and renewal business.

@ Eliminates premium derived from expense constants.

Current premium index (assigned risk-to-voluntary) = 2.265

* Eliminates premium derived from minimum premiums.

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section I - Factor Adjusting 2018 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)
01/01/18	Base	1.000	0.357	0.357	1.000
10/01/18	1.000	1.000	0.233	0.233	
01/01/19	1.000	1.000	0.393	0.393	
10/01/19	1.000	1.000	0.017	0.017	
01/01/20	1.000	1.000			
				<u>1.000</u>	

Section J - Factor Adjusting 2018 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)
01/01/18	Base	1.000	0.357	0.357	1.016
10/01/18	1.003	1.003	0.233	0.234	
01/01/19	1.007	1.010	0.393	0.397	
10/01/19	1.003	1.013	0.017	0.017	
01/01/20	1.008	1.021			
				<u>1.005</u>	

NORTH CAROLINA

APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section A - Premium and Loss Summary Valued as of 12/31/2020

Policy Year 2019

(1) Standard Earned Premium	\$893,148,983
(2) Factor to Develop Premium to Ultimate	1.010
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$902,080,473
(4) Limited Indemnity Paid Losses	\$115,625,066
(5) Limited Indemnity Paid Development Factor to Ultimate	2.908
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$336,237,692
(7) Limited Indemnity Paid+Case Losses	\$220,676,421
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.508
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$332,780,043
(10) Policy Year 2019 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$334,508,868
(11) Limited Medical Paid Losses	\$156,419,107
(12) Limited Medical Paid Development Factor to Ultimate	1.668
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$260,907,070
(14) Limited Medical Paid+Case Losses	\$284,315,633
(15) Limited Medical Paid+Case Development Factor to Ultimate	0.959
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$272,658,692
(17) Policy Year 2019 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$266,782,881

Policy Year 2018

(1) Standard Earned Premium	\$982,803,234
(2) Factor to Develop Premium to Ultimate	1.000
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$982,803,234
(4) Limited Indemnity Paid Losses	\$213,874,239
(5) Limited Indemnity Paid Development Factor to Ultimate	1.542
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$329,794,077
(7) Limited Indemnity Paid+Case Losses	\$276,203,039
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.177
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$325,090,977
(10) Policy Year 2018 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$327,442,527
(11) Limited Medical Paid Losses	\$209,366,659
(12) Limited Medical Paid Development Factor to Ultimate	1.298
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$271,757,923
(14) Limited Medical Paid+Case Losses	\$269,266,154
(15) Limited Medical Paid+Case Development Factor to Ultimate	0.986
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$265,496,428
(17) Policy Year 2018 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$268,627,176

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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>
2016	1.011	2015	1.001	2014	1.000	2013	1.000
2017	1.013	2016	1.000	2015	1.000	2014	1.000
2018	1.017	2017	1.000	2016	0.999	2015	1.000
Selected	1.010	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>
1.010	1.000	1.000	1.000

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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>
2017	1.882	2016	1.248	2015	1.070	2014	1.041
2018	1.889	2017	1.214	2016	1.079	2015	1.041
Average	1.886	Average	1.231	Average	1.075	Average	1.041
Policy Year	<u>5th/6th</u>	Policy Year	<u>6th/7th</u>	Policy Year	<u>7th/8th</u>	Policy Year	<u>8th/9th</u>
2013	1.021	2012	1.010	2011	1.014	2010	1.012
2014	1.020	2013	1.011	2012	1.007	2011	1.009
Average	1.021	Average	1.011	Average	1.011	Average	1.011
Policy Year	<u>9th/10th</u>	Policy Year	<u>10th/11th</u>	Policy Year	<u>11th/12th</u>	Policy Year	<u>12th/13th</u>
2009	1.007	2008	1.006	2007	1.003	2006	1.004
2010	1.010	2009	1.003	2008	1.004	2007	1.003
Average	1.009	Average	1.005	Average	1.004	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>
2005	1.002	2004	1.004	2003	1.003	2002	1.004
2006	1.002	2005	1.003	2004	1.003	2003	1.003
Average	1.002	Average	1.004	Average	1.003	Average	1.004
Policy Year	<u>17th/18th</u>	Policy Year	<u>18th/19th</u>				
2001	1.001	2000	1.002				
2002	1.003	2001	1.002				
Average	1.002	Average	1.002				

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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>
2017	1.288	2016	1.075	2015	1.047	2014	1.035
2018	1.282	2017	1.066	2016	1.027	2015	1.027
Average	1.285	Average	1.071	Average	1.037	Average	1.031
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>
2013	1.012	2012	1.007	2011	1.008	2010	1.012
2014	1.009	2013	1.006	2012	1.003	2011	1.007
Average	1.011	Average	1.007	Average	1.006	Average	1.010
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>
2009	1.007	2008	1.004	2007	1.008	2006	1.004
2010	1.008	2009	1.005	2008	1.003	2007	1.005
Average	1.008	Average	1.005	Average	1.006	Average	1.005
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>
2005	1.005	2004	1.006	2003	1.004	2002	1.004
2006	1.002	2005	0.996	2004	1.006	2003	1.004
Average	1.004	Average	1.001	Average	1.005	Average	1.004
Policy <u>Year</u>	<u>17th/18th</u>	Policy <u>Year</u>	<u>18th/19th</u>				
2001	1.001	2000	1.003				
2002	1.003	2001	1.001				
Average	1.002	Average	1.002				

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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>
2014	1.313	2013	1.084	2012	1.029	2011	1.021
2015	1.265	2014	1.083	2013	1.026	2012	1.019
2016	1.287	2015	1.091	2014	1.027	2013	1.013
2017	1.254	2016	1.081	2015	1.016	2014	1.011
2018	1.286	2017	1.060	2016	1.028	2015	1.021
Average	1.281	Average	1.080	Average	1.025	Average	1.017
<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>
2010	1.014	2009	1.014	2008	1.005	2007	1.001
2011	1.006	2010	1.007	2009	1.004	2008	1.002
2012	1.001	2011	1.001	2010	1.006	2009	1.003
2013	1.010	2012	1.001	2011	1.007	2010	1.004
2014	1.007	2013	1.004	2012	1.002	2011	1.005
Average	1.008	Average	1.005	Average	1.005	Average	1.003
<u>Policy Year</u>	<u>9th/10th</u>	<u>Policy Year</u>	<u>10th/11th</u>	<u>Policy Year</u>	<u>11th/12th</u>	<u>Policy Year</u>	<u>12th/13th</u>
2006	1.001	2005	1.000	2004	0.999	2003	1.003
2007	1.004	2006	1.001	2005	1.003	2004	1.001
2008	0.999	2007	1.002	2006	1.003	2005	1.000
2009	0.999	2008	0.998	2007	1.000	2006	1.000
2010	1.006	2009	1.002	2008	1.001	2007	1.000
Average	1.002	Average	1.001	Average	1.001	Average	1.001
<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>
2002	1.003	2001	1.000	2000	1.001	1999	1.000
2003	1.002	2002	1.002	2001	0.999	2000	1.002
2004	1.000	2003	1.002	2002	0.999	2001	1.000
2005	1.001	2004	1.000	2003	1.001	2002	1.003
2006	1.003	2005	1.001	2004	1.002	2003	1.002
Average	1.002	Average	1.001	Average	1.000	Average	1.001
<u>Policy Year</u>	<u>17th/18th</u>	<u>Policy Year</u>	<u>18th/19th</u>				
1998	1.005	1997	1.000				
1999	1.001	1998	1.001				
2000	1.003	1999	1.000				
2001	1.001	2000	1.002				
2002	1.002	2001	1.001				
Average	1.002	Average	1.001				

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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>
2014	0.972	2013	1.003	2012	1.005	2011	0.996
2015	0.988	2014	0.984	2013	0.989	2012	0.995
2016	0.973	2015	0.978	2014	1.002	2013	0.986
2017	0.941	2016	0.957	2015	0.994	2014	0.973
2018	0.990	2017	0.987	2016	0.994	2015	0.986
Average	0.973	Average	0.982	Average	0.997	Average	0.987
<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>
2010	1.011	2009	1.004	2008	1.002	2007	1.006
2011	0.995	2010	1.005	2009	1.006	2008	1.003
2012	0.993	2011	1.002	2010	1.000	2009	0.995
2013	0.995	2012	0.993	2011	0.999	2010	1.001
2014	1.000	2013	0.999	2012	0.999	2011	0.998
Average	0.999	Average	1.001	Average	1.001	Average	1.001
<u>Policy Year</u>	<u>9th/10th</u>	<u>Policy Year</u>	<u>10th/11th</u>	<u>Policy Year</u>	<u>11th/12th</u>	<u>Policy Year</u>	<u>12th/13th</u>
2006	1.002	2005	0.999	2004	0.996	2003	1.002
2007	1.008	2006	1.004	2005	0.997	2004	1.010
2008	1.000	2007	0.997	2006	1.001	2005	0.997
2009	0.994	2008	0.998	2007	1.001	2006	0.999
2010	0.998	2009	1.000	2008	1.000	2007	1.005
Average	1.000	Average	1.000	Average	0.999	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>
2002	1.001	2001	0.995	2000	1.002	1999	0.997
2003	1.000	2002	0.999	2001	1.000	2000	0.999
2004	0.999	2003	1.002	2002	0.998	2001	0.995
2005	1.001	2004	0.997	2003	0.999	2002	1.000
2006	1.003	2005	1.011	2004	1.001	2003	0.997
Average	1.001	Average	1.001	Average	1.000	Average	0.998
<u>Policy Year</u>	<u>17th/18th</u>	<u>Policy Year</u>	<u>18th/19th</u>				
1998	0.991	1997	0.991				
1999	1.001	1998	1.001				
2000	1.000	1999	1.000				
2001	1.001	2000	1.005				
2002	1.003	2001	1.000				
Average	0.999	Average	0.999				

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

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

Indemnity Paid+Case Data for Matching Companies

(1) Policy Year	(2) <u>Losses for Policy Year</u> 19th Report	(3) <u>Losses for Policy Year</u> 20th Report	(4) <u>Losses for All Prior Policy Years</u> Previous	(5) <u>Losses for All Prior Policy Years</u> Current	(6) Factor to Adjust Losses for Prior Policy Years	(7) Indicated 19th-to-Ult Development for Policy Year
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	2,372,554,238	1.137	1.021
1994	121,415,191	121,362,701	2,514,518,376	2,516,147,929	1.481	1.009
1995	120,320,721	120,313,375	2,628,720,234	2,631,729,350	1.514	1.016
1996	140,561,670	140,846,248	2,748,072,811	2,749,956,102	1.300	1.012
1997	168,276,290	168,572,574	2,889,696,284	2,892,384,446	1.094	1.016
1998	236,447,182	236,461,091	2,832,350,416	2,833,534,413	0.730	1.007
1999	262,564,092	262,756,023	3,284,389,915	3,288,338,207	0.703	1.022
2000	268,789,813	268,913,177	3,550,597,860	3,552,515,926	0.700	1.011
Selected Indemnity 19th-to-Ultimate Loss Development Factor						1.015

Medical Paid+Case Data for Matching Companies

(8) Policy Year	(9) <u>Losses for Policy Year</u> 19th Report	(10) <u>Losses for Policy Year</u> 20th Report	(11) <u>Losses for All Prior Policy Years</u> Previous	(12) <u>Losses for All Prior Policy Years</u> Current	(13) Factor to Adjust Losses for Prior Policy Years	(14) Indicated 19th-to-Ult Development for Policy Year
1991	220,022,209	221,866,006	1,496,354,297	1,500,382,230	0.513	1.044
1992	168,518,550	167,970,731	1,722,248,236	1,732,749,265	0.774	1.077
1993	135,595,487	135,321,544	1,900,718,713	1,909,395,917	1.045	1.059
1994	98,591,984	98,817,836	2,038,496,870	2,042,982,162	1.512	1.032
1995	106,697,873	106,566,043	2,134,670,213	2,137,491,625	1.422	1.017
1996	116,708,208	116,823,153	2,240,048,543	2,240,606,977	1.317	1.005
1997	133,792,125	134,081,591	2,356,505,757	2,354,698,250	1.160	0.991
1998	178,924,920	178,376,967	2,306,065,591	2,306,610,568	0.818	1.001
1999	203,212,240	203,223,116	2,656,930,972	2,657,495,838	0.782	1.004
2000	207,766,056	207,788,159	2,860,718,954	2,858,806,581	0.730	0.987
Selected Medical 19th-to-Ultimate Loss Development Factor						1.022

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

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

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

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

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

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

Policy Year	Indemnity Paid-to- Paid + Case Ratio <u>19th Report</u>	Medical Paid-to- Paid + Case Ratio <u>19th Report</u>
1997	0.990	0.962
1998	0.992	0.974
1999	0.991	0.967
2000	0.984	0.945
2001	0.993	0.985
Average	0.990	0.967

	<u>Indemnity</u>	<u>Medical</u>
(1) Paid+Case 19th-to-Ultimate Loss Development Factor (Section G)	1.015	1.022
(2) Factor to Adjust 19th-to-Ultimate Development Factor to a Limited Basis	0.799	0.799
(3) Limited Paid+Case 19th-to-Ultimate Loss Development Factor = $[(1)-1]x(2)+1$	1.012	1.018
(4) Limited Paid-to-Paid+Case Ratio (Section E)	0.990	0.967
(5) Limited Paid 19th-to-Ultimate Loss Development Factor = (3) / (4)	1.022	1.053

Section F1 - Summary of Limited Paid Loss Development Factors

Report	(1) <u>Indemnity Paid Loss Development</u>		Report	(3) <u>Medical Paid Loss Development</u>	
	<u>to Next Report</u>	<u>to Ultimate</u>		<u>to Next Report</u>	<u>to Ultimate</u>
1st	1.886	2.908	1st	1.285	1.668
2nd	1.231	1.542	2nd	1.071	1.298
3rd	1.075	1.253	3rd	1.037	1.212
4th	1.041	1.166	4th	1.031	1.169
5th	1.021	1.120	5th	1.011	1.134
6th	1.011	1.097	6th	1.007	1.122
7th	1.011	1.085	7th	1.006	1.114
8th	1.011	1.073	8th	1.010	1.107
9th	1.009	1.061	9th	1.008	1.096
10th	1.005	1.052	10th	1.005	1.087
11th	1.004	1.047	11th	1.006	1.082
12th	1.004	1.043	12th	1.005	1.076
13th	1.002	1.039	13th	1.004	1.071
14th	1.004	1.037	14th	1.001	1.067
15th	1.003	1.033	15th	1.005	1.066
16th	1.004	1.030	16th	1.004	1.061
17th	1.002	1.026	17th	1.002	1.057
18th	1.002	1.024	18th	1.002	1.055
19th		1.022	19th		1.053

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

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

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Determination of Premium and Losses Developed to an Ultimate Report

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

Report	(1)	(2)	Report	(3)	(4)
	<u>Indemnity Paid+Case Loss Development</u>	<u>to Next Report</u>		<u>to Ultimate</u>	<u>Medical Paid+Case Loss Development</u>
1st	1.281	1.508	1st	0.973	0.959
2nd	1.080	1.177	2nd	0.982	0.986
3rd	1.025	1.090	3rd	0.997	1.004
4th	1.017	1.063	4th	0.987	1.007
5th	1.008	1.045	5th	0.999	1.020
6th	1.005	1.037	6th	1.001	1.021
7th	1.005	1.032	7th	1.001	1.020
8th	1.003	1.027	8th	1.001	1.019
9th	1.002	1.024	9th	1.000	1.018
10th	1.001	1.022	10th	1.000	1.018
11th	1.001	1.021	11th	0.999	1.018
12th	1.001	1.020	12th	1.003	1.019
13th	1.002	1.019	13th	1.001	1.016
14th	1.001	1.017	14th	1.001	1.015
15th	1.000	1.016	15th	1.000	1.014
16th	1.001	1.016	16th	0.998	1.014
17th	1.002	1.015	17th	0.999	1.016
18th	1.001	1.013	18th	0.999	1.017
19th		1.012	19th		1.018

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

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

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

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

(1) Threshold at the Midpoint of the Loss Cost Effective Period*	10,836,528
(2) Statewide Excess Ratio for (1)	0.010
(3) Market Share for Carriers Missing from Large Loss and Catastrophe Call	0.000
(4) Factor to Adjust Limited Losses to an Unlimited Basis = $1.0 / \{1.0 - [(2) \times (1.0 - (3))]\}$	1.010

Section H - Policy Year Large Loss Limits

<u>Experience Year</u>	<u>Policy Year Detrended Limit</u>
2019	9,420,631
2018	9,064,678
2017	8,750,493
2016	8,439,602
2015	8,239,571
2014	8,031,585
2013	7,792,603
2012	7,625,088
2011	7,454,854
2010	7,267,129
2009	7,038,025
2008	6,934,148
2007	6,856,741
2006	6,661,540
2005	6,408,531
2004	6,181,301
2003	5,963,718
2002	5,782,097
2001	5,661,426
2000	5,523,375
1999	5,288,438
1998	5,032,056
1997	4,777,924

* March 20, 2023 is the midpoint of the effective period for which the revised loss costs are being proposed.

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APPENDIX A-III

Policy Year Trend

Section A - Summary of Annual Trends

(1)	(2)	(3)	(4)	(5)	(6)
Policy Year	Lost-Time Claim Frequency*	Indemnity Avg Cost Per Case*^	Loss Ratio^	Medical Avg Cost Per Case*^	Loss Ratio^
2012	19.1	36,765	0.702	34,788	0.665
2013	18.5	35,974	0.667	31,093	0.576
2014	18.1	34,187	0.618	29,904	0.541
2015	17.1	32,853	0.562	28,964	0.495
2016	16.6	31,167	0.517	26,339	0.437
2017	16.1	31,072	0.500	25,531	0.411
2018	15.8	32,102	0.507	26,766	0.423
2019	14.2	33,843	0.482	27,126	0.386

* Figures have been adjusted to the current wage level and incorporate an adjustment for the impact of the COVID-19 pandemic on wage growth.

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

	<u>Indemnity</u>	<u>Medical</u>
(1) Current Approved Annual Loss Ratio Trend Factor	0.960	0.970
(2) Range of Indicated Annual Trend Factors Based on Frequency and Severity Analysis		
Lower estimate:	0.931	0.926
Upper estimate:	1.017	1.007
(3) Selected Annual Loss Ratio Trend Factor	0.960	0.965
(4) Length of Trend Period from Midpoint of Policy Year to Midpoint of Effective Period:		
	<u>Years</u>	
Policy Year 2019	3.307	
Policy Year 2018	4.307	
(5) Trend Factor Applied to Experience Year = (3) ^ (4)		
	<u>Indemnity</u>	<u>Medical</u>
Policy Year 2019	0.874	0.889
Policy Year 2018	0.839	0.858

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APPENDIX A-III

Policy Year Trend

Section B - Summary of Data Points Underlying Trend Analysis

Policy Year	<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>
2012	0.711	0.676	0.693	0.653	19.1	37,253	35,396	36,276	34,180
2013	0.678	0.595	0.655	0.557	18.5	36,576	32,124	35,372	30,062
2014	0.625	0.556	0.610	0.525	18.1	34,596	30,738	33,777	29,069
2015	0.569	0.510	0.554	0.479	17.1	33,298	29,873	32,408	28,056
2016	0.525	0.452	0.508	0.421	16.6	31,659	27,285	30,675	25,393
2017	0.509	0.424	0.491	0.398	16.1	31,620	26,339	30,524	24,722
2018	0.511	0.428	0.503	0.418	15.8	32,332	27,078	31,871	26,454
2019	0.484	0.377	0.479	0.395	14.2	34,018	26,529	33,669	27,724

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APPENDIX A-III
Loss Ratio Trend Supporting Information
Financial Data is Valued as of December 31, 2020

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)
2012	978,373,016	xxx	978,373,016	0.456	446,138,095
2013	1,020,087,904	xxx	1,020,087,904	0.458	467,200,260
2014	1,076,798,654	xxx	1,076,798,654	0.458	493,173,784
2015	1,125,070,959	xxx	1,125,070,959	0.467	525,408,138
2016	1,109,509,367	1.000	1,109,509,367	0.507	562,521,249
2017	1,034,426,224	1.000	1,034,426,224	0.579	598,932,784
2018	982,803,234	1.000	982,803,234	0.657	645,701,725
2019	893,148,983	1.010	902,080,473	0.770	694,601,964

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)]
2012	295,743,950	1.073	317,333,258	1.000	317,333,258	0.711
2013	291,798,418	1.085	316,601,284	1.000	316,601,284	0.678
2014	281,092,165	1.097	308,358,105	1.000	308,358,105	0.625
2015	266,868,620	1.120	298,892,854	1.000	298,892,854	0.569
2016	253,097,278	1.166	295,111,426	1.000	295,111,426	0.525
2017	243,252,157	1.253	304,794,953	1.000	304,794,953	0.509
2018	213,874,239	1.542	329,794,077	1.000	329,794,077	0.511
2019	115,625,066	2.908	336,237,692	1.000	336,237,692	0.484

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)]
2012	281,483,451	1.107	311,602,180	0.968	301,630,910	0.676
2013	254,234,478	1.114	283,217,208	0.982	278,119,298	0.595
2014	243,974,577	1.122	273,739,475	1.001	274,013,214	0.556
2015	229,827,660	1.134	260,624,566	1.029	268,182,678	0.510
2016	211,321,012	1.169	247,034,263	1.030	254,445,291	0.452
2017	203,986,062	1.212	247,231,107	1.027	253,906,347	0.424
2018	209,366,659	1.298	271,757,923	1.016	276,106,050	0.428
2019	156,419,107	1.668	260,907,070	1.005	262,211,605	0.377

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)]
2012	300,884,906	1.027	309,008,798	1.000	309,008,798	0.693
2013	296,681,868	1.032	306,175,688	1.000	306,175,688	0.655
2014	290,314,751	1.037	301,056,397	1.000	301,056,397	0.610
2015	278,381,634	1.045	290,908,808	1.000	290,908,808	0.554
2016	269,000,263	1.063	285,947,280	1.000	285,947,280	0.508
2017	269,939,848	1.090	294,234,434	1.000	294,234,434	0.491
2018	276,203,039	1.177	325,090,977	1.000	325,090,977	0.503
2019	220,676,421	1.508	332,780,043	1.000	332,780,043	0.479

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)]
2012	295,289,981	1.019	300,900,491	0.968	291,271,675	0.653
2013	259,840,182	1.020	265,036,986	0.982	260,266,320	0.557
2014	253,548,577	1.021	258,873,097	1.001	259,131,970	0.525
2015	239,971,372	1.020	244,770,799	1.029	251,869,152	0.479
2016	228,310,034	1.007	229,908,204	1.030	236,805,450	0.421
2017	231,124,713	1.004	232,049,212	1.027	238,314,541	0.398
2018	269,266,154	0.986	265,496,428	1.016	269,744,371	0.418
2019	284,315,633	0.959	272,658,692	1.005	274,021,985	0.395

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APPENDIX A-III
Frequency and Severity Trend Supporting Information
Financial Data is Valued as of December 31, 2020

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 2019 Wage Levels	On-level Devel Prem Adj to 2019 Wage Level	Claim Freq Per Million of On-level Premium
2012	10,520	1.000	10,520	978,373,016	1.000	978,373,016	0.456	1.235	550,824,008	19.1
2013	10,465	1.000	10,465	1,020,087,904	1.000	1,020,087,904	0.458	1.209	565,128,699	18.5
2014	10,455	1.000	10,455	1,076,798,654	1.000	1,076,798,654	0.458	1.173	578,240,877	18.1
2015	10,260	1.000	10,260	1,125,070,959	1.000	1,125,070,959	0.467	1.143	600,787,892	17.1
2016	10,403	1.000	10,403	1,109,509,367	1.000	1,109,509,367	0.507	1.116	627,982,302	16.6
2017	10,362	1.001	10,372	1,034,426,224	1.000	1,034,426,224	0.579	1.076	644,447,538	16.1
2018	10,535	1.006	10,598	982,803,234	1.000	982,803,234	0.657	1.039	671,254,609	15.8
2019	9,550	1.035	9,884	893,148,983	1.010	902,080,473	0.770	1.000	694,601,964	14.2

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 2019 Wage Levels	On-level Devel Indemnity Losses Adj to 2019 Wage Level	Indemnity Average Claim Severity
2012	10,520	1.000	10,520	295,743,950	1.073	317,333,258	1.000	1.235	391,906,574	37,253
2013	10,465	1.000	10,465	291,798,418	1.085	316,601,284	1.000	1.209	382,770,952	36,576
2014	10,455	1.000	10,455	281,092,165	1.097	308,358,105	1.000	1.173	361,704,057	34,596
2015	10,260	1.000	10,260	266,868,620	1.120	298,892,854	1.000	1.143	341,634,532	33,298
2016	10,403	1.000	10,403	253,097,278	1.166	295,111,426	1.000	1.116	329,344,351	31,659
2017	10,362	1.001	10,372	243,252,157	1.253	304,794,953	1.000	1.076	327,959,369	31,620
2018	10,535	1.006	10,598	213,874,239	1.542	329,794,077	1.000	1.039	342,656,046	32,332
2019	9,550	1.035	9,884	115,625,066	2.908	336,237,692	1.000	1.000	336,237,692	34,018

	(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 2019 Wage Levels	On-level Devel Medical Losses Adj to 2019 Wage Level	Medical Average Claim Severity
2012	10,520	1.000	10,520	281,483,451	1.107	311,602,180	0.968	1.235	372,364,605	35,396
2013	10,465	1.000	10,465	254,234,478	1.114	283,217,208	0.982	1.209	336,178,826	32,124
2014	10,455	1.000	10,455	243,974,577	1.122	273,739,475	1.001	1.173	321,370,144	30,738
2015	10,260	1.000	10,260	229,827,660	1.134	260,624,566	1.029	1.143	306,494,490	29,873
2016	10,403	1.000	10,403	211,321,012	1.169	247,034,263	1.030	1.116	283,842,368	27,285
2017	10,362	1.001	10,372	203,986,062	1.212	247,231,107	1.027	1.076	273,190,373	26,339
2018	10,535	1.006	10,598	209,366,659	1.298	271,757,923	1.016	1.039	286,976,367	27,078
2019	9,550	1.035	9,884	156,419,107	1.668	260,907,070	1.005	1.000	262,211,605	26,529

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 2019 Wage Levels	On-level Devel Indemnity Losses Adj to 2019 Wage Level	Average Claim Severity
2012	10,520	1.000	10,520	300,884,906	1.027	309,008,798	1.000	1.235	381,625,866	36,276
2013	10,465	1.000	10,465	296,681,868	1.032	306,175,688	1.000	1.209	370,166,407	35,372
2014	10,455	1.000	10,455	290,314,751	1.037	301,056,397	1.000	1.173	353,139,154	33,777
2015	10,260	1.000	10,260	278,381,634	1.045	290,908,808	1.000	1.143	332,508,768	32,408
2016	10,403	1.000	10,403	269,000,263	1.063	285,947,280	1.000	1.116	319,117,164	30,675
2017	10,362	1.001	10,372	269,939,848	1.090	294,234,434	1.000	1.076	316,596,251	30,524
2018	10,535	1.006	10,598	276,203,039	1.177	325,090,977	1.000	1.039	337,769,525	31,871
2019	9,550	1.035	9,884	220,676,421	1.508	332,780,043	1.000	1.000	332,780,043	33,669

	(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 2019 Wage Levels	On-level Devel Medical Losses Adj to 2019 Wage Level	Medical Average Claim Severity
2012	10,520	1.000	10,520	295,289,981	1.019	300,900,491	0.968	1.235	359,576,087	34,180
2013	10,465	1.000	10,465	259,840,182	1.020	265,036,986	0.982	1.209	314,598,902	30,062
2014	10,455	1.000	10,455	253,548,577	1.021	258,873,097	1.001	1.173	303,917,016	29,069
2015	10,260	1.000	10,260	239,971,372	1.020	244,770,799	1.029	1.143	287,850,460	28,056
2016	10,403	1.000	10,403	228,310,034	1.007	229,908,204	1.030	1.116	264,164,526	25,393
2017	10,362	1.001	10,372	231,124,713	1.004	232,049,212	1.027	1.076	256,414,379	24,722
2018	10,535	1.006	10,598	269,266,154	0.986	265,496,428	1.016	1.039	280,364,228	26,454
2019	9,550	1.035	9,884	284,315,633	0.959	272,658,692	1.005	1.000	274,021,985	27,724

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APPENDIX A-IV

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

All carriers writing more than one-tenth of one percent of the North Carolina workers compensation written premium volume and whose aggregate financial data is not included in this filing are listed below. The listing is separated between policy years 2019 and 2018 aggregate data.

Carriers not included in policy year experience valued as of December 31, 2020

Policy Year 2019

Name of Carrier

None

Percentage of
Premium Volume

Policy Year 2018

Name of Carrier

None

Percentage of
Premium Volume

Note: Figures are based on 2019 and 2018 data from the NAIC.

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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	201,772,224	930,166,979	880,493,367	1.088	1.092
Contracting	253,448,785	1,039,631,299	984,129,234	1.084	1.089
Office & Clerical	100,854,710	453,786,717	429,524,263	1.133	1.138
Goods & Services	314,468,359	1,430,087,715	1,353,505,084	1.045	1.052
Miscellaneous	211,328,067	935,926,160	886,168,645	1.048	1.047
Statewide	1,081,872,145	4,789,598,870	4,533,820,594		

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	201,033,131	926,759,773	877,268,117	1.056	1.000
Contracting	252,285,108	1,034,857,969	979,610,734	1.056	1.000
Office & Clerical	100,411,588	451,792,926	427,637,074	1.056	1.000
Goods & Services	312,375,889	1,420,571,922	1,344,498,871	1.057	1.001
Miscellaneous	211,529,908	936,820,072	887,015,034	1.056	1.000
Statewide	1,077,635,624	4,770,802,662	4,516,029,830	1.056	

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APPENDIX A-V

II. Industry Group Differentials

To calculate the converted indicated balanced losses (11) the reported losses are limited to \$500,000 for a single claim occurrence and \$1,500,000 for each multiple claim occurrence. After the application of limited development, trend and benefit factors, the limited losses are brought to an unlimited level through the application of the expected excess provision. The expected excess loss provisions are non-catastrophe and the excess ratios at a loss limit of \$50 million are set equal to zero. 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	890,991,203	1.016	1.017	19,010
Contracting	967,986,523	0.988	0.989	12,896
Office & Clerical	424,880,854	0.994	0.995	9,027
Goods & Services	1,352,964,079	1.005	1.006	34,715
Miscellaneous	875,388,643	0.987	0.988	13,855
Statewide	4,512,211,302	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	1.016	1.017
Contracting	12,000	1.00	0.988	0.989
Office & Clerical	12,000	0.87	0.995	0.996
Goods & Services	12,000	1.00	1.005	1.006
Miscellaneous	12,000	1.00	0.987	0.988
Statewide			0.999	1.000

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

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APPENDIX A-V

Industry Group Differentials - Supporting Documentation

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

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

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

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

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

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

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

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

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

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

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Appendix A-V - 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.

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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
1/14-12/14	1.082	1.026	1.059	1.010
1/15-12/15	1.110	1.040	1.066	1.009
1/16-12/16	1.167	1.069	1.069	1.012
1/17-12/17	1.332	1.156	1.076	1.003
1/18-12/18	2.043	1.466	1.085	0.977

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
1/14-12/14	0.713	0.744
1/15-12/15	0.742	0.771
1/16-12/16	0.773	0.799
1/17-12/17	0.806	0.828
1/18-12/18	0.839	0.858

3. Factors to Adjust to the Proposed 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
1/14-12/14	1.000	1.000	1.000	1.000	1.016
1/15-12/15	1.000	1.000	1.000	1.000	1.045
1/16-12/16	1.000	1.000	1.000	1.000	1.045
1/17-12/17	1.000	1.000	1.000	1.000	1.042
1/18-12/18	1.000	1.000	1.000	1.000	1.031

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4. Primary Conversion Factors: Indicated Pure Premiums

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

Policy Period	Fatal (L)	Fatal (NL)	P.T.*	P.P. (L)	P.P. (NL)	T.T. (L)	T.T. (NL)	Medical (L)	Medical (NL)
1/14-12/14	0.771	0.732	0.771	0.771	0.732	0.771	0.732	0.801	0.763
1/15-12/15	0.824	0.772	0.824	0.824	0.772	0.824	0.772	0.859	0.813
1/16-12/16	0.902	0.826	0.902	0.902	0.826	0.902	0.826	0.893	0.845
1/17-12/17	1.074	0.932	1.074	1.074	0.932	1.074	0.932	0.928	0.865
1/18-12/18	1.714	1.230	1.714	1.714	1.230	1.714	1.230	0.960	0.864

* 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. The expected excess loss provisions are non-catastrophe and the excess ratios at a loss limit of \$50 million are set equal to zero. These factors are shown below.

Hazard Group	A	B	C	D	E	F	G
(1) Excess Ratios	0.099	0.125	0.163	0.179	0.239	0.274	0.305
(2) Excess Factors 1/(1-(1))	1.110	1.143	1.195	1.218	1.314	1.377	1.439

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

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Section A-3 – Calculation of Secondary Conversion Factors

1. Factors to Adjust for Proposed Industry Group Differentials

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

	Manufacturing	Contracting	Office and Clerical	Goods and Services	Miscellaneous
(1) Indicated Differentials*	1.017	0.989	0.995	1.006	0.988
(2) Final Differentials**	1.017	0.989	0.996	1.006	0.988
(3) Adjustment (2)/(1)	1.000	1.000	1.001	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)
1/14-12/14	0.827	1.071	1.073	0.998	0.825
1/15-12/15	0.841	1.071	1.069	1.002	0.843
1/16-12/16	0.894	1.071	1.073	0.998	0.892
1/17-12/17	0.887	1.071	1.081	0.991	0.879
1/18-12/18	0.855	1.071	1.084	0.988	0.845

3. Adjustment for Experience Change

A factor of 0.948 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 1.200 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
1/14-12/14	0.939	0.939	0.939	0.939	0.939
1/15-12/15	0.959	0.959	0.960	0.959	0.959
1/16-12/16	1.015	1.015	1.016	1.015	1.015
1/17-12/17	1.000	1.000	1.001	1.000	1.000
1/18-12/18	0.961	0.961	0.962	0.961	0.961

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Section B – Calculation of Present on Rate Level Pure Premiums

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

1. Adjustment for Experience Change

A factor of 0.948 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, 1.001 and 0.981, for indemnity and medical, respectively, are applied to adjust to the proposed trend level.

3. Factors to Adjust to the Proposed Benefit Level

The following factors are applied to adjust the pure premiums underlying the current loss costs to the proposed benefit level.

Effective Date	Indemnity	Medical
October 1, 2020 (Appendix C-I)	1.000	1.002
January 1, 2021 (Appendix C-I)	1.000	1.013
Combined Benefit Adjustment	1.000	1.015

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	1.200	1.200	1.200	1.200
(2) Loss-based Assessment	1.000	1.000	1.000	1.000
(3) = (1) + (2) – 1.000	1.200	1.200	1.200	1.200
(4) Overall Change (3b)/(3a)			1.000	1.000

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	1.092	0.996
Contracting	1.084	1.089	0.995
Office & Clerical	1.133	1.138	0.996
Goods & Services	1.045	1.052	0.993
Miscellaneous	1.048	1.047	1.001

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6. Factors to Adjust for Proposed Industry Group Differentials

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

Industry Group	(1) Final Differential*	(2) Adjustment to Proposed for Current Relativities**	(3) Adjusted Differential (1)x(2)
Manufacturing	1.017	1.000	1.017
Contracting	0.989	1.000	0.989
Office & Clerical	0.996	1.000	0.996
Goods & Services	1.006	1.001	1.007
Miscellaneous	0.988	1.000	0.988

*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	0.961	0.956
Contracting	0.934	0.929
Office & Clerical	0.941	0.936
Goods & Services	0.949	0.944
Miscellaneous	0.939	0.934

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Section C – Calculation of National Pure Premiums

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

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

Section D – Calculation of Derived by Formula Pure Premiums

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

As for the preceding pure premiums, separate computations are performed for each partial pure premium: indemnity and medical. Each partial formula pure premium is derived by the weighting of the indicated, present on rate level and national partial pure premiums. The weight assigned to the policy year indicated pure premium varies in one-percent intervals from zero percent to one hundred percent, depending upon the volume of expected losses (i.e. the product of the underlying pure premiums and the payroll in hundreds). To achieve full state credibility, a classification must have expected losses of at least: \$45,567,908 for indemnity and \$19,081,138 for medical.

The partial credibilities formula is:

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

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

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

National Credibility equals the smaller of:

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

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

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

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

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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.	
1/14 through 12/14	87,586,081	4	143,183	37	407,418	71,416	475,424	1,097,441	1.25	
1/15 through 12/15	93,198,122	12	477,393	30	463,884	307,845	865,561	2,114,683	2.27	
1/16 through 12/16	104,686,481	2	35,392	24	581,601	174,382	780,799	1,572,174	1.50	
1/17 through 12/17	103,862,767	3	20,014	18	216,228	41,262	327,616	605,120	0.58	
1/18 through 12/18	99,814,355	6	602,456	23	526,639	433,772	827,291	2,390,158	2.39	
5 YR. TOTAL	489,147,806	27	1,278,438	132	2,195,770	1,028,677	3,276,691	7,779,576	1.59	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		28%	0.710	46%	0.880	1.59				
Pure Premium Indicated by National Relativity		36%	0.687	27%	0.729	1.42				
Pure Premium Present on Rate Level		36%	0.752	27%	0.819	1.57				
Pure Premium Derived by Formula		0.717			0.823		1.54			

CLASS 0008		FARM: GARDENING-MARKET OR TRUCK-& 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.	
1/14 through 12/14	84,319,481	3	67,380	15	189,763	186,906	524,512	968,561	1.15	
1/15 through 12/15	96,622,138	2	74,885	9	73,197	50,012	106,863	304,957	0.32	
1/16 through 12/16	103,417,850	0	0	15	216,075	0	218,015	434,090	0.42	
1/17 through 12/17	103,235,582	3	315,819	16	168,210	104,818	263,963	852,810	0.83	
1/18 through 12/18	102,305,973	2	141,668	16	396,472	164,841	312,543	1,015,524	0.99	
5 YR. TOTAL	489,901,024	10	599,752	71	1,043,717	506,577	1,425,896	3,575,942	0.73	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		23%	0.335	37%	0.394	0.73				
Pure Premium Indicated by National Relativity		38%	0.664	31%	0.664	1.33				
Pure Premium Present on Rate Level		39%	0.489	32%	0.543	1.03				
Pure Premium Derived by Formula		0.520			0.525		1.05			

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.	
1/14 through 12/14	2,875,254	1	195,649	1	2,451	290,113	13,169	501,382	17.44	
1/15 through 12/15	2,881,042	0	0	1	2,267	0	8,029	10,296	0.36	
1/16 through 12/16	3,130,149	0	0	2	19,192	0	16,436	35,628	1.14	
1/17 through 12/17	3,580,806	0	0	1	23,706	0	46,131	69,837	1.95	
1/18 through 12/18	3,998,920	0	0	1	35,117	0	30,990	66,107	1.65	
5 YR. TOTAL	16,466,171	1	195,649	6	82,733	290,113	114,755	683,250	4.15	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		7%	1.691	12%	2.459	4.15				
Pure Premium Indicated by National Relativity		46%	1.264	44%	1.251	2.52				
Pure Premium Present on Rate Level		47%	1.321	44%	1.716	3.04				
Pure Premium Derived by Formula		1.321			1.601		2.92			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 0034		FARM: POULTRY OR EGG PRODUCER & DRIVERS							
Industry Group: Goods and Services Hazard Group: 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.
1/14 through 12/14	89,813,878	8	149,649	28	544,184	62,408	594,205	1,350,446	1.50
1/15 through 12/15	105,725,609	6	350,869	30	269,815	152,499	563,859	1,337,042	1.27
1/16 through 12/16	88,802,143	3	33,443	30	307,098	115,047	442,896	898,484	1.01
1/17 through 12/17	108,201,163	7	213,103	25	465,426	153,333	396,794	1,228,656	1.14
1/18 through 12/18	100,647,092	3	224,609	36	981,036	221,503	2,044,736	3,471,884	3.45
5 YR. TOTAL	493,189,885	27	971,673	149	2,567,559	704,790	4,042,490	8,286,512	1.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.718	44%	0.963	1.68			
Pure Premium Indicated by National Relativity		35%	0.871	28%	0.883	1.75			
Pure Premium Present on Rate Level		36%	0.789	28%	0.745	1.53			
Pure Premium Derived by Formula		0.797			0.880			1.68	

CLASS 0035		FARM: FLORIST & 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.
1/14 through 12/14	53,460,381	1	4,224	22	316,949	2,901	660,125	984,199	1.84
1/15 through 12/15	59,128,165	2	113,560	17	80,053	81,472	254,674	529,759	0.90
1/16 through 12/16	55,797,687	0	0	15	43,633	0	164,783	208,416	0.37
1/17 through 12/17	57,090,731	0	0	25	260,513	0	357,774	618,287	1.08
1/18 through 12/18	59,440,371	2	52,594	15	145,262	48,973	249,961	496,790	0.84
5 YR. TOTAL	284,917,335	5	170,378	94	846,410	133,346	1,687,317	2,837,451	1.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.357	30%	0.639	1.00			
Pure Premium Indicated by National Relativity		41%	0.492	35%	0.604	1.10			
Pure Premium Present on Rate Level		42%	0.479	35%	0.618	1.10			
Pure Premium Derived by Formula		0.464			0.619			1.08	

CLASS 0036		FARM: DAIRY & 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.
1/14 through 12/14	11,334,648	1	32,671	3	17,928	41,103	31,516	123,218	1.09
1/15 through 12/15	12,383,404	0	0	2	73,183	0	122,085	195,268	1.58
1/16 through 12/16	12,813,485	0	0	1	15,763	0	8,414	24,177	0.19
1/17 through 12/17	13,388,400	0	0	3	19,981	0	54,273	74,254	0.55
1/18 through 12/18	15,595,760	1	67,112	1	4,104	29,421	4,324	104,961	0.67
5 YR. TOTAL	65,515,697	2	99,783	10	130,959	70,524	220,612	521,878	0.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.352	17%	0.444	0.80			
Pure Premium Indicated by National Relativity		44%	1.069	41%	0.875	1.94			
Pure Premium Present on Rate Level		44%	0.972	42%	0.884	1.86			
Pure Premium Derived by Formula		0.940			0.806			1.75	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 0037		FARM: FIELD CROPS & DRIVERS							
Industry Group: Goods and Services Hazard Group: 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.
1/14 through 12/14	230,542,605	18	573,886	72	1,174,087	722,713	1,406,806	3,877,492	1.68
1/15 through 12/15	235,013,643	27	660,214	54	1,348,223	687,890	2,012,766	4,709,093	2.00
1/16 through 12/16	234,407,592	10	443,208	53	713,586	451,146	1,490,756	3,098,696	1.32
1/17 through 12/17	247,838,224	13	361,087	46	983,587	801,277	1,454,539	3,600,490	1.45
1/18 through 12/18	241,281,584	8	882,289	47	1,058,361	605,441	1,619,544	4,165,635	1.73
5 YR. TOTAL	1,189,083,648	76	2,920,684	272	5,277,844	3,268,467	7,984,411	19,451,406	1.64
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	0.689	78%	0.946	1.64			
Pure Premium Indicated by National Relativity		26%	1.061	11%	1.012	2.07			
Pure Premium Present on Rate Level		27%	0.841	11%	0.976	1.82			
Pure Premium Derived by Formula		0.827			0.957		1.78		

CLASS 0042		LANDSCAPE GARDENING & DRIVERS							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	219,810,104	18	536,205	121	1,638,925	489,842	1,899,255	4,564,227	2.08
1/15 through 12/15	239,358,760	25	905,922	114	1,696,769	1,066,975	1,948,456	5,618,122	2.35
1/16 through 12/16	267,663,161	18	891,724	89	1,549,058	837,962	1,947,536	5,226,280	1.95
1/17 through 12/17	282,278,626	21	1,103,444	123	2,637,936	870,547	3,040,745	7,652,672	2.71
1/18 through 12/18	301,285,100	16	707,703	101	1,810,391	477,638	1,922,874	4,918,606	1.63
5 YR. TOTAL	1,310,395,751	98	4,144,998	548	9,333,079	3,742,964	10,758,866	27,979,907	2.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	1.029	95%	1.107	2.14			
Pure Premium Indicated by National Relativity		20%	1.605	2%	1.503	3.11			
Pure Premium Present on Rate Level		21%	1.178	3%	1.281	2.46			
Pure Premium Derived by Formula		1.175			1.120		2.30		

CLASS 0050		FARM MACHINERY OPERATION-BY CONTRACTOR-& DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	11,793,637	0	0	4	34,698	0	47,895	82,593	0.70
1/15 through 12/15	11,181,625	1	60,187	3	160,260	99,230	141,851	461,528	4.13
1/16 through 12/16	11,371,563	3	318,810	2	44,313	117,335	55,647	536,105	4.71
1/17 through 12/17	11,513,531	0	0	5	185,205	0	402,180	587,385	5.10
1/18 through 12/18	14,027,934	0	0	5	252,629	0	311,845	564,474	4.02
5 YR. TOTAL	59,888,290	4	378,997	19	677,105	216,565	959,418	2,232,085	3.73
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.763	21%	1.964	3.73			
Pure Premium Indicated by National Relativity		43%	1.588	39%	1.468	3.06			
Pure Premium Present on Rate Level		44%	1.342	40%	1.350	2.69			
Pure Premium Derived by Formula		1.503			1.525		3.03		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 0079		FARM: BERRY OR VINEYARD & DRIVERS							
Industry Group: Goods and Services Hazard Group: 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.
1/14 through 12/14	20,816,836	1	2,558	2	9,058	0	7,385	19,001	0.09
1/15 through 12/15	19,804,010	2	72,328	3	75,877	42,023	73,742	263,970	1.33
1/16 through 12/16	33,215,137	0	0	4	40,759	0	74,271	115,030	0.35
1/17 through 12/17	26,611,811	0	0	2	10,750	0	16,265	27,015	0.10
1/18 through 12/18	30,846,552	0	0	3	3,306	0	20,082	23,388	0.08
5 YR. TOTAL	131,294,346	3	74,886	14	139,750	42,023	191,745	448,404	0.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.163	21%		0.178		0.34	
Pure Premium Indicated by National Relativity		30%	0.847	32%		0.892		1.74	
Pure Premium Present on Rate Level		57%	0.591	47%		0.649		1.24	
Pure Premium Derived by Formula		0.612			0.628		1.24		

CLASS 0083		FARM: CATTLE OR LIVESTOCK RAISING NOC & 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.
1/14 through 12/14	98,735,385	12	545,800	26	139,572	464,255	418,295	1,567,922	1.59
1/15 through 12/15	101,130,636	7	156,793	36	552,485	255,846	829,187	1,794,311	1.77
1/16 through 12/16	159,639,948	10	252,678	63	1,404,916	320,721	1,469,773	3,448,088	2.16
1/17 through 12/17	168,877,536	8	305,243	57	1,123,908	357,374	921,690	2,708,215	1.60
1/18 through 12/18	170,222,245	9	677,058	46	1,011,803	613,916	1,001,918	3,304,695	1.94
5 YR. TOTAL	698,605,750	46	1,937,572	228	4,232,684	2,012,112	4,640,863	12,823,231	1.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	0.883	61%		0.952		1.84	
Pure Premium Indicated by National Relativity		31%	1.244	19%		1.277		2.52	
Pure Premium Present on Rate Level		31%	0.958	20%		1.001		1.96	
Pure Premium Derived by Formula		1.018			1.024		2.04		

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.
1/14 through 12/14	25,099,289	4	262,032	17	470,674	146,583	437,620	1,316,909	5.25
1/15 through 12/15	23,376,433	6	298,764	20	565,164	612,668	393,988	1,870,584	8.00
1/16 through 12/16	31,804,759	9	868,559	22	356,837	1,512,869	664,334	3,402,599	10.70
1/17 through 12/17	39,349,920	7	553,144	31	1,058,205	547,123	1,089,627	3,248,099	8.25
1/18 through 12/18	48,654,162	10	868,154	23	930,558	806,764	1,039,380	3,644,856	7.49
5 YR. TOTAL	168,284,563	36	2,850,653	113	3,381,438	3,626,007	3,624,949	13,483,047	8.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	3.703	63%		4.309		8.01	
Pure Premium Indicated by National Relativity		32%	2.925	18%		2.718		5.64	
Pure Premium Present on Rate Level		32%	3.452	19%		4.506		7.96	
Pure Premium Derived by Formula		3.374			4.060		7.43		

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

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CLASS 0113		FARM: FISH HATCHERY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	2,714,014	0	0	5	6,581	0	5,484	12,065	0.44
1/15 through 12/15	2,849,261	0	0	2	62,375	0	62,733	125,108	4.39
1/16 through 12/16	2,573,108	0	0	1	1,634	0	9,348	10,982	0.43
1/17 through 12/17	2,532,692	0	0	2	31,720	0	32,573	64,293	2.54
1/18 through 12/18	2,468,132	0	0	0	0	0	3,584	3,584	0.15
5 YR. TOTAL	13,137,207	0	0	10	102,310	0	113,722	216,032	1.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.779	10%		0.866		1.65	
Pure Premium Indicated by National Relativity		29%	1.027	31%		1.075		2.10	
Pure Premium Present on Rate Level		66%	0.949	59%		1.312		2.26	
Pure Premium Derived by Formula		0.963			1.194		2.16		

CLASS 0170		FARM: ANIMAL RAISING & 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.
1/14 through 12/14	334,821	0	0	0	0	0	0	0	0.00
1/15 through 12/15	402,667	0	0	0	0	0	0	0	0.00
1/16 through 12/16	610,374	0	0	0	0	0	0	0	0.00
1/17 through 12/17	677,348	1	128	0	0	6,480	0	6,608	0.98
1/18 through 12/18	821,832	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,847,042	1	128	0	0	6,480	0	6,608	0.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.004	3%		0.228		0.23	
Pure Premium Indicated by National Relativity		13%	1.228	14%		0.619		1.85	
Pure Premium Present on Rate Level		85%	0.496	83%		0.564		1.06	
Pure Premium Derived by Formula		0.581			0.562		1.14		

CLASS 0251		IRRIGATION WORKS OPERATION & 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.
1/14 through 12/14	340,006	0	0	0	0	0	0	0	0.00
1/15 through 12/15	443,551	0	0	0	0	0	802	802	0.18
1/16 through 12/16	546,344	0	0	0	0	0	416	416	0.08
1/17 through 12/17	494,298	0	0	0	0	0	0	0	0.00
1/18 through 12/18	811,809	0	0	1	10,693	0	3,208	13,901	1.71
5 YR. TOTAL	2,636,008	0	0	1	10,693	0	4,426	15,119	0.57
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.406	4%		0.168		0.57	
Pure Premium Indicated by National Relativity		29%	1.188	31%		1.145		2.33	
Pure Premium Present on Rate Level		69%	1.034	65%		0.980		2.01	
Pure Premium Derived by Formula		1.066			0.999		2.07		

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

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CLASS 0401		COTTON GIN OPERATION & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	9,631,448	2	48,422	4	78,568	70,902	56,988	254,880	2.65
1/15 through 12/15	7,780,034	1	33,217	6	78,708	31,833	90,045	233,803	3.01
1/16 through 12/16	5,957,658	0	0	1	7,814	0	11,876	19,690	0.33
1/17 through 12/17	7,979,950	1	8,575	2	23,929	57,294	27,923	117,721	1.48
1/18 through 12/18	8,870,310	1	58,046	8	100,282	37,135	202,685	398,148	4.49
5 YR. TOTAL	40,219,400	5	148,260	21	289,301	197,164	389,517	1,024,242	2.55
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	1.088	23%	1.459	2.55			
Pure Premium Indicated by National Relativity		23%	2.526	25%	2.570	5.10			
Pure Premium Present on Rate Level		63%	2.071	52%	2.556	4.63			
Pure Premium Derived by Formula		2.038			2.307			4.35	

CLASS 0908 + +		DOMESTIC WORKERS - RESIDENCES - PART-TIME							
Industry Group: Goods and Services Hazard Group: D		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.
1/14 through 12/14	3,608	0	0	0	0	0	525	525	1.46
1/15 through 12/15	4,343	0	0	1	425	0	2,204	2,629	6.05
1/16 through 12/16	8,428	0	0	1	166,636	0	68,641	235,277	279.16
1/17 through 12/17	10,065	0	0	3	72,298	0	57,626	129,924	129.09
1/18 through 12/18	14,194	1	43,025	2	11,301	82,900	17,145	154,371	108.76
5 YR. TOTAL	40,638	1	43,025	7	250,660	82,900	146,141	522,726	128.63
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**	PURE PREM.**			
Indicated Pure Premium		6%	72.268	10%	56.361	128.63			
Pure Premium Indicated by National Relativity		16%	54.290	17%	37.301	91.59			
Pure Premium Present on Rate Level		78%	38.219	73%	43.506	81.73			
Pure Premium Derived by Formula		42.833			43.737			86.57	

CLASS 0913 + +		DOMESTIC WORKERS - RESIDENCES - FULL-TIME							
Industry Group: Goods and Services Hazard Group: D		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.
1/14 through 12/14	4,821	0	0	3	15,285	0	50,745	66,030	136.96
1/15 through 12/15	4,773	1	4,468	4	247,037	1,521	175,632	428,658	898.09
1/16 through 12/16	8,366	0	0	1	11,136	0	37,354	48,490	57.96
1/17 through 12/17	11,709	0	0	1	2,014	0	25,611	27,625	23.59
1/18 through 12/18	14,850	2	151,579	1	15,146	185,956	30,896	383,577	258.30
5 YR. TOTAL	44,519	3	156,047	10	290,618	187,477	320,238	954,380	214.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**	PURE PREM.**			
Indicated Pure Premium		11%	100.332	17%	114.045	214.38			
Pure Premium Indicated by National Relativity		36%	135.748	38%	108.732	244.48			
Pure Premium Present on Rate Level		53%	131.376	45%	126.783	258.16			
Pure Premium Derived by Formula		129.535			117.758			247.29	

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

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CLASS 0917		RESIDENTIAL CLEANING SERVICES BY CONTRACTOR - INSIDE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	9,890,201	3	49,883	4	21,549	13,911	48,955	134,298	1.36
1/15 through 12/15	13,172,626	0	0	10	73,463	0	56,296	129,759	0.99
1/16 through 12/16	16,009,843	1	113,317	4	28,797	405,814	50,153	598,081	3.74
1/17 through 12/17	22,004,040	6	189,104	10	203,054	200,803	187,468	780,429	3.55
1/18 through 12/18	24,665,622	2	62,336	9	226,236	34,372	135,647	458,591	1.86
5 YR. TOTAL	85,742,332	12	414,640	37	553,099	654,900	478,519	2,101,158	2.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	1.129	22%		1.322		2.45	
Pure Premium Indicated by National Relativity		43%	0.842	39%		0.805		1.65	
Pure Premium Present on Rate Level		44%	0.889	39%		1.098		1.99	
Pure Premium Derived by Formula		0.900				1.033		1.93	

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.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%		0.000		0.00	
Pure Premium Indicated by National Relativity		50%	2.747	50%		1.284		4.03	
Pure Premium Present on Rate Level		50%	2.731	50%		1.384		4.12	
Pure Premium Derived by Formula		2.739				1.334		4.07	

CLASS 1164		MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	348,026	0	0	0	0	0	0	0	0.00
1/15 through 12/15	587,086	0	0	0	0	0	0	0	0.00
1/16 through 12/16	427,893	0	0	0	0	0	0	0	0.00
1/17 through 12/17	331,799	0	0	0	0	0	0	0	0.00
1/18 through 12/18	472,539	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,167,343	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		39%	0.992	41%		0.799		1.79	
Pure Premium Present on Rate Level		59%	1.207	56%		0.827		2.03	
Pure Premium Derived by Formula		1.099				0.791		1.89	

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

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CLASS 1165		MINING NOC-NOT COAL-SURFACE & DRIVERS							
Industry Group: Miscellaneous Hazard Group: 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.
1/14 through 12/14	8,896,957	0	0	0	0	0	8,620	8,620	0.10
1/15 through 12/15	8,447,311	0	0	0	0	0	921	921	0.01
1/16 through 12/16	8,507,180	0	0	1	1,588	0	2,675	4,263	0.05
1/17 through 12/17	7,546,983	0	0	0	0	0	0	0	0.00
1/18 through 12/18	7,335,790	1	233,517	0	0	154,067	6,699	394,283	5.38
5 YR. TOTAL	40,734,221	1	233,517	1	1,588	154,067	18,915	408,087	1.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.577	11%	0.425	1.00			
Pure Premium Indicated by National Relativity		35%	1.033	37%	0.589	1.62			
Pure Premium Present on Rate Level		56%	0.936	52%	0.545	1.48			
Pure Premium Derived by Formula		0.938			0.548			1.49	

CLASS 1320		OIL OR GAS LEASE OPERATOR-ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	4,822	0	0	0	0	0	0	0	0.00
1/15 through 12/15	172,346	0	0	0	0	0	0	0	0.00
1/16 through 12/16	450,972	0	0	0	0	0	0	0	0.00
1/17 through 12/17	381,337	0	0	0	0	0	0	0	0.00
1/18 through 12/18	1,087,387	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,096,864	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%	0.579	49%	0.463	1.04			
Pure Premium Present on Rate Level		49%	0.553	49%	0.431	0.98			
Pure Premium Derived by Formula		0.555			0.438			0.99	

CLASS 1322		OIL OR GAS - WELL - CLEANING OR SWABBING OF WELLS BY SPECIALIST CONTRACTOR - NO DRILLING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	11,875	0	0	0	0	0	0	0	0.00
1/17 through 12/17	1,721	0	0	0	0	0	0	0	0.00
1/18 through 12/18	2,520	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	16,116	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		43%	2.916	46%	1.892	4.81			
Pure Premium Present on Rate Level		57%	2.271	54%	1.800	4.07			
Pure Premium Derived by Formula		2.548			1.842			4.39	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 1430		SMELTING, SINTERING OR REFINING-LEAD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	1,054,419	0	0	1	9,132	0	7,577	16,709	1.59
1/15 through 12/15	996,112	0	0	3	6,878	0	7,674	14,552	1.46
1/16 through 12/16	1,152,107	1	19,131	2	35,675	173,959	26,816	255,581	22.18
1/17 through 12/17	1,073,967	0	0	0	0	0	0	0	0.00
1/18 through 12/18	1,334,330	0	0	2	101,143	0	53,397	154,540	11.58
5 YR. TOTAL	5,610,935	1	19,131	8	152,828	173,959	95,464	441,382	7.87
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	3.065	6%	4.802	7.87			
Pure Premium Indicated by National Relativity		14%	0.551	15%	0.631	1.18			
Pure Premium Present on Rate Level		83%	0.992	79%	1.155	2.15			
Pure Premium Derived by Formula		0.992			1.295			2.29	

CLASS 1438		SMELTING, SINTERING OR REFINING-METALS-NOT IRON OR LEAD-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.
1/14 through 12/14	31,822,299	4	388,569	1	3,430	634,950	18,152	1,045,101	3.28
1/15 through 12/15	30,470,784	0	0	5	144,468	0	106,634	251,102	0.82
1/16 through 12/16	31,174,203	2	79,587	3	45,337	80,088	87,292	292,304	0.94
1/17 through 12/17	36,945,606	1	28,226	6	493,683	0	356,948	878,857	2.38
1/18 through 12/18	37,586,889	0	0	5	249,542	0	277,057	526,599	1.40
5 YR. TOTAL	167,999,781	7	496,382	20	936,460	715,038	846,083	2,993,963	1.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.853	30%	0.929	1.78			
Pure Premium Indicated by National Relativity		39%	1.475	35%	0.979	2.45			
Pure Premium Present on Rate Level		40%	1.213	35%	1.031	2.24			
Pure Premium Derived by Formula		1.240			0.982			2.22	

CLASS 1452		ORE MILLING & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	4,703,449	0	0	0	0	0	452	452	0.01
1/15 through 12/15	4,632,125	1	117,612	0	0	78,614	666	196,892	4.25
1/16 through 12/16	4,853,670	0	0	0	0	0	0	0	0.00
1/17 through 12/17	5,389,558	0	0	0	0	0	1,133	1,133	0.02
1/18 through 12/18	6,892,189	0	0	0	0	0	12,201	12,201	0.18
5 YR. TOTAL	26,470,991	1	117,612	0	0	78,614	14,452	210,678	0.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.444	8%	0.352	0.80			
Pure Premium Indicated by National Relativity		28%	0.769	30%	0.467	1.24			
Pure Premium Present on Rate Level		66%	0.636	62%	0.447	1.08			
Pure Premium Derived by Formula		0.662			0.445			1.11	

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

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CLASS 1463		ASPHALT WORKS OPERATED BY PAVING CONTRACTORS - PERMANENT LOCATION & DRIVERS							
Industry Group: Manufacturing Hazard Group: 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.
1/14 through 12/14	27,632,693	4	267,527	7	58,303	261,881	90,500	678,211	2.45
1/15 through 12/15	30,706,725	6	217,520	15	925,423	350,267	413,312	1,906,522	6.21
1/16 through 12/16	34,301,349	5	640,420	21	725,093	727,187	635,751	2,728,451	7.95
1/17 through 12/17	38,390,823	3	240,658	11	627,128	167,175	428,527	1,463,488	3.81
1/18 through 12/18	41,150,188	3	315,880	6	457,854	299,479	238,586	1,311,799	3.19
5 YR. TOTAL	172,181,778	21	1,682,005	60	2,793,801	1,805,989	1,806,676	8,088,471	4.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	2.599	42%		2.098		4.70	
Pure Premium Indicated by National Relativity		35%	1.957	29%		1.797		3.75	
Pure Premium Present on Rate Level		36%	2.269	29%		2.026		4.30	
Pure Premium Derived by Formula			2.256			1.990		4.25	

CLASS 1472		DISTILLATION-WOOD-& 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.
1/14 through 12/14	78,023	0	0	0	0	0	0	0	0.00
1/15 through 12/15	50,618	0	0	0	0	0	0	0	0.00
1/16 through 12/16	349,755	0	0	0	0	0	0	0	0.00
1/17 through 12/17	429,947	0	0	0	0	0	0	0	0.00
1/18 through 12/18	427,671	0	0	1	567	0	1,861	2,428	0.57
5 YR. TOTAL	1,336,014	0	0	1	567	0	1,861	2,428	0.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.042	2%		0.139		0.18	
Pure Premium Indicated by National Relativity		17%	0.967	19%		0.522		1.49	
Pure Premium Present on Rate Level		82%	0.602	79%		0.549		1.15	
Pure Premium Derived by Formula			0.658			0.536		1.19	

CLASS 1624		QUARRY NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	68,964,010	3	329,905	13	688,721	189,929	768,230	1,976,785	2.87
1/15 through 12/15	73,609,527	5	367,081	7	336,134	335,498	157,746	1,196,459	1.63
1/16 through 12/16	82,179,738	4	249,721	9	521,316	86,920	333,732	1,191,689	1.45
1/17 through 12/17	84,304,536	3	793,556	6	140,632	182,198	167,942	1,284,328	1.52
1/18 through 12/18	97,745,321	2	485,321	9	319,142	73,209	333,700	1,211,372	1.24
5 YR. TOTAL	406,803,132	17	2,225,584	44	2,005,945	867,754	1,761,350	6,860,633	1.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	1.040	42%		0.646		1.69	
Pure Premium Indicated by National Relativity		35%	0.988	29%		0.758		1.75	
Pure Premium Present on Rate Level		35%	0.976	29%		0.804		1.78	
Pure Premium Derived by Formula			0.999			0.724		1.72	

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

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CLASS 1642		LIME MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	413,377	0	0	0	0	0	381	381	0.09
1/15 through 12/15	356,036	0	0	0	0	0	0	0	0.00
1/16 through 12/16	258,183	0	0	0	0	0	0	0	0.00
1/17 through 12/17	398,694	0	0	0	0	0	0	0	0.00
1/18 through 12/18	426,060	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,852,350	0	0	0	0	0	381	381	0.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	2%	0.021			0.02	
Pure Premium Indicated by National Relativity		20%	0.737	21%	0.730			1.47	
Pure Premium Present on Rate Level		79%	0.542	77%	0.455			1.00	
Pure Premium Derived by Formula		0.576			0.504			1.08	

CLASS 1654		QUARRY-CEMENT ROCK-SURFACE-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	130,305	0	0	0	0	0	0	0	0.00
1/15 through 12/15	8,735	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	139,040	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		13%	0.717	14%	0.727			1.44	
Pure Premium Present on Rate Level		86%	3.399	85%	1.980			5.38	
Pure Premium Derived by Formula		3.016			1.785			4.80	

CLASS 1699		ROCK WOOL MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	9,806,618	0	0	5	24,711	0	35,751	60,462	0.62
1/15 through 12/15	11,193,063	0	0	3	44,632	0	26,301	70,933	0.63
1/16 through 12/16	13,809,071	0	0	1	11,473	0	40,910	52,383	0.38
1/17 through 12/17	16,162,243	0	0	4	12,927	0	17,498	30,425	0.19
1/18 through 12/18	14,386,954	0	0	5	141,102	0	54,636	195,738	1.36
5 YR. TOTAL	65,357,949	0	0	18	234,845	0	175,096	409,941	0.63
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.359	14%	0.268			0.63	
Pure Premium Indicated by National Relativity		22%	0.535	24%	0.645			1.18	
Pure Premium Present on Rate Level		69%	0.594	62%	0.566			1.16	
Pure Premium Derived by Formula		0.560			0.543			1.10	

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

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CLASS 1701		CEMENT MFG							
Industry Group: Manufacturing Hazard Group: 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.
1/14 through 12/14	7,934,165	0	0	0	0	0	1,975	1,975	0.03
1/15 through 12/15	7,838,017	1	92,723	1	206	104,586	2,702	200,217	2.56
1/16 through 12/16	5,588,951	0	0	0	0	0	1,041	1,041	0.02
1/17 through 12/17	6,876,788	0	0	1	4,684	0	17,863	22,547	0.33
1/18 through 12/18	8,484,325	0	0	1	18,071	0	11,701	29,772	0.35
5 YR. TOTAL	36,722,246	1	92,723	3	22,961	104,586	35,282	255,552	0.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.315	12%	0.381	0.70			
Pure Premium Indicated by National Relativity		42%	0.614	44%	0.611	1.23			
Pure Premium Present on Rate Level		51%	0.684	44%	0.792	1.48			
Pure Premium Derived by Formula			0.629		0.663	1.29			

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.
1/14 through 12/14	4,510,713	1	192,172	0	0	293,738	6,027	491,937	10.91
1/15 through 12/15	4,512,238	0	0	1	2,508	0	6,249	8,757	0.19
1/16 through 12/16	4,729,202	0	0	1	19,927	0	47,438	67,365	1.42
1/17 through 12/17	4,681,339	1	7,057	1	7,679	0	18,600	33,336	0.71
1/18 through 12/18	5,092,876	0	0	2	122,511	0	94,092	216,603	4.25
5 YR. TOTAL	23,526,368	2	199,229	5	152,625	293,738	172,406	817,998	3.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	1.496	13%	1.981	3.48			
Pure Premium Indicated by National Relativity		28%	1.420	30%	0.933	2.35			
Pure Premium Present on Rate Level		63%	1.422	57%	1.416	2.84			
Pure Premium Derived by Formula			1.428		1.345	2.77			

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.
1/14 through 12/14	1,099,820	0	0	0	0	0	1,552	1,552	0.14
1/15 through 12/15	1,252,271	0	0	0	0	0	468	468	0.04
1/16 through 12/16	1,110,404	0	0	0	0	0	0	0	0.00
1/17 through 12/17	1,202,616	0	0	0	0	0	824	824	0.07
1/18 through 12/18	1,068,647	1	1,020	0	0	9,927	0	10,947	1.02
5 YR. TOTAL	5,733,758	1	1,020	0	0	9,927	2,844	13,791	0.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.018	3%	0.223	0.24			
Pure Premium Indicated by National Relativity		14%	0.545	15%	0.427	0.97			
Pure Premium Present on Rate Level		83%	0.517	82%	0.394	0.91			
Pure Premium Derived by Formula			0.506		0.394	0.90			

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

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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.
1/14 through 12/14	111,119	0	0	0	0	0	0	0	0.00
1/15 through 12/15	266,799	0	0	0	0	0	0	0	0.00
1/16 through 12/16	130,464	0	0	0	0	0	0	0	0.00
1/17 through 12/17	29,966	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	538,348	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		14%	1.203	15%	1.469			2.67	
Pure Premium Present on Rate Level		85%	0.827	83%	1.184			2.01	
Pure Premium Derived by Formula		0.871			1.203		2.07		

CLASS 1803		STONE CUTTING OR POLISHING 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.
1/14 through 12/14	20,562,920	2	30,801	8	168,151	13,316	299,526	511,794	2.49
1/15 through 12/15	23,918,801	2	131,666	13	302,189	25,093	175,236	634,184	2.65
1/16 through 12/16	26,961,239	1	100,006	18	241,785	87,020	306,870	735,681	2.73
1/17 through 12/17	32,944,777	3	127,059	18	468,635	133,267	517,273	1,246,234	3.78
1/18 through 12/18	34,683,534	3	290,023	15	673,467	216,150	437,609	1,617,249	4.66
5 YR. TOTAL	139,071,271	11	679,555	72	1,854,227	474,846	1,736,514	4,745,142	3.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	1.822	32%	1.590			3.41	
Pure Premium Indicated by National Relativity		39%	1.661	34%	1.554			3.22	
Pure Premium Present on Rate Level		40%	1.533	34%	1.467			3.00	
Pure Premium Derived by Formula		1.644			1.536		3.18		

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.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	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%	0.282	100%	0.456			0.74	
Pure Premium Derived by Formula		0.282			0.456		0.74		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 1924		WIRE DRAWING OR CABLE MFG - NOT 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.
1/14 through 12/14	16,336,302	0	0	2	59,259	0	44,489	103,748	0.64
1/15 through 12/15	19,300,368	1	5,088	9	103,863	23,491	110,418	242,860	1.26
1/16 through 12/16	19,924,601	2	254,943	3	52,364	160,883	71,992	540,182	2.71
1/17 through 12/17	23,131,923	3	296,611	1	1,629	103,739	11,251	413,230	1.79
1/18 through 12/18	24,867,230	2	146,849	6	266,293	94,437	209,041	716,620	2.88
5 YR. TOTAL	103,560,424	8	703,491	21	483,408	382,550	447,191	2,016,640	1.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	1.146	18%		0.801		1.95	
Pure Premium Indicated by National Relativity		31%	0.489	33%		0.482		0.97	
Pure Premium Present on Rate Level		56%	0.722	49%		0.620		1.34	
Pure Premium Derived by Formula						0.705		0.607	1.31

CLASS 1925		DIE CASTING MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	12,828,161	1	7,473	4	28,949	15,781	31,417	83,620	0.65
1/15 through 12/15	15,899,879	1	10,746	1	25,116	15,893	12,268	64,023	0.40
1/16 through 12/16	19,092,419	2	59,188	13	255,089	97,277	588,968	1,000,522	5.24
1/17 through 12/17	22,861,810	1	299,906	13	424,823	309,172	178,439	1,212,340	5.30
1/18 through 12/18	21,904,937	0	0	12	271,470	0	138,239	409,709	1.87
5 YR. TOTAL	92,587,206	5	377,313	43	1,005,447	438,123	949,331	2,770,214	2.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	1.493	23%		1.499		2.99	
Pure Premium Indicated by National Relativity		41%	0.629	38%		0.756		1.39	
Pure Premium Present on Rate Level		46%	0.828	39%		1.059		1.89	
Pure Premium Derived by Formula						0.833		1.045	1.88

CLASS 2002		PASTA OR NOODLE 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.
1/14 through 12/14	1,003,501	0	0	0	0	0	638	638	0.06
1/15 through 12/15	827,159	0	0	1	408	0	3,081	3,489	0.42
1/16 through 12/16	754,983	0	0	0	0	0	1,369	1,369	0.18
1/17 through 12/17	2,210,300	0	0	0	0	0	197	197	0.01
1/18 through 12/18	2,040,175	0	0	3	148,301	0	22,036	170,337	8.35
5 YR. TOTAL	6,836,118	0	0	4	148,709	0	27,321	176,030	2.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	2.175	5%		0.400		2.58	
Pure Premium Indicated by National Relativity		27%	0.967	29%		0.788		1.76	
Pure Premium Present on Rate Level		70%	0.627	66%		0.610		1.24	
Pure Premium Derived by Formula						0.765		0.651	1.42

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

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CLASS 2003		BAKERY - SALESPERSONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	230,449,568	5	49,005	51	768,264	67,436	765,976	1,650,681	0.72
1/15 through 12/15	225,215,415	6	265,993	67	921,182	140,060	1,335,825	2,663,060	1.18
1/16 through 12/16	247,482,100	11	447,139	40	788,822	308,071	737,046	2,281,078	0.92
1/17 through 12/17	251,516,359	15	990,311	53	1,124,246	411,906	1,114,250	3,640,713	1.45
1/18 through 12/18	304,232,078	13	348,296	74	1,688,234	223,948	1,257,280	3,517,758	1.16
5 YR. TOTAL	1,258,895,520	50	2,100,744	285	5,290,748	1,151,421	5,210,377	13,753,290	1.09
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	0.587	61%	0.505	1.09			
Pure Premium Indicated by National Relativity		28%	0.887	19%	0.722	1.61			
Pure Premium Present on Rate Level		29%	0.684	20%	0.562	1.25			
Pure Premium Derived by Formula		0.699			0.558			1.26	

CLASS 2014		GRAIN OR FEED MILLING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	32,656,932	4	376,729	5	104,661	470,780	185,732	1,137,902	3.48
1/15 through 12/15	32,991,439	2	50,406	5	42,893	26,792	90,628	210,719	0.64
1/16 through 12/16	40,001,453	4	477,907	5	114,394	333,763	156,057	1,082,121	2.71
1/17 through 12/17	48,344,570	2	81,899	10	441,190	304,457	744,970	1,572,516	3.25
1/18 through 12/18	47,909,466	4	137,356	8	432,384	189,013	533,068	1,291,821	2.70
5 YR. TOTAL	201,903,860	16	1,124,297	33	1,135,522	1,324,805	1,710,455	5,295,079	2.62
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	1.119	36%	1.503	2.62			
Pure Premium Indicated by National Relativity		39%	1.088	32%	1.078	2.17			
Pure Premium Present on Rate Level		40%	1.054	32%	1.265	2.32			
Pure Premium Derived by Formula		1.081			1.291			2.37	

CLASS 2016		CEREAL OR BAR 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.
1/14 through 12/14	11,066,094	0	0	0	0	0	2,103	2,103	0.02
1/15 through 12/15	23,349,426	1	44,071	0	0	20,542	5,895	70,508	0.30
1/16 through 12/16	11,396,662	0	0	4	130,249	0	64,699	194,948	1.71
1/17 through 12/17	12,665,522	0	0	4	180,189	0	154,312	334,501	2.64
1/18 through 12/18	12,522,325	0	0	2	54,833	0	30,018	84,851	0.68
5 YR. TOTAL	71,000,029	1	44,071	10	365,271	20,542	257,027	686,911	0.97
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.577	14%	0.391	0.97			
Pure Premium Indicated by National Relativity		45%	0.597	43%	0.504	1.10			
Pure Premium Present on Rate Level		45%	0.664	43%	0.506	1.17			
Pure Premium Derived by Formula		0.625			0.489			1.11	

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

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CLASS 2021		SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS								
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/14 through 12/14	9,785,318	0	0	0	0	0	683	683	0.01	
1/15 through 12/15	10,159,360	0	0	1	9,415	0	15,749	25,164	0.25	
1/16 through 12/16	10,778,268	0	0	3	457,736	0	136,052	593,788	5.51	
1/17 through 12/17	10,605,185	0	0	0	0	0	759	759	0.01	
1/18 through 12/18	10,170,574	0	0	0	0	0	272	272	0.00	
5 YR. TOTAL	51,498,705	0	0	4	467,151	0	153,515	620,666	1.21	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		8%	0.907	13%	0.298	1.21				
Pure Premium Indicated by National Relativity		35%	0.877	37%	0.863	1.74				
Pure Premium Present on Rate Level		57%	0.636	50%	0.610	1.25				
Pure Premium Derived by Formula		0.742			0.663		1.41			

CLASS 2039		ICE CREAM MFG & 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.	
1/14 through 12/14	1,839,362	0	0	0	0	0	621	621	0.03	
1/15 through 12/15	2,205,191	0	0	0	0	0	1,226	1,226	0.06	
1/16 through 12/16	4,115,124	0	0	1	44,684	0	41,315	85,999	2.09	
1/17 through 12/17	3,743,436	0	0	1	5,412	0	13,560	18,972	0.51	
1/18 through 12/18	3,589,461	0	0	0	0	0	3,095	3,095	0.09	
5 YR. TOTAL	15,492,574	0	0	2	50,096	0	59,817	109,913	0.71	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		5%	0.323	6%	0.386	0.71				
Pure Premium Indicated by National Relativity		40%	0.601	42%	0.524	1.13				
Pure Premium Present on Rate Level		55%	0.618	52%	0.504	1.12				
Pure Premium Derived by Formula		0.596			0.505		1.10			

CLASS 2041		CANDY, CHOCOLATE AND CONFECTION 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.	
1/14 through 12/14	31,350,203	2	189,785	7	57,308	145,522	86,589	479,204	1.53	
1/15 through 12/15	32,829,308	4	103,632	6	121,501	85,248	77,289	387,670	1.18	
1/16 through 12/16	36,740,307	2	66,537	8	44,627	26,578	60,203	197,945	0.54	
1/17 through 12/17	48,482,394	1	28,829	14	139,575	7,213	183,892	359,509	0.74	
1/18 through 12/18	40,261,960	1	19,679	3	74,376	0	58,773	152,828	0.38	
5 YR. TOTAL	189,664,172	10	408,462	38	437,387	264,561	466,746	1,577,156	0.83	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		16%	0.446	23%	0.386	0.83				
Pure Premium Indicated by National Relativity		42%	0.708	38%	0.612	1.32				
Pure Premium Present on Rate Level		42%	0.628	39%	0.523	1.15				
Pure Premium Derived by Formula		0.632			0.525		1.16			

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

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CLASS 2065		MILK PRODUCTS MFG NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	134,459	0	0	0	0	0	0	0	0.00
1/15 through 12/15	85,150	0	0	0	0	0	0	0	0.00
1/16 through 12/16	4,998	0	0	0	0	0	0	0	0.00
1/17 through 12/17	281,090	1	44,026	0	0	6,222	0	50,248	17.88
1/18 through 12/18	441,498	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	947,195	1	44,026	0	0	6,222	0	50,248	5.31
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	4.648	2%	0.657			5.31	
Pure Premium Indicated by National Relativity		25%	0.462	27%	0.440			0.90	
Pure Premium Present on Rate Level		74%	0.533	71%	0.483			1.02	
Pure Premium Derived by Formula		0.556			0.475			1.03	

CLASS 2070		CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	41,966,744	5	414,981	18	660,720	226,551	603,393	1,905,645	4.54
1/15 through 12/15	41,509,491	1	5,737	23	591,128	23,180	369,986	990,031	2.39
1/16 through 12/16	42,141,416	0	0	18	955,566	0	472,176	1,427,742	3.39
1/17 through 12/17	42,384,156	3	594,038	7	316,269	351,986	260,781	1,523,074	3.59
1/18 through 12/18	42,589,388	2	85,267	12	486,370	52,002	209,748	833,387	1.96
5 YR. TOTAL	210,591,195	11	1,100,023	78	3,010,053	653,719	1,916,084	6,679,879	3.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	1.952	34%	1.220			3.17	
Pure Premium Indicated by National Relativity		37%	1.142	33%	0.844			1.99	
Pure Premium Present on Rate Level		38%	1.392	33%	1.034			2.43	
Pure Premium Derived by Formula		1.440			1.035			2.48	

CLASS 2081		BUTCHERING							
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.
1/14 through 12/14	8,570,433	0	0	2	9,634	0	37,807	47,441	0.55
1/15 through 12/15	7,983,541	0	0	4	102,835	0	80,273	183,108	2.29
1/16 through 12/16	79,486,234	5	179,610	67	546,986	138,918	797,509	1,663,023	2.09
1/17 through 12/17	108,702,424	4	195,562	109	1,603,230	141,182	943,571	2,883,545	2.65
1/18 through 12/18	27,027,653	1	26,141	4	33,306	29,163	54,018	142,628	0.53
5 YR. TOTAL	231,770,285	10	401,313	186	2,295,991	309,263	1,913,178	4,919,745	2.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.164	31%	0.959			2.12	
Pure Premium Indicated by National Relativity		40%	0.648	34%	0.644			1.29	
Pure Premium Present on Rate Level		41%	0.745	35%	0.827			1.57	
Pure Premium Derived by Formula		0.786			0.806			1.59	

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

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CLASS 2089		PACKING HOUSE-ALL OPERATIONS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	55,007,725	2	12,877	11	155,394	938	114,451	283,660	0.52
1/15 through 12/15	57,353,027	3	239,339	20	250,689	148,433	208,550	847,011	1.48
1/16 through 12/16	334,477,837	23	403,207	60	654,004	404,421	754,087	2,215,719	0.66
1/17 through 12/17	304,789,773	29	368,258	84	1,418,029	256,926	1,219,930	3,263,143	1.07
1/18 through 12/18	302,346,493	22	384,791	56	1,115,535	456,673	805,992	2,762,991	0.91
5 YR. TOTAL	1,053,974,855	79	1,408,472	231	3,593,651	1,267,391	3,103,010	9,372,524	0.89
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.475	55%	0.415	0.89			
Pure Premium Indicated by National Relativity		31%	0.729	22%	0.685	1.41			
Pure Premium Present on Rate Level		31%	0.617	23%	0.562	1.18			
Pure Premium Derived by Formula		0.598			0.508			1.11	

CLASS 2095		MEAT PRODUCTS MFG NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	46,373,399	1	412	15	99,298	4,849	218,174	322,733	0.70
1/15 through 12/15	48,851,708	6	509,111	24	473,667	238,798	475,095	1,696,671	3.47
1/16 through 12/16	47,508,047	5	233,502	22	495,181	143,770	413,902	1,286,355	2.71
1/17 through 12/17	105,461,989	4	143,263	34	568,867	36,000	643,895	1,392,025	1.32
1/18 through 12/18	116,297,139	2	141,385	24	439,826	81,078	373,620	1,035,909	0.89
5 YR. TOTAL	364,492,282	18	1,027,673	119	2,076,839	504,495	2,124,686	5,733,693	1.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.852	40%	0.721	1.57			
Pure Premium Indicated by National Relativity		37%	0.866	30%	0.842	1.71			
Pure Premium Present on Rate Level		37%	0.869	30%	0.857	1.73			
Pure Premium Derived by Formula		0.863			0.798			1.66	

CLASS 2105		FRUIT PACKING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	2,739,983	0	0	0	0	0	445	445	0.02
1/15 through 12/15	2,765,402	0	0	1	4,133	0	4,588	8,721	0.32
1/16 through 12/16	2,811,461	0	0	0	0	0	3,522	3,522	0.13
1/17 through 12/17	2,337,724	0	0	0	0	0	2,626	2,626	0.11
1/18 through 12/18	2,373,140	0	0	1	11,550	0	12,395	23,945	1.01
5 YR. TOTAL	13,027,710	0	0	2	15,683	0	23,576	39,259	0.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.120	8%	0.181	0.30			
Pure Premium Indicated by National Relativity		39%	1.087	42%	0.991	2.08			
Pure Premium Present on Rate Level		56%	0.805	50%	0.891	1.70			
Pure Premium Derived by Formula		0.881			0.876			1.76	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 2110		PICKLE 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.
1/14 through 12/14	32,437,411	1	131,187	4	71,654	36,218	51,776	290,835	0.90
1/15 through 12/15	31,226,750	1	13,151	3	52,149	8,724	89,828	163,852	0.53
1/16 through 12/16	37,971,197	0	0	5	50,950	0	77,269	128,219	0.34
1/17 through 12/17	39,519,902	3	179,685	2	8,754	40,781	59,238	288,458	0.73
1/18 through 12/18	42,003,913	1	71,603	5	209,368	63,963	150,194	495,128	1.18
5 YR. TOTAL	183,159,173	6	395,626	19	392,875	149,686	428,305	1,366,492	0.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.431	19%	0.316	0.75			
Pure Premium Indicated by National Relativity		17%	0.868	18%	0.762	1.63			
Pure Premium Present on Rate Level		70%	0.437	63%	0.387	0.82			
Pure Premium Derived by Formula		0.509			0.441			0.95	

CLASS 2111		CANNERY 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.
1/14 through 12/14	78,304,499	3	683,718	18	177,119	283,982	153,567	1,298,386	1.66
1/15 through 12/15	75,894,944	1	25,928	10	293,582	57,851	160,103	537,464	0.71
1/16 through 12/16	70,428,670	0	0	4	84,598	0	128,135	212,733	0.30
1/17 through 12/17	68,713,634	5	553,314	10	96,345	146,588	227,541	1,023,788	1.49
1/18 through 12/18	69,564,042	0	0	11	243,243	0	161,627	404,870	0.58
5 YR. TOTAL	362,905,789	9	1,262,960	53	894,887	488,421	830,973	3,477,241	0.96
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.595	30%	0.364	0.96			
Pure Premium Indicated by National Relativity		39%	0.459	35%	0.548	1.01			
Pure Premium Present on Rate Level		40%	0.566	35%	0.489	1.06			
Pure Premium Derived by Formula		0.530			0.472			1.00	

CLASS 2112		FRUIT EVAPORATING OR PRESERVING							
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.
1/14 through 12/14	2,153,486	1	98,594	0	0	41,311	316	140,221	6.51
1/15 through 12/15	2,295,520	0	0	1	5,461	0	5,387	10,848	0.47
1/16 through 12/16	1,122,058	0	0	1	1,686	0	11,994	13,680	1.22
1/17 through 12/17	998,907	0	0	0	0	0	1,035	1,035	0.10
1/18 through 12/18	976,365	2	110,745	2	4,321	63,267	4,374	182,707	18.71
5 YR. TOTAL	7,546,336	3	209,339	4	11,468	104,578	23,106	348,491	4.62
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	2.926	6%	1.692	4.62			
Pure Premium Indicated by National Relativity		42%	0.875	45%	0.825	1.70			
Pure Premium Present on Rate Level		54%	0.842	49%	0.855	1.70			
Pure Premium Derived by Formula		0.939			0.892			1.83	

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

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CLASS 2114		OYSTER PROCESSING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	210,955	0	0	1	17,675	0	0	17,675	8.38
1/15 through 12/15	54,271	0	0	0	0	0	0	0	0.00
1/16 through 12/16	116,981	0	0	0	0	0	0	0	0.00
1/17 through 12/17	60,766	0	0	0	0	0	0	0	0.00
1/18 through 12/18	94,422	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	537,395	0	0	1	17,675	0	0	17,675	3.29
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	3.289	1%	0.000	3.29			
Pure Premium Indicated by National Relativity		13%	0.242	13%	0.295	0.54			
Pure Premium Present on Rate Level		86%	0.554	86%	0.624	1.18			
Pure Premium Derived by Formula		0.541			0.575			1.12	

CLASS 2121		BREWERY & 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.
1/14 through 12/14	59,824,635	2	242,753	5	94,952	133,751	74,650	546,106	0.91
1/15 through 12/15	65,954,481	1	24,595	8	146,988	15,541	138,432	325,556	0.49
1/16 through 12/16	43,137,035	1	8,880	9	204,752	55,648	225,865	495,145	1.15
1/17 through 12/17	43,323,307	2	255,682	11	85,012	39,720	151,737	532,151	1.23
1/18 through 12/18	54,633,808	2	91,862	7	30,567	55,184	58,124	235,737	0.43
5 YR. TOTAL	266,873,266	8	623,772	40	562,271	299,844	648,808	2,134,695	0.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.444	22%	0.355	0.80			
Pure Premium Indicated by National Relativity		43%	0.292	39%	0.312	0.60			
Pure Premium Present on Rate Level		43%	0.335	39%	0.336	0.67			
Pure Premium Derived by Formula		0.332			0.331			0.66	

CLASS 2130		SPIRITUOUS LIQUOR DISTILLERY							
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.
1/14 through 12/14	1,432,610	1	3,578	0	0	889	3,635	8,102	0.57
1/15 through 12/15	2,991,648	0	0	2	132,888	0	134,124	267,012	8.93
1/16 through 12/16	3,349,774	0	0	0	0	0	0	0	0.00
1/17 through 12/17	4,419,999	0	0	0	0	0	1,912	1,912	0.04
1/18 through 12/18	3,731,688	2	135,390	2	24,363	59,657	53,489	272,899	7.31
5 YR. TOTAL	15,925,719	3	138,968	4	157,251	60,546	193,160	549,925	3.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	1.860	6%	1.593	3.45			
Pure Premium Indicated by National Relativity		34%	0.400	37%	0.390	0.79			
Pure Premium Present on Rate Level		62%	0.429	57%	0.501	0.93			
Pure Premium Derived by Formula		0.476			0.525			1.00	

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

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CLASS 2131		SPIRITUOUS LIQUOR BOTTLING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	2,386,071	0	0	0	0	0	4,377	4,377	0.18
1/15 through 12/15	1,077,336	0	0	0	0	0	0	0	0.00
1/16 through 12/16	790,188	0	0	0	0	0	0	0	0.00
1/17 through 12/17	807,801	0	0	0	0	0	0	0	0.00
1/18 through 12/18	573,195	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,634,591	0	0	0	0	0	4,377	4,377	0.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%	0.078			0.08	
Pure Premium Indicated by National Relativity		24%	0.367	26%	0.322			0.69	
Pure Premium Present on Rate Level		74%	0.449	71%	0.414			0.86	
Pure Premium Derived by Formula						0.420	0.380	0.80	

CLASS 2143		FRUIT JUICE MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	6,621,326	1	21,348	2	4,913	20,537	15,237	62,035	0.94
1/15 through 12/15	6,731,918	0	0	1	4,759	0	23,906	28,665	0.43
1/16 through 12/16	8,233,159	1	5,231	2	77,466	0	33,470	116,167	1.41
1/17 through 12/17	10,277,456	1	350,662	2	12,843	50,360	19,031	432,896	4.21
1/18 through 12/18	13,239,015	0	0	1	8,034	0	19,832	27,866	0.21
5 YR. TOTAL	45,102,874	3	377,241	8	108,015	70,897	111,476	667,629	1.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	1.076	11%	0.404			1.48	
Pure Premium Indicated by National Relativity		34%	0.604	36%	0.594			1.20	
Pure Premium Present on Rate Level		58%	0.623	53%	0.566			1.19	
Pure Premium Derived by Formula						0.653	0.558	1.21	

CLASS 2157		BOTTLING-ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	206,368,686	21	1,379,628	82	612,474	857,369	751,636	3,601,107	1.75
1/15 through 12/15	222,844,726	12	603,483	93	1,616,907	192,218	1,407,471	3,820,079	1.71
1/16 through 12/16	233,768,430	12	1,093,206	75	1,002,103	398,335	742,609	3,236,253	1.38
1/17 through 12/17	249,170,722	14	737,994	92	897,837	356,229	895,137	2,887,197	1.16
1/18 through 12/18	269,099,177	18	1,014,384	89	1,240,014	499,524	1,069,830	3,823,752	1.42
5 YR. TOTAL	1,181,251,741	77	4,828,695	431	5,369,335	2,303,675	4,866,683	17,368,388	1.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		49%	0.863	65%	0.607			1.47	
Pure Premium Indicated by National Relativity		25%	1.137	17%	0.796			1.93	
Pure Premium Present on Rate Level		26%	0.944	18%	0.686			1.63	
Pure Premium Derived by Formula						0.953	0.653	1.61	

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

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CLASS 2172		TOBACCO PRODUCTS 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.
1/14 through 12/14	157,289,965	4	192,069	20	435,061	115,629	462,091	1,204,850	0.77
1/15 through 12/15	201,815,354	7	656,229	20	505,615	250,610	378,869	1,791,323	0.89
1/16 through 12/16	154,308,315	0	0	12	246,005	0	237,715	483,720	0.31
1/17 through 12/17	138,324,465	3	186,461	14	612,764	168,144	367,353	1,334,722	0.97
1/18 through 12/18	105,596,131	1	34,289	17	476,909	15,351	515,376	1,041,925	0.99
5 YR. TOTAL	757,334,230	15	1,069,048	83	2,276,354	549,734	1,961,404	5,856,540	0.77
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.442	33%	0.332	0.77			
Pure Premium Indicated by National Relativity		24%	0.482	26%	0.310	0.79			
Pure Premium Present on Rate Level		49%	0.449	41%	0.271	0.72			
Pure Premium Derived by Formula		0.455			0.301			0.76	

CLASS 2174		TOBACCO REHANDLING OR WAREHOUSING							
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.
1/14 through 12/14	49,610,219	4	183,642	18	325,165	129,297	446,661	1,084,765	2.19
1/15 through 12/15	44,158,394	4	229,041	15	146,041	316,033	227,201	918,316	2.08
1/16 through 12/16	44,225,170	1	379,827	15	215,109	165,681	228,118	988,735	2.24
1/17 through 12/17	47,113,541	5	112,026	12	165,415	112,925	357,658	748,024	1.59
1/18 through 12/18	41,277,623	1	12,046	6	186,020	7,232	129,159	334,457	0.81
5 YR. TOTAL	226,384,947	15	916,582	66	1,037,750	731,168	1,388,797	4,074,297	1.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.863	29%	0.936	1.80			
Pure Premium Indicated by National Relativity		8%	0.404	9%	0.423	0.83			
Pure Premium Present on Rate Level		75%	0.617	62%	0.725	1.34			
Pure Premium Derived by Formula		0.642			0.759			1.40	

CLASS 2211		COTTON BATTING, WADDING OR WASTE MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	7,432,368	0	0	4	75,409	0	66,773	142,182	1.91
1/15 through 12/15	7,323,464	0	0	1	1,980	0	6,737	8,717	0.12
1/16 through 12/16	7,365,373	0	0	2	127,217	0	471,289	598,506	8.13
1/17 through 12/17	7,278,587	0	0	3	254,782	0	217,079	471,861	6.48
1/18 through 12/18	7,787,672	0	0	5	66,210	0	95,001	161,211	2.07
5 YR. TOTAL	37,187,464	0	0	15	525,598	0	856,879	1,382,477	3.72
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.413	18%	2.304	3.72			
Pure Premium Indicated by National Relativity		14%	1.339	15%	0.901	2.24			
Pure Premium Present on Rate Level		75%	1.571	67%	1.735	3.31			
Pure Premium Derived by Formula		1.521			1.712			3.23	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 2220		YARN OR THREAD MFG-COTTON							
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.
1/14 through 12/14	148,793,543	9	335,769	36	625,799	275,877	506,545	1,743,990	1.17
1/15 through 12/15	160,131,962	9	396,759	34	780,769	316,446	566,815	2,060,789	1.29
1/16 through 12/16	166,781,938	7	211,475	49	1,017,568	104,190	893,492	2,226,725	1.34
1/17 through 12/17	168,076,531	2	25,546	50	1,388,600	74,574	1,403,014	2,891,734	1.72
1/18 through 12/18	121,246,040	3	119,208	28	431,777	77,450	550,803	1,179,238	0.97
5 YR. TOTAL	765,030,014	30	1,088,757	197	4,244,513	848,537	3,920,669	10,102,476	1.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.697	44%	0.623	1.32			
Pure Premium Indicated by National Relativity		35%	0.627	28%	0.435	1.06			
Pure Premium Present on Rate Level		35%	0.550	28%	0.495	1.05			
Pure Premium Derived by Formula		0.621			0.535			1.16	

CLASS 2288		FELTING 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.
1/14 through 12/14	43,609,669	1	10,928	15	389,262	6,558	383,306	790,054	1.81
1/15 through 12/15	45,256,242	6	103,994	14	566,990	240,947	622,920	1,534,851	3.39
1/16 through 12/16	48,647,290	0	0	13	248,258	0	434,517	682,775	1.40
1/17 through 12/17	47,121,984	0	0	13	260,948	0	322,587	583,535	1.24
1/18 through 12/18	51,522,981	1	7,358	15	348,411	15,005	630,699	1,001,473	1.94
5 YR. TOTAL	236,158,166	8	122,280	70	1,813,869	262,510	2,394,029	4,592,688	1.95
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.820	33%	1.125	1.95			
Pure Premium Indicated by National Relativity		26%	1.003	28%	0.806	1.81			
Pure Premium Present on Rate Level		54%	0.753	39%	0.885	1.64			
Pure Premium Derived by Formula		0.831			0.942			1.77	

CLASS 2302		SILK THREAD OR YARN 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.
1/14 through 12/14	242,528,317	7	171,698	46	582,464	81,316	593,464	1,428,942	0.59
1/15 through 12/15	249,654,071	6	191,596	45	1,019,183	94,788	1,704,631	3,010,198	1.21
1/16 through 12/16	258,539,070	7	287,604	46	686,758	261,352	689,064	1,924,778	0.75
1/17 through 12/17	265,859,790	7	204,412	47	837,692	113,786	1,373,678	2,529,568	0.95
1/18 through 12/18	295,442,059	10	424,116	56	1,133,294	390,108	1,137,898	3,085,416	1.04
5 YR. TOTAL	1,312,023,307	37	1,279,426	240	4,259,391	941,350	5,498,735	11,978,902	0.91
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.422	54%	0.491	0.91			
Pure Premium Indicated by National Relativity		30%	0.382	23%	0.458	0.84			
Pure Premium Present on Rate Level		38%	0.359	23%	0.426	0.79			
Pure Premium Derived by Formula		0.386			0.468			0.85	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 2305		TEXTILE FIBER MFG-SYNTHETIC							
Industry Group: Manufacturing Hazard Group: 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.
1/14 through 12/14	186,052,155	4	231,695	46	608,178	274,368	1,137,053	2,251,294	1.21
1/15 through 12/15	173,080,281	4	105,272	38	532,822	63,732	561,502	1,263,328	0.73
1/16 through 12/16	181,490,585	9	188,023	39	1,182,606	210,302	810,461	2,391,392	1.32
1/17 through 12/17	179,259,952	12	523,173	39	681,684	478,290	770,184	2,453,331	1.37
1/18 through 12/18	183,129,423	3	59,267	43	977,180	44,680	1,018,761	2,099,888	1.15
5 YR. TOTAL	903,012,396	32	1,107,430	205	3,982,470	1,071,372	4,297,961	10,459,233	1.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.564	49%	0.595	1.16			
Pure Premium Indicated by National Relativity		34%	0.566	25%	0.534	1.10			
Pure Premium Present on Rate Level		34%	0.520	26%	0.515	1.04			
Pure Premium Derived by Formula		0.550			0.559			1.11	

CLASS 2361		HOSIERY 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.
1/14 through 12/14	178,119,659	8	158,774	28	335,570	79,159	578,991	1,152,494	0.65
1/15 through 12/15	174,803,275	2	161,497	38	445,254	81,113	635,269	1,323,133	0.76
1/16 through 12/16	170,742,964	10	214,588	35	418,079	216,102	674,840	1,523,609	0.89
1/17 through 12/17	165,333,032	8	272,243	31	336,283	240,028	430,517	1,279,071	0.77
1/18 through 12/18	143,940,686	6	374,824	28	415,419	241,600	329,063	1,360,906	0.95
5 YR. TOTAL	832,939,616	34	1,181,926	160	1,950,605	858,002	2,648,680	6,639,213	0.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.376	44%	0.421	0.80			
Pure Premium Indicated by National Relativity		16%	0.296	17%	0.380	0.68			
Pure Premium Present on Rate Level		59%	0.346	39%	0.459	0.81			
Pure Premium Derived by Formula		0.346			0.429			0.78	

CLASS 2362		KNIT 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.
1/14 through 12/14	88,989,050	3	75,313	17	269,670	460,841	310,302	1,116,126	1.26
1/15 through 12/15	88,848,773	7	352,102	19	257,632	280,791	230,663	1,121,188	1.26
1/16 through 12/16	88,691,558	5	386,350	24	352,695	203,489	637,265	1,579,799	1.78
1/17 through 12/17	93,694,228	3	190,164	35	729,061	96,582	704,218	1,720,025	1.84
1/18 through 12/18	96,307,780	7	210,636	25	421,505	237,029	520,297	1,389,467	1.44
5 YR. TOTAL	456,531,389	25	1,214,565	120	2,030,563	1,278,732	2,402,745	6,926,605	1.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.711	37%	0.806	1.52			
Pure Premium Indicated by National Relativity		16%	0.505	17%	0.460	0.97			
Pure Premium Present on Rate Level		62%	0.476	46%	0.578	1.05			
Pure Premium Derived by Formula		0.532			0.642			1.17	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 2380		WEBBING MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	42,392,969	1	65,073	8	18,921	97,524	79,501	261,019	0.62
1/15 through 12/15	36,822,747	2	53,303	6	68,527	57,410	102,005	281,245	0.76
1/16 through 12/16	40,515,530	2	48,295	8	42,588	29,136	102,241	222,260	0.55
1/17 through 12/17	42,579,210	0	0	5	27,655	0	48,678	76,333	0.18
1/18 through 12/18	45,138,151	0	0	9	277,689	0	225,394	503,083	1.11
5 YR. TOTAL	207,448,607	5	166,671	36	435,380	184,070	557,819	1,343,940	0.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.290	22%	0.358			0.65	
Pure Premium Indicated by National Relativity		23%	0.506	24%	0.570			1.08	
Pure Premium Present on Rate Level		63%	0.409	54%	0.453			0.86	
Pure Premium Derived by Formula		0.415			0.460		0.88		

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.
1/14 through 12/14	17,598,986	1	2,482	5	80,523	0	92,341	175,346	1.00
1/15 through 12/15	17,001,798	0	0	4	21,985	0	40,174	62,159	0.37
1/16 through 12/16	18,052,871	1	12,087	3	54,884	8,986	40,247	116,204	0.64
1/17 through 12/17	19,572,577	1	1,378	4	11,895	2,747	24,985	41,005	0.21
1/18 through 12/18	21,528,682	0	0	0	0	0	6,205	6,205	0.03
5 YR. TOTAL	93,754,914	3	15,947	16	169,287	11,733	203,952	400,919	0.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.198	14%	0.230			0.43	
Pure Premium Indicated by National Relativity		22%	0.286	23%	0.299			0.59	
Pure Premium Present on Rate Level		70%	0.329	63%	0.409			0.74	
Pure Premium Derived by Formula		0.309			0.359		0.67		

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.
1/14 through 12/14	55,566,738	5	122,122	15	196,215	105,478	251,105	674,920	1.22
1/15 through 12/15	53,560,579	1	9,391	6	31,119	2,617	141,510	184,637	0.35
1/16 through 12/16	51,768,027	6	316,763	15	324,491	390,084	358,542	1,389,880	2.69
1/17 through 12/17	49,704,381	2	82,965	17	309,961	51,168	366,544	810,638	1.63
1/18 through 12/18	49,586,235	2	18,213	8	116,034	18,995	168,276	321,518	0.65
5 YR. TOTAL	260,185,960	16	549,454	61	977,820	568,342	1,285,977	3,381,593	1.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.587	33%	0.713			1.30	
Pure Premium Indicated by National Relativity		40%	0.561	33%	0.594			1.16	
Pure Premium Present on Rate Level		41%	0.618	34%	0.800			1.42	
Pure Premium Derived by Formula		0.589			0.703		1.29		

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

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CLASS 2413		TEXTILE-BLEACHING, DYEING, MERCERIZING, FINISHING							
Industry Group: Manufacturing Hazard Group: 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.
1/14 through 12/14	59,049,679	3	170,901	13	425,515	113,280	437,933	1,147,629	1.94
1/15 through 12/15	62,309,081	2	175,925	16	436,195	58,436	495,346	1,165,902	1.87
1/16 through 12/16	78,664,704	5	170,046	24	328,853	232,772	379,445	1,111,116	1.41
1/17 through 12/17	87,815,412	5	196,421	23	439,634	119,763	429,955	1,185,773	1.35
1/18 through 12/18	82,873,258	1	12,945	23	545,846	11,167	620,859	1,190,817	1.44
5 YR. TOTAL	370,712,134	16	726,238	99	2,176,043	535,418	2,363,538	5,801,237	1.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.783	37%	0.782	1.57			
Pure Premium Indicated by National Relativity		26%	0.288	28%	0.403	0.69			
Pure Premium Present on Rate Level		52%	0.597	35%	0.726	1.32			
Pure Premium Derived by Formula		0.558			0.656			1.21	

CLASS 2416		YARN DYEING OR FINISHING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	21,192,399	0	0	8	36,710	0	76,032	112,742	0.53
1/15 through 12/15	17,235,436	0	0	5	54,127	0	280,808	334,935	1.94
1/16 through 12/16	14,355,314	1	19,828	6	25,239	25,949	34,440	105,456	0.74
1/17 through 12/17	15,853,190	0	0	4	117,636	0	138,373	256,009	1.62
1/18 through 12/18	13,440,285	2	43,494	9	172,437	62,325	136,731	414,987	3.09
5 YR. TOTAL	82,076,624	3	63,322	32	406,149	88,274	666,384	1,224,129	1.49
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.572	15%	0.919	1.49			
Pure Premium Indicated by National Relativity		9%	0.583	9%	0.868	1.45			
Pure Premium Present on Rate Level		82%	0.456	76%	0.511	0.97			
Pure Premium Derived by Formula		0.478			0.604			1.08	

CLASS 2417		CLOTH PRINTING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	6,115,343	0	0	2	5,114	0	12,321	17,435	0.29
1/15 through 12/15	7,549,316	2	93,853	0	0	127,564	6,444	227,861	3.02
1/16 through 12/16	9,065,768	1	40,900	3	18,540	10,416	21,807	91,663	1.01
1/17 through 12/17	9,967,003	0	0	1	123,980	0	85,248	209,228	2.10
1/18 through 12/18	7,636,670	0	0	1	13,350	0	30,107	43,457	0.57
5 YR. TOTAL	40,334,100	3	134,753	7	160,984	137,980	155,927	589,644	1.46
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.733	9%	0.729	1.46			
Pure Premium Indicated by National Relativity		12%	0.467	13%	0.322	0.79			
Pure Premium Present on Rate Level		83%	0.325	78%	0.365	0.69			
Pure Premium Derived by Formula		0.362			0.392			0.75	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 2501		CLOTH, CANVAS AND RELATED PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	219,650,678	12	223,581	67	509,032	283,948	644,637	1,661,198	0.76
1/15 through 12/15	233,848,007	10	402,018	77	1,059,784	316,039	1,059,577	2,837,418	1.21
1/16 through 12/16	247,207,812	7	52,588	59	1,135,512	128,085	1,003,498	2,319,683	0.94
1/17 through 12/17	248,372,508	8	463,914	68	1,088,653	412,595	1,027,410	2,992,572	1.21
1/18 through 12/18	245,620,366	5	191,941	51	826,144	125,534	657,959	1,801,578	0.73
5 YR. TOTAL	1,194,699,371	42	1,334,042	322	4,619,125	1,266,201	4,393,081	11,612,449	0.97
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	0.498	56%	0.474			0.97	
Pure Premium Indicated by National Relativity		32%	0.563	22%	0.560			1.12	
Pure Premium Present on Rate Level		33%	0.476	22%	0.502			0.98	
Pure Premium Derived by Formula		0.512			0.499		1.01		

CLASS 2503		DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY							
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.
1/14 through 12/14	5,446,507	0	0	2	5,581	0	5,091	10,672	0.20
1/15 through 12/15	5,087,849	0	0	2	20,634	0	41,045	61,679	1.21
1/16 through 12/16	3,238,468	0	0	1	30,135	0	52,091	82,226	2.54
1/17 through 12/17	4,296,091	0	0	1	13,016	0	11,964	24,980	0.58
1/18 through 12/18	4,753,722	0	0	0	0	0	855	855	0.02
5 YR. TOTAL	22,822,637	0	0	6	69,366	0	111,046	180,412	0.79
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.304	6%	0.487			0.79	
Pure Premium Indicated by National Relativity		10%	0.159	11%	0.137			0.30	
Pure Premium Present on Rate Level		86%	0.287	83%	0.259			0.55	
Pure Premium Derived by Formula		0.275			0.259		0.53		

CLASS 2570		MATTRESS OR BOX SPRING 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.
1/14 through 12/14	36,126,526	4	303,710	10	90,989	120,619	128,807	644,125	1.78
1/15 through 12/15	38,832,507	6	220,109	27	716,610	101,765	456,624	1,495,108	3.85
1/16 through 12/16	36,848,623	1	3,579	16	301,871	724	267,613	573,787	1.56
1/17 through 12/17	34,207,102	0	0	8	142,783	0	115,755	258,538	0.76
1/18 through 12/18	31,065,472	1	148,888	7	124,028	472,288	126,076	871,280	2.81
5 YR. TOTAL	177,080,230	12	676,286	68	1,376,281	695,396	1,094,875	3,842,838	2.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.159	27%	1.011			2.17	
Pure Premium Indicated by National Relativity		40%	0.754	36%	0.802			1.56	
Pure Premium Present on Rate Level		41%	0.991	37%	0.802			1.79	
Pure Premium Derived by Formula		0.928			0.858		1.79		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 2585		LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: 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.
1/14 through 12/14	144,349,829	19	720,677	36	869,901	242,048	667,406	2,500,032	1.73
1/15 through 12/15	137,122,548	11	658,180	30	853,469	228,970	476,670	2,217,289	1.62
1/16 through 12/16	148,794,753	6	275,702	40	674,562	462,996	583,582	1,996,842	1.34
1/17 through 12/17	151,881,955	9	262,315	29	439,918	356,666	567,320	1,626,219	1.07
1/18 through 12/18	170,428,400	7	527,020	37	1,301,642	158,176	902,951	2,889,789	1.70
5 YR. TOTAL	752,577,485	52	2,443,894	172	4,139,492	1,448,856	3,197,929	11,230,171	1.49
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	0.875	50%	0.617			1.49	
Pure Premium Indicated by National Relativity		31%	0.917	25%	0.761			1.68	
Pure Premium Present on Rate Level		32%	0.838	25%	0.639			1.48	
Pure Premium Derived by Formula		0.876			0.659			1.54	

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.
1/14 through 12/14	5,178,644	1	39,267	6	66,012	37,178	56,075	198,532	3.83
1/15 through 12/15	7,581,348	1	8,826	3	46,966	998	24,760	81,550	1.08
1/16 through 12/16	7,038,075	0	0	1	773	0	27,813	28,586	0.41
1/17 through 12/17	6,549,296	2	59,794	4	14,814	92,031	18,111	184,750	2.82
1/18 through 12/18	6,876,407	0	0	0	0	0	9,945	9,945	0.15
5 YR. TOTAL	33,223,770	4	107,887	14	128,565	130,207	136,704	503,363	1.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.712	11%	0.803			1.52	
Pure Premium Indicated by National Relativity		26%	0.500	28%	0.697			1.20	
Pure Premium Present on Rate Level		67%	0.655	61%	0.696			1.35	
Pure Premium Derived by Formula		0.619			0.708			1.33	

CLASS 2587		TOWEL OR TOILET SUPPLY CO. & ROUTE SUPERVISORS, 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.
1/14 through 12/14	1,673,027	0	0	1	733	0	104	837	0.05
1/15 through 12/15	7,837,461	0	0	2	40,103	0	16,684	56,787	0.73
1/16 through 12/16	3,503,809	0	0	4	61,194	0	77,328	138,522	3.95
1/17 through 12/17	1,951,103	0	0	0	0	0	2,777	2,777	0.14
1/18 through 12/18	3,227,202	0	0	1	40,331	0	13,933	54,264	1.68
5 YR. TOTAL	18,192,602	0	0	8	142,361	0	110,826	253,187	1.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.783	7%	0.609			1.39	
Pure Premium Indicated by National Relativity		16%	0.604	17%	0.689			1.29	
Pure Premium Present on Rate Level		79%	0.605	76%	0.465			1.07	
Pure Premium Derived by Formula		0.614			0.513			1.13	

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

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CLASS 2589		LAUNDRY AND DRY CLEANING STORE-RETAIL-& ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: 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.
1/14 through 12/14	49,573,733	2	5,679	7	310,287	7,751	180,586	504,303	1.02
1/15 through 12/15	51,355,200	3	129,799	9	88,153	58,995	104,461	381,408	0.74
1/16 through 12/16	53,116,085	2	55,413	13	363,551	108,405	575,169	1,102,538	2.08
1/17 through 12/17	50,859,554	0	0	3	50,505	0	46,739	97,244	0.19
1/18 through 12/18	50,954,774	2	37,409	9	146,826	103,734	349,766	637,735	1.25
5 YR. TOTAL	255,859,346	9	228,300	41	959,322	278,885	1,256,721	2,723,228	1.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.464	27%	0.600	1.06			
Pure Premium Indicated by National Relativity		42%	0.518	36%	0.506	1.02			
Pure Premium Present on Rate Level		42%	0.471	37%	0.545	1.02			
Pure Premium Derived by Formula			0.490		0.546	1.04			

CLASS 2600		FUR PROCESSING-PREPARING SKINS							
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.
1/14 through 12/14	875,013	0	0	2	42,289	0	13,191	55,480	6.34
1/15 through 12/15	336,572	0	0	0	0	0	0	0	0.00
1/16 through 12/16	367,263	0	0	0	0	0	220	220	0.06
1/17 through 12/17	524,861	0	0	0	0	0	0	0	0.00
1/18 through 12/18	539,545	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,643,254	0	0	2	42,289	0	13,411	55,700	2.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	1.600	3%	0.507	2.11			
Pure Premium Indicated by National Relativity		7%	3.098	7%	1.116	4.21			
Pure Premium Present on Rate Level		90%	1.131	90%	0.749	1.88			
Pure Premium Derived by Formula			1.283		0.767	2.05			

CLASS 2623		LEATHER MFG.--INCLUDING TANNING, LEATHER EMBOSGING, AND WOOL PULLING							
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.
1/14 through 12/14	20,460	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,969	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	22,429	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		15%	1.030	16%	0.874	1.90			
Pure Premium Present on Rate Level		85%	1.396	84%	1.460	2.86			
Pure Premium Derived by Formula			1.341		1.366	2.71			

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

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CLASS 2651		SHOE STOCK MFG							
Industry Group: Manufacturing Hazard Group: 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.
1/14 through 12/14	15,451,070	2	28,165	3	24,392	42,948	26,362	121,867	0.79
1/15 through 12/15	16,212,498	0	0	4	47,227	0	82,692	129,919	0.80
1/16 through 12/16	18,929,143	0	0	5	21,784	0	16,092	37,876	0.20
1/17 through 12/17	17,307,822	1	39,859	3	13,771	9,391	16,954	79,975	0.46
1/18 through 12/18	19,585,806	0	0	4	30,423	0	31,191	61,614	0.31
5 YR. TOTAL	87,486,339	3	68,024	19	137,597	52,339	173,291	431,251	0.49
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.235	13%	0.258	0.49			
Pure Premium Indicated by National Relativity		14%	0.342	15%	0.373	0.72			
Pure Premium Present on Rate Level		77%	0.398	72%	0.398	0.80			
Pure Premium Derived by Formula		0.375			0.376			0.75	

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.
1/14 through 12/14	7,729,422	1	7,679	2	6,723	5,072	18,549	38,023	0.49
1/15 through 12/15	8,905,962	0	0	2	9,592	0	34,418	44,010	0.49
1/16 through 12/16	8,631,871	0	0	3	38,636	0	39,477	78,113	0.91
1/17 through 12/17	5,612,368	0	0	2	9,865	0	20,914	30,779	0.55
1/18 through 12/18	6,818,397	1	45,518	2	19,167	104,589	31,575	200,849	2.95
5 YR. TOTAL	37,698,020	2	53,197	11	83,983	109,661	144,933	391,774	1.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.364	11%	0.675	1.04			
Pure Premium Indicated by National Relativity		31%	0.544	33%	0.572	1.12			
Pure Premium Present on Rate Level		63%	0.488	56%	0.576	1.06			
Pure Premium Derived by Formula		0.498			0.586			1.08	

CLASS 2688		LEATHER 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.
1/14 through 12/14	14,798,654	0	0	2	2,066	0	11,867	13,933	0.09
1/15 through 12/15	14,800,456	0	0	4	92,029	0	114,091	206,120	1.39
1/16 through 12/16	15,615,607	1	13,277	5	137,409	16,041	109,630	276,357	1.77
1/17 through 12/17	16,577,848	0	0	7	188,899	0	304,705	493,604	2.98
1/18 through 12/18	15,938,416	0	0	3	10,893	0	12,310	23,203	0.15
5 YR. TOTAL	77,730,981	1	13,277	21	431,296	16,041	552,603	1,013,217	1.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.572	15%	0.732	1.30			
Pure Premium Indicated by National Relativity		19%	0.413	21%	0.492	0.91			
Pure Premium Present on Rate Level		71%	0.541	64%	0.571	1.11			
Pure Premium Derived by Formula		0.520			0.579			1.10	

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

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CLASS 2702		LOGGING OR TREE REMOVAL - NONMECHANIZED OPERATIONS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/14 through 12/14	6,464,465	1	44,815	12	447,794	6,264	435,430	934,303	14.45
1/15 through 12/15	5,461,614	0	0	8	131,077	0	122,534	253,611	4.64
1/16 through 12/16	4,535,716	0	0	1	5,533	0	26,060	31,593	0.70
1/17 through 12/17	4,118,073	2	536,556	4	37,638	500,648	64,296	1,139,138	27.66
1/18 through 12/18	4,018,211	0	0	4	190,575	0	158,475	349,050	8.69
5 YR. TOTAL	24,598,079	3	581,371	29	812,617	506,912	806,795	2,707,695	11.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	5.667	26%		5.341		11.01	
Pure Premium Indicated by National Relativity		41%	6.714	37%		5.747		12.46	
Pure Premium Present on Rate Level		41%	5.629	37%		5.030		10.66	
Pure Premium Derived by Formula		6.081				5.376		11.46	

CLASS 2705		LOGGING OR TREE REMOVAL-PULPWOOD ONLY-ALL OPERATIONS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/14 through 12/14	13,681	0	0	0	0	0	0	0	0.00
1/15 through 12/15	15,559	0	0	0	0	0	0	0	0.00
1/16 through 12/16	16,914	0	0	0	0	0	0	0	0.00
1/17 through 12/17	12,581	0	0	0	0	0	0	0	0.00
1/18 through 12/18	11,473	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	70,208	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%	16.910	98%		14.012		30.92	
Pure Premium Derived by Formula		16.572				13.732		30.30	

CLASS 2709		LOGGING OR TREE REMOVAL - MECHANIZED EQUIPMENT OPERATORS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/14 through 12/14	65,466,739	10	476,364	17	519,011	243,068	674,170	1,912,613	2.92
1/15 through 12/15	69,265,650	2	44,876	13	353,215	21,057	273,889	693,037	1.00
1/16 through 12/16	70,978,269	6	406,389	22	1,570,179	508,292	1,194,242	3,679,102	5.18
1/17 through 12/17	72,403,283	4	587,917	17	495,957	1,031,348	273,662	2,388,884	3.30
1/18 through 12/18	72,701,932	3	963,933	16	677,810	709,547	973,999	3,325,289	4.57
5 YR. TOTAL	350,815,873	25	2,479,479	85	3,616,172	2,513,312	3,389,962	11,998,925	3.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	1.738	59%		1.683		3.42	
Pure Premium Indicated by National Relativity		29%	2.761	20%		2.176		4.94	
Pure Premium Present on Rate Level		30%	2.210	21%		1.892		4.10	
Pure Premium Derived by Formula		2.176				1.825		4.00	

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

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CLASS 2710		SAW 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.	
1/14 through 12/14	82,241,445	5	163,790	45	1,444,245	183,313	1,700,967	3,492,315	4.25	
1/15 through 12/15	79,708,480	5	310,094	44	974,104	223,883	938,129	2,446,210	3.07	
1/16 through 12/16	79,609,034	9	1,027,631	42	1,164,913	1,079,728	953,782	4,226,054	5.31	
1/17 through 12/17	86,822,773	3	107,464	44	1,073,409	52,752	1,040,780	2,274,405	2.62	
1/18 through 12/18	88,448,018	1	50,761	47	2,008,820	24,157	1,524,570	3,608,308	4.08	
5 YR. TOTAL	416,829,750	23	1,659,740	222	6,665,491	1,563,833	6,158,228	16,047,292	3.85	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		41%	1.997	66%	1.853	3.85				
Pure Premium Indicated by National Relativity		29%	1.928	17%	1.831	3.76				
Pure Premium Present on Rate Level		30%	1.837	17%	2.034	3.87				
Pure Premium Derived by Formula		1.929			1.880		3.81			

CLASS 2714		VENEER 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.	
1/14 through 12/14	4,124,224	0	0	2	7,617	0	22,726	30,343	0.74	
1/15 through 12/15	4,023,563	0	0	2	23,029	0	25,780	48,809	1.21	
1/16 through 12/16	4,286,534	0	0	2	6,881	0	25,152	32,033	0.75	
1/17 through 12/17	3,124,885	1	4,148	3	10,106	10,431	17,959	42,644	1.37	
1/18 through 12/18	2,542,609	0	0	1	4,126	0	14,160	18,286	0.72	
5 YR. TOTAL	18,101,815	1	4,148	10	51,759	10,431	105,777	172,115	0.95	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		5%	0.309	9%	0.642	0.95				
Pure Premium Indicated by National Relativity		13%	0.780	14%	1.079	1.86				
Pure Premium Present on Rate Level		82%	0.733	77%	0.896	1.63				
Pure Premium Derived by Formula		0.718			0.899		1.62			

CLASS 2727		LOG HAULING & 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.	
1/14 through 12/14	27,220,974	4	408,827	11	338,697	576,317	688,353	2,012,194	7.39	
1/15 through 12/15	29,029,986	6	520,048	8	337,116	431,793	132,432	1,421,389	4.90	
1/16 through 12/16	29,483,893	0	0	14	1,017,193	0	743,088	1,760,281	5.97	
1/17 through 12/17	29,852,468	3	305,072	13	620,138	139,786	294,410	1,359,406	4.55	
1/18 through 12/18	30,644,344	3	259,875	5	83,254	392,209	136,519	871,857	2.85	
5 YR. TOTAL	146,231,665	16	1,493,822	51	2,396,398	1,540,105	1,994,802	7,425,127	5.08	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		28%	2.660	44%	2.417	5.08				
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00				
Pure Premium Present on Rate Level		72%	2.501	56%	2.444	4.95				
Pure Premium Derived by Formula		2.546			2.432		4.98			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 2731		PLANING OR MOLDING MILL							
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.
1/14 through 12/14	57,776,175	5	216,409	21	286,782	98,081	389,908	991,180	1.72
1/15 through 12/15	62,296,296	3	315,147	15	195,800	263,596	318,612	1,093,155	1.76
1/16 through 12/16	73,722,361	2	106,025	22	445,074	52,724	535,423	1,139,246	1.55
1/17 through 12/17	77,655,716	1	201,331	15	225,227	33,434	674,910	1,134,902	1.46
1/18 through 12/18	79,130,101	3	261,043	24	577,031	167,857	700,314	1,706,245	2.16
5 YR. TOTAL	350,580,649	14	1,099,955	97	1,729,914	615,692	2,619,167	6,064,728	1.73
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.807	44%	0.923	1.73			
Pure Premium Indicated by National Relativity		37%	0.913	28%	0.913	1.83			
Pure Premium Present on Rate Level		38%	0.828	28%	1.088	1.92			
Pure Premium Derived by Formula		0.854			0.966			1.82	

CLASS 2735		FURNITURE STOCK 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.
1/14 through 12/14	10,919,619	0	0	6	32,101	0	33,388	65,489	0.60
1/15 through 12/15	9,680,405	1	17,650	7	79,234	11,609	96,953	205,446	2.12
1/16 through 12/16	9,844,284	0	0	8	170,601	0	160,657	331,258	3.37
1/17 through 12/17	10,715,042	0	0	4	19,273	0	42,481	61,754	0.58
1/18 through 12/18	10,832,168	1	251,659	6	93,912	105,246	104,954	555,771	5.13
5 YR. TOTAL	51,991,518	2	269,309	31	395,121	116,855	438,433	1,219,718	2.35
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	1.278	16%	1.068	2.35			
Pure Premium Indicated by National Relativity		23%	0.988	25%	1.154	2.14			
Pure Premium Present on Rate Level		67%	0.816	59%	0.900	1.72			
Pure Premium Derived by Formula		0.902			0.990			1.89	

CLASS 2759		BOX OR BOX SHOOK 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.
1/14 through 12/14	59,895,402	6	137,393	34	289,482	53,146	397,189	877,210	1.47
1/15 through 12/15	63,198,736	4	83,660	46	433,348	86,470	661,158	1,264,636	2.00
1/16 through 12/16	63,611,383	3	51,831	39	839,936	39,413	822,612	1,753,792	2.76
1/17 through 12/17	63,742,994	3	315,214	35	563,723	88,686	793,647	1,761,270	2.76
1/18 through 12/18	70,196,870	7	329,970	29	366,862	222,012	459,447	1,378,291	1.96
5 YR. TOTAL	320,645,385	23	918,068	183	2,493,351	489,727	3,134,053	7,035,199	2.19
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	1.064	46%	1.130	2.19			
Pure Premium Indicated by National Relativity		35%	1.264	27%	1.367	2.63			
Pure Premium Present on Rate Level		36%	1.188	27%	1.285	2.47			
Pure Premium Derived by Formula		1.179			1.236			2.42	

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

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CLASS 2790		PATTERN MAKING NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	2,469,860	0	0	2	4,952	0	60,847	65,799	2.66
1/15 through 12/15	2,012,458	0	0	0	0	0	682	682	0.03
1/16 through 12/16	2,247,003	0	0	0	0	0	0	0	0.00
1/17 through 12/17	2,702,306	0	0	0	0	0	648	648	0.02
1/18 through 12/18	3,287,442	0	0	1	20,122	0	19,705	39,827	1.21
5 YR. TOTAL	12,719,069	0	0	3	25,074	0	81,882	106,956	0.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.197	5%	0.644	0.84			
Pure Premium Indicated by National Relativity		18%	0.536	19%	0.599	1.14			
Pure Premium Present on Rate Level		79%	0.324	76%	0.443	0.77			
Pure Premium Derived by Formula		0.358				0.483		0.84	

CLASS 2797		MANUFACTURED, MODULAR, OR PREFABRICATED HOME MANUFACTURING - SHOP WORK - ALL OPERATIONS & 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.
1/14 through 12/14	31,958,114	4	156,883	24	509,088	150,419	541,907	1,358,297	4.25
1/15 through 12/15	42,072,916	8	249,786	21	395,572	227,515	417,913	1,290,786	3.07
1/16 through 12/16	47,849,388	4	113,084	29	738,804	58,560	804,437	1,714,885	3.58
1/17 through 12/17	52,929,480	1	23,321	22	643,433	2,018	671,698	1,340,470	2.53
1/18 through 12/18	52,649,425	0	0	18	668,863	0	507,762	1,176,625	2.23
5 YR. TOTAL	227,459,323	17	543,074	114	2,955,760	438,512	2,943,717	6,881,063	3.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	1.538	39%	1.487	3.03			
Pure Premium Indicated by National Relativity		39%	0.655	30%	0.776	1.43			
Pure Premium Present on Rate Level		39%	0.992	31%	1.317	2.31			
Pure Premium Derived by Formula		0.981				1.221		2.20	

CLASS 2799		MANUFACTURED, MODULAR, OR PREFABRICATED HOME SETUP, HOOKUP, OR INSTALLATION AT BUILDING SITE							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	5,319,089	0	0	2	59,137	0	29,959	89,096	1.68
1/15 through 12/15	6,229,593	0	0	1	4,496	0	19,684	24,180	0.39
1/16 through 12/16	8,045,310	2	70,954	1	109,027	42,563	9,726	232,270	2.89
1/17 through 12/17	7,941,981	0	0	6	312,753	0	223,206	535,959	6.75
1/18 through 12/18	9,074,285	1	46,565	7	83,353	20,447	54,414	204,779	2.26
5 YR. TOTAL	36,610,258	3	117,519	17	568,766	63,010	336,989	1,086,284	2.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.875	16%	1.093	2.97			
Pure Premium Indicated by National Relativity		23%	1.274	25%	1.292	2.57			
Pure Premium Present on Rate Level		66%	1.572	59%	1.344	2.92			
Pure Premium Derived by Formula		1.537				1.291		2.83	

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

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CLASS 2802		CARPENTRY-SHOP ONLY-& DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	86,745,818	7	259,098	47	735,983	187,059	789,667	1,971,807	2.27
1/15 through 12/15	104,336,689	11	509,935	48	879,980	268,190	828,266	2,486,371	2.38
1/16 through 12/16	114,092,469	11	718,995	56	800,877	371,574	829,156	2,720,602	2.38
1/17 through 12/17	121,929,911	7	323,809	52	1,449,592	307,057	1,181,064	3,261,522	2.67
1/18 through 12/18	135,934,815	6	438,375	39	628,257	197,076	774,441	2,038,149	1.50
5 YR. TOTAL	563,039,702	42	2,250,212	242	4,494,689	1,330,956	4,402,594	12,478,451	2.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	1.198	58%	1.018	2.22			
Pure Premium Indicated by National Relativity		31%	1.131	21%	1.096	2.23			
Pure Premium Present on Rate Level		31%	1.158	21%	1.162	2.32			
Pure Premium Derived by Formula			1.165		1.065	2.23			

CLASS 2835		BRUSH OR BROOM 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.
1/14 through 12/14	3,437,542	2	16,625	3	20,923	7,513	26,493	71,554	2.08
1/15 through 12/15	3,332,218	1	2,144	1	386	857	10,357	13,744	0.41
1/16 through 12/16	3,243,575	0	0	0	0	0	2,021	2,021	0.06
1/17 through 12/17	3,396,568	0	0	1	5,060	0	4,252	9,312	0.27
1/18 through 12/18	2,940,769	0	0	1	9,625	0	1,574	11,199	0.38
5 YR. TOTAL	16,350,672	3	18,769	6	35,994	8,370	44,697	107,830	0.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.335	7%	0.325	0.66			
Pure Premium Indicated by National Relativity		17%	0.734	18%	0.658	1.39			
Pure Premium Present on Rate Level		79%	0.526	75%	0.500	1.03			
Pure Premium Derived by Formula			0.554		0.516	1.07			

CLASS 2836		BRUSH OR BROOM 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.
1/14 through 12/14	2,217,165	0	0	1	50,981	0	58,296	109,277	4.93
1/15 through 12/15	1,877,783	0	0	0	0	0	1,378	1,378	0.07
1/16 through 12/16	1,925,571	0	0	1	20,481	0	2,538	23,019	1.20
1/17 through 12/17	1,689,731	0	0	1	3,220	0	9,548	12,768	0.76
1/18 through 12/18	2,063,038	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,773,288	0	0	3	74,682	0	71,760	146,442	1.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.764	5%	0.734	1.50			
Pure Premium Indicated by National Relativity		15%	1.091	16%	0.691	1.78			
Pure Premium Present on Rate Level		81%	0.610	79%	0.578	1.19			
Pure Premium Derived by Formula			0.688		0.604	1.29			

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

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CLASS 2841		WOODENWARE MANUFACTURING 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.
1/14 through 12/14	8,990,881	0	0	6	90,022	0	199,389	289,411	3.22
1/15 through 12/15	8,635,395	0	0	3	63,670	0	82,787	146,457	1.70
1/16 through 12/16	8,766,175	0	0	5	52,037	0	65,684	117,721	1.34
1/17 through 12/17	8,914,286	0	0	9	131,809	0	62,058	193,867	2.18
1/18 through 12/18	11,142,877	0	0	6	146,859	0	212,723	359,582	3.23
5 YR. TOTAL	46,449,614	0	0	29	484,397	0	622,641	1,107,038	2.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	1.043	16%	1.340	2.38			
Pure Premium Indicated by National Relativity		25%	0.734	27%	0.918	1.65			
Pure Premium Present on Rate Level		66%	0.782	57%	1.048	1.83			
Pure Premium Derived by Formula		0.793			1.060			1.85	

CLASS 2881		FURNITURE MANUFACTURING AND CABINET SHOP - ASSEMBLY BY HAND - WOOD							
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.
1/14 through 12/14	70,272,145	2	12,273	31	414,807	3,487	356,178	786,745	1.12
1/15 through 12/15	83,061,660	6	111,132	30	459,355	113,249	534,877	1,218,613	1.47
1/16 through 12/16	90,201,009	3	90,856	37	383,925	107,935	451,528	1,034,244	1.15
1/17 through 12/17	102,121,891	6	181,722	41	903,159	95,890	737,580	1,918,351	1.88
1/18 through 12/18	108,831,423	5	265,242	33	527,712	130,409	342,700	1,266,063	1.16
5 YR. TOTAL	454,488,128	22	661,225	172	2,688,958	450,970	2,422,863	6,224,016	1.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.737	41%	0.632	1.37			
Pure Premium Indicated by National Relativity		37%	0.647	29%	0.636	1.28			
Pure Premium Present on Rate Level		37%	0.672	30%	0.728	1.40			
Pure Premium Derived by Formula		0.680			0.662			1.34	

CLASS 2883		FURNITURE MANUFACTURING AND CABINET SHOP - WOOD - NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	340,926,467	20	622,545	169	2,075,255	536,124	2,436,580	5,670,504	1.66
1/15 through 12/15	338,493,077	20	1,007,488	140	1,343,764	534,763	1,824,449	4,710,464	1.39
1/16 through 12/16	359,240,038	18	975,014	159	2,106,278	778,140	2,552,041	6,411,473	1.79
1/17 through 12/17	382,164,990	18	1,227,599	155	2,758,917	664,411	2,830,881	7,481,808	1.96
1/18 through 12/18	362,440,202	15	1,176,576	144	2,489,302	1,171,261	2,361,196	7,198,335	1.99
5 YR. TOTAL	1,783,264,774	91	5,009,222	767	10,773,516	3,684,699	12,005,147	31,472,584	1.77
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		55%	0.885	87%	0.880	1.77			
Pure Premium Indicated by National Relativity		22%	0.696	6%	0.717	1.41			
Pure Premium Present on Rate Level		23%	0.772	7%	0.819	1.59			
Pure Premium Derived by Formula		0.817			0.866			1.68	

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

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CLASS 2915		VENEER PRODUCTS 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.
1/14 through 12/14	61,072,514	3	106,160	8	179,353	28,638	188,127	502,278	0.82
1/15 through 12/15	39,103,369	0	0	11	660,133	0	347,770	1,007,903	2.58
1/16 through 12/16	40,447,458	1	79,563	8	219,648	40,433	197,213	536,857	1.33
1/17 through 12/17	43,463,820	0	0	7	193,222	0	114,467	307,689	0.71
1/18 through 12/18	41,483,610	0	0	4	216,326	0	91,322	307,648	0.74
5 YR. TOTAL	225,570,771	4	185,723	38	1,468,682	69,071	938,899	2,662,375	1.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.733	28%	0.447			1.18	
Pure Premium Indicated by National Relativity		40%	0.727	36%	0.634			1.36	
Pure Premium Present on Rate Level		40%	0.833	36%	0.653			1.49	
Pure Premium Derived by Formula		0.771				0.588		1.36	

CLASS 2916		VENEER PRODUCTS MFG-NO VENEER 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.
1/14 through 12/14	18,154,835	1	36,090	5	107,498	40,141	84,339	268,068	1.48
1/15 through 12/15	17,382,466	3	94,849	4	227,652	546,483	175,514	1,044,498	6.01
1/16 through 12/16	18,171,826	0	0	5	45,179	0	82,433	127,612	0.70
1/17 through 12/17	16,302,324	0	0	8	113,491	0	136,265	249,756	1.53
1/18 through 12/18	18,901,309	1	48,479	14	505,347	39,125	458,830	1,051,781	5.57
5 YR. TOTAL	88,912,760	5	179,418	36	999,167	625,749	937,381	2,741,715	3.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	1.326	21%	1.758			3.08	
Pure Premium Indicated by National Relativity		31%	0.657	33%	0.692			1.35	
Pure Premium Present on Rate Level		57%	0.702	46%	0.975			1.68	
Pure Premium Derived by Formula		0.763				1.046		1.81	

CLASS 2923		PIANO MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	2,402,896	0	0	1	3,028	0	1,945	4,973	0.21
1/15 through 12/15	2,562,011	0	0	0	0	0	199	199	0.01
1/16 through 12/16	3,080,712	0	0	1	1,406	0	6,839	8,245	0.27
1/17 through 12/17	2,779,102	0	0	0	0	0	0	0	0.00
1/18 through 12/18	3,279,557	0	0	0	0	0	2,784	2,784	0.09
5 YR. TOTAL	14,104,278	0	0	2	4,434	0	11,767	16,201	0.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.031	6%	0.083			0.11	
Pure Premium Indicated by National Relativity		16%	0.283	17%	0.310			0.59	
Pure Premium Present on Rate Level		80%	0.425	77%	0.419			0.84	
Pure Premium Derived by Formula		0.387				0.380		0.77	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 2960		WOOD PRESERVING & DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	6,153,044	0	0	5	52,565	0	50,039	102,604	1.67
1/15 through 12/15	5,914,477	0	0	6	31,201	0	101,740	132,941	2.25
1/16 through 12/16	6,546,431	1	19,457	3	6,397	26,752	17,361	69,967	1.07
1/17 through 12/17	7,190,660	1	607	4	61,554	1,633	76,307	140,101	1.95
1/18 through 12/18	6,902,595	0	0	1	13,343	0	24,189	37,532	0.54
5 YR. TOTAL	32,707,207	2	20,064	19	165,060	28,385	269,636	483,145	1.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.566	12%	0.911	1.48			
Pure Premium Indicated by National Relativity		33%	1.189	36%	0.901	2.09			
Pure Premium Present on Rate Level		58%	1.085	52%	0.919	2.00			
Pure Premium Derived by Formula		1.073			0.912		1.99		

CLASS 3004		IRON OR STEEL: MANUFACTURING: STEEL MAKING-& 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.
1/14 through 12/14	139,977,637	0	0	12	140,030	0	229,614	369,644	0.26
1/15 through 12/15	134,190,650	3	87,369	10	129,316	105,299	218,344	540,328	0.40
1/16 through 12/16	136,062,980	1	80,379	8	122,050	46,593	288,468	537,490	0.40
1/17 through 12/17	145,815,627	2	578,008	11	615,523	212,491	590,579	1,996,601	1.37
1/18 through 12/18	157,370,169	4	514,557	12	530,125	370,413	465,686	1,880,781	1.20
5 YR. TOTAL	713,417,063	10	1,260,313	53	1,537,044	734,796	1,792,691	5,324,844	0.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.392	33%	0.354	0.75			
Pure Premium Indicated by National Relativity		39%	0.320	33%	0.278	0.60			
Pure Premium Present on Rate Level		39%	0.324	34%	0.299	0.62			
Pure Premium Derived by Formula		0.337			0.310		0.65		

CLASS 3018		IRON OR STEEL: MANUFACTURING: ROLLING MILL & 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.
1/14 through 12/14	831,719	0	0	0	0	0	2,824	2,824	0.34
1/15 through 12/15	757,907	0	0	0	0	0	2,185	2,185	0.29
1/16 through 12/16	826,491	0	0	0	0	0	24,949	24,949	3.02
1/17 through 12/17	755,959	0	0	2	12,705	0	10,465	23,170	3.07
1/18 through 12/18	925,660	1	74,043	0	0	61,408	955	136,406	14.74
5 YR. TOTAL	4,097,736	1	74,043	2	12,705	61,408	41,378	189,534	4.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	2.117	4%	2.508	4.63			
Pure Premium Indicated by National Relativity		42%	0.559	45%	0.535	1.09			
Pure Premium Present on Rate Level		56%	0.702	51%	0.660	1.36			
Pure Premium Derived by Formula		0.670			0.678		1.35		

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

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CLASS 3022		PIPE OR TUBE MFG NOC & 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.
1/14 through 12/14	20,378,107	0	0	12	188,755	0	146,545	335,300	1.65
1/15 through 12/15	20,444,444	1	28,675	10	243,182	36,079	157,013	464,949	2.27
1/16 through 12/16	21,302,522	2	30,570	6	99,721	6,991	130,284	267,566	1.26
1/17 through 12/17	18,681,329	0	0	15	365,172	0	289,966	655,138	3.51
1/18 through 12/18	19,368,384	2	73,715	8	188,177	78,679	186,511	527,082	2.72
5 YR. TOTAL	100,174,786	5	132,960	51	1,085,007	121,749	910,319	2,250,035	2.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	1.216	21%	1.030			2.25	
Pure Premium Indicated by National Relativity		39%	0.791	39%	0.690			1.48	
Pure Premium Present on Rate Level		46%	1.059	40%	0.887			1.95	
Pure Premium Derived by Formula		0.978				0.840		1.82	

CLASS 3027		ROLLING MILL NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	5,134,072	0	0	1	1,659	0	10,614	12,273	0.24
1/15 through 12/15	4,143,602	0	0	0	0	0	10,297	10,297	0.25
1/16 through 12/16	101,982	0	0	0	0	0	555	555	0.54
1/17 through 12/17	118,073	0	0	0	0	0	0	0	0.00
1/18 through 12/18	82,869	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,580,598	0	0	1	1,659	0	21,466	23,125	0.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.017	5%	0.224			0.24	
Pure Premium Indicated by National Relativity		36%	0.506	38%	0.449			0.96	
Pure Premium Present on Rate Level		61%	0.467	57%	0.453			0.92	
Pure Premium Derived by Formula		0.468				0.440		0.91	

CLASS 3028		PIPE OR TUBE MFG-IRON OR STEEL-& 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.
1/14 through 12/14	11,500,489	0	0	2	10,971	0	37,246	48,217	0.42
1/15 through 12/15	9,338,989	0	0	2	136,587	0	31,125	167,712	1.80
1/16 through 12/16	10,625,920	0	0	5	57,306	0	72,545	129,851	1.22
1/17 through 12/17	8,584,701	0	0	0	0	0	20,343	20,343	0.24
1/18 through 12/18	9,878,388	0	0	5	77,883	0	143,505	221,388	2.24
5 YR. TOTAL	49,928,487	0	0	14	282,747	0	304,764	587,511	1.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.566	12%	0.610			1.18	
Pure Premium Indicated by National Relativity		46%	0.687	44%	0.643			1.33	
Pure Premium Present on Rate Level		46%	0.644	44%	0.593			1.24	
Pure Premium Derived by Formula		0.658				0.617		1.28	

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

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CLASS 3030		IRON OR STEEL: FABRICATION: IRON OR STEEL WORKS-SHOP-STRUCTURAL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	52,699,218	5	244,872	22	550,703	318,738	413,665	1,527,978	2.90
1/15 through 12/15	57,596,032	3	196,044	21	773,763	38,076	425,469	1,433,352	2.49
1/16 through 12/16	70,096,565	2	150,847	25	993,686	242,888	743,209	2,130,630	3.04
1/17 through 12/17	62,632,756	3	293,792	15	403,471	76,072	414,621	1,187,956	1.90
1/18 through 12/18	75,248,831	1	167,586	24	430,671	126,960	510,821	1,236,038	1.64
5 YR. TOTAL	318,273,402	14	1,053,141	107	3,152,294	802,734	2,507,785	7,515,954	2.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.321	44%	1.040			2.36	
Pure Premium Indicated by National Relativity		35%	1.152	28%	1.025			2.18	
Pure Premium Present on Rate Level		35%	1.340	28%	1.153			2.49	
Pure Premium Derived by Formula			1.269		1.067			2.34	

CLASS 3040		IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	25,199,511	1	131,383	12	164,297	63,519	138,597	497,796	1.98
1/15 through 12/15	30,815,001	2	40,584	14	188,764	87,960	176,997	494,305	1.60
1/16 through 12/16	32,959,858	3	53,439	7	113,932	65,803	143,141	376,315	1.14
1/17 through 12/17	30,636,917	1	4,778	9	69,564	10,023	141,197	225,562	0.74
1/18 through 12/18	37,193,717	0	0	9	172,771	0	151,937	324,708	0.87
5 YR. TOTAL	156,805,004	7	230,184	51	709,328	227,305	751,869	1,918,686	1.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.599	29%	0.624			1.22	
Pure Premium Indicated by National Relativity		40%	1.307	35%	1.192			2.50	
Pure Premium Present on Rate Level		40%	1.122	36%	1.054			2.18	
Pure Premium Derived by Formula			1.091		0.978			2.07	

CLASS 3041		IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-DECORATIVE OR ARTISTIC- & FOUNDRIES, DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	1,956,457	0	0	1	919	0	3,522	4,441	0.23
1/15 through 12/15	2,100,301	0	0	0	0	0	809	809	0.04
1/16 through 12/16	2,088,237	0	0	0	0	0	656	656	0.03
1/17 through 12/17	1,870,057	0	0	1	3,952	0	8,299	12,251	0.66
1/18 through 12/18	2,379,553	0	0	1	32,496	0	7,179	39,675	1.67
5 YR. TOTAL	10,394,605	0	0	3	37,367	0	20,465	57,832	0.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.359	7%	0.197			0.56	
Pure Premium Indicated by National Relativity		26%	0.825	28%	0.716			1.54	
Pure Premium Present on Rate Level		70%	0.818	65%	0.802			1.62	
Pure Premium Derived by Formula			0.801		0.736			1.54	

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

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CLASS 3042		ELEVATOR OR ESCALATOR MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	4,135,360	0	0	1	9,836	0	26,777	36,613	0.89
1/15 through 12/15	4,413,657	0	0	0	0	0	2,684	2,684	0.06
1/16 through 12/16	4,912,055	0	0	2	16,797	0	19,734	36,531	0.74
1/17 through 12/17	6,235,369	0	0	1	27,999	0	29,334	57,333	0.92
1/18 through 12/18	6,592,091	0	0	0	0	0	3,448	3,448	0.05
5 YR. TOTAL	26,288,532	0	0	4	54,632	0	81,977	136,609	0.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.208	11%	0.312	0.52			
Pure Premium Indicated by National Relativity		27%	1.095	29%	0.979	2.07			
Pure Premium Present on Rate Level		66%	0.842	60%	0.826	1.67			
Pure Premium Derived by Formula		0.866			0.814		1.68		

CLASS 3064		SIGN MFG-METAL							
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.
1/14 through 12/14	14,540,250	1	26,454	4	44,600	0	68,804	139,858	0.96
1/15 through 12/15	15,099,541	0	0	10	106,163	0	125,313	231,476	1.53
1/16 through 12/16	14,989,063	0	0	5	54,318	0	117,087	171,405	1.14
1/17 through 12/17	15,966,350	1	22,154	5	44,867	43,298	61,286	171,605	1.08
1/18 through 12/18	17,594,897	1	57,337	3	63,928	39,963	72,069	233,297	1.33
5 YR. TOTAL	78,190,101	3	105,945	27	313,876	83,261	444,559	947,641	1.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.537	18%	0.675	1.21			
Pure Premium Indicated by National Relativity		38%	0.857	41%	0.756	1.61			
Pure Premium Present on Rate Level		50%	0.820	41%	0.819	1.64			
Pure Premium Derived by Formula		0.800			0.767		1.57		

CLASS 3076		SHEET METAL 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.
1/14 through 12/14	323,084,675	14	791,545	99	1,767,676	425,100	2,504,389	5,488,710	1.70
1/15 through 12/15	353,841,570	22	1,073,435	99	1,681,051	912,863	1,828,122	5,495,471	1.55
1/16 through 12/16	381,427,438	25	1,687,986	108	1,895,367	979,332	1,507,509	6,070,194	1.59
1/17 through 12/17	405,787,737	12	881,429	105	2,082,961	411,471	2,054,501	5,430,362	1.34
1/18 through 12/18	426,409,461	14	890,423	104	2,773,096	607,383	2,183,737	6,454,639	1.51
5 YR. TOTAL	1,890,550,881	87	5,324,818	515	10,200,151	3,336,149	10,078,258	28,939,376	1.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		54%	0.821	82%	0.710	1.53			
Pure Premium Indicated by National Relativity		23%	0.701	9%	0.698	1.40			
Pure Premium Present on Rate Level		23%	0.715	9%	0.684	1.40			
Pure Premium Derived by Formula		0.769			0.707		1.48		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 3081		FOUNDRY-FERROUS-NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	57,998,566	2	51,290	9	60,605	14,020	140,823	266,738	0.46
1/15 through 12/15	46,363,799	2	13,562	10	74,163	22,445	133,782	243,952	0.53
1/16 through 12/16	49,800,044	2	122,300	9	106,444	515,889	186,969	931,602	1.87
1/17 through 12/17	39,786,396	0	0	1	24,325	0	66,718	91,043	0.23
1/18 through 12/18	62,994,286	2	27,611	8	71,447	42,590	77,718	219,366	0.35
5 YR. TOTAL	256,943,091	8	214,763	37	336,984	594,944	606,010	1,752,701	0.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.215	34%	0.467			0.68	
Pure Premium Indicated by National Relativity		38%	1.214	33%	1.063			2.28	
Pure Premium Present on Rate Level		39%	0.917	33%	0.857			1.77	
Pure Premium Derived by Formula		0.868			0.792		1.66		

CLASS 3082		FOUNDRY-STEEL CASTINGS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	16,026	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	16,026	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		33%	0.786	35%	0.698			1.48	
Pure Premium Present on Rate Level		67%	0.889	65%	0.932			1.82	
Pure Premium Derived by Formula		0.855			0.850		1.71		

CLASS 3085		FOUNDRY-NON-FERROUS							
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.
1/14 through 12/14	13,922,438	1	15,063	9	97,803	16,352	118,352	247,570	1.78
1/15 through 12/15	12,216,203	1	120,484	4	18,087	36,503	64,085	239,159	1.96
1/16 through 12/16	11,184,334	1	55,343	6	139,530	47,312	118,342	360,527	3.22
1/17 through 12/17	11,344,813	1	11,012	10	156,852	29,183	115,635	312,682	2.76
1/18 through 12/18	16,373,054	0	0	7	244,072	0	527,453	771,525	4.71
5 YR. TOTAL	65,040,842	4	201,902	36	656,344	129,350	943,867	1,931,463	2.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	1.320	19%	1.650			2.97	
Pure Premium Indicated by National Relativity		44%	1.153	40%	1.072			2.23	
Pure Premium Present on Rate Level		44%	1.001	41%	1.050			2.05	
Pure Premium Derived by Formula		1.106			1.173		2.28		

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

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CLASS 3110		FORGING WORK-DROP OR MACHINE							
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.
1/14 through 12/14	12,067,125	0	0	4	77,336	0	32,902	110,238	0.91
1/15 through 12/15	15,649,166	1	62,552	5	245,121	8,345	138,132	454,150	2.90
1/16 through 12/16	10,598,565	1	74,511	2	8,243	43,861	16,174	142,789	1.35
1/17 through 12/17	12,997,162	0	0	2	215,865	0	278,247	494,112	3.80
1/18 through 12/18	17,848,672	0	0	2	28,329	0	13,079	41,408	0.23
5 YR. TOTAL	69,160,690	2	137,063	15	574,894	52,206	478,534	1,242,697	1.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	1.029	18%		0.767		1.80	
Pure Premium Indicated by National Relativity		31%	0.825	33%		0.841		1.67	
Pure Premium Present on Rate Level		57%	0.977	49%		0.892		1.87	
Pure Premium Derived by Formula		0.936			0.853		1.79		

CLASS 3111		BLACKSMITH							
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.
1/14 through 12/14	15,613,796	1	63,130	5	300,732	79,711	86,665	530,238	3.40
1/15 through 12/15	14,568,245	0	0	3	43,369	0	49,116	92,485	0.64
1/16 through 12/16	14,716,492	1	185,950	2	59,914	0	71,416	317,280	2.16
1/17 through 12/17	19,689,402	2	89,251	4	101,611	70,827	63,242	324,931	1.65
1/18 through 12/18	15,896,737	0	0	4	214,626	0	451,902	666,528	4.19
5 YR. TOTAL	80,484,672	4	338,331	18	720,252	150,538	722,341	1,931,462	2.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	1.315	15%		1.085		2.40	
Pure Premium Indicated by National Relativity		24%	0.335	25%		0.305		0.64	
Pure Premium Present on Rate Level		65%	0.655	60%		0.533		1.19	
Pure Premium Derived by Formula		0.651			0.559		1.21		

CLASS 3113		TOOL MANUFACTURING-NOT DROP OR MACHINE FORGED-NO							
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.
1/14 through 12/14	69,872,636	5	218,258	16	208,352	164,056	317,108	907,774	1.30
1/15 through 12/15	77,652,436	0	0	13	112,530	0	150,536	263,066	0.34
1/16 through 12/16	72,378,734	4	328,196	14	412,370	81,704	404,323	1,226,593	1.70
1/17 through 12/17	76,332,563	3	57,067	5	251,112	61,808	135,038	505,025	0.66
1/18 through 12/18	75,209,985	2	92,933	10	590,437	38,675	226,940	948,985	1.26
5 YR. TOTAL	371,446,354	14	696,454	58	1,574,801	346,243	1,233,945	3,851,443	1.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.611	28%		0.425		1.04	
Pure Premium Indicated by National Relativity		41%	0.418	36%		0.388		0.81	
Pure Premium Present on Rate Level		41%	0.420	36%		0.395		0.82	
Pure Premium Derived by Formula		0.454			0.401		0.86		

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

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CLASS 3114		TOOL MFG-DROP OR MACHINE FORGED-NOC: MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS							
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.
1/14 through 12/14	23,098,731	0	0	2	119,470	0	61,826	181,296	0.79
1/15 through 12/15	26,208,882	1	217,726	5	67,752	86,682	29,366	401,526	1.53
1/16 through 12/16	31,969,364	0	0	5	448,744	0	222,887	671,631	2.10
1/17 through 12/17	25,427,975	1	121	3	58,295	31,998	97,276	187,690	0.74
1/18 through 12/18	26,364,617	0	0	3	3,368	0	40,789	44,157	0.17
5 YR. TOTAL	133,069,569	2	217,847	18	697,629	118,680	452,144	1,486,300	1.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.688	20%	0.429	1.12			
Pure Premium Indicated by National Relativity		29%	0.614	31%	0.646	1.26			
Pure Premium Present on Rate Level		57%	0.712	49%	0.573	1.29			
Pure Premium Derived by Formula			0.680		0.567	1.25			

CLASS 3118		SAW MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	5,397,815	0	0	4	17,984	0	45,035	63,019	1.17
1/15 through 12/15	4,627,189	0	0	0	0	0	1,336	1,336	0.03
1/16 through 12/16	4,316,465	0	0	2	21,090	0	11,105	32,195	0.75
1/17 through 12/17	4,414,692	1	48,693	3	6,376	20,613	15,960	91,642	2.08
1/18 through 12/18	5,063,773	0	0	2	22,231	0	7,835	30,066	0.59
5 YR. TOTAL	23,819,934	1	48,693	11	67,681	20,613	81,271	218,258	0.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.489	7%	0.428	0.92			
Pure Premium Indicated by National Relativity		20%	0.329	21%	0.289	0.62			
Pure Premium Present on Rate Level		75%	0.467	72%	0.386	0.85			
Pure Premium Derived by Formula			0.441		0.369	0.81			

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.
1/14 through 12/14	4,104	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	9,804,421	0	0	0	0	0	8,006	8,006	0.08
1/17 through 12/17	10,359,498	0	0	0	0	0	0	0	0.00
1/18 through 12/18	11,216,208	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	31,384,231	0	0	0	0	0	8,006	8,006	0.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	5%	0.026	0.03			
Pure Premium Indicated by National Relativity		7%	0.517	7%	0.338	0.86			
Pure Premium Present on Rate Level		90%	0.165	88%	0.180	0.35			
Pure Premium Derived by Formula			0.185		0.183	0.37			

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

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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.
1/14 through 12/14	1,118,892	0	0	0	0	0	518	518	0.05
1/15 through 12/15	1,556,721	0	0	1	48,519	0	31,738	80,257	5.16
1/16 through 12/16	1,716,938	0	0	1	10,121	0	12,893	23,014	1.34
1/17 through 12/17	1,932,803	0	0	0	0	0	1,190	1,190	0.06
1/18 through 12/18	2,829,258	1	42,707	0	0	28,641	507	71,855	2.54
5 YR. TOTAL	9,154,612	1	42,707	2	58,640	28,641	46,846	176,834	1.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	1.107	5%		0.825		1.93	
Pure Premium Indicated by National Relativity		18%	0.398	19%		0.449		0.85	
Pure Premium Present on Rate Level		79%	0.462	76%		0.506		0.97	
Pure Premium Derived by Formula						0.470		0.511	0.98

CLASS 3126		TOOL MFG-AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL							
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.
1/14 through 12/14	14,853,132	0	0	0	0	0	4,594	4,594	0.03
1/15 through 12/15	12,516,297	2	224,289	1	3,784	142,354	16,434	386,861	3.09
1/16 through 12/16	12,216,034	0	0	0	0	0	3,000	3,000	0.03
1/17 through 12/17	10,706,189	0	0	1	7,735	0	24,450	32,185	0.30
1/18 through 12/18	10,321,769	0	0	1	34,622	0	53,062	87,684	0.85
5 YR. TOTAL	60,613,421	2	224,289	3	46,141	142,354	101,540	514,324	0.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.446	10%		0.402		0.85	
Pure Premium Indicated by National Relativity		25%	0.363	27%		0.294		0.66	
Pure Premium Present on Rate Level		68%	0.373	63%		0.327		0.70	
Pure Premium Derived by Formula						0.376		0.326	0.70

CLASS 3131		BUTTON OR FASTENER MFG-METAL							
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.
1/14 through 12/14	13,076,930	3	71,009	2	9,567	46,688	24,410	151,674	1.16
1/15 through 12/15	20,620,441	2	22,169	3	37,312	15,800	25,873	101,154	0.49
1/16 through 12/16	21,809,768	1	4,461	5	29,938	0	68,781	103,180	0.47
1/17 through 12/17	23,026,841	0	0	2	21,219	0	70,364	91,583	0.40
1/18 through 12/18	25,959,787	0	0	4	119,145	0	88,876	208,021	0.80
5 YR. TOTAL	104,493,767	6	97,639	16	217,181	62,488	278,304	655,612	0.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.301	15%		0.326		0.63	
Pure Premium Indicated by National Relativity		20%	0.368	21%		0.448		0.82	
Pure Premium Present on Rate Level		71%	0.362	64%		0.395		0.76	
Pure Premium Derived by Formula						0.358		0.396	0.75

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

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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.
1/14 through 12/14	1,546,660	0	0	1	4,729	0	740	5,469	0.35
1/15 through 12/15	2,100,279	0	0	0	0	0	2,119	2,119	0.10
1/16 through 12/16	3,702,420	0	0	0	0	0	1,582	1,582	0.04
1/17 through 12/17	3,536,857	0	0	1	28,686	0	45,190	73,876	2.09
1/18 through 12/18	3,592,928	0	0	1	4,534	0	2,443	6,977	0.19
5 YR. TOTAL	14,479,144	0	0	3	37,949	0	52,074	90,023	0.62
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.262	7%	0.360	0.62			
Pure Premium Indicated by National Relativity		31%	0.662	34%	0.643	1.31			
Pure Premium Present on Rate Level		65%	0.577	59%	0.641	1.22			
Pure Premium Derived by Formula		0.591			0.622			1.21	

CLASS 3145		SCREW 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.
1/14 through 12/14	1,045,425	0	0	0	0	0	0	0	0.00
1/15 through 12/15	924,197	0	0	0	0	0	0	0	0.00
1/16 through 12/16	2,099,475	0	0	1	1,588	0	7,182	8,770	0.42
1/17 through 12/17	4,686,448	0	0	1	5,270	0	1,646	6,916	0.15
1/18 through 12/18	1,052,848	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,808,393	0	0	2	6,858	0	8,828	15,686	0.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.070	5%	0.090	0.16			
Pure Premium Indicated by National Relativity		41%	0.452	44%	0.436	0.89			
Pure Premium Present on Rate Level		56%	0.438	51%	0.453	0.89			
Pure Premium Derived by Formula		0.433			0.427			0.86	

CLASS 3146		HARDWARE MFG NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	137,467,259	6	162,870	27	335,748	114,843	423,451	1,036,912	0.76
1/15 through 12/15	163,308,806	3	202,384	25	359,970	120,001	599,263	1,281,618	0.78
1/16 through 12/16	163,980,874	5	285,841	17	441,350	165,197	454,364	1,346,752	0.82
1/17 through 12/17	150,645,814	2	229,818	17	147,883	124,489	333,823	836,013	0.56
1/18 through 12/18	156,225,666	1	68,984	10	245,392	98,522	401,407	814,305	0.52
5 YR. TOTAL	771,628,419	17	949,897	96	1,530,343	623,052	2,212,308	5,315,600	0.69
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.321	44%	0.367	0.69			
Pure Premium Indicated by National Relativity		36%	0.440	28%	0.484	0.92			
Pure Premium Present on Rate Level		36%	0.475	28%	0.493	0.97			
Pure Premium Derived by Formula		0.419			0.435			0.85	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 3169		STOVE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	44,826,173	3	58,810	9	455,447	92,136	261,511	867,904	1.94
1/15 through 12/15	58,506,534	6	357,984	23	576,081	219,623	563,139	1,716,827	2.94
1/16 through 12/16	63,034,964	3	118,000	16	343,382	39,311	294,990	795,683	1.26
1/17 through 12/17	65,168,125	3	92,518	16	435,294	39,261	399,974	967,047	1.48
1/18 through 12/18	70,262,586	2	94,415	15	316,002	55,141	243,092	708,650	1.01
5 YR. TOTAL	301,798,382	17	721,727	79	2,126,206	445,472	1,762,706	5,056,111	1.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.944	32%	0.732	1.68			
Pure Premium Indicated by National Relativity		39%	0.454	34%	0.501	0.96			
Pure Premium Present on Rate Level		40%	0.701	34%	0.641	1.34			
Pure Premium Derived by Formula		0.656			0.623			1.28	

CLASS 3179		ELECTRICAL APPARATUS 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.
1/14 through 12/14	431,575,743	13	514,539	48	939,155	286,144	689,328	2,429,166	0.56
1/15 through 12/15	446,722,732	11	426,244	63	1,118,999	203,790	821,224	2,570,257	0.58
1/16 through 12/16	487,109,953	11	1,055,877	59	1,145,570	500,852	1,102,770	3,805,069	0.78
1/17 through 12/17	484,077,670	8	580,668	76	1,669,213	217,255	1,352,109	3,819,245	0.79
1/18 through 12/18	482,421,600	9	320,354	72	1,483,800	353,306	1,307,802	3,465,262	0.72
5 YR. TOTAL	2,331,907,698	52	2,897,682	318	6,356,737	1,561,347	5,273,233	16,088,999	0.69
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	0.397	62%	0.293	0.69			
Pure Premium Indicated by National Relativity		27%	0.476	19%	0.416	0.89			
Pure Premium Present on Rate Level		28%	0.402	19%	0.317	0.72			
Pure Premium Derived by Formula		0.420			0.321			0.74	

CLASS 3180		ELECTRIC OR GAS LIGHTING FIXTURES 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.
1/14 through 12/14	11,993,178	1	6,542	2	50,168	0	48,715	105,425	0.88
1/15 through 12/15	10,712,661	0	0	0	0	0	5,637	5,637	0.05
1/16 through 12/16	8,536,668	0	0	0	0	0	689	689	0.01
1/17 through 12/17	11,404,380	0	0	0	0	0	5,787	5,787	0.05
1/18 through 12/18	7,721,570	0	0	0	0	0	827	827	0.01
5 YR. TOTAL	50,368,457	1	6,542	2	50,168	0	61,655	118,365	0.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.113	11%	0.122	0.24			
Pure Premium Indicated by National Relativity		34%	0.425	37%	0.512	0.94			
Pure Premium Present on Rate Level		59%	0.401	52%	0.452	0.85			
Pure Premium Derived by Formula		0.389			0.438			0.83	

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

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CLASS 3188		PLUMBERS SUPPLIES MFG NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	55,449,810	4	151,966	7	213,546	109,204	150,307	625,023	1.13
1/15 through 12/15	56,121,061	2	31,351	5	84,169	47,125	60,362	223,007	0.40
1/16 through 12/16	63,492,625	0	0	6	200,934	0	131,162	332,096	0.52
1/17 through 12/17	64,458,870	1	22,893	8	49,242	0	71,567	143,702	0.22
1/18 through 12/18	64,059,105	1	33,191	6	72,353	68,746	48,957	223,247	0.35
5 YR. TOTAL	303,581,471	8	239,401	32	620,244	225,075	462,355	1,547,075	0.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.283	25%	0.226			0.51	
Pure Premium Indicated by National Relativity		34%	0.465	37%	0.401			0.87	
Pure Premium Present on Rate Level		50%	0.394	38%	0.382			0.78	
Pure Premium Derived by Formula						0.400	0.350	0.75	

CLASS 3220		CAN 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.
1/14 through 12/14	58,505,422	1	165,690	13	395,948	126,538	258,841	947,017	1.62
1/15 through 12/15	28,493,607	1	113,293	7	178,547	269,387	104,730	665,957	2.34
1/16 through 12/16	34,891,833	2	332,044	4	450,441	229,319	125,716	1,137,520	3.26
1/17 through 12/17	30,359,138	0	0	5	483,325	0	165,056	648,381	2.14
1/18 through 12/18	19,899,843	0	0	1	13,787	0	18,109	31,896	0.16
5 YR. TOTAL	172,149,843	4	611,027	30	1,522,048	625,244	672,452	3,430,771	1.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	1.239	20%	0.754			1.99	
Pure Premium Indicated by National Relativity		29%	0.403	31%	0.394			0.80	
Pure Premium Present on Rate Level		57%	0.532	49%	0.436			0.97	
Pure Premium Derived by Formula						0.594	0.487	1.08	

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.
1/14 through 12/14	105,449	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	8,100	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	113,549	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		12%	1.436	13%	1.002			2.44	
Pure Premium Present on Rate Level		88%	0.784	86%	0.606			1.39	
Pure Premium Derived by Formula						0.862	0.651	1.51	

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

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CLASS 3227		ALUMINUM WARE 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.
1/14 through 12/14	12,639,482	0	0	4	114,789	0	26,223	141,012	1.12
1/15 through 12/15	11,782,591	2	56,646	3	14,318	0	16,571	87,535	0.74
1/16 through 12/16	7,946,470	0	0	3	155,321	0	145,377	300,698	3.78
1/17 through 12/17	10,390,683	0	0	6	59,578	0	45,795	105,373	1.01
1/18 through 12/18	7,410,733	0	0	4	48,196	0	45,668	93,864	1.27
5 YR. TOTAL	50,169,959	2	56,646	20	392,202	0	279,634	728,482	1.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.895	12%		0.557		1.45	
Pure Premium Indicated by National Relativity		45%	0.634	44%		0.605		1.24	
Pure Premium Present on Rate Level		46%	0.717	44%		0.577		1.29	
Pure Premium Derived by Formula						0.696		0.587	1.28

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.
1/14 through 12/14	1,547,275	1	68,539	0	0	21,356	4,596	94,491	6.11
1/15 through 12/15	2,153,348	0	0	1	2,765	0	24,690	27,455	1.28
1/16 through 12/16	4,351,468	0	0	0	0	0	2,529	2,529	0.06
1/17 through 12/17	4,001,912	0	0	0	0	0	2,712	2,712	0.07
1/18 through 12/18	4,314,586	1	4,598	2	44,250	3,076	59,549	111,473	2.58
5 YR. TOTAL	16,368,589	2	73,137	3	47,015	24,432	94,076	238,660	1.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.734	8%		0.724		1.46	
Pure Premium Indicated by National Relativity		32%	0.559	34%		0.592		1.15	
Pure Premium Present on Rate Level		63%	0.814	58%		0.672		1.49	
Pure Premium Derived by Formula						0.728		0.649	1.38

CLASS 3255		WIRE CLOTH 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.
1/14 through 12/14	1,110,842	0	0	0	0	0	153	153	0.01
1/15 through 12/15	1,049,888	0	0	0	0	0	0	0	0.00
1/16 through 12/16	1,238,957	0	0	1	14,304	0	7,104	21,408	1.73
1/17 through 12/17	874,770	0	0	0	0	0	0	0	0.00
1/18 through 12/18	702,642	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,977,099	0	0	1	14,304	0	7,257	21,561	0.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.287	4%		0.146		0.43	
Pure Premium Indicated by National Relativity		10%	0.727	11%		0.772		1.50	
Pure Premium Present on Rate Level		88%	0.535	85%		0.529		1.06	
Pure Premium Derived by Formula						0.549		0.540	1.09

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

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CLASS 3257		WIRE GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	68,057,730	4	167,562	18	470,992	255,114	480,785	1,374,453	2.02
1/15 through 12/15	71,381,108	2	55,119	27	406,025	31,316	397,675	890,135	1.25
1/16 through 12/16	74,331,929	1	103,755	17	172,753	123,475	338,595	738,578	0.99
1/17 through 12/17	74,591,887	1	40,355	20	368,357	39,280	315,392	763,384	1.02
1/18 through 12/18	74,553,972	2	429,203	16	489,372	77,448	407,793	1,403,816	1.88
5 YR. TOTAL	362,916,626	10	795,994	98	1,907,499	526,633	1,940,240	5,170,366	1.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.745	35%	0.680			1.43	
Pure Premium Indicated by National Relativity		39%	0.536	32%	0.574			1.11	
Pure Premium Present on Rate Level		39%	0.627	33%	0.658			1.29	
Pure Premium Derived by Formula		0.617			0.639		1.26		

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.
1/14 through 12/14	459,792	0	0	0	0	0	0	0	0.00
1/15 through 12/15	322,825	0	0	0	0	0	1,382	1,382	0.43
1/16 through 12/16	353,757	0	0	0	0	0	274	274	0.08
1/17 through 12/17	362,676	0	0	0	0	0	0	0	0.00
1/18 through 12/18	436,342	0	0	0	0	0	167	167	0.04
5 YR. TOTAL	1,935,392	0	0	0	0	0	1,823	1,823	0.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	2%	0.094			0.09	
Pure Premium Indicated by National Relativity		22%	0.412	24%	0.404			0.82	
Pure Premium Present on Rate Level		76%	0.565	74%	0.614			1.18	
Pure Premium Derived by Formula		0.520			0.553		1.07		

CLASS 3300		BED SPRING OR WIRE MATTRESS 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.
1/14 through 12/14	24,012,258	1	24,822	10	48,807	0	79,486	153,115	0.64
1/15 through 12/15	25,119,685	0	0	13	346,795	0	276,604	623,399	2.48
1/16 through 12/16	25,401,474	1	19,465	9	220,690	24,902	275,486	540,543	2.13
1/17 through 12/17	25,458,100	1	5,466	9	93,046	3,271	176,394	278,177	1.09
1/18 through 12/18	25,125,206	2	35,001	11	191,695	29,309	165,355	421,360	1.68
5 YR. TOTAL	125,116,723	5	84,754	52	901,033	57,482	973,325	2,016,594	1.61
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.788	25%	0.824			1.61	
Pure Premium Indicated by National Relativity		40%	0.969	37%	1.266			2.24	
Pure Premium Present on Rate Level		46%	0.705	38%	0.971			1.68	
Pure Premium Derived by Formula		0.822			1.043		1.87		

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

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CLASS 3303		SPRING MFG							
Industry Group: Manufacturing Hazard Group: 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.
1/14 through 12/14	640,312	0	0	0	0	0	0	0	0.00
1/15 through 12/15	444,509	0	0	0	0	0	0	0	0.00
1/16 through 12/16	403,931	0	0	0	0	0	0	0	0.00
1/17 through 12/17	475,941	0	0	2	469	0	1,307	1,776	0.37
1/18 through 12/18	167,246	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,131,939	0	0	2	469	0	1,307	1,776	0.08
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.022	2%	0.061	0.08			
Pure Premium Indicated by National Relativity		28%	0.453	30%	0.454	0.91			
Pure Premium Present on Rate Level		71%	0.477	68%	0.530	1.01			
Pure Premium Derived by Formula		0.466			0.498			0.96	

CLASS 3307		HEAT-TREATING-METAL							
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.
1/14 through 12/14	4,659,193	0	0	4	37,724	0	40,911	78,635	1.69
1/15 through 12/15	4,806,849	1	106,617	2	23,519	33,376	23,022	186,534	3.88
1/16 through 12/16	4,626,774	0	0	0	0	0	1,770	1,770	0.04
1/17 through 12/17	4,690,859	0	0	1	33,764	0	24,429	58,193	1.24
1/18 through 12/18	4,742,436	0	0	0	0	0	762	762	0.02
5 YR. TOTAL	23,526,111	1	106,617	7	95,007	33,376	90,894	325,894	1.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.857	9%	0.528	1.39			
Pure Premium Indicated by National Relativity		27%	0.517	29%	0.610	1.13			
Pure Premium Present on Rate Level		67%	0.689	62%	0.729	1.42			
Pure Premium Derived by Formula		0.653			0.676			1.33	

CLASS 3315		BRASS OR COPPER GOODS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	7,998,528	0	0	3	25,375	0	51,072	76,447	0.96
1/15 through 12/15	9,674,219	0	0	4	18,590	0	37,615	56,205	0.58
1/16 through 12/16	11,480,943	0	0	3	81,020	0	110,114	191,134	1.67
1/17 through 12/17	13,403,183	0	0	2	104,267	0	143,868	248,135	1.85
1/18 through 12/18	15,812,916	1	9,198	11	151,160	1,949	168,015	330,322	2.09
5 YR. TOTAL	58,369,789	1	9,198	23	380,412	1,949	510,684	902,243	1.55
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.667	15%	0.878	1.55			
Pure Premium Indicated by National Relativity		23%	0.571	25%	0.544	1.12			
Pure Premium Present on Rate Level		67%	0.818	60%	0.716	1.53			
Pure Premium Derived by Formula		0.746			0.697			1.44	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 3334		TIN FOIL MFG							
Industry Group: Manufacturing Hazard Group: 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.
1/14 through 12/14	7,584,598	0	0	1	107,031	0	15,001	122,032	1.61
1/15 through 12/15	8,092,211	2	411,806	0	0	81,199	830	493,835	6.10
1/16 through 12/16	11,365,249	1	7,765	1	18,889	2,806	5,286	34,746	0.31
1/17 through 12/17	10,437,035	1	159,403	5	270,822	63,437	152,628	646,290	6.19
1/18 through 12/18	11,890,230	0	0	4	108,664	0	54,551	163,215	1.37
5 YR. TOTAL	49,369,323	4	578,974	11	505,406	147,442	228,296	1,460,118	2.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	2.196	12%	0.761			2.96	
Pure Premium Indicated by National Relativity		12%	0.550	13%	0.257			0.81	
Pure Premium Present on Rate Level		78%	0.902	75%	0.546			1.45	
Pure Premium Derived by Formula		0.989			0.534		1.52		

CLASS 3336		TYPE FOUNDRY							
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.
1/14 through 12/14	844,395	0	0	0	0	0	767	767	0.09
1/15 through 12/15	1,082,066	0	0	0	0	0	151	151	0.01
1/16 through 12/16	1,531,470	0	0	0	0	0	0	0	0.00
1/17 through 12/17	385,400	0	0	0	0	0	0	0	0.00
1/18 through 12/18	354,548	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,197,879	0	0	0	0	0	918	918	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%	0.022			0.02	
Pure Premium Indicated by National Relativity		33%	0.491	36%	0.493			0.98	
Pure Premium Present on Rate Level		65%	0.574	61%	0.490			1.06	
Pure Premium Derived by Formula		0.535			0.477		1.01		

CLASS 3365		WELDING OR CUTTING 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.
1/14 through 12/14	15,580,263	1	80,570	8	48,056	73,256	52,790	254,672	1.64
1/15 through 12/15	19,217,905	4	214,861	9	442,294	72,430	365,775	1,095,360	5.70
1/16 through 12/16	22,938,720	3	164,153	8	146,929	165,880	92,172	569,134	2.48
1/17 through 12/17	25,940,503	1	70,325	7	763,227	68,762	245,686	1,148,000	4.43
1/18 through 12/18	28,911,736	2	290,295	5	261,347	79,166	269,202	900,010	3.11
5 YR. TOTAL	112,589,127	11	820,204	37	1,661,853	459,494	1,025,625	3,967,176	3.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	2.205	26%	1.319			3.52	
Pure Premium Indicated by National Relativity		41%	1.197	37%	0.973			2.17	
Pure Premium Present on Rate Level		41%	1.325	37%	1.134			2.46	
Pure Premium Derived by Formula		1.431			1.123		2.55		

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

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CLASS 3372		ELECTROPLATING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	22,207,584	0	0	5	81,831	0	135,671	217,502	0.98
1/15 through 12/15	24,382,862	2	226,710	5	50,353	120,483	23,733	421,279	1.73
1/16 through 12/16	22,001,547	0	0	2	9,746	0	29,221	38,967	0.18
1/17 through 12/17	24,181,569	1	116,458	4	139,520	16,714	89,901	362,593	1.50
1/18 through 12/18	23,099,832	1	16,391	3	18,225	32,278	16,968	83,862	0.36
5 YR. TOTAL	115,873,394	4	359,559	19	299,675	169,475	295,494	1,124,203	0.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.569	20%	0.401			0.97	
Pure Premium Indicated by National Relativity		43%	0.773	40%	0.708			1.48	
Pure Premium Present on Rate Level		44%	0.718	40%	0.691			1.41	
Pure Premium Derived by Formula			0.722		0.640			1.36	

CLASS 3373		GALVANIZING OR TINNING-NOT ELECTROLYTIC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	6,785,754	0	0	2	17,638	0	13,081	30,719	0.45
1/15 through 12/15	7,216,088	0	0	5	33,994	0	31,591	65,585	0.91
1/16 through 12/16	7,604,084	0	0	6	14,337	0	35,552	49,889	0.66
1/17 through 12/17	8,493,308	0	0	7	63,306	0	63,988	127,294	1.50
1/18 through 12/18	9,327,238	0	0	3	30,776	0	22,751	53,527	0.57
5 YR. TOTAL	39,426,472	0	0	23	160,051	0	166,963	327,014	0.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.406	13%	0.423			0.83	
Pure Premium Indicated by National Relativity		26%	1.084	27%	0.813			1.90	
Pure Premium Present on Rate Level		65%	0.852	60%	0.777			1.63	
Pure Premium Derived by Formula			0.872		0.741			1.61	

CLASS 3383		JEWELRY 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.
1/14 through 12/14	2,691,470	0	0	0	0	0	347	347	0.01
1/15 through 12/15	3,036,912	0	0	0	0	0	772	772	0.03
1/16 through 12/16	3,228,417	0	0	0	0	0	0	0	0.00
1/17 through 12/17	3,863,794	0	0	0	0	0	0	0	0.00
1/18 through 12/18	4,778,887	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	17,599,480	0	0	0	0	0	1,119	1,119	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	5%	0.006			0.01	
Pure Premium Indicated by National Relativity		31%	0.347	33%	0.329			0.68	
Pure Premium Present on Rate Level		65%	0.348	62%	0.314			0.66	
Pure Premium Derived by Formula			0.334		0.304			0.64	

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

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CLASS 3385		WATCH MFG							
Industry Group: Manufacturing Hazard Group: 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.
1/14 through 12/14	1,558,709	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,818,644	0	0	0	0	0	175	175	0.01
1/16 through 12/16	1,661,735	0	0	0	0	0	521	521	0.03
1/17 through 12/17	1,451,341	0	0	1	6,088	0	14,924	21,012	1.45
1/18 through 12/18	757,367	0	0	0	0	0	4,170	4,170	0.55
5 YR. TOTAL	7,247,796	0	0	1	6,088	0	19,790	25,878	0.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.084	3%	0.273	0.36			
Pure Premium Indicated by National Relativity		8%	0.382	8%	0.358	0.74			
Pure Premium Present on Rate Level		90%	0.200	89%	0.193	0.39			
Pure Premium Derived by Formula		0.212			0.209			0.42	

CLASS 3400		METAL STAMPED 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.
1/14 through 12/14	181,720,146	7	224,302	56	832,515	268,076	1,367,942	2,692,835	1.48
1/15 through 12/15	197,476,996	10	310,651	55	781,873	810,897	1,161,604	3,065,025	1.55
1/16 through 12/16	210,282,587	4	113,146	59	1,223,066	65,496	1,194,625	2,596,333	1.23
1/17 through 12/17	216,301,370	5	177,105	54	958,722	142,078	1,108,305	2,386,210	1.10
1/18 through 12/18	224,625,788	6	216,279	48	1,123,071	148,967	1,135,554	2,623,871	1.17
5 YR. TOTAL	1,030,406,887	32	1,041,483	272	4,919,247	1,435,514	5,968,030	13,364,274	1.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.578	64%	0.719	1.30			
Pure Premium Indicated by National Relativity		31%	0.683	18%	0.716	1.40			
Pure Premium Present on Rate Level		31%	0.634	18%	0.765	1.40			
Pure Premium Derived by Formula		0.628			0.727			1.36	

CLASS 3507		CONSTRUCTION OR AGRICULTURAL MACHINERY 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.
1/14 through 12/14	288,912,257	10	444,890	57	1,140,526	261,272	1,138,597	2,985,285	1.03
1/15 through 12/15	268,986,516	4	220,967	70	1,021,622	222,107	1,168,486	2,633,182	0.98
1/16 through 12/16	264,467,124	8	361,078	63	760,885	150,884	657,944	1,930,791	0.73
1/17 through 12/17	260,702,964	6	252,580	50	765,337	171,127	727,510	1,916,554	0.74
1/18 through 12/18	286,851,539	8	348,747	42	447,354	155,596	598,690	1,550,387	0.54
5 YR. TOTAL	1,369,920,400	36	1,628,262	282	4,135,724	960,986	4,291,227	11,016,199	0.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.421	57%	0.383	0.80			
Pure Premium Indicated by National Relativity		30%	0.591	21%	0.555	1.15			
Pure Premium Present on Rate Level		31%	0.525	22%	0.463	0.99			
Pure Premium Derived by Formula		0.504			0.437			0.94	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 3515		TEXTILE MACHINERY MFG							
Industry Group: Manufacturing Hazard Group: 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.
1/14 through 12/14	18,767,136	0	0	3	4,930	0	22,700	27,630	0.15
1/15 through 12/15	18,266,217	1	12,957	5	37,846	4,027	78,592	133,422	0.73
1/16 through 12/16	17,982,045	1	17,879	1	11,353	11,546	11,934	52,712	0.29
1/17 through 12/17	18,632,043	0	0	3	35,000	0	53,661	88,661	0.48
1/18 through 12/18	19,782,321	0	0	1	534	0	5,782	6,316	0.03
5 YR. TOTAL	93,429,762	2	30,836	13	89,663	15,573	172,669	308,741	0.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.129	16%	0.201	0.33			
Pure Premium Indicated by National Relativity		12%	0.567	13%	0.511	1.08			
Pure Premium Present on Rate Level		79%	0.430	71%	0.500	0.93			
Pure Premium Derived by Formula		0.419			0.454		0.87		

CLASS 3548		PRINTING OR BOOKBINDING MACHINE 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.
1/14 through 12/14	1,273,401	0	0	0	0	0	1,832	1,832	0.14
1/15 through 12/15	1,088,677	0	0	0	0	0	653	653	0.06
1/16 through 12/16	1,228,908	0	0	0	0	0	652	652	0.05
1/17 through 12/17	1,158,754	1	43,397	0	0	22,468	2,320	68,185	5.88
1/18 through 12/18	1,062,622	1	13,797	0	0	10,882	1,374	26,053	2.45
5 YR. TOTAL	5,812,362	2	57,194	0	0	33,350	6,831	97,375	1.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.984	3%	0.691	1.68			
Pure Premium Indicated by National Relativity		20%	0.378	21%	0.354	0.73			
Pure Premium Present on Rate Level		78%	0.239	76%	0.288	0.53			
Pure Premium Derived by Formula		0.282			0.314		0.60		

CLASS 3559		CONFECTION MACHINE 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.
1/14 through 12/14	3,935,658	0	0	2	27,955	0	27,679	55,634	1.41
1/15 through 12/15	4,028,925	0	0	0	0	0	0	0	0.00
1/16 through 12/16	5,433,409	0	0	2	27,779	0	13,251	41,030	0.76
1/17 through 12/17	4,629,075	0	0	0	0	0	1,095	1,095	0.02
1/18 through 12/18	5,538,592	0	0	1	6,684	0	2,459	9,143	0.17
5 YR. TOTAL	23,565,659	0	0	5	62,418	0	44,484	106,902	0.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.265	8%	0.189	0.45			
Pure Premium Indicated by National Relativity		22%	0.723	24%	0.534	1.26			
Pure Premium Present on Rate Level		73%	0.532	68%	0.503	1.04			
Pure Premium Derived by Formula		0.561			0.485		1.05		

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

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CLASS 3574		COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC							
Industry Group: Manufacturing Hazard Group: 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.
1/14 through 12/14	156,425,115	3	34,889	8	90,985	25,391	55,152	206,417	0.13
1/15 through 12/15	130,383,566	3	109,625	10	119,691	154,218	169,261	552,795	0.42
1/16 through 12/16	131,837,275	3	56,299	14	317,272	54,598	194,526	622,695	0.47
1/17 through 12/17	125,446,979	0	0	19	267,727	0	279,226	546,953	0.44
1/18 through 12/18	133,327,503	2	215,882	12	295,602	43,973	165,036	720,493	0.54
5 YR. TOTAL	677,420,438	11	416,695	63	1,091,277	278,180	863,201	2,649,353	0.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.223	26%	0.168	0.39			
Pure Premium Indicated by National Relativity		41%	0.359	37%	0.278	0.64			
Pure Premium Present on Rate Level		41%	0.213	37%	0.199	0.41			
Pure Premium Derived by Formula		0.275			0.220			0.50	

CLASS 3581		FUEL INJECTION DEVICE 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.
1/14 through 12/14	24,038,260	0	0	3	86,975	0	55,039	142,014	0.59
1/15 through 12/15	24,444,874	2	229,568	8	232,813	51,984	146,173	660,538	2.70
1/16 through 12/16	28,258,298	0	0	3	93,328	0	54,619	147,947	0.52
1/17 through 12/17	22,332,998	0	0	6	54,571	0	59,663	114,234	0.51
1/18 through 12/18	26,040,600	1	36,793	5	59,527	13,589	49,189	159,098	0.61
5 YR. TOTAL	125,115,030	3	266,361	25	527,214	65,573	364,683	1,223,831	0.98
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.634	14%	0.344	0.98			
Pure Premium Indicated by National Relativity		27%	0.210	29%	0.198	0.41			
Pure Premium Present on Rate Level		64%	0.299	57%	0.286	0.59			
Pure Premium Derived by Formula		0.305			0.269			0.57	

CLASS 3612		PUMP MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	189,642,270	4	116,787	34	288,797	191,381	333,857	930,822	0.49
1/15 through 12/15	205,038,910	4	187,624	16	369,687	153,485	276,636	987,432	0.48
1/16 through 12/16	209,622,761	4	491,121	26	663,954	386,876	641,622	2,183,573	1.04
1/17 through 12/17	144,380,306	4	162,663	21	269,830	96,783	328,811	858,087	0.60
1/18 through 12/18	137,493,047	1	39,857	23	685,557	54,539	521,198	1,301,151	0.95
5 YR. TOTAL	886,177,294	17	998,052	120	2,277,825	883,064	2,102,124	6,261,065	0.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.370	41%	0.337	0.71			
Pure Premium Indicated by National Relativity		36%	0.452	29%	0.404	0.86			
Pure Premium Present on Rate Level		36%	0.398	30%	0.359	0.76			
Pure Premium Derived by Formula		0.410			0.363			0.77	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 3620		BOILERMAKING								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/14 through 12/14	32,560,722	1	22,762	16	196,151	4,790	275,647	499,350	1.53	
1/15 through 12/15	37,897,199	1	341,665	11	127,409	124,407	146,160	739,641	1.95	
1/16 through 12/16	28,859,401	1	32,641	16	235,233	34,201	288,715	590,790	2.05	
1/17 through 12/17	26,507,804	2	52,265	12	125,240	22,788	172,262	372,555	1.41	
1/18 through 12/18	38,916,997	2	296,994	11	83,639	217,483	131,206	729,322	1.87	
5 YR. TOTAL	164,742,123	7	746,327	66	767,672	403,669	1,013,990	2,931,658	1.78	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		17%	0.919	27%	0.861	1.78				
Pure Premium Indicated by National Relativity		41%	0.687	36%	0.620	1.31				
Pure Premium Present on Rate Level		42%	0.841	37%	0.846	1.69				
Pure Premium Derived by Formula		0.791			0.769		1.56			

CLASS 3629		MACHINED PARTS MFG. NOC								
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/14 through 12/14	154,552,667	3	126,868	29	385,491	66,374	400,299	979,032	0.63	
1/15 through 12/15	170,846,513	5	446,781	26	332,085	363,496	305,807	1,448,169	0.85	
1/16 through 12/16	160,567,906	2	67,482	29	242,057	48,582	383,034	741,155	0.46	
1/17 through 12/17	171,731,994	3	285,229	26	772,869	126,992	655,896	1,840,986	1.07	
1/18 through 12/18	185,842,462	2	42,791	20	557,418	25,774	427,724	1,053,707	0.57	
5 YR. TOTAL	843,541,542	15	969,151	130	2,289,920	631,218	2,172,760	6,063,049	0.72	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		25%	0.386	38%	0.332	0.72				
Pure Premium Indicated by National Relativity		37%	0.336	31%	0.313	0.65				
Pure Premium Present on Rate Level		38%	0.344	31%	0.327	0.67				
Pure Premium Derived by Formula		0.352			0.325		0.68			

CLASS 3632		MACHINE SHOP NOC								
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/14 through 12/14	559,051,738	23	1,254,472	125	1,479,147	1,157,441	1,851,247	5,742,307	1.03	
1/15 through 12/15	588,972,258	23	780,346	146	2,277,834	906,014	1,942,472	5,906,666	1.00	
1/16 through 12/16	588,556,614	7	113,344	125	2,323,328	73,848	2,473,800	4,984,320	0.85	
1/17 through 12/17	620,475,685	17	955,296	128	3,152,868	435,983	2,341,395	6,885,542	1.11	
1/18 through 12/18	758,266,469	7	247,079	122	3,680,232	166,778	2,641,784	6,735,873	0.89	
5 YR. TOTAL	3,115,322,764	77	3,350,537	646	12,913,409	2,740,064	11,250,698	30,254,708	0.97	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		63%	0.522	93%	0.449	0.97				
Pure Premium Indicated by National Relativity		18%	0.609	3%	0.549	1.16				
Pure Premium Present on Rate Level		19%	0.579	4%	0.542	1.12				
Pure Premium Derived by Formula		0.548			0.456		1.00			

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

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CLASS 3634		VALVE MFG							
Industry Group: Manufacturing Hazard Group: 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.
1/14 through 12/14	64,127,894	0	0	11	123,700	0	198,621	322,321	0.50
1/15 through 12/15	66,956,600	1	80,399	3	7,905	11,981	47,883	148,168	0.22
1/16 through 12/16	72,797,173	4	67,047	8	186,218	92,553	186,294	532,112	0.73
1/17 through 12/17	84,212,168	1	77,135	7	58,384	35,251	118,028	288,798	0.34
1/18 through 12/18	93,518,011	0	0	9	88,212	0	115,537	203,749	0.22
5 YR. TOTAL	381,611,846	6	224,581	38	464,419	139,785	666,363	1,495,148	0.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.181	26%	0.211	0.39			
Pure Premium Indicated by National Relativity		41%	0.398	37%	0.315	0.71			
Pure Premium Present on Rate Level		42%	0.333	37%	0.337	0.67			
Pure Premium Derived by Formula		0.334			0.296			0.63	

CLASS 3635		GEAR MFG OR GRINDING							
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.
1/14 through 12/14	40,889,123	1	136,471	5	38,176	31,998	46,384	253,029	0.62
1/15 through 12/15	46,905,587	0	0	4	26,567	0	58,957	85,524	0.18
1/16 through 12/16	60,963,232	1	12,075	7	74,486	24,252	80,095	190,908	0.31
1/17 through 12/17	71,757,930	0	0	10	118,334	0	166,959	285,293	0.40
1/18 through 12/18	72,112,176	0	0	3	20,824	0	47,537	68,361	0.10
5 YR. TOTAL	292,628,048	2	148,546	29	278,387	56,250	399,932	883,115	0.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.146	25%	0.156	0.30			
Pure Premium Indicated by National Relativity		41%	0.487	37%	0.392	0.88			
Pure Premium Present on Rate Level		42%	0.454	38%	0.409	0.86			
Pure Premium Derived by Formula		0.415			0.339			0.75	

CLASS 3638		BALL OR ROLLER BEARING 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.
1/14 through 12/14	68,934,660	2	89,689	15	162,409	39,587	164,135	455,820	0.66
1/15 through 12/15	65,008,061	0	0	15	269,176	0	186,601	455,777	0.70
1/16 through 12/16	50,075,712	1	16,407	9	141,112	0	282,576	440,095	0.88
1/17 through 12/17	71,270,096	3	130,531	11	238,772	149,300	148,157	666,760	0.94
1/18 through 12/18	78,017,416	1	11,286	12	207,580	13,355	246,570	478,791	0.61
5 YR. TOTAL	333,305,945	7	247,913	62	1,019,049	202,242	1,028,039	2,497,243	0.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.380	26%	0.369	0.75			
Pure Premium Indicated by National Relativity		41%	0.431	37%	0.416	0.85			
Pure Premium Present on Rate Level		42%	0.397	37%	0.399	0.80			
Pure Premium Derived by Formula		0.408			0.397			0.81	

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

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CLASS 3642		BATTERY MFG-DRY							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	24,959,576	0	0	5	82,285	0	117,014	199,299	0.80
1/15 through 12/15	36,236,497	1	10,257	5	73,728	45,699	59,137	188,821	0.52
1/16 through 12/16	48,827,998	0	0	7	272,128	0	137,387	409,515	0.84
1/17 through 12/17	41,124,757	2	91,182	5	211,127	448,382	192,187	942,878	2.29
1/18 through 12/18	35,577,770	0	0	2	66,879	0	80,618	147,497	0.42
5 YR. TOTAL	186,726,598	3	101,439	24	706,147	494,081	586,343	1,888,010	1.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.432	17%	0.579	1.01			
Pure Premium Indicated by National Relativity		16%	0.334	17%	0.332	0.67			
Pure Premium Present on Rate Level		74%	0.262	66%	0.303	0.57			
Pure Premium Derived by Formula		0.291			0.355			0.65	

CLASS 3643		ELECTRIC POWER OR TRANSMISSION EQUIPMENT 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.
1/14 through 12/14	229,595,679	3	254,248	28	298,432	53,370	472,354	1,078,404	0.47
1/15 through 12/15	247,460,887	8	769,895	25	1,203,556	391,845	795,088	3,160,384	1.28
1/16 through 12/16	280,602,757	2	12,080	21	1,076,721	27,831	787,642	1,904,274	0.68
1/17 through 12/17	263,202,800	2	216,675	23	597,850	101,636	532,180	1,448,341	0.55
1/18 through 12/18	302,754,212	2	194,797	20	773,441	149,978	750,098	1,868,314	0.62
5 YR. TOTAL	1,323,616,335	17	1,447,695	117	3,950,000	724,660	3,337,362	9,459,717	0.72
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.408	49%	0.307	0.72			
Pure Premium Indicated by National Relativity		33%	0.460	25%	0.409	0.87			
Pure Premium Present on Rate Level		33%	0.398	26%	0.350	0.75			
Pure Premium Derived by Formula		0.422			0.344			0.77	

CLASS 3647		BATTERY MFG-STORAGE							
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.
1/14 through 12/14	27,671,146	0	0	7	209,797	0	199,201	408,998	1.48
1/15 through 12/15	26,852,747	1	14,158	1	5,838	32,052	15,009	67,057	0.25
1/16 through 12/16	25,123,672	0	0	3	166,802	0	97,266	264,068	1.05
1/17 through 12/17	25,515,033	0	0	3	166,381	0	60,011	226,392	0.89
1/18 through 12/18	27,958,076	1	14,901	3	47,715	3,172	11,916	77,704	0.28
5 YR. TOTAL	133,120,674	2	29,059	17	596,533	35,224	383,403	1,044,219	0.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.470	19%	0.314	0.78			
Pure Premium Indicated by National Relativity		42%	0.680	40%	0.588	1.27			
Pure Premium Present on Rate Level		46%	0.539	41%	0.515	1.05			
Pure Premium Derived by Formula		0.590			0.506			1.10	

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

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CLASS 3648		AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	39,045,380	0	0	4	47,475	0	76,500	123,975	0.32
1/15 through 12/15	42,100,380	1	14,094	5	27,469	11,722	47,335	100,620	0.24
1/16 through 12/16	37,539,665	1	87,423	3	82,869	72,080	88,158	330,530	0.88
1/17 through 12/17	41,609,118	1	20,756	1	17,708	7,413	8,921	54,798	0.13
1/18 through 12/18	47,319,915	2	148,476	1	6,417	81,014	28,809	264,716	0.56
5 YR. TOTAL	207,614,458	5	270,749	14	181,938	172,229	249,723	874,639	0.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.218	19%	0.203			0.42	
Pure Premium Indicated by National Relativity		44%	0.350	40%	0.365			0.72	
Pure Premium Present on Rate Level		44%	0.304	41%	0.329			0.63	
Pure Premium Derived by Formula		0.314			0.319		0.63		

CLASS 3681		TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE 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.
1/14 through 12/14	212,066,661	3	164,918	30	393,818	122,824	359,745	1,041,305	0.49
1/15 through 12/15	210,446,317	4	77,626	19	457,595	51,664	418,020	1,004,905	0.48
1/16 through 12/16	247,259,679	1	43,792	28	499,091	38,113	330,203	911,199	0.37
1/17 through 12/17	265,800,012	4	119,064	27	371,030	108,266	406,720	1,005,080	0.38
1/18 through 12/18	291,953,547	6	315,545	30	514,368	359,335	456,779	1,646,027	0.56
5 YR. TOTAL	1,227,526,216	18	720,945	134	2,235,902	680,202	1,971,467	5,608,516	0.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.241	33%	0.216			0.46	
Pure Premium Indicated by National Relativity		39%	0.152	33%	0.151			0.30	
Pure Premium Present on Rate Level		39%	0.179	34%	0.176			0.36	
Pure Premium Derived by Formula		0.182			0.181		0.36		

CLASS 3685		INSTRUMENT 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.
1/14 through 12/14	189,588,642	6	278,661	44	796,408	196,063	580,895	1,852,027	0.98
1/15 through 12/15	196,477,863	6	520,893	16	269,313	200,691	317,631	1,308,528	0.67
1/16 through 12/16	211,598,900	2	48,979	14	392,074	33,389	278,224	752,666	0.36
1/17 through 12/17	219,908,177	3	328,199	18	278,940	227,312	228,409	1,062,860	0.48
1/18 through 12/18	239,100,002	4	130,275	10	275,179	70,302	260,279	736,035	0.31
5 YR. TOTAL	1,056,673,584	21	1,307,007	102	2,011,914	727,757	1,665,438	5,712,116	0.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.314	34%	0.226			0.54	
Pure Premium Indicated by National Relativity		38%	0.189	33%	0.200			0.39	
Pure Premium Present on Rate Level		38%	0.244	33%	0.216			0.46	
Pure Premium Derived by Formula		0.240			0.214		0.45		

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

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CLASS 3719		OIL STILL ERECTION OR REPAIR							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	6,062,464	0	0	0	0	0	0	0	0.00
1/15 through 12/15	8,403,838	0	0	0	0	0	0	0	0.00
1/16 through 12/16	5,092,403	0	0	0	0	0	0	0	0.00
1/17 through 12/17	10,373,616	0	0	0	0	0	0	0	0.00
1/18 through 12/18	22,734,193	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	52,666,514	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		39%	0.276	41%	0.202			0.48	
Pure Premium Present on Rate Level		55%	0.297	51%	0.216			0.51	
Pure Premium Derived by Formula		0.271			0.193		0.46		

CLASS 3724		MACHINERY OR EQUIPMENT ERECTION OR REPAIR 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.
1/14 through 12/14	491,150,548	32	1,906,012	86	2,934,553	1,407,193	2,441,965	8,689,723	1.77
1/15 through 12/15	557,602,308	31	2,745,372	104	4,446,531	1,798,512	3,776,802	12,767,217	2.29
1/16 through 12/16	581,127,897	23	1,951,097	111	3,503,201	1,621,381	3,392,632	10,468,311	1.80
1/17 through 12/17	601,631,678	16	1,298,472	106	4,001,058	578,804	3,850,260	9,728,594	1.62
1/18 through 12/18	708,869,631	17	3,451,831	106	4,728,433	2,260,728	4,060,517	14,501,509	2.05
5 YR. TOTAL	2,940,382,062	119	11,352,784	513	19,613,776	7,666,618	17,522,176	56,155,354	1.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		77%	1.053	100%	0.857			1.91	
Pure Premium Indicated by National Relativity		11%	1.037	0%	0.840			1.88	
Pure Premium Present on Rate Level		12%	0.897	0%	0.743			1.64	
Pure Premium Derived by Formula		1.033			0.857		1.89		

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.
1/14 through 12/14	24,431,079	3	673,213	4	527,962	334,603	195,200	1,730,978	7.09
1/15 through 12/15	28,390,336	4	151,153	5	116,681	157,241	87,629	512,704	1.81
1/16 through 12/16	20,339,926	2	158,903	5	58,311	521,069	35,642	773,925	3.81
1/17 through 12/17	27,773,056	1	446,557	4	284,382	290,208	199,302	1,220,449	4.40
1/18 through 12/18	25,597,335	1	26,010	2	42,949	9,588	41,198	119,745	0.47
5 YR. TOTAL	126,531,732	11	1,455,836	20	1,030,285	1,312,709	558,971	4,357,801	3.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.965	26%	1.479			3.44	
Pure Premium Indicated by National Relativity		40%	1.097	37%	0.746			1.84	
Pure Premium Present on Rate Level		41%	1.218	37%	0.981			2.20	
Pure Premium Derived by Formula		1.312			1.024		2.34		

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

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CLASS 3803		AUTOMOBILE WHEEL MFG-METAL-NOT CAST							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	152,870	0	0	0	0	0	0	0	0.00
1/15 through 12/15	30,079	0	0	0	0	0	0	0	0.00
1/16 through 12/16	3,309	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	186,258	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		23%	0.736	25%	0.581	1.32			
Pure Premium Present on Rate Level		77%	0.544	74%	0.434	0.98			
Pure Premium Derived by Formula		0.588			0.466			1.05	

CLASS 3807		AUTOMOBILE RADIATOR 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.
1/14 through 12/14	14,511,607	0	0	1	1,054	0	14,018	15,072	0.10
1/15 through 12/15	12,323,207	0	0	2	2,910	0	4,180	7,090	0.06
1/16 through 12/16	10,313,357	0	0	2	10,254	0	6,912	17,166	0.17
1/17 through 12/17	13,199,412	0	0	0	0	0	5,053	5,053	0.04
1/18 through 12/18	15,163,477	0	0	1	12,107	0	28,943	41,050	0.27
5 YR. TOTAL	65,511,060	0	0	6	26,325	0	59,106	85,431	0.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.040	12%	0.090	0.13			
Pure Premium Indicated by National Relativity		31%	0.687	34%	0.421	1.11			
Pure Premium Present on Rate Level		60%	0.552	54%	0.426	0.98			
Pure Premium Derived by Formula		0.548			0.384			0.93	

CLASS 3808		AUTOMOBILE MFG OR ASSEMBLY							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	558,195,877	32	1,745,815	214	6,172,707	1,074,862	3,308,330	12,301,714	2.20
1/15 through 12/15	562,951,329	29	2,237,071	190	4,973,056	1,006,219	3,101,086	11,317,432	2.01
1/16 through 12/16	459,816,393	25	1,590,011	138	3,571,120	979,528	2,639,875	8,780,534	1.91
1/17 through 12/17	501,240,824	35	3,006,778	150	4,116,869	1,686,166	2,606,557	11,416,370	2.28
1/18 through 12/18	560,086,786	42	2,664,258	175	5,082,794	1,724,137	3,740,430	13,211,619	2.36
5 YR. TOTAL	2,642,291,209	163	11,243,933	867	23,916,546	6,470,912	15,396,278	57,027,669	2.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		87%	1.331	100%	0.828	2.16			
Pure Premium Indicated by National Relativity		6%	0.894	0%	0.645	1.54			
Pure Premium Present on Rate Level		7%	1.333	0%	0.844	2.18			
Pure Premium Derived by Formula		1.305			0.828			2.13	

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

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CLASS 3821		AUTOMOBILE RECYCLING & DRIVERS							
Industry Group: Goods and Services Hazard Group: 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.
1/14 through 12/14	22,156,816	1	81,949	8	191,948	40,007	321,606	635,510	2.87
1/15 through 12/15	24,027,732	1	500	10	152,261	3,049	256,435	412,245	1.72
1/16 through 12/16	23,769,510	4	176,486	10	147,507	182,171	245,907	752,071	3.16
1/17 through 12/17	23,955,057	2	81,689	15	180,137	26,371	189,535	477,732	1.99
1/18 through 12/18	25,058,779	3	127,070	8	399,847	125,682	426,504	1,079,103	4.31
5 YR. TOTAL	118,967,894	11	467,694	51	1,071,700	377,280	1,439,987	3,356,661	2.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	1.294	30%	1.528			2.82	
Pure Premium Indicated by National Relativity		41%	1.501	35%	1.334			2.84	
Pure Premium Present on Rate Level		41%	1.269	35%	1.419			2.69	
Pure Premium Derived by Formula						1.369	1.422	2.79	

CLASS 3822		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: DIE-PRESSED 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.
1/14 through 12/14	931,591	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,348,273	0	0	0	0	0	0	0	0.00
1/16 through 12/16	1,344,288	0	0	0	0	0	1,395	1,395	0.10
1/17 through 12/17	1,838,157	0	0	1	8,602	0	12,110	20,712	1.13
1/18 through 12/18	1,198,493	0	0	2	85,165	0	103,167	188,332	15.71
5 YR. TOTAL	6,660,802	0	0	3	93,767	0	116,672	210,439	3.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	1.408	5%	1.752			3.16	
Pure Premium Indicated by National Relativity		37%	0.765	39%	0.922			1.69	
Pure Premium Present on Rate Level		60%	0.645	56%	0.812			1.46	
Pure Premium Derived by Formula						0.712	0.902	1.61	

CLASS 3824		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY 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.
1/14 through 12/14	51,666,584	0	0	30	491,024	0	558,676	1,049,700	2.03
1/15 through 12/15	56,747,856	1	26,145	24	409,106	5,171	472,345	912,767	1.61
1/16 through 12/16	66,720,955	9	186,644	32	534,099	89,779	502,582	1,313,104	1.97
1/17 through 12/17	68,541,138	4	383,594	29	700,385	202,919	528,883	1,815,781	2.65
1/18 through 12/18	72,130,657	2	408,798	28	314,014	293,895	395,498	1,412,205	1.96
5 YR. TOTAL	315,807,190	16	1,005,181	143	2,448,628	591,764	2,457,984	6,503,557	2.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	1.094	39%	0.966			2.06	
Pure Premium Indicated by National Relativity		37%	0.767	30%	0.853			1.62	
Pure Premium Present on Rate Level		38%	0.882	31%	0.920			1.80	
Pure Premium Derived by Formula						0.892	0.918	1.81	

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

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CLASS 3826		AIRCRAFT ENGINE MFG							
Industry Group: Manufacturing Hazard Group: 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.
1/14 through 12/14	133,403,500	2	74,348	12	170,702	24,843	130,623	400,516	0.30
1/15 through 12/15	135,455,327	1	29,243	3	14,122	14,574	21,593	79,532	0.06
1/16 through 12/16	118,420,981	0	0	10	350,581	0	192,254	542,835	0.46
1/17 through 12/17	106,796,773	1	4,751	3	32,789	3,455	39,886	80,881	0.08
1/18 through 12/18	107,527,180	0	0	4	130,849	0	125,454	256,303	0.24
5 YR. TOTAL	601,603,761	4	108,342	32	699,043	42,872	509,810	1,360,067	0.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.134	21%	0.092			0.23	
Pure Premium Indicated by National Relativity		40%	0.202	39%	0.171			0.37	
Pure Premium Present on Rate Level		44%	0.208	40%	0.147			0.36	
Pure Premium Derived by Formula		0.194		0.145				0.34	

CLASS 3827		AUTOMOBILE ENGINE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	55,910,180	0	0	7	59,290	0	90,465	149,755	0.27
1/15 through 12/15	62,335,267	4	60,783	7	25,321	50,505	47,039	183,648	0.29
1/16 through 12/16	56,159,479	0	0	9	38,460	0	147,556	186,016	0.33
1/17 through 12/17	62,731,796	0	0	7	84,962	0	48,374	133,336	0.21
1/18 through 12/18	62,978,876	0	0	14	163,461	0	210,123	373,584	0.59
5 YR. TOTAL	300,115,598	4	60,783	44	371,494	50,505	543,557	1,026,339	0.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.144	24%	0.198			0.34	
Pure Premium Indicated by National Relativity		36%	0.517	38%	0.428			0.95	
Pure Premium Present on Rate Level		47%	0.428	38%	0.378			0.81	
Pure Premium Derived by Formula		0.412		0.354				0.77	

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.
1/14 through 12/14	52,469,969	1	7,936	9	129,635	0	158,516	296,087	0.56
1/15 through 12/15	86,168,873	2	194,177	13	395,047	72,544	386,012	1,047,780	1.22
1/16 through 12/16	91,507,126	0	0	7	366,025	0	209,512	575,537	0.63
1/17 through 12/17	107,108,538	3	86,229	6	74,786	15,185	173,368	349,568	0.33
1/18 through 12/18	83,411,546	4	134,814	8	244,072	102,308	243,869	725,063	0.87
5 YR. TOTAL	420,666,052	10	423,156	43	1,209,565	190,037	1,171,277	2,994,035	0.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.388	25%	0.324			0.71	
Pure Premium Indicated by National Relativity		41%	0.329	37%	0.259			0.59	
Pure Premium Present on Rate Level		42%	0.308	38%	0.276			0.58	
Pure Premium Derived by Formula		0.330		0.282				0.61	

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

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CLASS 3851		MOTORCYCLE MFG OR ASSEMBLY							
Industry Group: Manufacturing Hazard Group: 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.
1/14 through 12/14	276,863	0	0	0	0	0	0	0	0.00
1/15 through 12/15	316,448	0	0	0	0	0	0	0	0.00
1/16 through 12/16	254,459	0	0	0	0	0	0	0	0.00
1/17 through 12/17	277,253	0	0	0	0	0	0	0	0.00
1/18 through 12/18	261,932	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,386,955	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		24%	0.457	26%	0.378	0.84			
Pure Premium Present on Rate Level		75%	0.497	72%	0.471	0.97			
Pure Premium Derived by Formula		0.482			0.437			0.92	

CLASS 3865		BABY CARRIAGE 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.
1/14 through 12/14	2,960,590	0	0	0	0	0	278	278	0.01
1/15 through 12/15	2,734,508	0	0	0	0	0	0	0	0.00
1/16 through 12/16	2,650,899	0	0	1	5,491	0	1,555	7,046	0.27
1/17 through 12/17	2,261,053	0	0	1	13,550	0	21,594	35,144	1.55
1/18 through 12/18	2,507,432	0	0	0	0	0	136	136	0.01
5 YR. TOTAL	13,114,482	0	0	2	19,041	0	23,563	42,604	0.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.145	6%	0.180	0.33			
Pure Premium Indicated by National Relativity		21%	1.049	22%	0.813	1.86			
Pure Premium Present on Rate Level		76%	0.404	72%	0.612	1.02			
Pure Premium Derived by Formula		0.532			0.630			1.16	

CLASS 3881		CAR MFG-RAILROAD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	7,261,349	0	0	0	0	0	1,773	1,773	0.02
1/15 through 12/15	15,638,209	1	22,340	5	120,713	4,150	98,961	246,164	1.57
1/16 through 12/16	14,121,743	2	24,683	2	84,369	42,215	60,819	212,086	1.50
1/17 through 12/17	9,731,830	0	0	2	2,477	0	14,677	17,154	0.18
1/18 through 12/18	7,320,691	0	0	1	1,216	0	4,787	6,003	0.08
5 YR. TOTAL	54,073,822	3	47,023	10	208,775	46,365	181,017	483,180	0.89
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.473	14%	0.421	0.89			
Pure Premium Indicated by National Relativity		45%	0.885	43%	0.702	1.59			
Pure Premium Present on Rate Level		45%	0.849	43%	0.714	1.56			
Pure Premium Derived by Formula		0.828			0.668			1.50	

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

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CLASS 4000		SAND OR GRAVEL DIGGING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	36,190,166	1	35,836	6	111,470	14,935	89,567	251,808	0.70
1/15 through 12/15	36,711,546	3	150,824	10	173,286	104,066	231,386	659,562	1.80
1/16 through 12/16	43,258,183	1	8,827	3	133,620	0	150,923	293,370	0.68
1/17 through 12/17	26,387,970	5	444,889	8	447,540	439,967	176,073	1,508,469	5.72
1/18 through 12/18	46,649,943	2	241,020	7	569,472	123,943	258,700	1,193,135	2.56
5 YR. TOTAL	189,197,808	12	881,396	34	1,435,388	682,911	906,649	3,906,344	2.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	1.225	31%	0.840			2.07	
Pure Premium Indicated by National Relativity		38%	1.601	34%	1.187			2.79	
Pure Premium Present on Rate Level		39%	1.299	35%	0.959			2.26	
Pure Premium Derived by Formula			1.397		1.000			2.40	

CLASS 4021		BRICK OR CLAY PRODUCTS MFG. NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	32,643,452	1	8,187	10	98,439	3,936	202,878	313,440	0.96
1/15 through 12/15	35,932,743	4	214,638	14	177,295	152,432	268,103	812,468	2.26
1/16 through 12/16	36,174,483	0	0	6	201,586	0	183,759	385,345	1.07
1/17 through 12/17	36,021,904	2	176,510	9	190,869	122,033	142,959	632,371	1.76
1/18 through 12/18	36,718,226	0	0	8	204,967	0	183,549	388,516	1.06
5 YR. TOTAL	177,490,808	7	399,335	47	873,156	278,401	981,248	2,532,140	1.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.717	32%	0.710			1.43	
Pure Premium Indicated by National Relativity		30%	0.908	32%	0.935			1.84	
Pure Premium Present on Rate Level		51%	0.971	36%	1.080			2.05	
Pure Premium Derived by Formula			0.904		0.915			1.82	

CLASS 4024		REFRACTORY PRODUCTS MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	2,629,964	0	0	1	14,832	0	6,873	21,705	0.83
1/15 through 12/15	4,261,293	0	0	2	52,119	0	46,839	98,958	2.32
1/16 through 12/16	6,868,665	0	0	4	12,526	0	25,754	38,280	0.56
1/17 through 12/17	6,385,297	0	0	2	147,126	0	79,942	227,068	3.56
1/18 through 12/18	7,627,411	0	0	1	1,849	0	45,920	47,769	0.63
5 YR. TOTAL	27,772,630	0	0	10	228,452	0	205,328	433,780	1.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.823	11%	0.739			1.56	
Pure Premium Indicated by National Relativity		22%	1.046	23%	0.867			1.91	
Pure Premium Present on Rate Level		71%	0.884	66%	0.803			1.69	
Pure Premium Derived by Formula			0.915		0.811			1.73	

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

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CLASS 4034		CONCRETE PRODUCTS MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	72,333,811	7	324,143	29	383,974	309,980	560,779	1,578,876	2.18
1/15 through 12/15	78,034,356	6	622,928	36	1,063,801	254,915	733,761	2,675,405	3.43
1/16 through 12/16	85,726,605	9	454,133	34	596,910	179,654	659,408	1,890,105	2.21
1/17 through 12/17	94,043,029	7	542,184	32	734,246	532,764	615,632	2,424,826	2.58
1/18 through 12/18	89,797,048	3	212,226	36	1,090,971	132,980	920,777	2,356,954	2.62
5 YR. TOTAL	419,934,849	32	2,155,614	167	3,869,902	1,410,293	3,490,357	10,926,166	2.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	1.435	55%	1.167	2.60			
Pure Premium Indicated by National Relativity		32%	1.417	22%	1.343	2.76			
Pure Premium Present on Rate Level		32%	1.390	23%	1.380	2.77			
Pure Premium Derived by Formula			1.415		1.255	2.67			

CLASS 4036		PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	16,040,844	0	0	2	11,367	0	27,367	38,734	0.24
1/15 through 12/15	18,026,780	1	51,870	6	222,429	14,921	161,454	450,674	2.50
1/16 through 12/16	19,000,281	0	0	1	2,790	0	19,665	22,455	0.12
1/17 through 12/17	19,867,215	0	0	4	147,247	0	100,936	248,183	1.25
1/18 through 12/18	24,609,528	0	0	1	26,500	0	16,204	42,704	0.17
5 YR. TOTAL	97,544,648	1	51,870	14	410,333	14,921	325,626	802,750	0.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.474	17%	0.349	0.82			
Pure Premium Indicated by National Relativity		34%	0.571	36%	0.505	1.08			
Pure Premium Present on Rate Level		55%	0.574	47%	0.557	1.13			
Pure Premium Derived by Formula			0.562		0.503	1.07			

CLASS 4038		PLASTER STATUARY OR ORNAMENT 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.
1/14 through 12/14	656,818	0	0	0	0	0	427	427	0.07
1/15 through 12/15	1,128,321	0	0	1	1,182	0	1,457	2,639	0.23
1/16 through 12/16	751,388	0	0	1	47,875	0	19,944	67,819	9.03
1/17 through 12/17	945,227	0	0	0	0	0	0	0	0.00
1/18 through 12/18	876,432	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,358,186	0	0	2	49,057	0	21,828	70,885	1.63
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	1.126	3%	0.501	1.63			
Pure Premium Indicated by National Relativity		12%	0.483	13%	0.471	0.95			
Pure Premium Present on Rate Level		86%	0.651	84%	0.519	1.17			
Pure Premium Derived by Formula			0.640		0.512	1.15			

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

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CLASS 4062		POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING							
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.
1/14 through 12/14	89,277,901	0	0	14	195,342	0	313,227	508,569	0.57
1/15 through 12/15	87,619,288	2	136,950	13	325,191	124,544	357,573	944,258	1.08
1/16 through 12/16	95,099,656	4	83,451	15	623,435	29,975	308,519	1,045,380	1.10
1/17 through 12/17	91,662,597	2	97,559	15	1,024,257	22,663	602,484	1,746,963	1.91
1/18 through 12/18	94,454,742	4	302,805	6	272,362	250,479	163,705	989,351	1.05
5 YR. TOTAL	458,114,184	12	620,765	63	2,440,587	427,661	1,745,508	5,234,521	1.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.668	38%	0.474	1.14			
Pure Premium Indicated by National Relativity		31%	0.647	31%	0.610	1.26			
Pure Premium Present on Rate Level		43%	0.689	31%	0.605	1.29			
Pure Premium Derived by Formula		0.671			0.557			1.23	

CLASS 4101		GLASS MFG-& DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	43,708,349	3	88,344	10	484,123	87,335	278,177	937,979	2.15
1/15 through 12/15	59,196,856	3	108,634	11	208,694	36,671	253,172	607,171	1.03
1/16 through 12/16	34,352,849	1	188,419	5	111,317	59,461	86,758	445,955	1.30
1/17 through 12/17	97,787,039	1	9,448	17	276,645	7,886	287,083	581,062	0.60
1/18 through 12/18	85,415,857	4	338,670	29	247,690	266,506	307,924	1,160,790	1.36
5 YR. TOTAL	320,460,950	12	733,515	72	1,328,469	457,859	1,213,114	3,732,957	1.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.643	30%	0.521	1.16			
Pure Premium Indicated by National Relativity		33%	0.546	35%	0.424	0.97			
Pure Premium Present on Rate Level		46%	0.619	35%	0.541	1.16			
Pure Premium Derived by Formula		0.600			0.494			1.09	

CLASS 4109		INTEGRATED CIRCUIT 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.
1/14 through 12/14	176,330,544	2	338,361	7	62,705	238,586	151,312	790,964	0.45
1/15 through 12/15	219,548,146	4	392,943	8	148,123	224,943	358,028	1,124,037	0.51
1/16 through 12/16	282,567,974	0	0	13	170,254	0	292,949	463,203	0.16
1/17 through 12/17	263,236,084	2	12,567	6	14,973	31,620	101,897	161,057	0.06
1/18 through 12/18	300,518,219	0	0	5	131,447	0	125,772	257,219	0.09
5 YR. TOTAL	1,242,200,967	8	743,871	39	527,502	495,149	1,029,958	2,796,480	0.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.102	26%	0.123	0.23			
Pure Premium Indicated by National Relativity		23%	0.082	24%	0.097	0.18			
Pure Premium Present on Rate Level		60%	0.104	50%	0.107	0.21			
Pure Premium Derived by Formula		0.099			0.109			0.21	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 4110		ELECTRIC BULB MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	28,394,730	0	0	10	100,661	0	78,099	178,760	0.63
1/15 through 12/15	23,604,380	1	41,690	7	27,271	60,548	65,684	195,193	0.83
1/16 through 12/16	21,865,996	0	0	3	4,511	0	14,413	18,924	0.09
1/17 through 12/17	65,905,799	0	0	2	27,338	0	27,288	54,626	0.08
1/18 through 12/18	57,905,298	0	0	1	2,600	0	34,654	37,254	0.06
5 YR. TOTAL	197,676,203	1	41,690	23	162,381	60,548	220,138	484,757	0.25
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.103	14%		0.142		0.25	
Pure Premium Indicated by National Relativity		16%	0.237	18%		0.176		0.41	
Pure Premium Present on Rate Level		75%	0.209	68%		0.194		0.40	
Pure Premium Derived by Formula		0.204			0.183			0.39	

CLASS 4111		GLASSWARE MFG-NO AUTOMATIC BLOWING MACHINES							
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.
1/14 through 12/14	73,389,335	1	170,556	4	33,842	46,132	105,976	356,506	0.49
1/15 through 12/15	87,458,355	1	37,811	7	116,103	58,717	106,498	319,129	0.37
1/16 through 12/16	93,764,898	2	250,905	8	390,046	154,225	184,478	979,654	1.05
1/17 through 12/17	100,160,166	3	374,383	7	107,303	108,920	119,295	709,901	0.71
1/18 through 12/18	92,664,735	1	51,555	12	260,761	38,222	233,645	584,183	0.63
5 YR. TOTAL	447,437,489	8	885,210	38	908,055	406,216	749,892	2,949,373	0.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.401	27%		0.258		0.66	
Pure Premium Indicated by National Relativity		21%	0.515	23%		0.443		0.96	
Pure Premium Present on Rate Level		59%	0.404	50%		0.315		0.72	
Pure Premium Derived by Formula		0.427			0.329			0.76	

CLASS 4114		GLASSWARE MFG NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	58,201,960	5	906,052	10	197,770	300,140	99,800	1,503,762	2.58
1/15 through 12/15	62,718,482	1	192,501	27	691,598	0	387,401	1,271,500	2.03
1/16 through 12/16	58,588,913	1	450,026	23	425,387	106,818	286,301	1,268,532	2.17
1/17 through 12/17	59,083,136	0	0	9	276,306	0	125,413	401,719	0.68
1/18 through 12/18	69,683,357	2	45,134	18	537,750	47,302	286,609	916,795	1.32
5 YR. TOTAL	308,275,848	9	1,593,713	87	2,128,811	454,260	1,185,524	5,362,308	1.74
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	1.208	30%		0.532		1.74	
Pure Premium Indicated by National Relativity		31%	0.591	34%		0.479		1.07	
Pure Premium Present on Rate Level		44%	0.929	36%		0.557		1.49	
Pure Premium Derived by Formula		0.894			0.523			1.42	

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

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CLASS 4130		GLASS MERCHANT							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	25,072,838	0	0	14	188,767	0	213,823	402,590	1.61
1/15 through 12/15	26,449,600	1	9,355	7	210,757	10,170	236,036	466,318	1.76
1/16 through 12/16	27,673,034	0	0	6	81,329	0	140,610	221,939	0.80
1/17 through 12/17	31,204,337	1	12,832	7	104,833	0	249,647	367,312	1.18
1/18 through 12/18	32,392,065	0	0	6	102,237	0	70,068	172,305	0.53
5 YR. TOTAL	142,791,874	2	22,187	40	687,923	10,170	910,184	1,630,464	1.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.497	24%	0.645			1.14	
Pure Premium Indicated by National Relativity		42%	0.714	38%	0.749			1.46	
Pure Premium Present on Rate Level		43%	0.694	38%	0.772			1.47	
Pure Premium Derived by Formula		0.673			0.733		1.41		

CLASS 4131		MIRROR 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.
1/14 through 12/14	6,178,623	2	201,225	12	96,728	205,649	138,694	642,296	10.40
1/15 through 12/15	6,005,432	1	7,590	2	6,112	14,501	25,460	53,663	0.89
1/16 through 12/16	6,518,986	0	0	6	30,482	0	52,420	82,902	1.27
1/17 through 12/17	6,897,058	0	0	6	152,541	0	324,834	477,375	6.92
1/18 through 12/18	7,340,114	1	28,226	5	184,583	27,256	109,398	349,463	4.76
5 YR. TOTAL	32,940,213	4	237,041	31	470,446	247,406	650,806	1,605,699	4.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	2.148	18%	2.727			4.88	
Pure Premium Indicated by National Relativity		14%	0.638	15%	0.772			1.41	
Pure Premium Present on Rate Level		76%	1.277	67%	1.951			3.23	
Pure Premium Derived by Formula		1.275			1.914		3.19		

CLASS 4133		CATHEDRAL OR ART GLASS WINDOW MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	1,204,856	0	0	1	6,005	0	12,198	18,203	1.51
1/15 through 12/15	1,121,561	0	0	0	0	0	0	0	0.00
1/16 through 12/16	1,086,726	0	0	0	0	0	774	774	0.07
1/17 through 12/17	1,432,928	0	0	1	5,060	0	8,827	13,887	0.97
1/18 through 12/18	1,060,612	0	0	1	3,850	0	3,942	7,792	0.74
5 YR. TOTAL	5,906,683	0	0	3	14,915	0	25,741	40,656	0.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.253	4%	0.436			0.69	
Pure Premium Indicated by National Relativity		11%	0.633	11%	0.797			1.43	
Pure Premium Present on Rate Level		87%	0.377	85%	0.476			0.85	
Pure Premium Derived by Formula		0.403			0.510		0.91		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 4149		OPTICAL GOODS MFG. NOC							
Industry Group: Manufacturing Hazard Group: 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.
1/14 through 12/14	27,437,994	2	105,807	4	45,244	29,086	48,768	228,905	0.84
1/15 through 12/15	19,717,913	0	0	2	18,086	0	7,844	25,930	0.13
1/16 through 12/16	34,773,492	0	0	3	127,663	0	71,848	199,511	0.57
1/17 through 12/17	34,629,411	0	0	2	23,436	0	20,417	43,853	0.13
1/18 through 12/18	27,475,861	0	0	1	14,846	0	8,739	23,585	0.09
5 YR. TOTAL	144,034,671	2	105,807	12	229,275	29,086	157,616	521,784	0.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.233	11%		0.130		0.36	
Pure Premium Indicated by National Relativity		33%	0.142	35%		0.134		0.28	
Pure Premium Present on Rate Level		59%	0.184	54%		0.171		0.36	
Pure Premium Derived by Formula		0.174			0.154		0.33		

CLASS 4206		PULP MFG-GROUND WOOD PROCESS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	4,497,722	1	56,599	0	0	9,444	4,867	70,910	1.58
1/15 through 12/15	5,558,727	0	0	0	0	0	6,115	6,115	0.11
1/16 through 12/16	6,776,892	0	0	2	15,372	0	40,110	55,482	0.82
1/17 through 12/17	5,838,863	0	0	2	14,203	0	9,255	23,458	0.40
1/18 through 12/18	14,425,951	0	0	0	0	0	6,192	6,192	0.04
5 YR. TOTAL	37,098,155	1	56,599	4	29,575	9,444	66,539	162,157	0.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.232	10%		0.205		0.44	
Pure Premium Indicated by National Relativity		14%	0.880	14%		0.960		1.84	
Pure Premium Present on Rate Level		79%	0.632	76%		0.470		1.10	
Pure Premium Derived by Formula		0.639			0.512		1.15		

CLASS 4207		PULP MFG-CHEMICAL PROCESS							
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.
1/14 through 12/14	44,073,566	0	0	4	94,239	0	28,995	123,234	0.28
1/15 through 12/15	40,650,554	1	179,342	6	119,536	116,186	105,070	520,134	1.28
1/16 through 12/16	37,921,811	2	381,207	3	66,179	49,890	28,436	525,712	1.39
1/17 through 12/17	65,377,160	0	0	5	151,654	0	99,338	250,992	0.38
1/18 through 12/18	59,418,319	0	0	3	83,633	0	28,027	111,660	0.19
5 YR. TOTAL	247,441,410	3	560,549	21	515,241	166,076	289,866	1,531,732	0.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.435	22%		0.184		0.62	
Pure Premium Indicated by National Relativity		26%	0.771	28%		0.501		1.27	
Pure Premium Present on Rate Level		55%	0.656	50%		0.380		1.04	
Pure Premium Derived by Formula		0.644			0.371		1.02		

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

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CLASS 4239		PAPER MFG								
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/14 through 12/14	119,694,710	6	157,590	21	412,348	219,782	310,088	1,099,808	0.92	
1/15 through 12/15	120,773,913	9	78,545	13	474,642	89,010	488,293	1,130,490	0.94	
1/16 through 12/16	126,829,388	3	603,595	15	1,097,649	229,978	764,444	2,695,666	2.13	
1/17 through 12/17	172,423,045	4	211,072	20	470,000	535,272	399,374	1,615,718	0.94	
1/18 through 12/18	203,698,424	0	0	27	1,463,741	0	999,934	2,463,675	1.21	
5 YR. TOTAL	743,419,480	22	1,050,802	96	3,918,380	1,074,042	2,962,133	9,005,357	1.21	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		30%	0.668	42%	0.543	1.21				
Pure Premium Indicated by National Relativity		35%	0.561	29%	0.447	1.01				
Pure Premium Present on Rate Level		35%	0.550	29%	0.467	1.02				
Pure Premium Derived by Formula		0.589			0.493		1.08			

CLASS 4240		BOX MFG-SET-UP PAPER								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/14 through 12/14	3,035,532	0	0	3	56,347	0	45,628	101,975	3.36	
1/15 through 12/15	2,753,971	0	0	1	5,943	0	8,735	14,678	0.53	
1/16 through 12/16	2,987,210	0	0	2	15,753	0	32,804	48,557	1.63	
1/17 through 12/17	2,154,653	0	0	2	10,662	0	17,864	28,526	1.32	
1/18 through 12/18	2,140,119	0	0	1	1,170	0	5,360	6,530	0.31	
5 YR. TOTAL	13,071,485	0	0	9	89,875	0	110,391	200,266	1.53	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	0.688	8%	0.845	1.53				
Pure Premium Indicated by National Relativity		19%	0.460	20%	0.570	1.03				
Pure Premium Present on Rate Level		77%	0.679	72%	0.835	1.51				
Pure Premium Derived by Formula		0.638			0.783		1.42			

CLASS 4243		BOX MFG-FOLDING PAPER-NOC								
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/14 through 12/14	213,329,867	4	163,147	38	528,498	48,652	873,523	1,613,820	0.76	
1/15 through 12/15	196,513,902	6	367,666	28	642,095	217,448	480,188	1,707,397	0.87	
1/16 through 12/16	211,442,163	6	286,359	22	265,477	109,811	292,759	954,406	0.45	
1/17 through 12/17	201,958,705	3	65,877	26	524,221	11,211	431,155	1,032,464	0.51	
1/18 through 12/18	214,035,373	2	29,181	32	521,295	21,226	562,826	1,134,528	0.53	
5 YR. TOTAL	1,037,280,010	21	912,230	146	2,481,586	408,348	2,640,451	6,442,615	0.62	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		32%	0.327	45%	0.294	0.62				
Pure Premium Indicated by National Relativity		34%	0.518	27%	0.469	0.99				
Pure Premium Present on Rate Level		34%	0.444	28%	0.380	0.82				
Pure Premium Derived by Formula		0.432			0.365		0.80			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 4244		CORRUGATED OR FIBER BOARD CONTAINER 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.
1/14 through 12/14	142,102,031	1	106,661	20	512,118	24,628	386,587	1,029,994	0.72
1/15 through 12/15	148,589,847	2	15,186	37	970,210	29,032	828,976	1,843,404	1.24
1/16 through 12/16	170,687,447	2	130,971	26	372,530	266,307	515,042	1,284,850	0.75
1/17 through 12/17	203,871,679	3	88,246	30	777,872	73,599	711,982	1,651,699	0.81
1/18 through 12/18	208,155,837	4	171,203	27	835,718	479,244	572,133	2,058,298	0.99
5 YR. TOTAL	873,406,841	12	512,267	140	3,468,448	872,810	3,014,720	7,868,245	0.90
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.456	46%	0.445			0.90	
Pure Premium Indicated by National Relativity		34%	0.575	27%	0.513			1.09	
Pure Premium Present on Rate Level		34%	0.528	27%	0.460			0.99	
Pure Premium Derived by Formula		0.521			0.467			0.99	

CLASS 4250		PAPER COATING							
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.
1/14 through 12/14	97,424,225	1	295,987	16	262,613	86,961	327,976	973,537	1.00
1/15 through 12/15	99,748,628	2	50,026	10	131,371	54,090	188,376	423,863	0.43
1/16 through 12/16	89,445,497	1	15,960	17	216,865	13,077	342,665	588,567	0.66
1/17 through 12/17	101,356,247	1	30,376	14	277,660	44,730	153,163	505,929	0.50
1/18 through 12/18	108,918,727	2	66,943	21	382,599	58,453	417,773	925,768	0.85
5 YR. TOTAL	496,893,324	7	459,292	78	1,271,108	257,311	1,429,953	3,417,664	0.69
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.348	31%	0.340			0.69	
Pure Premium Indicated by National Relativity		39%	0.453	34%	0.417			0.87	
Pure Premium Present on Rate Level		40%	0.392	35%	0.375			0.77	
Pure Premium Derived by Formula		0.407			0.378			0.79	

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.
1/14 through 12/14	22,617,181	0	0	5	215,583	0	99,402	314,985	1.39
1/15 through 12/15	25,631,796	1	188,011	5	23,790	142,495	50,402	404,698	1.58
1/16 through 12/16	22,734,165	0	0	13	92,910	0	133,640	226,550	1.00
1/17 through 12/17	19,927,827	0	0	8	92,082	0	77,648	169,730	0.85
1/18 through 12/18	21,092,291	0	0	8	72,010	0	167,165	239,175	1.13
5 YR. TOTAL	112,003,260	1	188,011	39	496,375	142,495	528,257	1,355,138	1.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.611	18%	0.599			1.21	
Pure Premium Indicated by National Relativity		30%	0.848	32%	0.712			1.56	
Pure Premium Present on Rate Level		58%	0.573	50%	0.558			1.13	
Pure Premium Derived by Formula		0.660			0.615			1.28	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 4263		FIBER GOODS 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.
1/14 through 12/14	22,668,651	1	106,428	0	0	28,887	4,583	139,898	0.62
1/15 through 12/15	28,524,737	0	0	3	183,759	0	101,829	285,588	1.00
1/16 through 12/16	34,126,722	0	0	3	23,087	0	33,809	56,896	0.17
1/17 through 12/17	38,924,660	1	6,073	6	97,537	1,033	48,181	152,824	0.39
1/18 through 12/18	38,214,565	2	123,306	8	189,824	222,484	92,920	628,534	1.64
5 YR. TOTAL	162,459,335	4	235,807	20	494,207	252,404	281,322	1,263,740	0.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.449	22%	0.329	0.78			
Pure Premium Indicated by National Relativity		29%	0.961	31%	0.883	1.84			
Pure Premium Present on Rate Level		57%	0.566	47%	0.565	1.13			
Pure Premium Derived by Formula		0.664			0.612			1.28	

CLASS 4273		BAG MFG. - PLASTIC OR PAPER							
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.
1/14 through 12/14	39,642,465	0	0	15	165,065	0	215,528	380,593	0.96
1/15 through 12/15	39,135,191	0	0	15	167,510	0	541,600	709,110	1.81
1/16 through 12/16	39,961,438	2	95,574	15	401,448	98,382	319,589	914,993	2.29
1/17 through 12/17	35,512,370	1	15,597	12	192,536	37,738	152,743	398,614	1.12
1/18 through 12/18	46,047,013	0	0	7	87,062	0	106,240	193,302	0.42
5 YR. TOTAL	200,298,477	3	111,171	64	1,013,621	136,120	1,335,700	2,596,612	1.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.562	26%	0.735	1.30			
Pure Premium Indicated by National Relativity		42%	0.577	37%	0.498	1.08			
Pure Premium Present on Rate Level		42%	0.582	37%	0.644	1.23			
Pure Premium Derived by Formula		0.577			0.614			1.19	

CLASS 4279		PAPER GOODS 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.
1/14 through 12/14	133,582,573	5	164,528	39	635,542	89,910	944,445	1,834,425	1.37
1/15 through 12/15	128,291,328	2	125,466	34	816,051	42,290	458,170	1,441,977	1.12
1/16 through 12/16	139,230,440	3	182,533	30	668,825	173,644	518,259	1,543,261	1.11
1/17 through 12/17	145,521,993	5	183,297	22	400,153	83,623	345,035	1,012,108	0.70
1/18 through 12/18	151,081,295	1	39,667	41	806,438	45,516	1,096,775	1,988,396	1.32
5 YR. TOTAL	697,707,629	16	695,491	166	3,327,009	434,983	3,362,684	7,820,167	1.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.577	42%	0.544	1.12			
Pure Premium Indicated by National Relativity		35%	0.600	29%	0.524	1.12			
Pure Premium Present on Rate Level		36%	0.559	29%	0.495	1.05			
Pure Premium Derived by Formula		0.579			0.524			1.10	

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

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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.
1/14 through 12/14	1,691,153	0	0	1	694	0	2,671	3,365	0.20
1/15 through 12/15	1,981,537	0	0	2	80,797	0	99,213	180,010	9.08
1/16 through 12/16	1,964,165	0	0	0	0	0	1,643	1,643	0.08
1/17 through 12/17	1,877,984	0	0	0	0	0	0	0	0.00
1/18 through 12/18	1,554,834	0	0	0	0	0	7,316	7,316	0.47
5 YR. TOTAL	9,069,673	0	0	3	81,491	0	110,843	192,334	2.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.898	4%	1.222			2.12	
Pure Premium Indicated by National Relativity		23%	0.402	25%	0.314			0.72	
Pure Premium Present on Rate Level		74%	0.352	71%	0.367			0.72	
Pure Premium Derived by Formula		0.380			0.388		0.77		

CLASS 4299		PRINTING							
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.
1/14 through 12/14	290,281,725	5	330,378	40	514,272	244,166	617,522	1,706,338	0.59
1/15 through 12/15	296,931,796	13	462,626	51	1,010,232	333,176	959,729	2,765,763	0.93
1/16 through 12/16	336,561,758	9	377,953	47	831,503	499,217	873,974	2,582,647	0.77
1/17 through 12/17	344,812,727	5	207,244	45	1,108,113	193,340	1,013,739	2,522,436	0.73
1/18 through 12/18	352,583,362	5	325,530	50	1,053,611	312,038	1,206,812	2,897,991	0.82
5 YR. TOTAL	1,621,171,368	37	1,703,731	233	4,517,731	1,581,937	4,671,776	12,475,175	0.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	0.384	57%	0.386			0.77	
Pure Premium Indicated by National Relativity		31%	0.424	21%	0.428			0.85	
Pure Premium Present on Rate Level		32%	0.383	22%	0.383			0.77	
Pure Premium Derived by Formula		0.396			0.394		0.79		

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.
1/14 through 12/14	30,799,126	0	0	9	83,735	0	179,780	263,515	0.86
1/15 through 12/15	23,273,831	0	0	11	131,091	0	122,952	254,043	1.09
1/16 through 12/16	19,062,674	1	193,287	14	207,239	59,545	209,696	669,767	3.51
1/17 through 12/17	18,004,419	1	234,002	6	45,148	163,668	55,533	498,351	2.77
1/18 through 12/18	16,107,449	1	9,313	6	51,179	34,148	132,365	227,005	1.41
5 YR. TOTAL	107,247,499	3	436,602	46	518,392	257,361	700,326	1,912,681	1.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.890	24%	0.893			1.78	
Pure Premium Indicated by National Relativity		42%	0.958	38%	1.021			1.98	
Pure Premium Present on Rate Level		43%	0.978	38%	0.996			1.97	
Pure Premium Derived by Formula		0.956			0.981		1.94		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 4307		BOOKBINDING								
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.	
1/14 through 12/14	3,611,879	0	0	1	6,751	0	11,827	18,578	0.51	
1/15 through 12/15	3,706,968	0	0	0	0	0	3,292	3,292	0.09	
1/16 through 12/16	4,049,222	0	0	1	1,024	0	18,857	19,881	0.49	
1/17 through 12/17	3,568,378	0	0	0	0	0	8,778	8,778	0.25	
1/18 through 12/18	11,509,666	0	0	4	84,986	0	41,837	126,823	1.10	
5 YR. TOTAL	26,446,113	0	0	6	92,761	0	84,591	177,352	0.67	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		5%	0.351	8%	0.320	0.67				
Pure Premium Indicated by National Relativity		22%	0.270	23%	0.320	0.59				
Pure Premium Present on Rate Level		73%	0.371	69%	0.415	0.79				
Pure Premium Derived by Formula		0.348			0.386		0.73			

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.	
1/14 through 12/14	2,271,121	1	204,476	0	0	54,496	1,232	260,204	11.46	
1/15 through 12/15	2,305,148	0	0	1	3,501	0	11,318	14,819	0.64	
1/16 through 12/16	2,469,435	0	0	0	0	0	1,881	1,881	0.08	
1/17 through 12/17	2,337,058	0	0	0	0	0	4,210	4,210	0.18	
1/18 through 12/18	1,962,572	0	0	0	0	0	2,747	2,747	0.14	
5 YR. TOTAL	11,345,334	1	204,476	1	3,501	54,496	21,388	283,861	2.50	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		3%	1.833	4%	0.669	2.50				
Pure Premium Indicated by National Relativity		12%	0.400	13%	0.338	0.74				
Pure Premium Present on Rate Level		85%	0.482	83%	0.247	0.73				
Pure Premium Derived by Formula		0.513			0.276		0.79			

CLASS 4352		ENGRAVING								
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.	
1/14 through 12/14	5,026,648	0	0	1	6,731	0	6,998	13,729	0.27	
1/15 through 12/15	5,319,357	0	0	1	7,029	0	7,313	14,342	0.27	
1/16 through 12/16	5,560,283	0	0	2	21,723	0	21,622	43,345	0.78	
1/17 through 12/17	5,918,917	0	0	1	18,910	0	26,253	45,163	0.76	
1/18 through 12/18	5,807,833	0	0	1	6,601	0	2,281	8,882	0.15	
5 YR. TOTAL	27,633,038	0	0	6	60,994	0	64,467	125,461	0.45	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	0.221	7%	0.233	0.45				
Pure Premium Indicated by National Relativity		15%	0.444	16%	0.364	0.81				
Pure Premium Present on Rate Level		81%	0.333	77%	0.358	0.69				
Pure Premium Derived by Formula		0.345			0.350		0.70			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 4361		PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	60,597,025	2	93,011	5	58,293	37,096	90,593	278,993	0.46
1/15 through 12/15	61,107,033	2	48,223	6	24,756	382,583	36,014	491,576	0.80
1/16 through 12/16	59,140,889	0	0	5	117,208	0	91,491	208,699	0.35
1/17 through 12/17	59,607,191	1	74,896	3	25,179	43,185	27,418	170,678	0.29
1/18 through 12/18	61,620,319	2	2,948	3	26,143	13,166	37,610	79,867	0.13
5 YR. TOTAL	302,072,457	7	219,078	22	251,579	476,030	283,126	1,229,813	0.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.156	19%	0.251			0.41	
Pure Premium Indicated by National Relativity		39%	0.194	40%	0.186			0.38	
Pure Premium Present on Rate Level		50%	0.173	41%	0.230			0.40	
Pure Premium Derived by Formula						0.179	0.216	0.40	

CLASS 4410		RUBBER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	167,676,416	12	792,768	49	753,560	983,371	734,259	3,263,958	1.95
1/15 through 12/15	155,243,598	5	108,976	39	911,936	110,924	755,006	1,886,842	1.22
1/16 through 12/16	154,672,934	3	240,086	37	683,243	85,549	900,882	1,909,760	1.24
1/17 through 12/17	154,028,329	2	280,709	33	500,547	118,359	532,177	1,431,792	0.93
1/18 through 12/18	156,924,800	8	1,114,490	38	1,147,817	426,984	885,386	3,574,677	2.28
5 YR. TOTAL	788,546,077	30	2,537,029	196	3,997,103	1,725,187	3,807,710	12,067,029	1.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	0.829	52%	0.702			1.53	
Pure Premium Indicated by National Relativity		33%	0.638	24%	0.615			1.25	
Pure Premium Present on Rate Level		33%	0.688	24%	0.673			1.36	
Pure Premium Derived by Formula						0.719	0.674	1.39	

CLASS 4420		RUBBER TIRE MFG							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	287,038,798	17	1,728,679	89	2,899,763	1,301,097	2,487,940	8,417,479	2.93
1/15 through 12/15	299,746,179	17	1,218,093	85	2,844,493	786,800	1,997,072	6,846,458	2.28
1/16 through 12/16	291,560,952	16	939,605	65	1,667,460	666,487	1,577,849	4,851,401	1.66
1/17 through 12/17	298,555,902	6	535,569	80	2,219,090	303,888	1,531,826	4,590,373	1.54
1/18 through 12/18	319,878,337	10	818,793	57	1,951,304	576,765	1,435,141	4,782,003	1.50
5 YR. TOTAL	1,496,780,168	66	5,240,739	376	11,582,110	3,635,037	9,029,828	29,487,714	1.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		65%	1.124	89%	0.846			1.97	
Pure Premium Indicated by National Relativity		17%	0.910	5%	0.647			1.56	
Pure Premium Present on Rate Level		18%	1.317	6%	1.023			2.34	
Pure Premium Derived by Formula						1.122	0.847	1.97	

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

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CLASS 4431		MAGNETIC AND OPTICAL RECORDING MEDIA 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.
1/14 through 12/14	12,761,680	1	13,362	1	171	4,072	8,717	26,322	0.21
1/15 through 12/15	9,877,818	0	0	0	0	0	1,392	1,392	0.01
1/16 through 12/16	6,560,716	0	0	1	127,480	0	49,098	176,578	2.69
1/17 through 12/17	5,980,730	0	0	0	0	0	725	725	0.01
1/18 through 12/18	4,344,624	0	0	0	0	0	8,604	8,604	0.20
5 YR. TOTAL	39,525,568	1	13,362	2	127,651	4,072	68,536	213,621	0.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.357	8%	0.184	0.54			
Pure Premium Indicated by National Relativity		15%	0.422	16%	0.291	0.71			
Pure Premium Present on Rate Level		80%	0.317	76%	0.335	0.65			
Pure Premium Derived by Formula		0.335			0.316		0.65		

CLASS 4432		PEN 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.
1/14 through 12/14	5,380,215	0	0	0	0	0	772	772	0.01
1/15 through 12/15	5,753,197	0	0	0	0	0	1,228	1,228	0.02
1/16 through 12/16	7,672,981	0	0	2	27,848	0	34,277	62,125	0.81
1/17 through 12/17	7,433,898	0	0	1	16,841	0	31,631	48,472	0.65
1/18 through 12/18	7,038,272	0	0	0	0	0	7,762	7,762	0.11
5 YR. TOTAL	33,278,563	0	0	3	44,689	0	75,670	120,359	0.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.134	6%	0.227	0.36			
Pure Premium Indicated by National Relativity		12%	0.282	13%	0.230	0.51			
Pure Premium Present on Rate Level		84%	0.171	81%	0.241	0.41			
Pure Premium Derived by Formula		0.183			0.239		0.42		

CLASS 4452		PLASTICS MFG: FABRICATED PRODUCTS NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	122,181,760	3	46,992	25	222,322	55,155	305,481	629,950	0.52
1/15 through 12/15	165,864,950	2	157,705	27	653,677	56,700	988,659	1,856,741	1.12
1/16 through 12/16	174,389,085	3	96,210	24	409,185	73,932	512,106	1,091,433	0.63
1/17 through 12/17	153,200,463	5	232,118	35	541,428	128,869	571,562	1,473,977	0.96
1/18 through 12/18	126,194,854	0	0	22	817,450	0	710,471	1,527,921	1.21
5 YR. TOTAL	741,831,112	13	533,025	133	2,644,062	314,656	3,088,279	6,580,022	0.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.428	44%	0.459	0.89			
Pure Premium Indicated by National Relativity		36%	0.633	28%	0.597	1.23			
Pure Premium Present on Rate Level		36%	0.493	28%	0.513	1.01			
Pure Premium Derived by Formula		0.525			0.513		1.04		

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

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CLASS 4459		PLASTICS MFG: SHEETS, RODS, OR TUBES							
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.
1/14 through 12/14	167,146,392	6	286,585	47	709,435	291,992	598,646	1,886,658	1.13
1/15 through 12/15	166,301,802	11	616,584	54	1,087,740	256,676	1,526,346	3,487,346	2.10
1/16 through 12/16	173,756,535	4	131,583	51	648,597	150,733	676,532	1,607,445	0.93
1/17 through 12/17	190,686,436	4	175,167	44	581,851	681,756	730,008	2,168,782	1.14
1/18 through 12/18	182,847,331	5	174,906	32	655,155	154,380	610,245	1,594,686	0.87
5 YR. TOTAL	880,738,496	30	1,384,825	228	3,682,778	1,535,537	4,141,777	10,744,917	1.22
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	0.575	52%	0.645			1.22	
Pure Premium Indicated by National Relativity		33%	0.587	24%	0.536			1.12	
Pure Premium Present on Rate Level		33%	0.593	24%	0.586			1.18	
Pure Premium Derived by Formula		0.585			0.605			1.19	

CLASS 4470		CABLE MFG-INSULATED ELECTRICAL							
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.
1/14 through 12/14	136,901,017	3	511,058	21	907,893	193,668	616,265	2,228,884	1.63
1/15 through 12/15	141,560,466	4	172,968	17	278,301	165,221	379,952	996,442	0.70
1/16 through 12/16	148,287,364	3	97,021	12	340,972	154,888	442,678	1,035,559	0.70
1/17 through 12/17	96,161,759	3	626,837	17	561,588	267,321	350,316	1,806,062	1.88
1/18 through 12/18	105,248,400	1	202,531	12	169,205	142,037	206,156	719,929	0.68
5 YR. TOTAL	628,159,006	14	1,610,415	79	2,257,959	923,135	1,995,367	6,786,876	1.08
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.616	36%	0.465			1.08	
Pure Premium Indicated by National Relativity		36%	0.534	32%	0.443			0.98	
Pure Premium Present on Rate Level		37%	0.547	32%	0.402			0.95	
Pure Premium Derived by Formula		0.561			0.438			1.00	

CLASS 4484		PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	541,239,402	36	1,368,522	150	2,295,995	1,467,618	2,805,043	7,937,178	1.47
1/15 through 12/15	589,617,464	24	1,338,677	131	2,270,386	1,056,029	2,341,353	7,006,445	1.19
1/16 through 12/16	622,297,658	23	1,281,279	132	2,034,966	827,100	2,230,595	6,373,940	1.02
1/17 through 12/17	649,076,991	15	792,180	120	1,864,527	546,412	1,766,372	4,969,491	0.77
1/18 through 12/18	652,248,220	24	1,157,699	127	2,960,858	749,986	3,930,973	8,799,516	1.35
5 YR. TOTAL	3,054,479,735	122	5,938,357	660	11,426,732	4,647,145	13,074,336	35,086,570	1.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		60%	0.569	92%	0.580			1.15	
Pure Premium Indicated by National Relativity		20%	0.572	4%	0.555			1.13	
Pure Premium Present on Rate Level		20%	0.547	4%	0.536			1.08	
Pure Premium Derived by Formula		0.565			0.577			1.14	

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

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CLASS 4493		FABRIC COATING OR IMPREGNATING NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	9,844,196	1	18,011	4	23,568	21,851	36,601	100,031	1.02
1/15 through 12/15	11,618,346	2	17,872	0	0	19,365	9,435	46,672	0.40
1/16 through 12/16	15,446,045	1	56,942	1	66,365	26,692	34,649	184,648	1.20
1/17 through 12/17	15,342,773	0	0	4	99,875	0	121,534	221,409	1.44
1/18 through 12/18	21,943,316	1	49,545	5	204,285	26,295	108,872	388,997	1.77
5 YR. TOTAL	74,194,676	5	142,370	14	394,093	94,203	311,091	941,757	1.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.723	14%		0.546		1.27	
Pure Premium Indicated by National Relativity		26%	0.528	28%		0.506		1.03	
Pure Premium Present on Rate Level		64%	0.581	58%		0.502		1.08	
Pure Premium Derived by Formula		0.581			0.509		1.09		

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.
1/14 through 12/14	564,415,130	6	432,410	15	112,869	178,651	308,424	1,032,354	0.18
1/15 through 12/15	757,183,153	7	179,262	29	558,202	112,566	593,613	1,443,643	0.19
1/16 through 12/16	695,534,129	3	202,091	21	376,212	141,041	468,038	1,187,382	0.17
1/17 through 12/17	729,814,939	8	371,426	21	418,879	520,373	495,641	1,806,319	0.25
1/18 through 12/18	787,337,726	3	141,212	24	495,830	125,276	678,967	1,441,285	0.18
5 YR. TOTAL	3,534,285,077	27	1,326,401	110	1,961,992	1,077,907	2,544,683	6,910,983	0.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.093	46%		0.102		0.20	
Pure Premium Indicated by National Relativity		34%	0.125	27%		0.124		0.25	
Pure Premium Present on Rate Level		35%	0.121	27%		0.116		0.24	
Pure Premium Derived by Formula		0.114			0.112		0.23		

CLASS 4557		INK 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.
1/14 through 12/14	69,448,244	3	125,726	13	49,498	41,680	180,165	397,069	0.57
1/15 through 12/15	71,598,572	5	116,633	12	383,670	146,413	576,621	1,223,337	1.71
1/16 through 12/16	70,308,207	2	475,199	15	507,698	309,983	444,866	1,737,746	2.47
1/17 through 12/17	53,334,905	0	0	8	70,884	0	172,073	242,957	0.46
1/18 through 12/18	75,894,445	1	102,945	7	85,809	29,310	80,757	298,821	0.39
5 YR. TOTAL	340,584,373	11	820,503	55	1,097,559	527,386	1,454,482	3,899,930	1.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.563	29%		0.582		1.15	
Pure Premium Indicated by National Relativity		40%	0.543	35%		0.487		1.03	
Pure Premium Present on Rate Level		41%	0.498	36%		0.480		0.98	
Pure Premium Derived by Formula		0.528			0.512		1.04		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 4558		PAINT 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.
1/14 through 12/14	59,809,638	4	38,276	6	90,509	99,440	98,326	326,551	0.55
1/15 through 12/15	55,158,020	3	102,211	6	75,982	150,481	76,644	405,318	0.74
1/16 through 12/16	60,155,292	2	145,455	11	635,960	131,090	268,509	1,181,014	1.96
1/17 through 12/17	57,475,486	4	143,845	12	77,023	57,674	138,975	417,517	0.73
1/18 through 12/18	64,477,373	2	39,116	11	270,843	40,099	171,885	521,943	0.81
5 YR. TOTAL	297,075,809	15	468,903	46	1,150,317	478,784	754,339	2,852,343	0.96
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.545	24%	0.415	0.96			
Pure Premium Indicated by National Relativity		41%	0.422	38%	0.372	0.79			
Pure Premium Present on Rate Level		42%	0.430	38%	0.385	0.82			
Pure Premium Derived by Formula		0.446			0.387			0.83	

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.
1/14 through 12/14	2,194,545	0	0	0	0	0	2,763	2,763	0.13
1/15 through 12/15	2,059,114	0	0	1	5,719	0	5,062	10,781	0.52
1/16 through 12/16	1,669,409	0	0	1	4,084	0	5,389	9,473	0.57
1/17 through 12/17	1,495,515	0	0	0	0	0	0	0	0.00
1/18 through 12/18	1,202,913	0	0	1	14,048	0	4,045	18,093	1.50
5 YR. TOTAL	8,621,496	0	0	3	23,851	0	17,259	41,110	0.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.277	4%	0.200	0.48			
Pure Premium Indicated by National Relativity		19%	0.600	20%	0.420	1.02			
Pure Premium Present on Rate Level		78%	0.415	76%	0.409	0.82			
Pure Premium Derived by Formula		0.446			0.403			0.85	

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.
1/14 through 12/14	58,629,385	3	54,106	4	231,511	50,271	121,592	457,480	0.78
1/15 through 12/15	61,176,742	0	0	3	51,702	0	58,122	109,824	0.18
1/16 through 12/16	61,739,462	0	0	6	272,404	0	353,541	625,945	1.01
1/17 through 12/17	63,344,855	2	96,606	2	9,044	306,358	17,683	429,691	0.68
1/18 through 12/18	139,229,575	0	0	4	162,283	0	249,143	411,426	0.30
5 YR. TOTAL	384,120,019	5	150,712	19	726,944	356,629	800,081	2,034,366	0.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.228	23%	0.301	0.53			
Pure Premium Indicated by National Relativity		16%	0.163	17%	0.261	0.42			
Pure Premium Present on Rate Level		71%	0.190	60%	0.270	0.46			
Pure Premium Derived by Formula		0.191			0.276			0.47	

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

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CLASS 4583		FERTILIZER MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	15,438,564	1	4,885	7	22,743	4,868	45,095	77,591	0.50
1/15 through 12/15	15,679,292	1	2,422	7	248,750	717	196,481	448,370	2.86
1/16 through 12/16	14,694,194	2	143,564	10	134,333	65,492	170,841	514,230	3.50
1/17 through 12/17	15,967,184	2	87,108	3	96,005	631,964	142,025	957,102	5.99
1/18 through 12/18	19,494,643	0	0	6	301,445	0	499,345	800,790	4.11
5 YR. TOTAL	81,273,877	6	237,979	33	803,276	703,041	1,053,787	2,798,083	3.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.281	23%	2.162	3.44			
Pure Premium Indicated by National Relativity		41%	0.850	38%	0.783	1.63			
Pure Premium Present on Rate Level		46%	0.928	39%	1.256	2.18			
Pure Premium Derived by Formula		0.942			1.285			2.23	

CLASS 4611		DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING, OR BLENDING-NO MFG OF INGREDIENTS							
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.
1/14 through 12/14	736,676,418	9	176,782	48	881,423	239,581	803,496	2,101,282	0.29
1/15 through 12/15	620,042,131	9	540,961	56	1,281,611	385,048	739,232	2,946,852	0.48
1/16 through 12/16	594,545,080	9	471,247	47	1,026,946	237,871	1,115,979	2,852,043	0.48
1/17 through 12/17	591,766,354	7	689,433	50	605,127	605,933	708,410	2,608,903	0.44
1/18 through 12/18	503,017,020	7	489,188	37	610,566	196,081	584,129	1,879,964	0.37
5 YR. TOTAL	3,046,047,003	41	2,367,611	238	4,405,673	1,664,514	3,951,246	12,389,044	0.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.222	53%	0.184	0.41			
Pure Premium Indicated by National Relativity		32%	0.234	23%	0.250	0.48			
Pure Premium Present on Rate Level		33%	0.185	24%	0.179	0.36			
Pure Premium Derived by Formula		0.214			0.198			0.41	

CLASS 4635		OXYGEN OR HYDROGEN MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	49,371,251	2	301,462	9	134,605	101,661	214,923	752,651	1.52
1/15 through 12/15	43,341,001	2	68,164	7	546,067	29,133	432,697	1,076,061	2.48
1/16 through 12/16	57,559,347	2	226,312	8	569,944	114,284	319,649	1,230,189	2.14
1/17 through 12/17	55,700,069	0	0	10	442,560	0	256,771	699,331	1.26
1/18 through 12/18	60,457,032	1	11,344	8	330,390	0	504,869	846,603	1.40
5 YR. TOTAL	266,428,700	7	607,282	42	2,023,566	245,078	1,728,909	4,604,835	1.73
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.987	31%	0.741	1.73			
Pure Premium Indicated by National Relativity		39%	0.851	34%	0.669	1.52			
Pure Premium Present on Rate Level		39%	0.838	35%	0.677	1.52			
Pure Premium Derived by Formula		0.876			0.694			1.57	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 4653		GLUE MFG & 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.
1/14 through 12/14	10,560,007	0	0	4	17,217	0	31,041	48,258	0.46
1/15 through 12/15	10,617,151	0	0	1	9,355	0	25,043	34,398	0.32
1/16 through 12/16	15,457,364	1	207,776	1	1,498	14,639	10,546	234,459	1.52
1/17 through 12/17	17,624,955	2	102,411	6	20,503	93,507	29,658	246,079	1.40
1/18 through 12/18	17,312,198	0	0	6	347,779	0	189,362	537,141	3.10
5 YR. TOTAL	71,571,675	3	310,187	18	396,352	108,146	285,650	1,100,335	1.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.987	12%	0.550	1.54			
Pure Premium Indicated by National Relativity		17%	0.446	18%	0.480	0.93			
Pure Premium Present on Rate Level		75%	0.462	70%	0.381	0.84			
Pure Premium Derived by Formula		0.501			0.419			0.92	

CLASS 4665		RENDERING WORKS NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	36,431,909	3	143,635	10	91,896	113,026	131,368	479,925	1.32
1/15 through 12/15	36,801,465	4	146,037	7	101,730	130,084	80,001	457,852	1.24
1/16 through 12/16	35,858,083	1	27,171	14	901,934	45,729	401,507	1,376,341	3.84
1/17 through 12/17	36,828,907	4	156,785	12	307,690	91,932	405,068	961,475	2.61
1/18 through 12/18	37,915,939	5	157,922	15	380,502	225,756	523,167	1,287,347	3.40
5 YR. TOTAL	183,836,303	17	631,550	58	1,783,752	606,527	1,541,111	4,562,940	2.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	1.314	36%	1.168	2.48			
Pure Premium Indicated by National Relativity		37%	1.614	32%	1.348	2.96			
Pure Premium Present on Rate Level		38%	1.589	32%	1.364	2.95			
Pure Premium Derived by Formula		1.530			1.288			2.82	

CLASS 4683		OIL MFG-VEGETABLE-NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	1,163,508	0	0	0	0	0	378	378	0.03
1/15 through 12/15	1,369,931	0	0	0	0	0	526	526	0.04
1/16 through 12/16	1,048,949	0	0	0	0	0	0	0	0.00
1/17 through 12/17	5,134,765	0	0	0	0	0	0	0	0.00
1/18 through 12/18	5,736,712	0	0	1	35,172	0	37,854	73,026	1.27
5 YR. TOTAL	14,453,865	0	0	1	35,172	0	38,758	73,930	0.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.243	7%	0.268	0.51			
Pure Premium Indicated by National Relativity		22%	0.574	24%	0.678	1.25			
Pure Premium Present on Rate Level		73%	0.841	69%	0.655	1.50			
Pure Premium Derived by Formula		0.752			0.633			1.39	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 4686		OIL MFG - VEGETABLE - SOLVENT EXTRACTION PROCESS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	9,527,038	0	0	1	13,959	0	5,295	19,254	0.20
1/15 through 12/15	9,379,382	0	0	0	0	0	0	0	0.00
1/16 through 12/16	10,664,396	0	0	0	0	0	4,323	4,323	0.04
1/17 through 12/17	11,696,787	0	0	0	0	0	0	0	0.00
1/18 through 12/18	12,729,425	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	53,997,028	0	0	1	13,959	0	9,618	23,577	0.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.026	11%	0.018	0.04			
Pure Premium Indicated by National Relativity		19%	0.582	21%	0.502	1.08			
Pure Premium Present on Rate Level		74%	0.428	68%	0.397	0.83			
Pure Premium Derived by Formula		0.429			0.377			0.81	

CLASS 4692		DENTAL LABORATORY							
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.
1/14 through 12/14	28,703,122	0	0	2	2,866	0	9,398	12,264	0.04
1/15 through 12/15	36,068,695	0	0	7	75,829	0	71,075	146,904	0.41
1/16 through 12/16	34,641,532	0	0	5	83,354	0	106,095	189,449	0.55
1/17 through 12/17	35,395,627	0	0	3	45,650	0	46,355	92,005	0.26
1/18 through 12/18	38,850,418	1	80,997	4	45,412	100,373	110,918	337,700	0.87
5 YR. TOTAL	173,659,394	1	80,997	21	253,111	100,373	343,841	778,322	0.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.192	11%	0.256	0.45			
Pure Premium Indicated by National Relativity		25%	0.154	26%	0.144	0.30			
Pure Premium Present on Rate Level		67%	0.183	63%	0.143	0.33			
Pure Premium Derived by Formula		0.176			0.156			0.33	

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.
1/14 through 12/14	90,433,406	0	0	13	105,679	0	154,922	260,601	0.29
1/15 through 12/15	83,666,486	0	0	8	103,572	0	104,232	207,804	0.25
1/16 through 12/16	96,719,646	1	7,328	7	76,604	0	79,972	163,904	0.17
1/17 through 12/17	102,049,113	0	0	10	129,199	0	156,631	285,830	0.28
1/18 through 12/18	135,203,550	0	0	14	268,783	0	179,970	448,753	0.33
5 YR. TOTAL	508,072,201	1	7,328	52	683,837	0	675,727	1,366,892	0.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.136	24%	0.133	0.27			
Pure Premium Indicated by National Relativity		43%	0.249	38%	0.238	0.49			
Pure Premium Present on Rate Level		43%	0.190	38%	0.212	0.40			
Pure Premium Derived by Formula		0.208			0.203			0.41	

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

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CLASS 4703		CORN PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: 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.
1/14 through 12/14	6,999,792	0	0	0	0	0	138	138	0.00
1/15 through 12/15	7,115,437	0	0	0	0	0	1,059	1,059	0.02
1/16 through 12/16	7,349,182	1	14,660	1	2,438	15,167	10,299	42,564	0.58
1/17 through 12/17	7,376,830	0	0	2	11,131	0	5,793	16,924	0.23
1/18 through 12/18	7,423,951	0	0	0	0	0	4,339	4,339	0.06
5 YR. TOTAL	36,265,192	1	14,660	3	13,569	15,167	21,628	65,024	0.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.078	8%	0.101			0.18	
Pure Premium Indicated by National Relativity		24%	0.370	26%	0.267			0.64	
Pure Premium Present on Rate Level		71%	0.371	66%	0.300			0.67	
Pure Premium Derived by Formula						0.356	0.276	0.63	

CLASS 4717		BUTTER SUBSTITUTE 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.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	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		12%	0.368	13%	0.364			0.73	
Pure Premium Present on Rate Level		88%	0.451	87%	0.460			0.91	
Pure Premium Derived by Formula						0.441	0.448	0.89	

CLASS 4720		SOAP OR SYNTHETIC DETERGENT 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.
1/14 through 12/14	38,726,441	1	54,162	4	63,931	36,103	60,757	214,953	0.56
1/15 through 12/15	41,007,425	0	0	0	0	0	5,361	5,361	0.01
1/16 through 12/16	43,498,562	3	18,273	4	84,801	21,183	22,875	147,132	0.34
1/17 through 12/17	42,135,439	1	126,180	3	28,734	45,040	40,769	240,723	0.57
1/18 through 12/18	42,303,482	0	0	4	55,742	0	61,763	117,505	0.28
5 YR. TOTAL	207,671,349	5	198,615	15	233,208	102,326	191,525	725,674	0.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.208	20%	0.141			0.35	
Pure Premium Indicated by National Relativity		40%	0.440	40%	0.467			0.91	
Pure Premium Present on Rate Level		47%	0.404	40%	0.363			0.77	
Pure Premium Derived by Formula						0.393	0.360	0.75	

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

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CLASS 4740		OIL REFINING-PETROLEUM-& DRIVERS							
Industry Group: Manufacturing Hazard Group: 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.
1/14 through 12/14	13,083,973	0	0	2	5,365	0	13,524	18,889	0.14
1/15 through 12/15	9,966,663	0	0	1	47,937	0	0	47,937	0.48
1/16 through 12/16	11,033,673	1	230,122	2	31,787	49,102	36,917	347,928	3.15
1/17 through 12/17	10,317,163	0	0	3	51,309	0	59,948	111,257	1.08
1/18 through 12/18	17,610,407	0	0	2	57,071	0	107,691	164,762	0.94
5 YR. TOTAL	62,011,879	1	230,122	10	193,469	49,102	218,080	690,773	1.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.683	9%	0.431			1.11	
Pure Premium Indicated by National Relativity		44%	0.199	45%	0.161			0.36	
Pure Premium Present on Rate Level		49%	0.319	46%	0.275			0.59	
Pure Premium Derived by Formula						0.292	0.238	0.53	

CLASS 4741		ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	13,564,569	2	343,848	0	0	78,464	1,428	423,740	3.12
1/15 through 12/15	16,063,580	0	0	3	121,468	0	80,425	201,893	1.26
1/16 through 12/16	17,018,435	0	0	0	0	0	0	0	0.00
1/17 through 12/17	17,184,169	0	0	1	331,979	0	146,836	478,815	2.79
1/18 through 12/18	17,291,052	1	1,862	1	8,355	1,268	10,918	22,403	0.13
5 YR. TOTAL	81,121,805	3	345,710	5	461,802	79,732	239,607	1,126,851	1.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.995	14%	0.394			1.39	
Pure Premium Indicated by National Relativity		22%	0.805	23%	0.676			1.48	
Pure Premium Present on Rate Level		67%	0.634	63%	0.497			1.13	
Pure Premium Derived by Formula						0.711	0.524	1.24	

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.
1/14 through 12/14	28,932,748	2	28,616	8	69,751	40,733	72,175	211,275	0.73
1/15 through 12/15	23,114,938	1	46,688	13	148,768	51,431	197,659	444,546	1.92
1/16 through 12/16	26,321,759	1	8,161	7	135,880	12,589	190,658	347,288	1.32
1/17 through 12/17	32,019,992	3	43,834	13	122,357	61,805	202,117	430,113	1.34
1/18 through 12/18	41,368,904	9	781,127	18	598,799	516,756	544,672	2,441,354	5.90
5 YR. TOTAL	151,758,341	16	908,426	59	1,075,555	683,314	1,207,281	3,874,576	2.55
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	1.307	20%	1.246			2.55	
Pure Premium Indicated by National Relativity		21%	0.629	22%	0.656			1.29	
Pure Premium Present on Rate Level		67%	0.456	58%	0.503			0.96	
Pure Premium Derived by Formula						0.594	0.685	1.28	

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

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CLASS 4771		EXPLOSIVES OR AMMUNITION MFG: NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: 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.
1/14 through 12/14	2,204,255	0	0	0	0	0	260	260	0.01
1/15 through 12/15	1,872,582	0	0	0	0	0	0	0	0.00
1/16 through 12/16	1,448,870	0	0	0	0	0	452	452	0.03
1/17 through 12/17	372,040	0	0	0	0	0	0	0	0.00
1/18 through 12/18	1,408,360	0	0	2	28,993	0	3,623	32,616	2.32
5 YR. TOTAL	7,306,107	0	0	2	28,993	0	4,335	33,328	0.46
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.397	4%	0.059	0.46			
Pure Premium Indicated by National Relativity		32%	0.587	35%	0.504	1.09			
Pure Premium Present on Rate Level		65%	0.566	61%	0.517	1.08			
Pure Premium Derived by Formula		0.568			0.494			1.06	

CLASS 4777		EXPLOSIVES DISTRIBUTORS & 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.
1/14 through 12/14	1,113,777	0	0	1	8,020	0	21,399	29,419	2.64
1/15 through 12/15	1,231,086	0	0	1	79	0	5,054	5,133	0.42
1/16 through 12/16	768,155	0	0	0	0	0	940	940	0.12
1/17 through 12/17	725,257	0	0	0	0	0	0	0	0.00
1/18 through 12/18	1,197,246	0	0	2	19,512	0	12,530	32,042	2.68
5 YR. TOTAL	5,035,521	0	0	4	27,611	0	39,923	67,534	1.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.548	4%	0.793	1.34			
Pure Premium Indicated by National Relativity		13%	0.366	14%	0.734	1.10			
Pure Premium Present on Rate Level		84%	0.599	82%	0.743	1.34			
Pure Premium Derived by Formula		0.567			0.744			1.31	

CLASS 4825		DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG & INCLUDES MFG OF INGREDIENTS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	454,061,386	11	947,154	28	559,625	509,571	650,109	2,666,459	0.59
1/15 through 12/15	439,608,108	7	90,334	22	1,021,364	82,586	666,065	1,860,349	0.42
1/16 through 12/16	552,557,452	6	370,816	21	602,866	212,196	542,762	1,728,640	0.31
1/17 through 12/17	651,372,930	3	187,220	24	661,295	64,438	695,731	1,608,684	0.25
1/18 through 12/18	686,659,411	16	1,187,057	41	987,310	522,427	946,627	3,643,421	0.53
5 YR. TOTAL	2,784,259,287	43	2,782,581	136	3,832,460	1,391,218	3,501,294	11,507,553	0.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.238	50%	0.176	0.41			
Pure Premium Indicated by National Relativity		32%	0.141	25%	0.155	0.30			
Pure Premium Present on Rate Level		33%	0.208	25%	0.176	0.38			
Pure Premium Derived by Formula		0.197			0.171			0.37	

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

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CLASS 4828		CHEMICAL BLENDING AND MIXING NOC-ALL OPERATIONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: 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.
1/14 through 12/14	122,915,267	5	344,350	23	517,279	161,119	674,237	1,696,985	1.38
1/15 through 12/15	135,274,952	3	208,226	14	184,933	333,616	267,851	994,626	0.74
1/16 through 12/16	163,315,467	8	253,741	13	439,315	177,882	475,249	1,346,187	0.82
1/17 through 12/17	160,451,507	5	1,333,126	7	129,176	479,187	169,947	2,111,436	1.32
1/18 through 12/18	134,610,618	5	510,774	10	209,640	251,740	237,185	1,209,339	0.90
5 YR. TOTAL	716,567,811	26	2,650,217	67	1,480,343	1,403,544	1,824,469	7,358,573	1.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.576	39%	0.450	1.03			
Pure Premium Indicated by National Relativity		37%	0.385	30%	0.369	0.75			
Pure Premium Present on Rate Level		37%	0.444	31%	0.409	0.85			
Pure Premium Derived by Formula		0.456			0.413			0.87	

CLASS 4829		CHEMICAL MANUFACTURING NOC-ALL OPERATIONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	242,231,518	4	351,766	19	636,006	614,767	444,616	2,047,155	0.85
1/15 through 12/15	178,832,786	5	403,481	14	837,735	250,743	642,834	2,134,793	1.19
1/16 through 12/16	180,864,488	4	62,623	17	630,099	75,577	354,684	1,122,983	0.62
1/17 through 12/17	218,487,496	2	265,787	11	336,362	182,350	412,604	1,197,103	0.55
1/18 through 12/18	236,948,759	5	288,336	14	1,123,254	208,001	527,366	2,146,957	0.91
5 YR. TOTAL	1,057,365,047	20	1,371,993	75	3,563,456	1,331,438	2,382,104	8,648,991	0.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.467	40%	0.351	0.82			
Pure Premium Indicated by National Relativity		36%	0.289	30%	0.233	0.52			
Pure Premium Present on Rate Level		37%	0.308	30%	0.296	0.60			
Pure Premium Derived by Formula		0.344			0.299			0.64	

CLASS 4902		SPORTING 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.
1/14 through 12/14	6,864,976	1	60,573	0	0	41,301	1,462	103,336	1.51
1/15 through 12/15	7,307,555	0	0	1	14,445	0	2,644	17,089	0.23
1/16 through 12/16	8,775,032	0	0	1	19,430	0	5,310	24,740	0.28
1/17 through 12/17	8,376,793	0	0	1	1,124	0	5,623	6,747	0.08
1/18 through 12/18	8,789,544	0	0	1	1,980	0	1,645	3,625	0.04
5 YR. TOTAL	40,113,900	1	60,573	4	36,979	41,301	16,684	155,537	0.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.243	10%	0.145	0.39			
Pure Premium Indicated by National Relativity		36%	0.483	39%	0.610	1.09			
Pure Premium Present on Rate Level		57%	0.495	51%	0.511	1.01			
Pure Premium Derived by Formula		0.473			0.513			0.99	

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

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CLASS 4923		PHOTOGRAPHIC SUPPLIES MFG							
Industry Group: Manufacturing Hazard Group: 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.
1/14 through 12/14	2,920,511	0	0	0	0	0	0	0	0.00
1/15 through 12/15	3,248,917	0	0	0	0	0	0	0	0.00
1/16 through 12/16	4,347,966	0	0	0	0	0	257	257	0.01
1/17 through 12/17	6,383,441	0	0	0	0	0	0	0	0.00
1/18 through 12/18	5,224,547	0	0	0	0	0	15,100	15,100	0.29
5 YR. TOTAL	22,125,382	0	0	0	0	0	15,357	15,357	0.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	5%	0.069	0.07			
Pure Premium Indicated by National Relativity		17%	0.205	18%	0.247	0.45			
Pure Premium Present on Rate Level		80%	0.198	77%	0.205	0.40			
Pure Premium Derived by Formula		0.193			0.206			0.40	

CLASS 5020		CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID TYPE							
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.
1/14 through 12/14	8,397,072	0	0	0	0	0	3,109	3,109	0.04
1/15 through 12/15	8,005,613	1	50,688	2	62,644	31,830	63,966	209,128	2.61
1/16 through 12/16	10,314,206	0	0	2	49,522	0	30,679	80,201	0.78
1/17 through 12/17	10,437,250	0	0	7	331,684	0	438,302	769,986	7.38
1/18 through 12/18	12,998,622	1	24,145	2	14,565	16,950	13,908	69,568	0.54
5 YR. TOTAL	50,152,763	2	74,833	13	458,415	48,780	549,964	1,131,992	2.26
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.063	19%	1.194	2.26			
Pure Premium Indicated by National Relativity		31%	1.757	33%	1.184	2.94			
Pure Premium Present on Rate Level		56%	1.517	48%	1.362	2.88			
Pure Premium Derived by Formula		1.532			1.271			2.80	

CLASS 5022		MASONRY NOC							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	153,377,507	18	1,040,123	68	1,522,649	855,602	1,423,850	4,842,224	3.16
1/15 through 12/15	164,753,006	21	1,309,660	55	2,057,487	1,313,451	1,889,482	6,570,080	3.99
1/16 through 12/16	180,158,098	12	819,087	57	2,334,527	714,089	2,116,313	5,984,016	3.32
1/17 through 12/17	179,578,811	19	1,092,861	49	1,725,707	724,939	1,157,013	4,700,520	2.62
1/18 through 12/18	189,922,032	12	1,203,172	47	2,119,681	1,255,146	1,467,184	6,045,183	3.18
5 YR. TOTAL	867,789,454	82	5,464,903	276	9,760,051	4,863,227	8,053,842	28,142,023	3.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	1.754	87%	1.489	3.24			
Pure Premium Indicated by National Relativity		20%	2.339	6%	1.719	4.06			
Pure Premium Present on Rate Level		20%	1.833	7%	1.633	3.47			
Pure Premium Derived by Formula		1.887			1.513			3.40	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 5037		PAINTING: METAL STRUCTURES-OVER TWO STORIES IN HEIGHT-& DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	1,461,477	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,304,589	0	0	2	2,430	0	4,831	7,261	0.56
1/16 through 12/16	1,036,901	0	0	1	191,226	0	0	191,226	18.44
1/17 through 12/17	1,462,112	0	0	0	0	0	0	0	0.00
1/18 through 12/18	1,347,523	0	0	1	24,135	0	56,404	80,539	5.98
5 YR. TOTAL	6,612,602	0	0	4	217,791	0	61,235	279,026	4.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	3.294	10%	0.926			4.22	
Pure Premium Indicated by National Relativity		17%	2.010	19%	2.116			4.13	
Pure Premium Present on Rate Level		76%	3.389	71%	2.741			6.13	
Pure Premium Derived by Formula		3.148			2.441		5.59		

CLASS 5040		IRON OR STEEL: ERECTION-FRAME STRUCTURES							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	18,254,687	2	271,344	8	368,865	143,508	518,711	1,302,428	7.14
1/15 through 12/15	16,954,649	3	158,958	8	123,561	144,274	238,980	665,773	3.93
1/16 through 12/16	18,618,480	3	446,976	7	350,572	192,806	323,452	1,313,806	7.06
1/17 through 12/17	37,822,958	3	342,465	17	1,400,794	273,012	594,409	2,610,680	6.90
1/18 through 12/18	73,094,629	3	258,237	16	792,586	255,904	891,126	2,197,853	3.01
5 YR. TOTAL	164,745,403	14	1,477,980	56	3,036,378	1,009,504	2,566,678	8,090,540	4.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	2.740	43%	2.171			4.91	
Pure Premium Indicated by National Relativity		35%	2.230	28%	1.576			3.81	
Pure Premium Present on Rate Level		36%	2.315	29%	2.110			4.43	
Pure Premium Derived by Formula		2.409			1.987		4.40		

CLASS 5057		IRON OR STEEL: ERECTION NOC							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	19,661,477	2	160,058	6	237,796	183,436	94,887	676,177	3.44
1/15 through 12/15	24,190,235	3	135,608	6	60,671	218,441	91,951	506,671	2.09
1/16 through 12/16	17,731,473	1	9,628	4	116,428	642,564	193,841	962,461	5.43
1/17 through 12/17	24,063,130	0	0	7	445,313	0	526,119	971,432	4.04
1/18 through 12/18	26,759,435	1	62,427	10	393,805	45,651	294,889	796,772	2.98
5 YR. TOTAL	112,405,750	7	367,721	33	1,254,013	1,090,092	1,201,687	3,913,513	3.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.443	30%	2.039			3.48	
Pure Premium Indicated by National Relativity		40%	1.361	35%	0.927			2.29	
Pure Premium Present on Rate Level		41%	1.407	35%	1.546			2.95	
Pure Premium Derived by Formula		1.395			1.477		2.87		

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

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CLASS 5059		IRON OR STEEL: ERECTION-FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	5,693,633	1	112,891	4	276,304	184,725	193,447	767,367	13.48
1/15 through 12/15	5,825,518	1	18,968	4	107,656	30,543	78,923	236,090	4.05
1/16 through 12/16	5,444,746	3	219,331	4	124,336	168,403	106,898	618,968	11.37
1/17 through 12/17	6,863,740	3	493,829	1	181,547	442,891	70,633	1,188,900	17.32
1/18 through 12/18	8,206,580	1	421,044	4	130,583	453,625	139,536	1,144,788	13.95
5 YR. TOTAL	32,034,217	9	1,266,063	17	820,426	1,280,187	589,437	3,956,113	12.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	6.513	30%		5.836		12.35	
Pure Premium Indicated by National Relativity		39%	5.132	35%		4.905		10.04	
Pure Premium Present on Rate Level		41%	5.326	35%		5.136		10.46	
Pure Premium Derived by Formula			5.488			5.265		10.75	

CLASS 5102		DOOR AND WINDOW INSTALLATION - ALL TYPES - RESIDENTIAL AND COMMERCIAL							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	50,082,510	2	143,568	19	429,807	49,528	309,215	932,118	1.86
1/15 through 12/15	51,910,701	3	106,154	20	611,059	184,741	529,492	1,431,446	2.76
1/16 through 12/16	63,472,916	8	849,735	20	424,077	505,698	366,287	2,145,797	3.38
1/17 through 12/17	71,881,374	5	359,422	18	720,028	344,050	909,990	2,333,490	3.25
1/18 through 12/18	82,287,480	3	167,157	16	298,578	121,149	334,076	920,960	1.12
5 YR. TOTAL	319,634,981	21	1,626,036	93	2,483,549	1,205,166	2,449,060	7,763,811	2.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	1.286	50%		1.143		2.43	
Pure Premium Indicated by National Relativity		33%	1.924	25%		1.539		3.46	
Pure Premium Present on Rate Level		33%	1.620	25%		1.482		3.10	
Pure Premium Derived by Formula			1.607			1.327		2.93	

CLASS 5146		FURNITURE OR FIXTURES INSTALLATION-PORTABLE-NOC							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	44,738,928	5	392,063	13	331,618	327,095	332,282	1,383,058	3.09
1/15 through 12/15	48,632,390	1	97,260	17	310,523	56,000	269,318	733,101	1.51
1/16 through 12/16	51,327,775	4	105,238	10	348,913	216,886	311,484	982,521	1.91
1/17 through 12/17	56,179,396	2	69,339	13	377,710	103,581	239,646	790,276	1.41
1/18 through 12/18	62,749,473	4	161,756	17	519,815	118,526	467,648	1,267,745	2.02
5 YR. TOTAL	263,627,962	16	825,656	70	1,888,579	822,088	1,620,378	5,156,701	1.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	1.030	38%		0.926		1.96	
Pure Premium Indicated by National Relativity		37%	1.497	31%		1.143		2.64	
Pure Premium Present on Rate Level		37%	1.168	31%		1.002		2.17	
Pure Premium Derived by Formula			1.254			1.017		2.27	

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

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CLASS 5160		ELEVATOR ERECTION OR REPAIR							
Industry Group: Contracting Hazard Group: 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.
1/14 through 12/14	34,960,705	0	0	2	27,639	0	27,377	55,016	0.16
1/15 through 12/15	35,228,489	3	415,034	3	234,273	431,608	119,475	1,200,390	3.41
1/16 through 12/16	42,729,942	2	81,955	5	240,394	101,856	174,202	598,407	1.40
1/17 through 12/17	46,177,894	1	86,140	4	93,683	38,681	93,378	311,882	0.68
1/18 through 12/18	49,785,080	1	59,896	2	11,200	50,136	54,866	176,098	0.35
5 YR. TOTAL	208,882,110	7	643,025	16	607,189	622,281	469,298	2,341,793	1.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.599	25%	0.523	1.12			
Pure Premium Indicated by National Relativity		41%	0.622	37%	0.460	1.08			
Pure Premium Present on Rate Level		41%	0.717	38%	0.559	1.28			
Pure Premium Derived by Formula		0.657			0.513			1.17	

CLASS 5183		PLUMBING 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.
1/14 through 12/14	507,519,104	37	1,864,614	121	3,016,980	2,052,616	2,304,548	9,238,758	1.82
1/15 through 12/15	541,929,683	26	1,612,711	120	3,482,961	1,407,777	2,609,564	9,113,013	1.68
1/16 through 12/16	559,373,665	28	1,907,312	140	3,684,548	1,647,348	3,390,840	10,630,048	1.90
1/17 through 12/17	664,328,399	25	1,643,292	121	4,418,922	2,188,753	3,459,206	11,710,173	1.76
1/18 through 12/18	728,052,087	22	2,338,943	127	4,141,258	2,162,697	3,113,626	11,756,524	1.62
5 YR. TOTAL	3,001,202,938	138	9,366,872	629	18,744,669	9,459,191	14,877,784	52,448,516	1.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		77%	0.937	100%	0.811	1.75			
Pure Premium Indicated by National Relativity		11%	0.914	0%	0.675	1.59			
Pure Premium Present on Rate Level		12%	0.883	0%	0.757	1.64			
Pure Premium Derived by Formula		0.928			0.811			1.74	

CLASS 5188		AUTOMATIC SPRINKLER INSTALLATION & 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.
1/14 through 12/14	59,461,083	1	9,800	9	401,744	27,994	493,810	933,348	1.57
1/15 through 12/15	60,443,310	3	15,378	16	115,470	21,126	117,384	269,358	0.45
1/16 through 12/16	73,757,527	5	404,502	12	305,738	439,454	327,090	1,476,784	2.00
1/17 through 12/17	80,853,089	6	279,371	14	292,103	115,407	302,545	989,426	1.22
1/18 through 12/18	86,319,961	2	85,012	15	722,742	38,255	1,033,830	1,879,839	2.18
5 YR. TOTAL	360,834,970	17	794,063	66	1,837,797	642,236	2,274,659	5,548,755	1.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.729	38%	0.808	1.54			
Pure Premium Indicated by National Relativity		37%	0.838	31%	0.721	1.56			
Pure Premium Present on Rate Level		37%	0.868	31%	0.744	1.61			
Pure Premium Derived by Formula		0.821			0.761			1.58	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 5190		ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS							
Industry Group: Contracting Hazard Group: 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.
1/14 through 12/14	655,994,502	39	2,247,585	148	3,534,989	2,064,753	2,790,462	10,637,789	1.62
1/15 through 12/15	712,943,032	35	1,787,069	176	4,012,241	1,659,512	3,658,289	11,117,111	1.56
1/16 through 12/16	754,653,442	29	2,065,551	172	5,539,288	1,659,585	4,817,802	14,082,226	1.87
1/17 through 12/17	829,332,440	25	1,687,799	171	5,066,075	1,804,551	4,448,712	13,007,137	1.57
1/18 through 12/18	922,836,067	23	2,068,814	174	5,932,762	1,872,880	4,631,051	14,505,507	1.57
5 YR. TOTAL	3,875,759,483	151	9,856,818	841	24,085,355	9,061,281	20,346,316	63,349,770	1.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		85%	0.876	100%	0.759	1.64			
Pure Premium Indicated by National Relativity		7%	0.857	0%	0.720	1.58			
Pure Premium Present on Rate Level		8%	0.842	0%	0.724	1.57			
Pure Premium Derived by Formula		0.872			0.759			1.63	

CLASS 5191		OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR							
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.
1/14 through 12/14	654,356,072	9	1,011,993	35	455,275	703,197	569,142	2,739,607	0.42
1/15 through 12/15	661,247,207	5	305,792	32	859,746	411,374	707,838	2,284,750	0.35
1/16 through 12/16	743,981,470	15	1,250,495	51	1,685,156	929,175	1,216,300	5,081,126	0.68
1/17 through 12/17	745,557,814	19	1,006,533	35	961,092	635,120	839,049	3,441,794	0.46
1/18 through 12/18	742,896,320	10	876,034	28	1,010,088	711,651	814,543	3,412,316	0.46
5 YR. TOTAL	3,548,038,883	58	4,450,847	181	4,971,357	3,390,517	4,146,872	16,959,593	0.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	0.266	59%	0.212	0.48			
Pure Premium Indicated by National Relativity		28%	0.249	20%	0.193	0.44			
Pure Premium Present on Rate Level		28%	0.246	21%	0.190	0.44			
Pure Premium Derived by Formula		0.256			0.204			0.46	

CLASS 5192		VENDING OR COIN OPERATED MACHINES-INSTALLATION, SERVICE OR REPAIR & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	69,063,569	5	273,568	18	219,929	337,053	277,281	1,107,831	1.61
1/15 through 12/15	71,575,027	4	214,462	11	94,977	118,910	139,683	568,032	0.79
1/16 through 12/16	74,930,513	5	290,009	14	115,960	232,986	242,327	881,282	1.18
1/17 through 12/17	91,882,227	4	169,984	20	441,001	96,155	479,263	1,186,403	1.29
1/18 through 12/18	90,800,142	1	23,273	19	224,412	36,629	387,426	671,740	0.74
5 YR. TOTAL	398,251,478	19	971,296	82	1,096,279	821,733	1,525,980	4,415,288	1.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.519	37%	0.590	1.11			
Pure Premium Indicated by National Relativity		37%	0.757	31%	0.607	1.36			
Pure Premium Present on Rate Level		37%	0.749	32%	0.643	1.39			
Pure Premium Derived by Formula		0.692			0.612			1.30	

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

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CLASS 5213		CONCRETE CONSTRUCTION NOC							
Industry Group: Contracting Hazard Group: 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.
1/14 through 12/14	101,632,928	5	412,575	41	841,626	461,352	1,023,348	2,738,901	2.70
1/15 through 12/15	116,760,452	10	417,485	51	1,674,847	354,312	1,455,712	3,902,356	3.34
1/16 through 12/16	131,709,030	7	408,415	50	1,998,208	510,517	1,907,333	4,824,473	3.66
1/17 through 12/17	152,357,478	6	379,933	60	2,090,495	283,153	2,233,259	4,986,840	3.27
1/18 through 12/18	182,775,301	13	1,478,154	48	1,395,030	965,281	1,545,806	5,384,271	2.95
5 YR. TOTAL	685,235,189	41	3,096,562	250	8,000,206	2,574,615	8,165,458	21,836,841	3.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		49%	1.619	74%	1.567			3.19	
Pure Premium Indicated by National Relativity		25%	1.819	13%	1.488			3.31	
Pure Premium Present on Rate Level		26%	1.596	13%	1.515			3.11	
Pure Premium Derived by Formula						1.663	1.550	3.21	

CLASS 5215		CONCRETE WORK-INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	30,214,928	3	138,927	12	500,668	113,940	287,479	1,041,014	3.45
1/15 through 12/15	37,063,906	6	565,086	14	385,497	611,084	411,208	1,972,875	5.32
1/16 through 12/16	42,206,188	0	0	6	53,937	0	73,975	127,912	0.30
1/17 through 12/17	40,461,573	2	115,058	9	302,052	22,811	193,136	633,057	1.57
1/18 through 12/18	42,013,243	0	0	10	225,315	0	176,776	402,091	0.96
5 YR. TOTAL	191,959,838	11	819,071	51	1,467,469	747,835	1,142,574	4,176,949	2.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	1.191	35%	0.985			2.18	
Pure Premium Indicated by National Relativity		37%	1.767	32%	1.265			3.03	
Pure Premium Present on Rate Level		38%	1.482	33%	1.229			2.71	
Pure Premium Derived by Formula						1.515	1.155	2.67	

CLASS 5221		CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS-& 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.
1/14 through 12/14	290,965,294	38	1,597,864	85	1,461,522	1,262,019	1,214,002	5,535,407	1.90
1/15 through 12/15	318,243,449	26	1,127,303	70	1,931,431	1,861,688	1,829,994	6,750,416	2.12
1/16 through 12/16	357,912,502	26	2,675,665	95	2,381,794	1,337,845	2,514,101	8,909,405	2.49
1/17 through 12/17	383,519,565	18	1,210,045	84	2,522,341	801,587	2,078,520	6,612,493	1.72
1/18 through 12/18	415,518,352	15	1,150,391	80	2,404,798	874,292	2,303,604	6,733,085	1.62
5 YR. TOTAL	1,766,159,162	123	7,761,268	414	10,701,886	6,137,431	9,940,221	34,540,806	1.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		66%	1.045	94%	0.910			1.96	
Pure Premium Indicated by National Relativity		17%	1.387	3%	1.069			2.46	
Pure Premium Present on Rate Level		17%	1.107	3%	0.934			2.04	
Pure Premium Derived by Formula						1.114	0.915	2.03	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 5222		CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS							
Industry Group: Contracting Hazard Group: 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.
1/14 through 12/14	51,300,248	4	147,631	24	358,382	423,911	557,659	1,487,583	2.90
1/15 through 12/15	58,168,203	8	681,495	23	722,527	436,605	768,910	2,609,537	4.49
1/16 through 12/16	67,002,235	5	453,115	22	776,481	142,381	765,721	2,137,698	3.19
1/17 through 12/17	69,052,768	1	6,106	26	1,195,883	9,447	1,421,958	2,633,394	3.81
1/18 through 12/18	69,994,916	4	192,259	23	560,478	73,435	558,506	1,384,678	1.98
5 YR. TOTAL	315,518,370	22	1,480,606	118	3,613,751	1,085,779	4,072,754	10,252,890	3.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	1.615	52%	1.635			3.25	
Pure Premium Indicated by National Relativity		31%	2.644	24%	1.863			4.51	
Pure Premium Present on Rate Level		32%	1.975	24%	1.612			3.59	
Pure Premium Derived by Formula		2.049			1.684		3.73		

CLASS 5223		SWIMMING POOL CONSTRUCTION-NOT IRON OR STEEL- & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	11,734,960	1	146,035	6	170,025	230,322	202,807	749,189	6.38
1/15 through 12/15	14,350,302	2	82,987	3	115,472	57,625	108,777	364,861	2.54
1/16 through 12/16	18,886,810	0	0	5	135,596	0	128,197	263,793	1.40
1/17 through 12/17	20,889,972	1	56,913	6	118,913	31,118	160,523	367,467	1.76
1/18 through 12/18	24,857,847	3	193,988	6	179,783	154,434	172,229	700,434	2.82
5 YR. TOTAL	90,719,891	7	479,923	26	719,789	473,499	772,533	2,445,744	2.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	1.322	26%	1.373			2.70	
Pure Premium Indicated by National Relativity		41%	1.262	37%	1.064			2.33	
Pure Premium Present on Rate Level		42%	1.507	37%	1.437			2.94	
Pure Premium Derived by Formula		1.375			1.282		2.66		

CLASS 5348		CERAMIC TILE, INDOOR STONE, MARBLE, OR MOSAIC WORK							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	73,742,374	2	420,702	17	445,114	251,526	457,869	1,575,211	2.14
1/15 through 12/15	87,766,643	8	155,940	21	429,728	120,973	593,643	1,300,284	1.48
1/16 through 12/16	95,737,655	10	489,816	31	743,946	296,243	688,458	2,218,463	2.32
1/17 through 12/17	107,970,537	7	585,734	38	1,061,384	251,667	796,099	2,694,884	2.50
1/18 through 12/18	109,802,671	6	402,779	16	377,532	319,509	250,567	1,350,387	1.23
5 YR. TOTAL	475,019,880	33	2,054,971	123	3,057,704	1,239,918	2,786,636	9,139,229	1.92
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	1.076	48%	0.848			1.92	
Pure Premium Indicated by National Relativity		32%	1.324	26%	0.947			2.27	
Pure Premium Present on Rate Level		32%	1.201	26%	0.923			2.12	
Pure Premium Derived by Formula		1.195			0.893		2.09		

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

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CLASS 5402		HOTHOUSE ERECTION-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: 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.
1/14 through 12/14	1,203,994	0	0	0	0	0	5,046	5,046	0.42
1/15 through 12/15	1,238,906	0	0	2	30,089	0	40,339	70,428	5.69
1/16 through 12/16	1,049,449	0	0	0	0	0	1,515	1,515	0.14
1/17 through 12/17	897,979	0	0	0	0	0	6,755	6,755	0.75
1/18 through 12/18	744,710	1	63,238	1	1,471	68,969	5,060	138,738	18.63
5 YR. TOTAL	5,135,038	1	63,238	3	31,560	68,969	58,715	222,482	4.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	1.846	6%	2.487	4.33			
Pure Premium Indicated by National Relativity		10%	2.235	11%	3.694	5.93			
Pure Premium Present on Rate Level		86%	1.520	83%	1.294	2.81			
Pure Premium Derived by Formula		1.605			1.630		3.24		

CLASS 5403		CARPENTRY NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	169,266,327	17	705,771	72	1,435,194	1,235,750	1,559,838	4,936,553	2.92
1/15 through 12/15	183,414,276	10	287,350	53	1,539,412	211,755	1,261,946	3,300,463	1.80
1/16 through 12/16	205,712,450	18	884,958	64	1,506,280	990,416	1,442,398	4,824,052	2.35
1/17 through 12/17	259,883,122	21	3,045,561	77	2,432,693	1,978,790	2,205,213	9,662,257	3.72
1/18 through 12/18	266,339,028	27	1,750,809	70	2,506,165	1,367,783	2,088,142	7,712,899	2.90
5 YR. TOTAL	1,084,615,203	93	6,674,449	336	9,419,744	5,784,494	8,557,537	30,436,224	2.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	1.484	90%	1.322	2.81			
Pure Premium Indicated by National Relativity		20%	1.732	5%	1.442	3.17			
Pure Premium Present on Rate Level		20%	1.500	5%	1.388	2.89			
Pure Premium Derived by Formula		1.537			1.331		2.87		

CLASS 5437		CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM							
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.
1/14 through 12/14	136,507,418	10	453,881	63	1,527,382	381,380	1,452,144	3,814,787	2.79
1/15 through 12/15	152,073,390	9	307,149	59	1,693,501	649,937	1,865,437	4,516,024	2.97
1/16 through 12/16	163,529,063	7	577,801	66	1,847,205	403,080	1,746,691	4,574,777	2.80
1/17 through 12/17	180,075,620	8	529,012	56	2,315,726	509,287	1,855,764	5,209,789	2.89
1/18 through 12/18	197,927,257	8	961,426	63	2,073,826	883,420	2,233,728	6,152,400	3.11
5 YR. TOTAL	830,112,748	42	2,829,269	307	9,457,640	2,827,104	9,153,764	24,267,777	2.92
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	1.480	75%	1.443	2.92			
Pure Premium Indicated by National Relativity		24%	1.784	12%	1.413	3.20			
Pure Premium Present on Rate Level		24%	1.438	13%	1.282	2.72			
Pure Premium Derived by Formula		1.543			1.418		2.96		

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

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CLASS 5443		LATHING & DRIVERS							
Industry Group: Contracting Hazard Group: 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.
1/14 through 12/14	142,711	0	0	0	0	0	0	0	0.00
1/15 through 12/15	88,319	0	0	1	19,538	0	20,490	40,028	45.32
1/16 through 12/16	97,009	0	0	0	0	0	0	0	0.00
1/17 through 12/17	150,817	0	0	0	0	0	0	0	0.00
1/18 through 12/18	112,150	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	591,006	0	0	1	19,538	0	20,490	40,028	6.77
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	3.306	2%	3.467	6.77			
Pure Premium Indicated by National Relativity		23%	0.887	25%	0.868	1.76			
Pure Premium Present on Rate Level		76%	1.089	73%	1.007	2.10			
Pure Premium Derived by Formula		1.065			1.021			2.09	

CLASS 5445		WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD, OR CEMENT BOARD INSTALLATION - WITHIN BUILDINGS & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	109,924,337	16	808,240	60	1,214,122	704,994	1,079,276	3,806,632	3.46
1/15 through 12/15	103,959,215	19	1,631,525	53	1,887,010	2,003,869	1,428,113	6,950,517	6.69
1/16 through 12/16	119,857,310	8	507,878	63	2,741,905	406,003	1,722,010	5,377,796	4.49
1/17 through 12/17	124,509,557	14	648,907	48	1,594,632	340,528	1,074,828	3,658,895	2.94
1/18 through 12/18	138,010,275	20	2,247,818	58	2,986,576	1,691,911	2,873,878	9,800,183	7.10
5 YR. TOTAL	596,260,694	77	5,844,368	282	10,424,245	5,147,305	8,178,105	29,594,023	4.96
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		54%	2.728	80%	2.235	4.96			
Pure Premium Indicated by National Relativity		23%	1.821	10%	1.341	3.16			
Pure Premium Present on Rate Level		23%	2.225	10%	1.995	4.22			
Pure Premium Derived by Formula		2.404			2.122			4.53	

CLASS 5462		GLAZIER-AWAY FROM SHOP & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	39,176,723	2	214,294	16	810,361	58,459	497,942	1,581,056	4.04
1/15 through 12/15	44,019,179	5	279,447	10	507,043	174,388	392,886	1,353,764	3.08
1/16 through 12/16	51,436,302	2	156,440	17	399,072	72,057	396,581	1,024,150	1.99
1/17 through 12/17	51,168,897	1	39,568	12	515,871	6,675	351,326	913,440	1.79
1/18 through 12/18	54,304,609	4	604,532	18	496,275	806,352	448,991	2,356,150	4.34
5 YR. TOTAL	240,105,710	14	1,294,281	73	2,728,622	1,117,931	2,087,726	7,228,560	3.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.675	40%	1.335	3.01			
Pure Premium Indicated by National Relativity		35%	1.761	30%	1.378	3.14			
Pure Premium Present on Rate Level		35%	1.718	30%	1.274	2.99			
Pure Premium Derived by Formula		1.720			1.330			3.05	

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

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CLASS 5472		ASBESTOS CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	2,423,719	0	0	2	67,643	0	28,323	95,966	3.96
1/15 through 12/15	7,097,337	2	256,640	4	133,723	328,341	182,216	900,920	12.69
1/16 through 12/16	4,756,582	0	0	1	1,059	0	7,069	8,128	0.17
1/17 through 12/17	2,346,200	0	0	1	39,614	0	48,760	88,374	3.77
1/18 through 12/18	2,719,568	0	0	3	92,971	0	104,887	197,858	7.28
5 YR. TOTAL	19,343,406	2	256,640	11	335,010	328,341	371,255	1,291,246	6.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	3.059	13%		3.617		6.68	
Pure Premium Indicated by National Relativity		19%	1.682	20%		1.103		2.79	
Pure Premium Present on Rate Level		72%	1.879	67%		1.670		3.55	
Pure Premium Derived by Formula		1.948			1.810		3.76		

CLASS 5473		ASBESTOS CONTRACTOR-NOC & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	18,900,709	4	259,899	11	245,543	119,149	202,463	827,054	4.38
1/15 through 12/15	17,556,061	4	267,996	13	198,525	530,183	232,346	1,229,050	7.00
1/16 through 12/16	12,519,857	2	490,130	8	88,067	159,412	47,422	785,031	6.27
1/17 through 12/17	13,848,391	1	7,727	5	148,872	0	80,630	237,229	1.71
1/18 through 12/18	16,874,002	6	1,385,943	6	569,013	943,636	249,480	3,148,072	18.66
5 YR. TOTAL	79,699,020	17	2,411,695	43	1,250,020	1,752,380	812,341	6,226,436	7.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	4.594	32%		3.218		7.81	
Pure Premium Indicated by National Relativity		39%	2.312	34%		1.893		4.21	
Pure Premium Present on Rate Level		40%	2.504	34%		2.359		4.86	
Pure Premium Derived by Formula		2.868			2.475		5.34		

CLASS 5474		PAINTING NOC & SHOP OPERATIONS, DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	197,689,575	21	1,091,530	83	2,455,802	1,391,112	2,646,651	7,585,095	3.84
1/15 through 12/15	220,026,939	25	1,347,193	79	2,107,385	2,249,451	2,176,682	7,880,711	3.58
1/16 through 12/16	238,119,171	19	1,678,397	71	2,489,522	2,449,877	2,355,485	8,973,281	3.77
1/17 through 12/17	250,268,817	15	1,216,121	73	2,355,412	1,239,406	2,060,802	6,871,741	2.75
1/18 through 12/18	280,960,160	23	1,573,971	81	3,879,047	1,268,304	3,342,644	10,063,966	3.58
5 YR. TOTAL	1,187,064,662	103	6,907,212	387	13,287,168	8,598,150	12,582,264	41,374,794	3.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		66%	1.701	100%		1.784		3.49	
Pure Premium Indicated by National Relativity		17%	1.742	0%		1.459		3.20	
Pure Premium Present on Rate Level		17%	1.661	0%		1.776		3.44	
Pure Premium Derived by Formula		1.701			1.784		3.49		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 5478		FLOOR COVERING INSTALLATION--RESILIENT FLOORING -- CARPET AND LAMINATE FLOORING							
Industry Group: Contracting Hazard Group: 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.
1/14 through 12/14	64,499,048	6	218,703	14	282,811	101,590	190,332	793,436	1.23
1/15 through 12/15	69,921,275	0	0	14	756,226	0	338,400	1,094,626	1.57
1/16 through 12/16	78,319,795	1	277,546	14	263,546	120,137	274,734	935,963	1.20
1/17 through 12/17	83,246,209	2	171,233	12	657,031	89,715	438,677	1,356,656	1.63
1/18 through 12/18	89,069,179	1	62,392	19	877,136	0	665,008	1,604,536	1.80
5 YR. TOTAL	385,055,506	10	729,874	73	2,836,750	311,442	1,907,151	5,785,217	1.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.926	36%	0.576			1.50	
Pure Premium Indicated by National Relativity		35%	1.271	32%	0.847			2.12	
Pure Premium Present on Rate Level		36%	1.000	32%	0.649			1.65	
Pure Premium Derived by Formula						1.073	0.686	1.76	

CLASS 5479		INSULATION WORK NOC & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	38,483,549	7	273,191	32	944,288	285,296	606,078	2,108,853	5.48
1/15 through 12/15	52,548,653	9	238,425	24	276,958	398,062	276,982	1,190,427	2.27
1/16 through 12/16	56,487,018	4	68,313	32	976,623	99,060	689,883	1,833,879	3.25
1/17 through 12/17	60,658,169	6	467,777	30	387,669	101,278	413,602	1,370,326	2.26
1/18 through 12/18	64,063,643	1	73,408	19	445,200	45,946	437,761	1,002,315	1.57
5 YR. TOTAL	272,241,032	27	1,121,114	137	3,030,738	929,642	2,424,306	7,505,800	2.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	1.525	45%	1.232			2.76	
Pure Premium Indicated by National Relativity		34%	1.821	27%	1.638			3.46	
Pure Premium Present on Rate Level		34%	1.698	28%	1.423			3.12	
Pure Premium Derived by Formula						1.684	1.395	3.08	

CLASS 5480		PLASTERING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	691,686	0	0	1	16,280	0	12,467	28,747	4.16
1/15 through 12/15	903,062	0	0	1	88,027	0	44,656	132,683	14.69
1/16 through 12/16	922,587	0	0	0	0	0	0	0	0.00
1/17 through 12/17	823,637	0	0	0	0	0	0	0	0.00
1/18 through 12/18	626,645	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,967,617	0	0	2	104,307	0	57,123	161,430	4.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	2.629	5%	1.440			4.07	
Pure Premium Indicated by National Relativity		22%	1.881	24%	1.513			3.39	
Pure Premium Present on Rate Level		74%	1.887	71%	1.273			3.16	
Pure Premium Derived by Formula						1.915	1.339	3.25	

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

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CLASS 5491		PAPERHANGING & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	3,908,897	0	0	0	0	0	0	0	0.00
1/15 through 12/15	3,797,642	0	0	0	0	0	0	0	0.00
1/16 through 12/16	3,156,568	0	0	1	24,084	0	30,941	55,025	1.74
1/17 through 12/17	4,412,149	0	0	0	0	0	3,070	3,070	0.07
1/18 through 12/18	3,910,355	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	19,185,611	0	0	1	24,084	0	34,011	58,095	0.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.126	7%	0.177	0.30			
Pure Premium Indicated by National Relativity		11%	0.579	11%	0.702	1.28			
Pure Premium Present on Rate Level		84%	0.576	82%	0.514	1.09			
Pure Premium Derived by Formula		0.554			0.511			1.07	

CLASS 5506		STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & 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.
1/14 through 12/14	117,495,486	16	578,200	28	1,233,257	477,106	1,085,911	3,374,474	2.87
1/15 through 12/15	151,702,279	16	381,270	59	2,377,642	783,348	1,497,904	5,040,164	3.32
1/16 through 12/16	162,109,215	14	1,317,254	47	1,956,039	842,124	1,550,879	5,666,296	3.50
1/17 through 12/17	177,326,794	17	1,059,799	37	1,185,160	735,210	1,333,388	4,313,557	2.43
1/18 through 12/18	201,104,794	14	922,123	37	1,484,886	787,909	1,461,629	4,656,547	2.32
5 YR. TOTAL	809,738,568	77	4,258,646	208	8,236,984	3,625,697	6,929,711	23,051,038	2.85
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		55%	1.543	80%	1.304	2.85			
Pure Premium Indicated by National Relativity		22%	1.849	10%	1.540	3.39			
Pure Premium Present on Rate Level		23%	1.651	10%	1.470	3.12			
Pure Premium Derived by Formula		1.635			1.344			2.98	

CLASS 5507		STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK & 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.
1/14 through 12/14	107,153,827	3	69,856	25	739,661	72,245	646,615	1,528,377	1.43
1/15 through 12/15	115,237,423	2	38,635	16	117,811	0	240,218	396,664	0.34
1/16 through 12/16	125,608,616	2	167,753	24	927,076	128,627	550,601	1,774,057	1.41
1/17 through 12/17	135,053,649	3	207,185	27	955,733	699,043	1,143,413	3,005,374	2.23
1/18 through 12/18	144,532,313	6	403,849	29	993,517	416,679	1,017,151	2,831,196	1.96
5 YR. TOTAL	627,585,828	16	887,278	121	3,733,798	1,316,594	3,597,998	9,535,668	1.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.736	54%	0.783	1.52			
Pure Premium Indicated by National Relativity		31%	1.357	23%	1.071	2.43			
Pure Premium Present on Rate Level		31%	1.023	23%	0.869	1.89			
Pure Premium Derived by Formula		1.017			0.869			1.89	

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

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CLASS 5535		SHEET METAL WORK - INSTALLATION & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	81,300,171	8	857,725	27	720,446	921,232	489,750	2,989,153	3.68
1/15 through 12/15	86,662,537	4	212,470	40	1,545,709	322,416	1,940,212	4,020,807	4.64
1/16 through 12/16	97,819,902	8	656,555	51	1,415,672	1,129,957	1,357,235	4,559,419	4.66
1/17 through 12/17	97,047,422	7	716,961	41	841,550	652,129	1,012,572	3,223,212	3.32
1/18 through 12/18	101,670,310	4	176,451	53	1,822,521	57,595	1,504,564	3,561,131	3.50
5 YR. TOTAL	464,500,342	31	2,620,162	212	6,345,898	3,083,329	6,304,333	18,353,722	3.95
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		42%	1.930	65%	2.021			3.95	
Pure Premium Indicated by National Relativity		29%	1.728	17%	1.537			3.27	
Pure Premium Present on Rate Level		29%	1.724	18%	1.732			3.46	
Pure Premium Derived by Formula			1.812		1.887			3.70	

CLASS 5537		HEATING, VENTILATION, AIR-CONDITIONING AND REFRIGERATION SYSTEMS-INSTALLATION, SERVICE AND REPAIR, SHOP, YARD & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	510,747,244	43	3,163,412	180	4,641,602	2,073,865	3,879,145	13,758,024	2.69
1/15 through 12/15	571,601,133	38	2,541,979	189	4,399,136	2,550,692	4,171,297	13,663,104	2.39
1/16 through 12/16	615,586,109	27	3,124,586	198	4,543,437	1,515,674	4,326,284	13,509,981	2.20
1/17 through 12/17	677,231,065	31	2,120,770	187	5,776,573	992,153	4,469,276	13,358,772	1.97
1/18 through 12/18	760,838,187	26	2,742,039	202	5,828,622	2,807,487	4,644,592	16,022,740	2.11
5 YR. TOTAL	3,136,003,738	165	13,692,786	956	25,189,370	9,939,871	21,490,594	70,312,621	2.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		93%	1.240	100%	1.002			2.24	
Pure Premium Indicated by National Relativity		3%	1.207	0%	0.952			2.16	
Pure Premium Present on Rate Level		4%	1.232	0%	1.004			2.24	
Pure Premium Derived by Formula			1.239		1.002			2.24	

CLASS 5551		ROOFING-ALL KINDS & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	89,141,397	16	1,216,859	64	2,427,599	1,249,028	2,242,391	7,135,877	8.01
1/15 through 12/15	93,687,189	20	1,568,485	63	1,942,811	1,410,987	2,131,832	7,054,115	7.53
1/16 through 12/16	105,035,869	13	1,041,977	53	2,017,813	1,254,287	1,822,504	6,136,581	5.84
1/17 through 12/17	116,514,990	14	1,345,757	61	3,007,069	1,469,190	2,909,933	8,731,949	7.49
1/18 through 12/18	131,074,643	18	2,700,693	66	4,017,120	3,199,645	3,116,611	13,034,069	9.94
5 YR. TOTAL	535,454,088	81	7,873,771	307	13,412,412	8,583,137	12,223,271	42,092,591	7.86
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		69%	3.975	100%	3.886			7.86	
Pure Premium Indicated by National Relativity		15%	3.758	0%	3.623			7.38	
Pure Premium Present on Rate Level		16%	3.931	0%	4.219			8.15	
Pure Premium Derived by Formula			3.935		3.886			7.82	

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

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CLASS 5606		CONTRACTOR--PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT							
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.
1/14 through 12/14	946,691,738	11	552,989	56	2,110,194	223,625	1,822,847	4,709,655	0.50
1/15 through 12/15	1,080,214,556	11	790,959	52	1,171,088	1,107,763	1,185,635	4,255,445	0.39
1/16 through 12/16	1,189,436,286	27	2,247,563	48	1,714,686	1,767,708	1,496,574	7,226,531	0.61
1/17 through 12/17	1,373,992,803	10	1,349,905	55	1,914,843	966,201	2,005,341	6,236,290	0.45
1/18 through 12/18	1,518,000,932	14	1,954,410	53	2,137,486	1,532,064	1,802,672	7,426,632	0.49
5 YR. TOTAL	6,108,336,315	73	6,895,826	264	9,048,297	5,597,361	8,313,069	29,854,553	0.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		60%	0.261	86%	0.228			0.49	
Pure Premium Indicated by National Relativity		20%	0.294	7%	0.245			0.54	
Pure Premium Present on Rate Level		20%	0.265	7%	0.229			0.49	
Pure Premium Derived by Formula		0.268		0.229				0.50	

CLASS 5610		CLEANER - DEBRIS REMOVAL - CONSTRUCTION							
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.
1/14 through 12/14	12,236,311	2	81,634	13	167,319	70,723	273,326	593,002	4.85
1/15 through 12/15	15,730,089	1	69,054	9	120,339	33,620	394,976	617,989	3.93
1/16 through 12/16	13,447,142	1	16,538	2	8,968	10,072	25,107	60,685	0.45
1/17 through 12/17	12,616,903	2	29,224	8	159,458	22,587	112,744	324,013	2.57
1/18 through 12/18	18,825,013	2	74,126	9	40,139	346,674	59,944	520,883	2.77
5 YR. TOTAL	72,855,458	8	270,576	41	496,223	483,676	866,097	2,116,572	2.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	1.052	22%	1.853			2.91	
Pure Premium Indicated by National Relativity		43%	1.574	39%	1.176			2.75	
Pure Premium Present on Rate Level		43%	1.271	39%	1.290			2.56	
Pure Premium Derived by Formula		1.371		1.369				2.74	

CLASS 5645		CARPENTRY- CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE 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.
1/14 through 12/14	226,507,096	51	3,461,817	193	5,975,099	4,919,062	5,976,847	20,332,825	8.98
1/15 through 12/15	254,886,492	63	3,825,549	240	7,792,879	4,282,415	8,329,488	24,230,331	9.51
1/16 through 12/16	272,140,859	48	3,755,815	196	7,788,857	2,932,507	6,267,664	20,744,843	7.62
1/17 through 12/17	294,142,591	46	4,675,607	186	7,063,198	5,891,777	6,363,761	23,994,343	8.16
1/18 through 12/18	332,823,883	47	4,800,196	179	9,286,682	4,712,813	9,253,938	28,053,629	8.43
5 YR. TOTAL	1,380,500,921	255	20,518,984	994	37,906,715	22,738,574	36,191,698	117,355,971	8.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	4.232	100%	4.269			8.50	
Pure Premium Indicated by National Relativity		0%	3.399	0%	2.968			6.37	
Pure Premium Present on Rate Level		0%	4.132	0%	4.186			8.32	
Pure Premium Derived by Formula		4.232		4.269				8.50	

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

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CLASS 5703		BUILDING RAISING OR MOVING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	242,862	0	0	1	48,235	0	38,988	87,223	35.92
1/15 through 12/15	316,750	0	0	0	0	0	1,425	1,425	0.45
1/16 through 12/16	412,888	0	0	1	80,346	0	46,461	126,807	30.71
1/17 through 12/17	373,321	0	0	0	0	0	0	0	0.00
1/18 through 12/18	308,065	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,653,886	0	0	2	128,581	0	86,874	215,455	13.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	7.775	6%	5.253	13.03			
Pure Premium Indicated by National Relativity		10%	4.373	11%	4.481	8.85			
Pure Premium Present on Rate Level		86%	3.678	83%	3.727	7.41			
Pure Premium Derived by Formula		3.911			3.902			7.81	

CLASS 5705		SALVAGE OPERATION-NO WRECKING OR ANY STRUCTURAL OPERATIONS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	149,992	0	0	1	38,039	0	8,364	46,403	30.94
1/15 through 12/15	145,269	0	0	0	0	0	0	0	0.00
1/16 through 12/16	231,813	0	0	0	0	0	0	0	0.00
1/17 through 12/17	87,719	0	0	0	0	0	0	0	0.00
1/18 through 12/18	102,358	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	717,151	0	0	1	38,039	0	8,364	46,403	6.47
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	5.304	5%	1.166	6.47			
Pure Premium Indicated by National Relativity		9%	6.013	9%	4.652	10.67			
Pure Premium Present on Rate Level		88%	5.453	86%	6.886	12.34			
Pure Premium Derived by Formula		5.499			6.399			11.90	

CLASS 5951		SERUM, ANTI-TOXIN OR VIRUS MFG & 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.
1/14 through 12/14	27,491,362	0	0	1	14,747	0	50,035	64,782	0.24
1/15 through 12/15	9,596,252	0	0	1	2,071	0	3,680	5,751	0.06
1/16 through 12/16	8,682,985	0	0	1	14,981	0	8,258	23,239	0.27
1/17 through 12/17	12,566,132	0	0	0	0	0	9,925	9,925	0.08
1/18 through 12/18	10,401,533	0	0	1	90,297	0	25,343	115,640	1.11
5 YR. TOTAL	68,738,264	0	0	4	122,096	0	97,241	219,337	0.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.178	6%	0.141	0.32			
Pure Premium Indicated by National Relativity		17%	0.101	18%	0.126	0.23			
Pure Premium Present on Rate Level		80%	0.065	76%	0.107	0.17			
Pure Premium Derived by Formula		0.075			0.112			0.19	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 6003		PILE DRIVING							
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.
1/14 through 12/14	5,026,276	1	15,157	0	0	0	590	15,747	0.31
1/15 through 12/15	5,158,961	0	0	3	35,188	0	36,225	71,413	1.38
1/16 through 12/16	6,020,115	0	0	3	13,316	0	38,769	52,085	0.87
1/17 through 12/17	13,679,337	0	0	3	14,208	0	53,697	67,905	0.50
1/18 through 12/18	6,619,933	0	0	1	18,991	0	52,498	71,489	1.08
5 YR. TOTAL	36,504,622	1	15,157	10	81,703	0	181,779	278,639	0.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.265	16%	0.498	0.76			
Pure Premium Indicated by National Relativity		22%	2.104	23%	1.838	3.94			
Pure Premium Present on Rate Level		65%	1.926	61%	1.327	3.25			
Pure Premium Derived by Formula			1.749		1.312	3.06			

CLASS 6005		JETTY OR BREAKWATER CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	493,625	0	0	1	72	0	3,960	4,032	0.82
1/15 through 12/15	339,139	0	0	0	0	0	0	0	0.00
1/16 through 12/16	419,926	1	18,932	1	498	8,229	961	28,620	6.82
1/17 through 12/17	284,166	0	0	0	0	0	0	0	0.00
1/18 through 12/18	280,360	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,817,216	1	18,932	2	570	8,229	4,921	32,652	1.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	1.073	4%	0.724	1.80			
Pure Premium Indicated by National Relativity		8%	1.406	9%	1.325	2.73			
Pure Premium Present on Rate Level		89%	1.729	87%	1.616	3.35			
Pure Premium Derived by Formula			1.683		1.554	3.24			

CLASS 6018		DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING-ALL OPERATIONS & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	9,350	0	0	0	0	0	0	0	0.00
1/15 through 12/15	71,253	0	0	0	0	0	0	0	0.00
1/16 through 12/16	74,748	0	0	0	0	0	0	0	0.00
1/17 through 12/17	321,861	0	0	0	0	0	0	0	0.00
1/18 through 12/18	715,585	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,192,797	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		5%	1.566	5%	0.980	2.55			
Pure Premium Present on Rate Level		93%	1.013	93%	0.367	1.38			
Pure Premium Derived by Formula			1.020		0.390	1.41			

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

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CLASS 6045		LEVEE CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	116,072	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	3,063	0	0	0	0	0	0	0	0.00
1/17 through 12/17	1	0	0	0	0	0	0	0	0.00
1/18 through 12/18	93,592	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	212,728	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		9%	2.305	9%	1.748	4.05			
Pure Premium Present on Rate Level		90%	1.438	90%	0.938	2.38			
Pure Premium Derived by Formula			1.502		1.002	2.50			

CLASS 6204		DRILLING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	16,275,102	3	277,660	10	318,351	182,163	372,837	1,151,011	7.07
1/15 through 12/15	20,813,777	1	105,595	6	138,864	58,380	126,546	429,385	2.06
1/16 through 12/16	21,435,614	1	21,383	10	264,518	28,647	235,388	549,936	2.57
1/17 through 12/17	24,117,434	1	304,839	9	457,488	129,163	286,983	1,178,473	4.89
1/18 through 12/18	26,682,666	3	309,722	7	560,709	142,547	376,569	1,389,547	5.21
5 YR. TOTAL	109,324,593	9	1,019,199	42	1,739,930	540,900	1,398,323	4,698,352	4.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	2.524	31%	1.774	4.30			
Pure Premium Indicated by National Relativity		39%	2.002	34%	1.559	3.56			
Pure Premium Present on Rate Level		39%	1.956	35%	1.678	3.63			
Pure Premium Derived by Formula			2.099		1.667	3.77			

CLASS 6206		OIL OR GAS WELL: CEMENTING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	163,872	0	0	0	0	0	0	0	0.00
1/15 through 12/15	125,853	0	0	0	0	0	0	0	0.00
1/16 through 12/16	37,054	0	0	0	0	0	0	0	0.00
1/17 through 12/17	84,008	0	0	0	0	0	0	0	0.00
1/18 through 12/18	37,278	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	448,065	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		36%	0.865	39%	0.545	1.41			
Pure Premium Present on Rate Level		63%	0.848	60%	0.615	1.46			
Pure Premium Derived by Formula			0.846		0.582	1.43			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 6213		OIL OR GAS - WELL - SPECIALTY TOOL & EQUIPMENT LEASING NOC - ALL EMPLOYEES AND DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	611,980	0	0	0	0	0	0	0	0.00
1/15 through 12/15	514,919	0	0	0	0	0	0	0	0.00
1/16 through 12/16	227,222	0	0	0	0	0	0	0	0.00
1/17 through 12/17	784,532	0	0	0	0	0	0	0	0.00
1/18 through 12/18	86,718	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,225,371	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		31%	0.843	33%	0.456	1.30			
Pure Premium Present on Rate Level		68%	0.418	65%	0.308	0.73			
Pure Premium Derived by Formula		0.546			0.351			0.90	

CLASS 6214		OIL OR GAS WELL: PERFORATING OF CASING-ALL EMPLOYEES & 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.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	16,882	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	16,882	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		7%	0.490	7%	0.170	0.66			
Pure Premium Present on Rate Level		93%	0.478	93%	0.398	0.88			
Pure Premium Derived by Formula		0.479			0.382			0.86	

CLASS 6216		OIL OR GAS - LEASE WORK NOC - BY SPECIALIST CONTRACTOR & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	28,922	0	0	0	0	0	0	0	0.00
1/15 through 12/15	187,245	0	0	0	0	0	0	0	0.00
1/16 through 12/16	8,100	0	0	0	0	0	0	0	0.00
1/17 through 12/17	62,143	0	0	0	0	0	0	0	0.00
1/18 through 12/18	82,536	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	368,946	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		49%	1.766	49%	1.245	3.01			
Pure Premium Present on Rate Level		50%	1.611	49%	1.157	2.77			
Pure Premium Derived by Formula		1.671			1.177			2.85	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 6217		EXCAVATION & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	324,418,469	25	2,138,230	113	3,337,543	1,948,017	3,307,732	10,731,522	3.31
1/15 through 12/15	389,178,427	22	2,003,561	89	2,243,535	1,844,053	2,128,987	8,220,136	2.11
1/16 through 12/16	441,979,539	22	1,468,748	100	2,531,814	1,666,403	2,697,137	8,364,102	1.89
1/17 through 12/17	492,487,206	28	2,703,818	110	3,732,940	2,012,507	2,378,427	10,827,692	2.20
1/18 through 12/18	561,750,365	18	1,512,416	119	4,342,174	1,233,419	3,953,589	11,041,598	1.97
5 YR. TOTAL	2,209,814,006	115	9,826,773	531	16,188,006	8,704,399	14,465,872	49,185,050	2.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		78%	1.177	100%	1.049	2.23			
Pure Premium Indicated by National Relativity		11%	1.321	0%	0.985	2.31			
Pure Premium Present on Rate Level		11%	1.230	0%	1.118	2.35			
Pure Premium Derived by Formula			1.199		1.049	2.25			

CLASS 6229		IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	17,200,402	1	29,958	6	58,244	35,191	46,932	170,325	0.99
1/15 through 12/15	17,266,503	2	98,503	2	26,660	81,777	34,374	241,314	1.40
1/16 through 12/16	19,556,557	3	214,159	5	64,300	84,853	83,223	446,535	2.28
1/17 through 12/17	22,122,212	3	374,745	6	275,332	119,592	179,559	949,228	4.29
1/18 through 12/18	26,497,579	2	191,589	4	188,789	128,998	232,588	741,964	2.80
5 YR. TOTAL	102,643,253	11	908,954	23	613,325	450,411	576,676	2,549,366	2.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	1.483	29%	1.001	2.48			
Pure Premium Indicated by National Relativity		41%	1.329	35%	1.227	2.56			
Pure Premium Present on Rate Level		42%	1.330	36%	1.520	2.85			
Pure Premium Derived by Formula			1.356		1.267	2.62			

CLASS 6233		OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	32,472,849	0	0	3	79,864	0	18,295	98,159	0.30
1/15 through 12/15	37,578,678	0	0	2	38,028	0	36,692	74,720	0.20
1/16 through 12/16	49,162,265	1	6,586	3	50,792	0	44,991	102,369	0.21
1/17 through 12/17	60,496,247	2	527,803	8	213,946	107,748	423,752	1,273,249	2.11
1/18 through 12/18	70,424,084	1	33,297	3	191,829	15,308	80,976	321,410	0.46
5 YR. TOTAL	250,134,123	4	567,686	19	574,459	123,056	604,706	1,869,907	0.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.457	25%	0.291	0.75			
Pure Premium Indicated by National Relativity		40%	0.804	37%	0.507	1.31			
Pure Premium Present on Rate Level		40%	0.682	38%	0.474	1.16			
Pure Premium Derived by Formula			0.686		0.440	1.13			

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

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CLASS 6235		OIL OR GAS WELL: DRILLING OR REDRILLING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	5,186	0	0	0	0	0	0	0	0.00
1/16 through 12/16	16,651	0	0	0	0	0	0	0	0.00
1/17 through 12/17	17,063	0	0	0	0	0	0	0	0.00
1/18 through 12/18	247,009	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	285,909	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.000	0.000	0.00	
Pure Premium Indicated by National Relativity		49%	1.731	49%	1.296	1.296	1.296	3.03	
Pure Premium Present on Rate Level		50%	1.525	50%	1.047	1.047	1.047	2.57	
Pure Premium Derived by Formula			1.611		1.159	1.159	1.159	2.77	

CLASS 6236		OIL OR GAS WELL: INSTALLATION OR RECOVERY OF CASING & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.000	0.000	0.00	
Pure Premium Indicated by National Relativity		15%	1.818	16%	1.044	1.044	1.044	2.86	
Pure Premium Present on Rate Level		85%	1.924	84%	1.421	1.421	1.421	3.35	
Pure Premium Derived by Formula			1.908		1.361	1.361	1.361	3.27	

CLASS 6237		OIL OR GAS WELL: INSTRUMENT LOGGING OR SURVEY WORK & 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.
1/14 through 12/14	8,492	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	34,684	0	0	0	0	0	0	0	0.00
1/17 through 12/17	20,659	0	0	0	0	0	0	0	0.00
1/18 through 12/18	215,286	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	279,121	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.000	0.000	0.00	
Pure Premium Indicated by National Relativity		21%	0.503	23%	0.306	0.306	0.306	0.81	
Pure Premium Present on Rate Level		78%	0.450	76%	0.305	0.305	0.305	0.76	
Pure Premium Derived by Formula			0.457		0.302	0.302	0.302	0.76	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 6251		TUNNELING-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	1,560,507	0	0	0	0	0	0	0	0.00
1/15 through 12/15	137,751	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	39,011	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,737,269	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	0.000		0.00	
Pure Premium Indicated by National Relativity		13%	1.467	14%	1.290	1.290		2.76	
Pure Premium Present on Rate Level		85%	1.227	83%	0.870	0.870		2.10	
Pure Premium Derived by Formula		1.234			0.903		2.14		

CLASS 6252		SHAFT SINKING-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	1,874,848	0	0	0	0	0	0	0	0.00
1/15 through 12/15	2,251,382	0	0	1	1,349	0	2,451	3,800	0.17
1/16 through 12/16	1,949,500	0	0	0	0	0	0	0	0.00
1/17 through 12/17	1,007,377	0	0	0	0	0	0	0	0.00
1/18 through 12/18	759,952	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	7,843,059	0	0	1	1,349	0	2,451	3,800	0.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.017	5%	0.031	0.031		0.05	
Pure Premium Indicated by National Relativity		14%	0.759	15%	0.458	0.458		1.22	
Pure Premium Present on Rate Level		82%	1.087	80%	0.684	0.684		1.77	
Pure Premium Derived by Formula		0.998			0.617		1.62		

CLASS 6306		SEWER CONSTRUCTION-ALL OPERATIONS & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	67,730,989	4	298,677	26	518,366	116,774	460,391	1,394,208	2.06
1/15 through 12/15	75,801,674	1	330,759	19	795,473	202,862	531,769	1,860,863	2.46
1/16 through 12/16	95,357,850	6	406,266	22	362,189	944,347	333,282	2,046,084	2.15
1/17 through 12/17	120,270,671	7	431,707	23	672,750	1,032,607	669,735	2,806,799	2.33
1/18 through 12/18	148,378,499	4	240,646	37	952,630	322,870	769,386	2,285,532	1.54
5 YR. TOTAL	507,539,683	22	1,708,055	127	3,301,408	2,619,460	2,764,563	10,393,486	2.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.987	57%	1.061	1.061		2.05	
Pure Premium Indicated by National Relativity		31%	1.416	21%	1.245	1.245		2.66	
Pure Premium Present on Rate Level		31%	1.246	22%	1.204	1.204		2.45	
Pure Premium Derived by Formula		1.200			1.131		2.33		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 6319		GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	87,899,396	4	374,424	32	833,100	585,328	991,426	2,784,278	3.17
1/15 through 12/15	104,142,984	2	16,336	32	908,842	41,319	767,935	1,734,432	1.67
1/16 through 12/16	107,470,792	4	643,720	21	258,811	511,399	283,072	1,697,002	1.58
1/17 through 12/17	115,102,181	8	943,149	10	913,826	464,283	299,964	2,621,222	2.28
1/18 through 12/18	130,469,500	0	0	18	642,292	0	761,799	1,404,091	1.08
5 YR. TOTAL	545,084,853	18	1,977,629	113	3,556,871	1,602,329	3,104,196	10,241,025	1.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	1.015	52%	0.863	1.88			
Pure Premium Indicated by National Relativity		32%	0.987	24%	0.859	1.85			
Pure Premium Present on Rate Level		33%	1.018	24%	0.929	1.95			
Pure Premium Derived by Formula		1.007			0.878		1.89		

CLASS 6325		CONDUIT CONSTRUCTION-FOR CABLES OR WIRES-& DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	41,006,623	2	87,581	10	411,394	122,127	154,172	775,274	1.89
1/15 through 12/15	52,432,037	2	207,276	4	96,314	57,940	111,746	473,276	0.90
1/16 through 12/16	60,816,369	3	206,743	17	247,983	84,219	269,165	808,110	1.33
1/17 through 12/17	57,744,255	0	0	7	142,551	0	159,752	302,303	0.52
1/18 through 12/18	81,119,731	3	257,212	9	289,127	242,878	261,041	1,050,258	1.29
5 YR. TOTAL	293,119,015	10	758,812	47	1,187,369	507,164	955,876	3,409,221	1.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.664	34%	0.499	1.16			
Pure Premium Indicated by National Relativity		37%	1.017	33%	0.897	1.91			
Pure Premium Present on Rate Level		38%	0.941	33%	0.754	1.70			
Pure Premium Derived by Formula		0.900			0.714		1.61		

CLASS 6400		FENCE INSTALLATION AND REPAIR - METAL, VINYL, WOOD, OR PREFABRICATED							
		CONCRETE PANEL FENCE INSTALLED BY HAND							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	26,937,788	2	108,777	14	113,337	45,849	111,097	379,060	1.41
1/15 through 12/15	32,156,563	3	336,099	10	126,232	96,826	213,565	772,722	2.40
1/16 through 12/16	34,967,526	4	228,546	8	295,329	93,197	342,942	960,014	2.75
1/17 through 12/17	40,657,817	2	50,550	6	65,521	15,599	87,626	219,296	0.54
1/18 through 12/18	43,035,188	3	239,642	11	170,637	155,504	215,042	780,825	1.81
5 YR. TOTAL	177,754,882	14	963,614	49	771,056	406,975	970,272	3,111,917	1.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.976	33%	0.775	1.75			
Pure Premium Indicated by National Relativity		38%	1.414	33%	1.264	2.68			
Pure Premium Present on Rate Level		39%	1.340	34%	1.129	2.47			
Pure Premium Derived by Formula		1.284			1.057		2.34		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 6503		POTATO CHIP, POPCORN & SNACK CHIP 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.
1/14 through 12/14	31,528,752	0	0	1	10,900	0	49,036	59,936	0.19
1/15 through 12/15	33,552,509	0	0	7	202,253	0	148,600	350,853	1.05
1/16 through 12/16	35,483,252	2	46,650	5	25,102	52,547	91,527	215,826	0.61
1/17 through 12/17	33,618,109	5	259,229	11	427,687	173,398	305,690	1,166,004	3.47
1/18 through 12/18	31,421,309	2	175,902	10	241,799	38,005	250,199	705,905	2.25
5 YR. TOTAL	165,603,931	9	481,781	34	907,741	263,950	845,052	2,498,524	1.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.839	20%	0.670			1.51	
Pure Premium Indicated by National Relativity		42%	0.606	40%	0.428			1.03	
Pure Premium Present on Rate Level		43%	0.609	40%	0.445			1.05	
Pure Premium Derived by Formula		0.642			0.483		1.13		

CLASS 6504		FOOD 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.
1/14 through 12/14	140,964,443	9	301,735	34	561,804	218,323	744,783	1,826,645	1.30
1/15 through 12/15	170,971,263	11	204,760	48	885,912	211,881	1,091,066	2,393,619	1.40
1/16 through 12/16	190,350,166	10	422,560	69	985,638	242,704	1,467,978	3,118,880	1.64
1/17 through 12/17	203,829,944	10	420,628	63	1,208,473	493,515	1,412,907	3,535,523	1.73
1/18 through 12/18	183,656,900	13	617,609	48	996,321	319,997	850,189	2,784,116	1.52
5 YR. TOTAL	889,772,716	53	1,967,292	262	4,638,148	1,486,420	5,566,923	13,658,783	1.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	0.742	58%	0.793			1.54	
Pure Premium Indicated by National Relativity		32%	0.643	21%	0.622			1.27	
Pure Premium Present on Rate Level		32%	0.665	21%	0.734			1.40	
Pure Premium Derived by Formula		0.686			0.745		1.43		

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.
1/14 through 12/14	372,805	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,054,379	0	0	0	0	0	0	0	0.00
1/16 through 12/16	2,597,407	0	0	0	0	0	360	360	0.01
1/17 through 12/17	3,085,429	0	0	0	0	0	0	0	0.00
1/18 through 12/18	2,324,736	0	0	0	0	0	695	695	0.03
5 YR. TOTAL	9,434,756	0	0	0	0	0	1,055	1,055	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.000	8%	0.011			0.01	
Pure Premium Indicated by National Relativity		8%	4.142	9%	4.816			8.96	
Pure Premium Present on Rate Level		87%	1.317	83%	1.267			2.58	
Pure Premium Derived by Formula		1.477			1.486		2.96		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 6834		BOAT BUILDING OR REPAIR & 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.
1/14 through 12/14	46,229,715	3	117,044	12	202,503	42,949	284,734	647,230	1.40
1/15 through 12/15	46,204,921	3	59,736	13	196,364	33,237	170,894	460,231	1.00
1/16 through 12/16	51,600,810	4	129,519	13	171,283	459,171	237,003	996,976	1.93
1/17 through 12/17	62,311,431	4	235,096	10	282,672	343,752	114,904	976,424	1.57
1/18 through 12/18	70,713,241	0	0	20	410,193	0	282,728	692,921	0.98
5 YR. TOTAL	277,060,118	14	541,395	68	1,263,015	879,109	1,090,263	3,773,782	1.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.651	35%	0.711			1.36	
Pure Premium Indicated by National Relativity		39%	0.864	32%	0.778			1.64	
Pure Premium Present on Rate Level		39%	0.761	33%	0.813			1.57	
Pure Premium Derived by Formula		0.777			0.766		1.54		

CLASS 6836		MARINA & 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.
1/14 through 12/14	12,049,026	1	88,099	5	9,886	132,983	73,107	304,075	2.52
1/15 through 12/15	13,932,342	0	0	1	274	0	10,909	11,183	0.08
1/16 through 12/16	15,402,247	2	57,506	2	5,340	576,214	10,708	649,768	4.22
1/17 through 12/17	15,894,547	1	38,540	1	15,159	44,935	21,614	120,248	0.76
1/18 through 12/18	17,499,849	0	0	4	75,953	0	71,006	146,959	0.84
5 YR. TOTAL	74,778,011	4	184,145	13	106,612	754,132	187,344	1,232,233	1.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.389	21%	1.259			1.65	
Pure Premium Indicated by National Relativity		43%	1.062	39%	0.995			2.06	
Pure Premium Present on Rate Level		44%	0.952	40%	1.126			2.08	
Pure Premium Derived by Formula		0.926			1.103		2.03		

CLASS 6854		SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		9%	1.316	9%	0.706			2.02	
Pure Premium Present on Rate Level		91%	1.498	91%	1.228			2.73	
Pure Premium Derived by Formula		1.482			1.181		2.66		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 6882		SHIP REPAIR CONVERSION-ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		10%	0.740	10%	0.847	1.59			
Pure Premium Present on Rate Level		90%	0.913	90%	0.839	1.75			
Pure Premium Derived by Formula		0.896			0.840			1.74	

CLASS 6884		PAINTING-SHIP HULLS							
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.
1/14 through 12/14	71,897	0	0	0	0	0	0	0	0.00
1/15 through 12/15	68,133	0	0	0	0	0	0	0	0.00
1/16 through 12/16	2,233,763	0	0	0	0	0	0	0	0.00
1/17 through 12/17	2,641,563	0	0	0	0	0	0	0	0.00
1/18 through 12/18	2,571,218	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	7,586,574	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	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		6%	0.982	7%	1.256	2.24			
Pure Premium Present on Rate Level		89%	1.230	88%	0.729	1.96			
Pure Premium Derived by Formula		1.154			0.729			1.88	

CLASS 7016 ++		VESSELS-NOC-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	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%	1.410	100%	0.988	2.40			
Pure Premium Derived by Formula		1.410			0.988			2.40	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 7024		VESSELS-NOC-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	664,325	0	0	0	0	0	0	0	0.00
1/15 through 12/15	331,129	0	0	1	3,455	0	0	3,455	1.04
1/16 through 12/16	71,466	0	0	0	0	0	0	0	0.00
1/17 through 12/17	134,426	0	0	0	0	0	0	0	0.00
1/18 through 12/18	370,391	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,571,737	0	0	1	3,455	0	0	3,455	0.22
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.220	3%	0.000	0.22			
Pure Premium Indicated by National Relativity		11%	1.769	12%	0.822	2.59			
Pure Premium Present on Rate Level		87%	1.564	85%	1.097	2.66			
Pure Premium Derived by Formula			1.560		1.031	2.59			

CLASS 7038 + +		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	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%	0.790	100%	1.652	2.44			
Pure Premium Derived by Formula			0.790		1.652	2.44			

CLASS 7046 + +		VESSELS-NOT SELF-PROPELLED-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	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%	1.754	100%	1.506	3.26			
Pure Premium Derived by Formula			1.754		1.506	3.26			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 7047 + +		VESSELS-NOC-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	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%	2.075	100%	1.476	3.55			
Pure Premium Derived by Formula		2.075			1.476			3.55	

CLASS 7050 + +		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	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%	3.987	100%	1.451	5.44			
Pure Premium Derived by Formula		3.987			1.451			5.44	

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						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	171,849	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,631	0	0	0	0	0	0	0	0.00
1/16 through 12/16	4,408	0	0	0	0	0	0	0	0.00
1/17 through 12/17	22,670	0	0	0	0	0	0	0	0.00
1/18 through 12/18	13,015	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	213,573	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		13%	1.075	14%	1.823	2.90			
Pure Premium Present on Rate Level		86%	0.877	85%	1.836	2.71			
Pure Premium Derived by Formula		0.894			1.816			2.71	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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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						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	1,000	0	0	0	0	0	0	0	0.00
1/18 through 12/18	1,000	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,000	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%	0.006	0.01			
Pure Premium Present on Rate Level		100%	1.946	100%	1.670	3.62			
Pure Premium Derived by Formula		1.946			1.670			3.62	

CLASS 7099 + +		VESSELS-NOT SELF-PROPELLED-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.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	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%	3.006	100%	2.829	5.84			
Pure Premium Derived by Formula		3.006			2.829			5.84	

CLASS 7133		RAILROAD OPERATION: NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	2,103,841	1	47,189	1	2,050	65,743	3,920	118,902	5.65
1/15 through 12/15	2,374,456	0	0	0	0	0	1,126	1,126	0.05
1/16 through 12/16	2,653,708	1	82,080	1	20,255	134,315	23,244	259,894	9.79
1/17 through 12/17	2,869,040	0	0	0	0	0	149	149	0.01
1/18 through 12/18	3,193,348	0	0	0	0	0	3,125	3,125	0.10
5 YR. TOTAL	13,194,393	2	129,269	2	22,305	200,058	31,564	383,196	2.90
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	1.149	10%	1.755	2.90			
Pure Premium Indicated by National Relativity		18%	1.009	20%	0.847	1.86			
Pure Premium Present on Rate Level		77%	0.964	70%	1.338	2.30			
Pure Premium Derived by Formula		0.981			1.282			2.26	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 7219		TRUCKING: NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	1,362,106,241	170	13,964,871	671	18,062,910	9,572,642	11,542,655	53,143,078	3.90
1/15 through 12/15	1,456,046,083	191	16,911,076	686	23,157,999	9,996,862	14,893,684	64,959,621	4.46
1/16 through 12/16	1,476,250,496	160	15,913,209	710	23,566,701	10,331,963	15,543,393	65,355,266	4.43
1/17 through 12/17	1,577,405,718	175	18,045,674	691	29,495,396	12,585,227	16,268,195	76,394,492	4.84
1/18 through 12/18	1,639,521,426	159	16,562,990	697	31,006,204	10,116,769	18,312,300	75,998,263	4.64
5 YR. TOTAL	7,511,329,964	855	81,397,820	3,455	125,289,210	52,603,463	76,560,227	335,850,720	4.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		100%	2.752	100%	1.720	4.47			
Pure Premium Indicated by National Relativity		0%	2.670	0%	1.646	4.32			
Pure Premium Present on Rate Level		0%	2.707	0%	1.744	4.45			
Pure Premium Derived by Formula		2.752			1.720		4.47		

CLASS 7222		TRUCKING: OIL FIELD EQUIPMENT-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	23,240	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	60,499	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	83,739	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		25%	4.008	27%	1.663	5.67			
Pure Premium Present on Rate Level		74%	2.518	72%	1.623	4.14			
Pure Premium Derived by Formula		2.865			1.618		4.48		

CLASS 7225		AUTOMOBILE TOWING & 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.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	21,813,088	3	687,072	9	169,890	320,469	105,224	1,282,655	5.88
5 YR. TOTAL	21,813,088	3	687,072	9	169,890	320,469	105,224	1,282,655	5.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		10%	3.929	14%	1.952	5.88			
Pure Premium Indicated by National Relativity		19%	3.992	20%	2.345	6.34			
Pure Premium Present on Rate Level		71%	2.075	66%	1.625	3.70			
Pure Premium Derived by Formula		2.625			1.815		4.44		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 7230		TRUCKING: PARCEL OR PACKAGE DELIVERY-ALL EMPLOYEES & 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.
1/14 through 12/14	1,503,743	0	0	1	69,668	0	30,075	99,743	6.63
1/15 through 12/15	1,919,524	1	136,719	3	31,730	62,721	26,065	257,235	13.40
1/16 through 12/16	2,198,848	1	150,544	0	0	0	0	150,544	6.85
1/17 through 12/17	3,340,883	0	0	0	0	0	1,799	1,799	0.05
1/18 through 12/18	17,991,591	5	148,562	16	191,078	51,848	152,100	543,588	3.02
5 YR. TOTAL	26,954,589	7	435,825	20	292,476	114,569	210,039	1,052,909	3.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	2.702	18%		1.204		3.91	
Pure Premium Indicated by National Relativity		43%	2.643	41%		2.012		4.66	
Pure Premium Present on Rate Level		44%	2.997	41%		2.174		5.17	
Pure Premium Derived by Formula		2.806			1.933		4.74		

CLASS 7231		MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE COMPANIES -- ALL EMPLOYEES & 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.
1/14 through 12/14	59,953,188	5	229,839	51	1,175,471	61,259	904,388	2,370,957	3.96
1/15 through 12/15	66,779,965	12	727,147	52	1,034,982	507,323	511,091	2,780,543	4.16
1/16 through 12/16	73,437,569	11	710,727	60	1,558,841	476,341	1,034,379	3,780,288	5.15
1/17 through 12/17	82,885,827	26	1,094,987	62	1,514,990	703,880	853,053	4,166,910	5.03
1/18 through 12/18	104,089,669	14	1,087,842	81	2,436,489	873,156	1,381,261	5,778,748	5.55
5 YR. TOTAL	387,146,218	68	3,850,542	306	7,720,773	2,621,959	4,684,172	18,877,446	4.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		49%	2.989	61%		1.887		4.88	
Pure Premium Indicated by National Relativity		25%	2.820	19%		1.756		4.58	
Pure Premium Present on Rate Level		26%	2.759	20%		1.814		4.57	
Pure Premium Derived by Formula		2.887			1.848		4.74		

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						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	36,540,371	4	480,689	29	1,631,042	158,122	842,671	3,112,524	8.52
1/15 through 12/15	33,704,637	11	1,287,169	21	1,581,974	616,921	746,858	4,232,922	12.56
1/16 through 12/16	38,001,969	7	642,993	17	178,576	281,705	344,309	1,447,583	3.81
1/17 through 12/17	39,623,883	8	1,006,154	28	1,493,453	399,571	537,432	3,436,610	8.67
1/18 through 12/18	47,479,870	3	133,976	31	1,429,523	115,761	795,099	2,474,359	5.21
5 YR. TOTAL	195,350,730	33	3,550,981	126	6,314,568	1,572,080	3,266,369	14,703,998	7.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	5.050	46%		2.477		7.53	
Pure Premium Indicated by National Relativity		29%	3.672	27%		1.849		5.52	
Pure Premium Present on Rate Level		30%	3.955	27%		2.053		6.01	
Pure Premium Derived by Formula		4.322			2.193		6.52		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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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.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	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%	1.031	100%	0.572	1.60			
Pure Premium Derived by Formula		1.031			0.572			1.60	

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.
1/14 through 12/14	566,127	0	0	0	0	0	0	0	0.00
1/15 through 12/15	237,417	0	0	0	0	0	0	0	0.00
1/16 through 12/16	294,728	0	0	0	0	0	0	0	0.00
1/17 through 12/17	213,593	0	0	0	0	0	0	0	0.00
1/18 through 12/18	238,145	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,550,010	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		7%	2.443	7%	1.933	4.38			
Pure Premium Present on Rate Level		91%	1.146	91%	0.635	1.78			
Pure Premium Derived by Formula		1.214			0.713			1.93	

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.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	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%	2.162	100%	1.072	3.23			
Pure Premium Derived by Formula		2.162			1.072			3.23	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 7360		FREIGHT HANDLING NOC							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/14 through 12/14	52,572,752	3	46,126	11	165,667	35,437	151,101	398,331	0.76
1/15 through 12/15	48,754,235	3	12,814	15	123,196	16,466	133,071	285,547	0.59
1/16 through 12/16	45,501,204	3	417,667	16	257,008	224,632	367,474	1,266,781	2.78
1/17 through 12/17	49,243,085	2	74,315	18	193,691	67,079	278,009	613,094	1.25
1/18 through 12/18	43,815,450	1	18,408	13	627,635	11,258	452,798	1,110,099	2.53
5 YR. TOTAL	239,886,726	12	569,330	73	1,367,197	354,872	1,382,453	3,673,852	1.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	0.807	35%	0.724			1.53	
Pure Premium Indicated by National Relativity		37%	1.492	32%	1.068			2.56	
Pure Premium Present on Rate Level		38%	1.139	33%	0.950			2.09	
Pure Premium Derived by Formula		1.187			0.909		2.10		

CLASS 7370		TAXICAB CO.: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/14 through 12/14	9,589,812	3	36,454	2	58,547	22,427	19,164	136,592	1.43
1/15 through 12/15	10,203,423	2	46,487	3	9,693	32,754	11,691	100,625	0.99
1/16 through 12/16	12,755,484	0	0	5	159,897	0	57,552	217,449	1.71
1/17 through 12/17	16,029,948	4	253,509	6	53,060	186,061	52,873	545,503	3.40
1/18 through 12/18	17,991,129	1	6,439	6	303,777	6,180	153,765	470,161	2.61
5 YR. TOTAL	66,569,796	10	342,889	22	584,974	247,422	295,045	1,470,330	2.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	1.394	19%	0.815			2.21	
Pure Premium Indicated by National Relativity		43%	1.379	40%	1.207			2.59	
Pure Premium Present on Rate Level		44%	1.201	41%	1.066			2.27	
Pure Premium Derived by Formula		1.303			1.075		2.38		

CLASS 7380		DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMMERCIAL							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/14 through 12/14	731,480,452	84	4,257,114	291	5,509,312	2,874,808	5,343,849	17,985,083	2.46
1/15 through 12/15	764,010,643	85	5,554,745	318	7,137,447	4,286,274	4,984,110	21,962,576	2.87
1/16 through 12/16	817,725,621	95	6,460,669	318	11,128,063	4,418,605	7,019,762	29,027,099	3.55
1/17 through 12/17	855,332,220	65	4,929,135	342	11,232,228	2,726,487	7,988,316	26,876,166	3.14
1/18 through 12/18	955,905,972	74	5,268,569	374	10,547,987	3,301,771	7,597,318	26,715,645	2.80
5 YR. TOTAL	4,124,454,908	403	26,470,232	1,643	45,555,037	17,607,945	32,933,355	122,566,569	2.97
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	1.746	100%	1.225			2.97	
Pure Premium Indicated by National Relativity		0%	1.746	0%	1.305			3.05	
Pure Premium Present on Rate Level		0%	1.647	0%	1.154			2.80	
Pure Premium Derived by Formula		1.746			1.225		2.97		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 7382		BUS CO.: ALL OTHER EMPLOYEES & 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.
1/14 through 12/14	74,187,097	13	610,414	40	435,727	343,759	358,867	1,748,767	2.36
1/15 through 12/15	83,131,932	6	169,374	40	357,905	112,948	313,897	954,124	1.15
1/16 through 12/16	73,675,756	20	354,326	48	670,123	494,545	437,680	1,956,674	2.66
1/17 through 12/17	83,592,402	19	472,322	48	761,425	319,629	529,215	2,082,591	2.49
1/18 through 12/18	80,475,654	19	788,985	40	519,404	512,447	530,200	2,351,036	2.92
5 YR. TOTAL	395,062,841	77	2,395,421	216	2,744,584	1,783,328	2,169,859	9,093,192	2.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	1.301	46%	1.001	2.30			
Pure Premium Indicated by National Relativity		33%	1.317	27%	1.141	2.46			
Pure Premium Present on Rate Level		34%	1.242	27%	1.006	2.25			
Pure Premium Derived by Formula			1.286		1.040	2.33			

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.
1/14 through 12/14	94,696,548	8	311,759	55	584,242	205,922	503,350	1,605,273	1.70
1/15 through 12/15	88,688,131	9	503,630	46	376,897	341,936	423,291	1,645,754	1.86
1/16 through 12/16	94,697,594	8	626,877	50	546,961	269,257	480,242	1,923,337	2.03
1/17 through 12/17	94,183,809	8	371,399	45	562,270	215,830	709,143	1,858,642	1.97
1/18 through 12/18	80,544,254	10	362,660	40	550,625	249,174	525,940	1,688,399	2.10
5 YR. TOTAL	452,810,336	43	2,176,325	236	2,620,995	1,282,119	2,641,966	8,721,405	1.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	1.059	47%	0.867	1.93			
Pure Premium Indicated by National Relativity		33%	1.225	26%	0.940	2.17			
Pure Premium Present on Rate Level		33%	1.130	27%	0.934	2.06			
Pure Premium Derived by Formula			1.137		0.904	2.04			

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.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	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%	1.098	100%	0.692	1.79			
Pure Premium Derived by Formula			1.098		0.692	1.79			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 7395		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	347,142	0	0	0	0	0	0	0	0.00
1/15 through 12/15	267,800	0	0	0	0	0	0	0	0.00
1/16 through 12/16	265,357	0	0	0	0	0	0	0	0.00
1/17 through 12/17	219,533	0	0	0	0	0	0	0	0.00
1/18 through 12/18	269,734	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,369,566	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		5%	1.669	5%	0.769	2.44			
Pure Premium Present on Rate Level		93%	1.219	93%	0.768	1.99			
Pure Premium Derived by Formula		1.217			0.753			1.97	

CLASS 7398 + +		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	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%	2.184	100%	1.358	3.54			
Pure Premium Derived by Formula		2.184			1.358			3.54	

CLASS 7402		AVIATION-AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	1,832,212	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,853,061	0	0	0	0	0	0	0	0.00
1/16 through 12/16	2,390,703	0	0	0	0	0	0	0	0.00
1/17 through 12/17	2,773,556	0	0	0	0	0	0	0	0.00
1/18 through 12/18	4,309,754	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	13,159,286	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		4%	0.084	4%	0.020	0.10			
Pure Premium Present on Rate Level		95%	0.024	95%	0.023	0.05			
Pure Premium Derived by Formula		0.026			0.023			0.05	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 7403		AVIATION: 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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/14 through 12/14	577,620,372	32	2,136,872	261	4,884,332	1,381,435	4,487,443	12,890,082	2.23
1/15 through 12/15	603,210,306	55	2,895,417	404	8,839,901	1,661,137	7,423,963	20,820,418	3.45
1/16 through 12/16	586,131,738	44	1,733,353	191	4,345,917	1,237,352	3,854,899	11,171,521	1.91
1/17 through 12/17	606,622,792	34	3,231,658	274	5,792,620	2,096,848	5,091,371	16,212,497	2.67
1/18 through 12/18	687,737,346	35	1,537,299	255	5,289,808	1,086,919	4,160,428	12,074,454	1.76
5 YR. TOTAL	3,061,322,554	200	11,534,599	1,385	29,152,578	7,463,691	25,018,104	73,168,972	2.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		96%	1.329	100%	1.061	2.39			
Pure Premium Indicated by National Relativity		2%	1.338	0%	1.069	2.41			
Pure Premium Present on Rate Level		2%	1.355	0%	1.267	2.62			
Pure Premium Derived by Formula			1.330		1.061	2.39			

CLASS 7405		AVIATION: AIR CARRIER - SCHEDULED, COMMUTER OR SUPPLEMENTAL - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/14 through 12/14	341,814,292	12	1,403,418	117	3,873,547	577,881	2,100,654	7,955,500	2.33
1/15 through 12/15	784,136,110	8	338,531	107	2,495,922	360,707	1,533,331	4,728,491	0.60
1/16 through 12/16	585,673,123	22	924,980	122	2,396,661	475,136	1,516,346	5,313,123	0.91
1/17 through 12/17	671,186,526	19	1,316,372	142	3,229,575	762,125	2,162,500	7,470,572	1.11
1/18 through 12/18	675,145,665	21	1,030,395	126	2,066,939	471,589	1,016,866	4,585,789	0.68
5 YR. TOTAL	3,057,955,716	82	5,013,696	614	14,062,644	2,647,438	8,329,697	30,053,475	0.98
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	0.624	83%	0.359	0.98			
Pure Premium Indicated by National Relativity		17%	0.465	8%	0.260	0.73			
Pure Premium Present on Rate Level		18%	0.629	9%	0.420	1.05			
Pure Premium Derived by Formula			0.598		0.357	0.96			

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/14 through 12/14	16,282	0	0	0	0	0	0	0	0.00
1/15 through 12/15	298,594	0	0	0	0	0	0	0	0.00
1/16 through 12/16	170,183	0	0	0	0	0	0	0	0.00
1/17 through 12/17	66,914	0	0	0	0	0	0	0	0.00
1/18 through 12/18	364,261	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	916,234	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		10%	2.253	10%	0.822	3.08			
Pure Premium Present on Rate Level		88%	2.943	88%	1.173	4.12			
Pure Premium Derived by Formula			2.815		1.114	3.93			

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

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CLASS 7421		AVIATION - TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS - 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.
1/14 through 12/14	34,342,791	0	0	4	25,386	0	51,814	77,200	0.23
1/15 through 12/15	34,246,895	1	182,493	3	27,694	96,175	36,661	343,023	1.00
1/16 through 12/16	36,154,492	0	0	5	204,822	0	186,795	391,617	1.08
1/17 through 12/17	38,505,916	0	0	4	44,262	0	54,056	98,318	0.26
1/18 through 12/18	41,036,102	0	0	1	2,429	0	20,586	23,015	0.06
5 YR. TOTAL	184,286,196	1	182,493	17	304,593	96,175	349,912	933,173	0.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.264	14%	0.242	0.51			
Pure Premium Indicated by National Relativity		20%	0.276	22%	0.223	0.50			
Pure Premium Present on Rate Level		71%	0.205	64%	0.189	0.39			
Pure Premium Derived by Formula		0.225			0.204			0.43	

CLASS 7422		AVIATION:NOC - OTHER THAN HELICOPTERS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	14,311,521	0	0	1	36,458	0	28,753	65,211	0.46
1/15 through 12/15	20,562,868	0	0	0	0	0	6,101	6,101	0.03
1/16 through 12/16	25,670,482	0	0	2	38,545	0	53,342	91,887	0.36
1/17 through 12/17	23,601,683	0	0	1	3,175	0	8,894	12,069	0.05
1/18 through 12/18	20,249,407	0	0	1	1,291	0	32,174	33,465	0.17
5 YR. TOTAL	104,395,961	0	0	5	79,469	0	129,264	208,733	0.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.076	13%	0.124	0.20			
Pure Premium Indicated by National Relativity		22%	0.673	23%	0.243	0.92			
Pure Premium Present on Rate Level		68%	0.451	64%	0.308	0.76			
Pure Premium Derived by Formula		0.462			0.269			0.73	

CLASS 7425		AVIATION: HELICOPTERS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	8,437,558	0	0	0	0	0	0	0	0.00
1/15 through 12/15	9,125,079	0	0	0	0	0	0	0	0.00
1/16 through 12/16	9,853,898	0	0	0	0	0	0	0	0.00
1/17 through 12/17	9,467,122	0	0	1	570,381	0	75,673	646,054	6.82
1/18 through 12/18	11,312,051	0	0	1	5,536	0	32,977	38,513	0.34
5 YR. TOTAL	48,195,708	0	0	2	575,917	0	108,650	684,567	1.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	1.195	9%	0.225	1.42			
Pure Premium Indicated by National Relativity		25%	0.828	27%	0.310	1.14			
Pure Premium Present on Rate Level		66%	0.753	64%	0.306	1.06			
Pure Premium Derived by Formula		0.812			0.300			1.11	

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

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CLASS 7431		AVIATION: AIR CHARTER OR AIR TAXI - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	32,464,537	0	0	1	3,928	0	10,604	14,532	0.05
1/15 through 12/15	38,487,290	0	0	2	148,622	0	382,459	531,081	1.38
1/16 through 12/16	43,026,196	3	260,988	0	0	362,385	10,544	633,917	1.47
1/17 through 12/17	51,662,472	0	0	0	0	0	8,320	8,320	0.02
1/18 through 12/18	58,347,826	1	75,662	1	4,240	54,472	18,805	153,179	0.26
5 YR. TOTAL	223,988,321	4	336,650	4	156,790	416,857	430,732	1,341,029	0.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.220	18%		0.378		0.60	
Pure Premium Indicated by National Relativity		26%	0.516	28%		0.195		0.71	
Pure Premium Present on Rate Level		60%	0.367	54%		0.270		0.64	
Pure Premium Derived by Formula					0.385		0.268		0.65

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.
1/14 through 12/14	2,308,832	0	0	2	38,283	0	31,982	70,265	3.04
1/15 through 12/15	1,510,430	0	0	0	0	0	746	746	0.05
1/16 through 12/16	1,474,099	0	0	0	0	0	287	287	0.02
1/17 through 12/17	2,583,778	0	0	1	8,356	0	7,447	15,803	0.61
1/18 through 12/18	6,472,689	0	0	3	64,414	0	32,443	96,857	1.50
5 YR. TOTAL	14,349,828	0	0	6	111,053	0	72,905	183,958	1.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.774	6%		0.508		1.28	
Pure Premium Indicated by National Relativity		38%	0.520	41%		0.392		0.91	
Pure Premium Present on Rate Level		58%	0.590	53%		0.460		1.05	
Pure Premium Derived by Formula					0.571		0.435		1.01

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.
1/14 through 12/14	20,420,574	0	0	1	2,058	0	4,620	6,678	0.03
1/15 through 12/15	21,281,957	0	0	1	7,941	0	25,947	33,888	0.16
1/16 through 12/16	23,140,136	0	0	0	0	0	4,679	4,679	0.02
1/17 through 12/17	25,109,295	0	0	1	39,243	0	34,836	74,079	0.30
1/18 through 12/18	26,330,327	0	0	2	70,730	0	74,222	144,952	0.55
5 YR. TOTAL	116,282,289	0	0	5	119,972	0	144,304	264,276	0.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.103	12%		0.124		0.23	
Pure Premium Indicated by National Relativity		37%	0.337	40%		0.248		0.59	
Pure Premium Present on Rate Level		54%	0.295	48%		0.230		0.53	
Pure Premium Derived by Formula					0.293		0.224		0.52

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

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CLASS 7520		WATERWORKS OPERATION & 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.
1/14 through 12/14	35,299,467	1	209,581	4	13,041	214,801	46,960	484,383	1.37
1/15 through 12/15	39,240,043	0	0	7	288,993	0	204,517	493,510	1.26
1/16 through 12/16	43,376,152	1	10,353	8	61,068	2,455	114,177	188,053	0.43
1/17 through 12/17	46,423,471	2	46,688	10	117,066	62,517	141,678	367,949	0.79
1/18 through 12/18	47,831,139	1	213,161	9	114,057	54,346	145,153	526,717	1.10
5 YR. TOTAL	212,170,272	5	479,783	38	594,225	334,119	652,485	2,060,612	0.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.506	28%	0.465			0.97	
Pure Premium Indicated by National Relativity		40%	0.883	36%	0.833			1.72	
Pure Premium Present on Rate Level		41%	0.752	36%	0.690			1.44	
Pure Premium Derived by Formula		0.758				0.678		1.44	

CLASS 7529		ELECTRIC LIGHT OR POWER LINE CONSTRUCTION-REA PROJECT ONLY & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	13,693,507	1	60,919	5	261,969	12,316	204,458	539,662	3.94
1/15 through 12/15	4,891,668	0	0	2	27,557	0	13,694	41,251	0.84
1/16 through 12/16	6,779,404	1	185	5	258,050	5,596	93,411	357,242	5.27
1/17 through 12/17	5,297,884	0	0	3	43,196	0	37,910	81,106	1.53
1/18 through 12/18	5,203,045	0	0	4	417,784	0	184,772	602,556	11.58
5 YR. TOTAL	35,865,508	2	61,104	19	1,008,556	17,912	534,245	1,621,817	4.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	2.982	23%	1.540			4.52	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		83%	3.518	77%	2.827			6.35	
Pure Premium Derived by Formula		3.427				2.531		5.96	

CLASS 7538		ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	65,580,877	5	333,580	18	1,050,320	206,773	902,892	2,493,565	3.80
1/15 through 12/15	111,139,548	4	531,435	29	1,322,603	562,644	666,901	3,083,583	2.77
1/16 through 12/16	130,522,912	4	736,396	17	498,649	749,393	482,356	2,466,794	1.89
1/17 through 12/17	205,494,208	6	628,337	25	1,899,859	543,638	2,155,053	5,226,887	2.54
1/18 through 12/18	267,335,756	4	471,713	27	2,006,608	264,179	1,757,625	4,500,125	1.68
5 YR. TOTAL	780,073,301	23	2,701,461	116	6,778,039	2,326,627	5,964,827	17,770,954	2.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		49%	1.215	72%	1.063			2.28	
Pure Premium Indicated by National Relativity		25%	1.133	14%	0.922			2.06	
Pure Premium Present on Rate Level		26%	1.395	14%	1.241			2.64	
Pure Premium Derived by Formula		1.241				1.068		2.31	

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

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CLASS 7539		ELECTRIC LIGHT OR POWER CO. NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	58,445,384	1	19,627	6	130,935	100,527	165,820	416,909	0.71
1/15 through 12/15	60,471,143	0	0	7	275,406	0	228,527	503,933	0.83
1/16 through 12/16	72,737,226	1	199,234	10	205,493	91,562	131,964	628,253	0.86
1/17 through 12/17	71,757,557	3	462,674	10	164,384	400,232	170,113	1,197,403	1.67
1/18 through 12/18	80,254,225	1	1,010	4	108,725	759	89,620	200,114	0.25
5 YR. TOTAL	343,665,535	6	682,545	37	884,943	593,080	786,044	2,946,612	0.86
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.456	27%	0.401	0.86			
Pure Premium Indicated by National Relativity		40%	0.519	36%	0.398	0.92			
Pure Premium Present on Rate Level		41%	0.478	37%	0.412	0.89			
Pure Premium Derived by Formula		0.490			0.404			0.89	

CLASS 7540		ELECTRIC LIGHT OR POWER COOPERATIVE-REA PROJECT ONLY-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	95,175,497	7	993,967	19	320,068	500,404	439,719	2,254,158	2.37
1/15 through 12/15	96,362,806	3	37,967	22	564,194	66,843	623,634	1,292,638	1.34
1/16 through 12/16	100,496,364	6	334,423	23	618,374	242,034	1,068,456	2,263,287	2.25
1/17 through 12/17	102,981,128	3	153,541	33	1,842,036	126,505	1,266,151	3,388,233	3.29
1/18 through 12/18	109,093,353	2	133,175	25	833,583	171,159	767,442	1,905,359	1.75
5 YR. TOTAL	504,109,148	21	1,653,073	122	4,178,255	1,106,945	4,165,402	11,103,675	2.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	1.157	56%	1.046	2.20			
Pure Premium Indicated by National Relativity		33%	0.798	22%	0.807	1.61			
Pure Premium Present on Rate Level		34%	0.970	22%	1.165	2.14			
Pure Premium Derived by Formula		0.975			1.020			2.00	

CLASS 7580		SEWAGE DISPOSAL PLANT OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	22,247,973	2	138,430	4	125,247	436,006	111,118	810,801	3.64
1/15 through 12/15	25,714,410	1	311,518	5	126,184	0	72,873	510,575	1.99
1/16 through 12/16	26,904,213	0	0	3	195,227	0	109,290	304,517	1.13
1/17 through 12/17	29,052,892	0	0	6	95,682	0	69,722	165,404	0.57
1/18 through 12/18	33,262,714	1	80,854	6	238,194	203,409	179,158	701,615	2.11
5 YR. TOTAL	137,182,202	4	530,802	24	780,534	639,415	542,161	2,492,912	1.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.956	24%	0.861	1.82			
Pure Premium Indicated by National Relativity		42%	0.821	38%	0.756	1.58			
Pure Premium Present on Rate Level		43%	0.748	38%	0.769	1.52			
Pure Premium Derived by Formula		0.810			0.786			1.60	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 7590		GARBAGE WORKS							
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.
1/14 through 12/14	13,618,977	0	0	2	9,381	0	22,227	31,608	0.23
1/15 through 12/15	15,685,006	0	0	4	87,852	0	62,554	150,406	0.96
1/16 through 12/16	12,240,068	1	6,528	2	25,421	6,559	27,497	66,005	0.54
1/17 through 12/17	15,977,841	0	0	2	57,165	0	51,408	108,573	0.68
1/18 through 12/18	20,915,822	2	20,466	4	210,092	11,437	91,352	333,347	1.59
5 YR. TOTAL	78,437,714	3	26,994	14	389,911	17,996	255,038	689,939	0.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.532	18%	0.348			0.88	
Pure Premium Indicated by National Relativity		43%	1.036	41%	1.005			2.04	
Pure Premium Present on Rate Level		44%	0.941	41%	0.783			1.72	
Pure Premium Derived by Formula		0.929				0.796		1.73	

CLASS 7600		TELECOMMUNICATIONS CO. - CABLE TV OR SATELLITE - ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	421,164,778	45	2,630,344	137	3,646,402	1,659,405	2,919,898	10,856,049	2.58
1/15 through 12/15	448,024,918	34	3,209,072	182	3,562,416	2,197,092	3,193,298	12,161,878	2.71
1/16 through 12/16	468,092,325	35	3,091,505	176	5,321,535	1,870,353	3,891,312	14,174,705	3.03
1/17 through 12/17	478,389,175	40	5,165,977	177	5,304,778	2,074,684	3,497,799	16,043,238	3.35
1/18 through 12/18	493,930,490	35	4,655,024	181	5,080,351	2,657,725	3,515,064	15,908,164	3.22
5 YR. TOTAL	2,309,601,686	189	18,751,922	853	22,915,482	10,459,259	17,017,371	69,144,034	2.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		90%	1.804	100%	1.190			2.99	
Pure Premium Indicated by National Relativity		5%	1.562	0%	1.023			2.59	
Pure Premium Present on Rate Level		5%	1.580	0%	1.127			2.71	
Pure Premium Derived by Formula		1.781				1.190		2.97	

CLASS 7605		BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & 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.
1/14 through 12/14	191,287,064	16	702,029	37	738,412	478,108	885,492	2,804,041	1.47
1/15 through 12/15	207,523,009	10	774,706	37	986,687	487,511	836,819	3,085,723	1.49
1/16 through 12/16	211,326,753	10	938,492	44	1,571,431	568,998	1,235,945	4,314,866	2.04
1/17 through 12/17	207,326,276	13	383,188	24	674,574	385,094	448,201	1,891,057	0.91
1/18 through 12/18	213,553,466	6	389,055	29	1,138,621	722,104	880,172	3,129,952	1.47
5 YR. TOTAL	1,031,016,568	55	3,187,470	171	5,109,725	2,641,815	4,286,629	15,225,639	1.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		39%	0.805	56%	0.672			1.48	
Pure Premium Indicated by National Relativity		30%	0.604	22%	0.489			1.09	
Pure Premium Present on Rate Level		31%	0.673	22%	0.575			1.25	
Pure Premium Derived by Formula		0.704				0.610		1.31	

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

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CLASS 7610		RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLOYEES & CLERICAL, DRIVERS							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	474,914,139	2	320,604	37	1,391,765	64,161	906,321	2,682,851	0.57
1/15 through 12/15	437,961,872	2	305,581	14	217,001	425,520	309,226	1,257,328	0.29
1/16 through 12/16	480,919,188	2	55,501	15	266,588	48,134	339,624	709,847	0.15
1/17 through 12/17	484,622,073	3	142,804	8	155,653	112,379	211,080	621,916	0.13
1/18 through 12/18	483,199,954	2	89,576	15	447,433	62,794	380,642	980,445	0.20
5 YR. TOTAL	2,361,617,226	11	914,066	89	2,478,440	712,988	2,146,893	6,252,387	0.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.144	39%	0.121	0.27			
Pure Premium Indicated by National Relativity		36%	0.136	30%	0.109	0.25			
Pure Premium Present on Rate Level		36%	0.150	31%	0.123	0.27			
Pure Premium Derived by Formula		0.143			0.118			0.26	

CLASS 7705		AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	34,100,390	4	62,499	9	162,638	145,953	91,987	463,077	1.36
1/15 through 12/15	36,206,608	5	219,902	19	125,327	111,454	195,490	652,173	1.80
1/16 through 12/16	30,094,281	2	68,099	20	268,883	91,298	224,927	653,207	2.17
1/17 through 12/17	28,187,872	3	87,041	10	283,552	144,069	263,715	778,377	2.76
1/18 through 12/18	32,015,248	1	52,719	9	104,166	52,440	98,835	308,160	0.96
5 YR. TOTAL	160,604,399	15	490,260	67	944,566	545,214	874,954	2,854,994	1.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.893	32%	0.884	1.78			
Pure Premium Indicated by National Relativity		38%	1.658	34%	1.318	2.98			
Pure Premium Present on Rate Level		39%	1.436	34%	1.187	2.62			
Pure Premium Derived by Formula		1.395			1.135			2.53	

CLASS 7710 ++		FIREFIGHTERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	11,151,787	0	0	2	12,895	0	15,274	28,169	0.25
1/15 through 12/15	11,722,859	0	0	0	0	0	5,944	5,944	0.05
1/16 through 12/16	15,004,636	0	0	2	6,287	0	61,440	67,727	0.45
1/17 through 12/17	16,103,260	0	0	1	7,221	0	26,120	33,341	0.21
1/18 through 12/18	16,071,807	0	0	3	44,916	0	50,748	95,664	0.60
5 YR. TOTAL	70,054,349	0	0	8	71,319	0	159,526	230,845	0.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.102	19%	0.228	0.33			
Pure Premium Indicated by National Relativity		43%	1.313	40%	1.178	2.49			
Pure Premium Present on Rate Level		44%	1.007	41%	0.923	1.93			
Pure Premium Derived by Formula		1.021			0.893			1.91	

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

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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.
1/14 through 12/14	1,366,394	0	0	5	59,005	0	86,076	145,081	10.62
1/15 through 12/15	1,537,387	0	0	2	59,831	0	135,590	195,421	12.71
1/16 through 12/16	1,522,130	0	0	1	887	0	39,924	40,811	2.68
1/17 through 12/17	1,476,589	0	0	0	0	0	21,128	21,128	1.43
1/18 through 12/18	1,420,173	1	103,833	3	96,376	36,621	105,153	341,983	24.08
5 YR. TOTAL	7,322,673	1	103,833	11	216,099	36,621	387,871	744,424	10.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	4.369	6%	5.797	10.17			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		96%	1.007	94%	0.923	1.93			
Pure Premium Derived by Formula		1.141			1.215			2.36	

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.
1/14 through 12/14	143,799,508	10	252,991	47	559,655	266,454	811,078	1,890,178	1.31
1/15 through 12/15	162,540,762	6	299,752	50	825,345	154,840	889,220	2,169,157	1.33
1/16 through 12/16	160,224,201	15	414,068	36	770,476	326,908	1,064,179	2,575,631	1.61
1/17 through 12/17	166,669,805	5	240,689	53	836,362	181,138	1,008,936	2,267,125	1.36
1/18 through 12/18	196,911,058	5	441,291	56	1,253,928	489,045	1,335,968	3,520,232	1.79
5 YR. TOTAL	830,145,334	41	1,648,791	242	4,245,766	1,418,385	5,109,381	12,422,323	1.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.710	57%	0.786	1.50			
Pure Premium Indicated by National Relativity		32%	0.912	21%	0.821	1.73			
Pure Premium Present on Rate Level		32%	0.707	22%	0.735	1.44			
Pure Premium Derived by Formula		0.774			0.782			1.56	

CLASS 7723		DETECTIVE OR PATROL AGENCY - PRIVATE & 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.
1/14 through 12/14	268,033,362	20	651,447	73	896,906	740,003	854,237	3,142,593	1.17
1/15 through 12/15	265,521,574	8	175,779	49	520,546	201,473	765,913	1,663,711	0.63
1/16 through 12/16	314,748,489	19	1,023,261	51	1,111,221	822,526	1,193,883	4,150,891	1.32
1/17 through 12/17	305,389,441	15	502,000	61	978,669	797,249	1,007,032	3,284,950	1.08
1/18 through 12/18	326,975,014	14	771,647	53	1,758,037	713,519	1,069,703	4,312,906	1.32
5 YR. TOTAL	1,480,667,880	76	3,124,134	287	5,265,379	3,274,770	4,890,768	16,555,051	1.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.567	68%	0.551	1.12			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		60%	0.491	32%	0.595	1.09			
Pure Premium Derived by Formula		0.521			0.565			1.09	

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

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CLASS 7855		RAILROAD CONSTRUCTION: LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY BY CONTRACTOR-NO WORK ON ELEVATED RAILROADS-& DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	6,183,939	0	0	3	26,177	0	16,605	42,782	0.69
1/15 through 12/15	11,390,461	0	0	2	138,021	0	137,966	275,987	2.42
1/16 through 12/16	13,301,649	0	0	5	77,119	0	81,427	158,546	1.19
1/17 through 12/17	7,419,811	0	0	0	0	0	1,806	1,806	0.02
1/18 through 12/18	6,288,500	1	136,860	2	65,042	109,012	14,554	325,468	5.18
5 YR. TOTAL	44,584,360	1	136,860	12	306,359	109,012	252,358	804,589	1.81
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.994	14%	0.811	1.81			
Pure Premium Indicated by National Relativity		29%	1.352	31%	0.765	2.12			
Pure Premium Present on Rate Level		61%	0.991	55%	0.826	1.82			
Pure Premium Derived by Formula		1.096			0.805			1.90	

CLASS 8001		STORE: FLORIST & 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.
1/14 through 12/14	42,471,478	6	170,989	15	221,740	390,439	352,582	1,135,750	2.67
1/15 through 12/15	43,251,641	6	460,793	10	74,012	333,329	121,120	989,254	2.29
1/16 through 12/16	43,369,297	5	370,255	21	203,932	177,027	293,933	1,045,147	2.41
1/17 through 12/17	43,954,499	0	0	11	72,399	0	89,551	161,950	0.37
1/18 through 12/18	46,316,478	0	0	22	217,226	0	123,863	341,089	0.74
5 YR. TOTAL	219,363,393	17	1,002,037	79	789,309	900,795	981,049	3,673,190	1.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.817	29%	0.858	1.68			
Pure Premium Indicated by National Relativity		41%	0.538	35%	0.561	1.10			
Pure Premium Present on Rate Level		42%	0.568	36%	0.748	1.32			
Pure Premium Derived by Formula		0.598			0.714			1.31	

CLASS 8002		AUTOMOBILE RENTAL CO.: ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	68,773,214	7	130,498	15	325,057	130,204	438,691	1,024,450	1.49
1/15 through 12/15	73,249,480	6	57,389	17	242,683	96,622	218,624	615,318	0.84
1/16 through 12/16	79,427,965	7	207,005	24	133,723	278,205	263,140	882,073	1.11
1/17 through 12/17	79,674,546	7	114,404	15	104,564	109,821	205,439	534,228	0.67
1/18 through 12/18	89,081,714	3	153,479	20	429,395	523,725	310,639	1,417,238	1.59
5 YR. TOTAL	390,206,919	30	662,775	91	1,235,422	1,138,577	1,436,533	4,473,307	1.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.486	34%	0.660	1.15			
Pure Premium Indicated by National Relativity		40%	0.433	33%	0.540	0.97			
Pure Premium Present on Rate Level		41%	0.426	33%	0.577	1.00			
Pure Premium Derived by Formula		0.440			0.593			1.03	

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

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CLASS 8006		GASOLINE STATION: SELF-SERVICE AND CONVENIENCE/GROCERY-RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	545,716,490	33	1,199,759	149	1,971,050	1,136,552	2,310,775	6,618,136	1.21
1/15 through 12/15	545,326,963	46	1,483,995	138	1,609,681	1,486,019	1,785,948	6,365,643	1.17
1/16 through 12/16	596,623,696	37	1,498,947	180	2,588,355	1,123,260	2,297,259	7,507,821	1.26
1/17 through 12/17	637,301,807	41	1,457,145	185	2,728,118	1,277,949	2,266,314	7,729,526	1.21
1/18 through 12/18	689,911,092	43	1,792,069	197	3,401,396	1,048,947	2,825,791	9,068,203	1.32
5 YR. TOTAL	3,014,880,048	200	7,431,915	849	12,298,600	6,072,727	11,486,087	37,289,329	1.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		62%	0.654	99%	0.582	1.24			
Pure Premium Indicated by National Relativity		19%	0.464	0%	0.466	0.93			
Pure Premium Present on Rate Level		19%	0.583	1%	0.619	1.20			
Pure Premium Derived by Formula		0.604			0.582			1.19	

CLASS 8008		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	750,044,826	34	905,266	113	1,549,024	720,389	1,994,681	5,169,360	0.69
1/15 through 12/15	769,625,229	27	1,028,557	121	2,063,165	770,735	2,493,704	6,356,161	0.83
1/16 through 12/16	775,890,115	31	1,276,262	153	1,834,401	947,178	2,294,945	6,352,786	0.82
1/17 through 12/17	745,446,383	22	1,029,507	105	1,298,901	1,424,105	1,497,386	5,249,899	0.70
1/18 through 12/18	797,847,937	19	434,734	100	1,162,512	469,653	1,744,624	3,811,523	0.48
5 YR. TOTAL	3,838,854,490	133	4,674,326	592	7,908,003	4,332,060	10,025,340	26,939,729	0.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	0.328	86%	0.374	0.70			
Pure Premium Indicated by National Relativity		25%	0.259	7%	0.279	0.54			
Pure Premium Present on Rate Level		25%	0.298	7%	0.364	0.66			
Pure Premium Derived by Formula		0.303			0.367			0.67	

CLASS 8010		STORE: HARDWARE							
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.
1/14 through 12/14	266,856,754	12	420,608	65	822,134	605,855	1,071,769	2,920,366	1.10
1/15 through 12/15	278,788,294	14	825,214	48	548,840	389,331	742,428	2,505,813	0.90
1/16 through 12/16	308,433,305	18	845,222	58	741,838	843,067	970,515	3,400,642	1.10
1/17 through 12/17	335,778,806	11	492,497	57	641,989	415,085	629,294	2,178,865	0.65
1/18 through 12/18	360,743,199	10	538,820	58	790,274	721,267	851,444	2,901,805	0.80
5 YR. TOTAL	1,550,600,358	65	3,122,361	286	3,545,075	2,974,605	4,265,450	13,907,491	0.90
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.430	60%	0.467	0.90			
Pure Premium Indicated by National Relativity		31%	0.415	20%	0.427	0.84			
Pure Premium Present on Rate Level		32%	0.402	20%	0.449	0.85			
Pure Premium Derived by Formula		0.416			0.455			0.87	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8013		STORE: JEWELRY							
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.
1/14 through 12/14	223,208,324	4	42,222	10	152,947	11,950	262,533	469,652	0.21
1/15 through 12/15	216,049,492	0	0	9	70,278	0	55,142	125,420	0.06
1/16 through 12/16	226,480,124	1	39,748	6	79,412	36,119	62,221	217,500	0.10
1/17 through 12/17	248,294,113	4	141,964	5	89,578	39,482	94,167	365,191	0.15
1/18 through 12/18	247,976,726	0	0	9	68,304	0	140,715	209,019	0.09
5 YR. TOTAL	1,162,008,779	9	223,934	39	460,519	87,551	614,778	1,386,782	0.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.059	23%		0.060		0.12	
Pure Premium Indicated by National Relativity		42%	0.098	38%		0.090		0.19	
Pure Premium Present on Rate Level		42%	0.105	39%		0.084		0.19	
Pure Premium Derived by Formula		0.095				0.081		0.18	

CLASS 8015		QUICK PRINTING-COPYING OR DUPLICATING SERVICE-ALL EMPLOYEES & CLERICAL, 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.
1/14 through 12/14	55,678,452	2	30,373	6	55,510	20,032	91,038	196,953	0.35
1/15 through 12/15	56,500,041	1	1,239	1	920	2,403	9,670	14,232	0.03
1/16 through 12/16	53,563,124	0	0	2	46,808	0	33,986	80,794	0.15
1/17 through 12/17	51,996,202	1	97,517	4	42,993	61,170	63,354	265,034	0.51
1/18 through 12/18	52,012,416	1	63,541	5	152,914	68,590	100,038	385,083	0.74
5 YR. TOTAL	269,750,235	5	192,670	18	299,145	152,195	298,086	942,096	0.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.182	17%		0.167		0.35	
Pure Premium Indicated by National Relativity		39%	0.171	41%		0.171		0.34	
Pure Premium Present on Rate Level		50%	0.191	42%		0.197		0.39	
Pure Premium Derived by Formula		0.182				0.181		0.36	

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.
1/14 through 12/14	2,458,888,226	120	3,122,089	433	4,469,817	2,601,058	6,682,338	16,875,302	0.69
1/15 through 12/15	1,448,800,888	71	1,944,941	241	2,886,734	1,983,588	3,739,589	10,554,852	0.73
1/16 through 12/16	1,475,320,976	53	1,514,847	248	3,783,778	1,405,425	3,928,507	10,632,557	0.72
1/17 through 12/17	1,676,037,324	55	2,239,757	277	4,109,219	1,474,691	4,688,722	12,512,389	0.75
1/18 through 12/18	1,682,785,291	38	1,337,594	267	3,600,596	1,271,010	4,498,635	10,707,835	0.64
5 YR. TOTAL	8,741,832,705	337	10,159,228	1,466	18,850,144	8,735,772	23,537,791	61,282,935	0.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		81%	0.332	100%		0.369		0.70	
Pure Premium Indicated by National Relativity		9%	0.327	0%		0.334		0.66	
Pure Premium Present on Rate Level		10%	0.343	0%		0.405		0.75	
Pure Premium Derived by Formula		0.333				0.369		0.70	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8018		STORE: WHOLESALE 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.
1/14 through 12/14	751,177,689	47	1,999,805	239	3,103,315	1,657,205	3,431,788	10,192,113	1.36
1/15 through 12/15	800,751,812	42	2,425,722	239	3,737,438	1,625,850	3,523,102	11,312,112	1.41
1/16 through 12/16	861,461,460	55	2,945,642	282	4,460,155	1,852,810	4,601,600	13,860,207	1.61
1/17 through 12/17	926,357,686	47	2,232,065	298	4,945,024	1,109,231	4,866,997	13,153,317	1.42
1/18 through 12/18	1,006,779,143	57	2,830,478	358	5,342,801	1,494,817	4,497,605	14,165,701	1.41
5 YR. TOTAL	4,346,527,790	248	12,433,712	1,416	21,588,733	7,739,913	20,921,092	62,683,450	1.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		84%	0.783	100%	0.659			1.44	
Pure Premium Indicated by National Relativity		8%	0.747	0%	0.628			1.38	
Pure Premium Present on Rate Level		8%	0.733	0%	0.649			1.38	
Pure Premium Derived by Formula		0.776			0.659		1.44		

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.
1/14 through 12/14	244,991,978	10	201,471	86	898,365	163,180	1,236,317	2,499,333	1.02
1/15 through 12/15	259,035,082	17	859,938	91	1,367,473	555,320	1,352,225	4,134,956	1.60
1/16 through 12/16	228,953,286	5	259,904	59	717,988	471,692	944,799	2,394,383	1.05
1/17 through 12/17	279,663,114	5	100,433	64	1,021,824	101,189	1,351,773	2,575,219	0.92
1/18 through 12/18	284,887,474	6	134,441	70	1,088,383	144,234	1,147,746	2,514,804	0.88
5 YR. TOTAL	1,297,530,934	43	1,556,187	370	5,094,033	1,435,615	6,032,860	14,118,695	1.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.513	63%	0.576			1.09	
Pure Premium Indicated by National Relativity		30%	0.614	18%	0.642			1.26	
Pure Premium Present on Rate Level		31%	0.540	19%	0.586			1.13	
Pure Premium Derived by Formula		0.552			0.590		1.14		

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.
1/14 through 12/14	12,010,233	1	12,263	2	67,225	12,775	100,637	192,900	1.61
1/15 through 12/15	13,800,919	0	0	1	383	0	16,034	16,417	0.12
1/16 through 12/16	13,690,623	1	2,801	2	5,416	16,790	12,141	37,148	0.27
1/17 through 12/17	14,862,890	2	151,918	5	20,447	98,639	55,091	326,095	2.19
1/18 through 12/18	16,074,361	0	0	1	1,821	0	9,441	11,262	0.07
5 YR. TOTAL	70,439,026	4	166,982	11	95,292	128,204	193,344	583,822	0.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.372	16%	0.456			0.83	
Pure Premium Indicated by National Relativity		44%	0.560	42%	0.563			1.12	
Pure Premium Present on Rate Level		47%	0.554	42%	0.657			1.21	
Pure Premium Derived by Formula		0.540			0.585		1.13		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8032		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOLESALE							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	165,861,616	4	290,928	30	692,867	493,756	764,492	2,242,043	1.35
1/15 through 12/15	168,881,948	2	267,362	29	580,179	206,893	480,464	1,534,898	0.91
1/16 through 12/16	164,617,889	8	611,392	36	674,714	233,892	623,999	2,143,997	1.30
1/17 through 12/17	182,588,009	4	138,252	21	450,786	47,477	449,826	1,086,341	0.60
1/18 through 12/18	172,838,771	5	215,784	11	204,982	89,939	205,905	716,610	0.41
5 YR. TOTAL	854,788,233	23	1,523,718	127	2,603,528	1,071,957	2,524,686	7,723,889	0.90
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	0.483	45%	0.421			0.90	
Pure Premium Indicated by National Relativity		35%	0.539	27%	0.507			1.05	
Pure Premium Present on Rate Level		35%	0.486	28%	0.461			0.95	
Pure Premium Derived by Formula		0.504			0.455		0.96		

CLASS 8033		STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	589,606,540	26	535,248	138	1,303,577	621,733	1,691,954	4,152,512	0.70
1/15 through 12/15	710,612,475	39	1,559,660	150	1,823,375	1,057,610	2,351,727	6,792,372	0.96
1/16 through 12/16	757,853,234	28	1,164,118	151	2,295,606	824,931	2,390,425	6,675,080	0.88
1/17 through 12/17	848,269,785	21	950,846	135	2,169,221	744,956	2,778,659	6,643,682	0.78
1/18 through 12/18	834,403,007	27	747,554	160	2,473,785	589,795	3,291,550	7,102,684	0.85
5 YR. TOTAL	3,740,745,041	141	4,957,426	734	10,065,564	3,839,025	12,504,315	31,366,330	0.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		58%	0.402	95%	0.437			0.84	
Pure Premium Indicated by National Relativity		21%	0.462	2%	0.482			0.94	
Pure Premium Present on Rate Level		21%	0.409	3%	0.462			0.87	
Pure Premium Derived by Formula		0.416			0.439		0.86		

CLASS 8037		STORE - SUPERSTORES AND WAREHOUSE CLUBS							
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.
1/14 through 12/14	3,389,275	1	32,736	3	16,388	11,328	9,927	70,379	2.08
1/15 through 12/15	1,312,652,841	47	1,302,756	228	2,211,447	1,167,380	2,899,851	7,581,434	0.58
1/16 through 12/16	1,385,309,257	51	1,639,881	200	3,354,008	1,123,759	4,300,288	10,417,936	0.75
1/17 through 12/17	1,366,728,695	57	2,206,182	244	4,111,379	1,325,784	4,502,419	12,145,764	0.89
1/18 through 12/18	1,326,298,164	38	1,116,599	214	3,818,206	783,755	4,381,940	10,100,500	0.76
5 YR. TOTAL	5,394,378,232	194	6,298,154	889	13,511,428	4,412,006	16,094,425	40,316,013	0.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		60%	0.367	100%	0.380			0.75	
Pure Premium Indicated by National Relativity		20%	0.353	0%	0.423			0.78	
Pure Premium Present on Rate Level		20%	0.308	0%	0.382			0.69	
Pure Premium Derived by Formula		0.352			0.380		0.73		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8039		STORE: DEPARTMENT-RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	294,101,399	20	681,443	52	456,017	392,692	782,192	2,312,344	0.79
1/15 through 12/15	294,493,399	16	595,900	46	463,547	811,372	767,882	2,638,701	0.90
1/16 through 12/16	263,049,591	6	273,560	44	667,001	137,207	1,002,679	2,080,447	0.79
1/17 through 12/17	264,975,748	8	139,645	59	725,507	330,080	1,059,569	2,254,801	0.85
1/18 through 12/18	273,530,411	14	851,124	49	568,954	337,364	1,025,735	2,783,177	1.02
5 YR. TOTAL	1,390,150,548	64	2,541,672	250	2,881,026	2,008,715	4,638,057	12,069,470	0.87
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.390	56%	0.478	0.87			
Pure Premium Indicated by National Relativity		34%	0.290	22%	0.389	0.68			
Pure Premium Present on Rate Level		35%	0.307	22%	0.430	0.74			
Pure Premium Derived by Formula		0.327			0.448			0.78	

CLASS 8044		STORE: FURNITURE & 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.
1/14 through 12/14	315,729,618	30	1,069,418	101	1,377,617	656,889	1,347,310	4,451,234	1.41
1/15 through 12/15	346,105,450	30	1,146,571	109	2,102,280	617,394	1,574,237	5,440,482	1.57
1/16 through 12/16	340,848,343	15	732,866	113	1,813,026	524,250	1,917,300	4,987,442	1.46
1/17 through 12/17	350,560,383	20	996,230	108	1,859,120	352,417	1,493,576	4,701,343	1.34
1/18 through 12/18	377,726,855	17	703,133	93	1,981,686	368,585	1,710,395	4,763,799	1.26
5 YR. TOTAL	1,730,970,649	112	4,648,218	524	9,133,729	2,519,535	8,042,818	24,344,300	1.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		54%	0.796	78%	0.610	1.41			
Pure Premium Indicated by National Relativity		23%	0.654	11%	0.588	1.24			
Pure Premium Present on Rate Level		23%	0.760	11%	0.669	1.43			
Pure Premium Derived by Formula		0.755			0.614			1.37	

CLASS 8045		STORE: DRUG - RETAIL							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	569,322,983	14	655,627	47	791,730	836,534	1,026,936	3,310,827	0.58
1/15 through 12/15	602,833,814	12	591,317	31	525,433	336,999	771,487	2,225,236	0.37
1/16 through 12/16	600,414,300	9	399,250	27	273,887	571,264	330,174	1,574,575	0.26
1/17 through 12/17	620,338,598	3	284,637	33	545,589	326,283	644,649	1,801,158	0.29
1/18 through 12/18	565,772,036	6	248,650	34	648,537	552,730	769,121	2,219,038	0.39
5 YR. TOTAL	2,958,681,731	44	2,179,481	172	2,785,176	2,623,810	3,542,367	11,130,834	0.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.168	53%	0.208	0.38			
Pure Premium Indicated by National Relativity		33%	0.183	23%	0.160	0.34			
Pure Premium Present on Rate Level		33%	0.177	24%	0.183	0.36			
Pure Premium Derived by Formula		0.176			0.191			0.37	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8046		STORE: AUTOMOBILE PARTS & ACCESSORIES- NOC & 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.	
1/14 through 12/14	364,815,049	39	1,524,516	74	522,340	1,302,818	978,993	4,328,667	1.19	
1/15 through 12/15	357,326,401	28	1,091,298	56	956,855	831,230	1,031,345	3,910,728	1.09	
1/16 through 12/16	363,266,321	32	1,332,619	85	2,119,846	1,059,751	1,691,521	6,203,737	1.71	
1/17 through 12/17	373,054,547	25	840,047	77	834,981	1,175,125	1,247,739	4,097,892	1.10	
1/18 through 12/18	284,624,357	19	1,465,621	60	1,043,125	1,713,680	931,957	5,154,383	1.81	
5 YR. TOTAL	1,743,086,675	143	6,254,101	352	5,477,147	6,082,604	5,881,555	23,695,407	1.36	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		45%	0.673	74%	0.686	1.36				
Pure Premium Indicated by National Relativity		27%	0.557	13%	0.594	1.15				
Pure Premium Present on Rate Level		28%	0.524	13%	0.593	1.12				
Pure Premium Derived by Formula		0.600			0.662		1.26			

CLASS 8047		STORE: DRUG-WHOLESALE								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/14 through 12/14	35,200,423	1	4,094	4	47,164	11,629	69,850	132,737	0.38	
1/15 through 12/15	40,903,774	0	0	2	71,369	0	63,493	134,862	0.33	
1/16 through 12/16	44,735,318	0	0	4	53,934	0	53,567	107,501	0.24	
1/17 through 12/17	48,923,611	1	7,635	5	33,997	12,327	76,772	130,731	0.27	
1/18 through 12/18	46,561,283	1	19,382	8	173,858	12,815	150,957	357,012	0.77	
5 YR. TOTAL	216,324,409	3	31,111	23	380,322	36,771	414,639	862,843	0.40	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		10%	0.190	15%	0.209	0.40				
Pure Premium Indicated by National Relativity		39%	0.204	41%	0.196	0.40				
Pure Premium Present on Rate Level		51%	0.205	44%	0.193	0.40				
Pure Premium Derived by Formula		0.203			0.197		0.40			

CLASS 8058		BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE EMPLOYEES								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/14 through 12/14	160,735,603	13	450,204	57	839,419	903,401	997,564	3,190,588	1.99	
1/15 through 12/15	88,334,193	5	342,581	19	313,383	207,981	320,847	1,184,792	1.34	
1/16 through 12/16	79,382,412	2	235,934	14	254,728	81,122	208,622	780,406	0.98	
1/17 through 12/17	79,277,029	4	231,513	21	337,594	82,088	372,869	1,024,064	1.29	
1/18 through 12/18	90,893,853	2	106,959	9	150,593	52,473	160,347	470,372	0.52	
5 YR. TOTAL	498,623,090	26	1,367,191	120	1,895,717	1,327,065	2,060,249	6,650,222	1.33	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		24%	0.654	43%	0.679	1.33				
Pure Premium Indicated by National Relativity		38%	0.582	28%	0.699	1.28				
Pure Premium Present on Rate Level		38%	0.546	29%	0.713	1.26				
Pure Premium Derived by Formula		0.586			0.694		1.28			

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

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CLASS 8072		STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	41,489,687	0	0	3	50,127	0	46,804	96,931	0.23
1/15 through 12/15	46,504,037	0	0	2	177	0	25,954	26,131	0.06
1/16 through 12/16	41,003,798	0	0	5	86,527	0	170,747	257,274	0.63
1/17 through 12/17	43,084,739	1	63,235	6	331,207	35,207	286,062	715,711	1.66
1/18 through 12/18	38,347,482	0	0	4	39,546	0	55,405	94,951	0.25
5 YR. TOTAL	210,429,743	1	63,235	20	507,584	35,207	584,972	1,190,998	0.57
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.271	15%		0.295		0.57	
Pure Premium Indicated by National Relativity		31%	0.101	34%		0.142		0.24	
Pure Premium Present on Rate Level		61%	0.135	51%		0.206		0.34	
Pure Premium Derived by Formula			0.135			0.198		0.33	

CLASS 8102		SEED MERCHANT							
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.
1/14 through 12/14	60,724,107	0	0	4	21,127	0	68,974	90,101	0.15
1/15 through 12/15	52,039,418	1	15,973	5	186,043	18,339	349,250	569,605	1.09
1/16 through 12/16	35,395,189	0	0	4	15,910	0	21,547	37,457	0.11
1/17 through 12/17	21,209,540	0	0	4	18,466	0	38,875	57,341	0.27
1/18 through 12/18	19,893,441	0	0	6	200,127	0	478,211	678,338	3.41
5 YR. TOTAL	189,261,695	1	15,973	23	441,673	18,339	956,857	1,432,842	0.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.242	20%		0.515		0.76	
Pure Premium Indicated by National Relativity		43%	0.451	40%		0.441		0.89	
Pure Premium Present on Rate Level		44%	0.386	40%		0.399		0.79	
Pure Premium Derived by Formula			0.395			0.439		0.83	

CLASS 8103		WOOL MERCHANT							
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.
1/14 through 12/14	5,023,820	0	0	1	2,485	0	10,222	12,707	0.25
1/15 through 12/15	3,478,252	0	0	2	27,016	0	5,778	32,794	0.94
1/16 through 12/16	4,374,679	0	0	1	154	0	5,381	5,535	0.13
1/17 through 12/17	4,706,766	0	0	1	18,444	0	4,083	22,527	0.48
1/18 through 12/18	5,003,664	0	0	0	0	0	1,511	1,511	0.03
5 YR. TOTAL	22,587,181	0	0	5	48,099	0	26,975	75,074	0.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.213	9%		0.119		0.33	
Pure Premium Indicated by National Relativity		12%	1.667	13%		1.298		2.97	
Pure Premium Present on Rate Level		83%	0.482	78%		0.653		1.14	
Pure Premium Derived by Formula			0.611			0.689		1.30	

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

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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.
1/14 through 12/14	60,315,156	2	111,086	25	660,188	64,291	669,999	1,505,564	2.50
1/15 through 12/15	66,380,397	1	89,813	23	564,578	31,495	460,480	1,146,366	1.73
1/16 through 12/16	69,308,645	4	426,705	21	490,978	96,015	459,025	1,472,723	2.13
1/17 through 12/17	74,162,174	2	29,184	21	394,894	63,018	382,922	870,018	1.17
1/18 through 12/18	73,912,669	1	195,754	20	360,325	445,000	313,826	1,314,905	1.78
5 YR. TOTAL	344,079,041	10	852,542	110	2,470,963	699,819	2,286,252	6,309,576	1.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.966	41%	0.868	1.83			
Pure Premium Indicated by National Relativity		36%	1.111	29%	1.111	2.22			
Pure Premium Present on Rate Level		36%	1.066	30%	0.951	2.02			
Pure Premium Derived by Formula		1.054			0.963		2.02		

CLASS 8107		MACHINERY DEALER NOC-STORE OR YARD-& 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.
1/14 through 12/14	214,210,396	13	1,102,392	48	1,293,620	890,650	1,109,706	4,396,368	2.05
1/15 through 12/15	247,056,206	11	864,591	43	834,226	652,283	899,520	3,250,620	1.32
1/16 through 12/16	274,908,779	8	626,350	52	1,597,701	593,103	1,135,841	3,952,995	1.44
1/17 through 12/17	302,820,343	7	744,883	58	2,355,274	431,634	1,746,321	5,278,112	1.74
1/18 through 12/18	309,759,567	12	621,954	47	1,489,935	412,479	1,238,699	3,763,067	1.22
5 YR. TOTAL	1,348,755,291	51	3,960,170	248	7,570,756	2,980,149	6,130,087	20,641,162	1.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	0.855	68%	0.675	1.53			
Pure Premium Indicated by National Relativity		26%	0.718	16%	0.612	1.33			
Pure Premium Present on Rate Level		27%	0.754	16%	0.657	1.41			
Pure Premium Derived by Formula		0.792			0.662		1.45		

CLASS 8111		PLUMBERS SUPPLIES 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.
1/14 through 12/14	81,118,543	2	233,289	17	201,609	98,421	254,096	787,415	0.97
1/15 through 12/15	97,074,748	3	41,422	7	109,710	80,246	97,114	328,492	0.34
1/16 through 12/16	90,617,476	1	6,870	26	1,035,818	5,425	902,618	1,950,731	2.15
1/17 through 12/17	100,058,347	3	181,868	18	326,880	83,137	255,869	847,754	0.85
1/18 through 12/18	112,096,752	3	593,330	13	215,739	115,721	359,350	1,284,140	1.15
5 YR. TOTAL	480,965,866	12	1,056,779	81	1,889,756	382,950	1,869,047	5,198,532	1.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.613	32%	0.468	1.08			
Pure Premium Indicated by National Relativity		39%	0.473	34%	0.482	0.96			
Pure Premium Present on Rate Level		39%	0.467	34%	0.404	0.87			
Pure Premium Derived by Formula		0.501			0.451		0.95		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8116		FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	55,468,037	0	0	17	478,884	0	365,447	844,331	1.52
1/15 through 12/15	55,142,512	2	30,604	13	190,336	28,402	191,332	440,674	0.80
1/16 through 12/16	57,429,657	1	108,913	9	63,555	34,892	124,230	331,590	0.58
1/17 through 12/17	58,129,231	2	99,888	7	130,182	88,222	187,162	505,454	0.87
1/18 through 12/18	65,438,923	0	0	9	65,235	0	116,705	181,940	0.28
5 YR. TOTAL	291,608,360	5	239,405	55	928,192	151,516	984,876	2,303,989	0.79
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.400	29%	0.390	0.79			
Pure Premium Indicated by National Relativity		40%	0.595	35%	0.547	1.14			
Pure Premium Present on Rate Level		41%	0.562	36%	0.555	1.12			
Pure Premium Derived by Formula		0.544			0.504			1.05	

CLASS 8203		ICE MFG. OR DISTRIBUTION & DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	9,626,180	4	47,383	10	80,020	15,751	103,545	246,699	2.56
1/15 through 12/15	7,219,045	1	11,707	3	103,636	3,279	36,640	155,262	2.15
1/16 through 12/16	8,113,123	1	21,471	5	374,392	11,835	158,080	565,778	6.97
1/17 through 12/17	7,704,561	1	68,031	3	89,754	16,919	67,910	242,614	3.15
1/18 through 12/18	8,333,444	2	231,581	8	216,034	38,343	137,923	623,881	7.49
5 YR. TOTAL	40,996,353	9	380,173	29	863,836	86,127	504,098	1,834,234	4.47
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	3.034	16%	1.440	4.47			
Pure Premium Indicated by National Relativity		37%	1.731	40%	1.236	2.97			
Pure Premium Present on Rate Level		51%	1.575	44%	1.272	2.85			
Pure Premium Derived by Formula		1.808			1.284			3.09	

CLASS 8204		BUILDING MATERIAL YARD & LOCAL MANAGERS, 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.
1/14 through 12/14	6,644,959	0	0	6	30,945	0	62,017	92,962	1.40
1/15 through 12/15	6,317,937	1	76,017	4	126,198	29,626	55,021	286,862	4.54
1/16 through 12/16	9,176,567	2	45,807	4	22,593	50,788	30,646	149,834	1.63
1/17 through 12/17	11,404,731	0	0	7	62,899	0	74,047	136,946	1.20
1/18 through 12/18	13,237,738	2	137,281	3	43,392	523,437	61,145	765,255	5.78
5 YR. TOTAL	46,781,932	5	259,105	24	286,027	603,851	282,876	1,431,859	3.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.165	17%	1.895	3.06			
Pure Premium Indicated by National Relativity		24%	1.026	26%	0.831	1.86			
Pure Premium Present on Rate Level		65%	1.134	57%	1.175	2.31			
Pure Premium Derived by Formula		1.111			1.208			2.32	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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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.
1/14 through 12/14	46,954,000	2	59,881	21	258,159	48,792	255,494	622,326	1.33
1/15 through 12/15	58,845,342	6	161,465	18	357,818	339,349	276,709	1,135,341	1.93
1/16 through 12/16	59,622,168	5	161,615	16	116,554	164,754	168,042	610,965	1.03
1/17 through 12/17	71,525,749	3	28,396	20	245,060	23,540	293,999	590,995	0.83
1/18 through 12/18	77,284,878	0	0	20	420,350	0	273,376	693,726	0.90
5 YR. TOTAL	314,232,137	16	411,357	95	1,397,941	576,435	1,267,620	3,653,353	1.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.576	38%	0.587			1.16	
Pure Premium Indicated by National Relativity		38%	1.011	31%	1.082			2.09	
Pure Premium Present on Rate Level		38%	0.828	31%	0.876			1.70	
Pure Premium Derived by Formula		0.837			0.830		1.67		

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.
1/14 through 12/14	40,957,021	1	2,854	10	66,520	0	122,065	191,439	0.47
1/15 through 12/15	38,862,303	4	476,538	12	334,397	326,569	284,529	1,422,033	3.66
1/16 through 12/16	39,474,151	1	15,452	16	434,440	19,529	323,127	792,548	2.01
1/17 through 12/17	44,805,853	1	57,437	12	303,846	12,549	633,408	1,007,240	2.25
1/18 through 12/18	39,878,690	0	0	8	157,562	0	103,922	261,484	0.66
5 YR. TOTAL	203,978,018	7	552,281	58	1,296,765	358,647	1,467,051	3,674,744	1.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.906	30%	0.895			1.80	
Pure Premium Indicated by National Relativity		40%	0.827	35%	0.804			1.63	
Pure Premium Present on Rate Level		41%	0.796	35%	0.860			1.66	
Pure Premium Derived by Formula		0.829			0.851		1.68		

CLASS 8227		CONSTRUCTION OR ERECTION PERMANENT YARD							
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.
1/14 through 12/14	103,766,981	4	118,284	18	537,747	60,496	488,992	1,205,519	1.16
1/15 through 12/15	115,445,373	4	198,777	27	1,147,421	197,261	808,861	2,352,320	2.04
1/16 through 12/16	120,795,443	6	541,483	35	874,402	407,469	679,966	2,503,320	2.07
1/17 through 12/17	138,982,091	1	12,652	26	906,365	29,936	799,777	1,748,730	1.26
1/18 through 12/18	147,297,828	5	616,410	36	790,250	482,230	905,288	2,794,178	1.90
5 YR. TOTAL	626,287,716	20	1,487,606	142	4,256,185	1,177,392	3,682,884	10,604,067	1.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	0.917	55%	0.776			1.69	
Pure Premium Indicated by National Relativity		31%	1.078	22%	0.947			2.03	
Pure Premium Present on Rate Level		32%	0.986	23%	0.896			1.88	
Pure Premium Derived by Formula		0.989			0.841		1.83		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8232		LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES & YARD, WAREHOUSE, DRIVERS								
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/14 through 12/14	281,964,950	14	541,362	82	1,125,993	310,322	1,703,085	3,680,762	1.31	
1/15 through 12/15	271,405,276	12	954,466	110	2,447,954	761,787	2,507,195	6,671,402	2.46	
1/16 through 12/16	282,343,279	16	1,269,514	113	2,741,254	810,774	2,271,220	7,092,762	2.51	
1/17 through 12/17	321,880,150	26	1,719,529	130	2,567,996	1,462,432	2,539,500	8,289,457	2.58	
1/18 through 12/18	347,824,997	22	1,386,531	130	3,326,910	996,533	2,864,462	8,574,436	2.47	
5 YR. TOTAL	1,505,418,652	90	5,871,402	565	12,210,107	4,341,848	11,885,462	34,308,819	2.28	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		62%	1.201	93%	1.078	2.28				
Pure Premium Indicated by National Relativity		19%	1.236	3%	1.086	2.32				
Pure Premium Present on Rate Level		19%	1.167	4%	1.095	2.26				
Pure Premium Derived by Formula		1.201			1.079		2.28			

CLASS 8233		COAL MERCHANT & LOCAL MANAGERS, DRIVERS								
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00	
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00	
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00	
1/18 through 12/18	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%	0.843	21%	0.417	1.26				
Pure Premium Present on Rate Level		80%	0.921	79%	0.472	1.39				
Pure Premium Derived by Formula		0.905			0.460		1.37			

CLASS 8235		SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS								
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/14 through 12/14	23,285,403	3	36,921	9	200,925	9,474	237,314	484,634	2.08	
1/15 through 12/15	23,971,518	3	134,779	7	137,413	73,588	178,217	523,997	2.19	
1/16 through 12/16	26,582,842	3	328,415	5	209,925	93,598	91,198	723,136	2.72	
1/17 through 12/17	31,805,428	2	43,279	17	305,636	41,797	377,964	768,676	2.42	
1/18 through 12/18	40,169,478	1	87,543	16	425,016	64,686	251,574	828,819	2.06	
5 YR. TOTAL	145,814,669	12	630,937	54	1,278,915	283,143	1,136,267	3,329,262	2.28	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		19%	1.310	27%	0.973	2.28				
Pure Premium Indicated by National Relativity		40%	1.129	36%	0.895	2.02				
Pure Premium Present on Rate Level		41%	1.173	37%	0.986	2.16				
Pure Premium Derived by Formula		1.181			0.950		2.13			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8236		READY MIXED CONCRETE DEALER - & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	72,415,945	7	349,859	20	761,510	187,029	797,342	2,095,740	2.89
1/15 through 12/15	89,472,525	9	552,720	24	398,209	463,335	741,856	2,156,120	2.41
1/16 through 12/16	98,382,624	9	434,876	28	721,286	332,342	689,773	2,178,277	2.21
1/17 through 12/17	103,352,423	6	767,027	29	609,309	406,727	594,610	2,377,673	2.30
1/18 through 12/18	108,038,022	8	1,152,620	26	864,703	1,050,569	666,014	3,733,906	3.46
5 YR. TOTAL	471,661,539	39	3,257,102	127	3,355,017	2,440,002	3,489,595	12,541,716	2.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	1.402	56%		1.257		2.66	
Pure Premium Indicated by National Relativity		0%	0.000	0%		0.000		0.00	
Pure Premium Present on Rate Level		63%	1.337	44%		1.266		2.60	
Pure Premium Derived by Formula		1.361			1.261		2.62		

CLASS 8263		JUNK DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	4,308,674	1	20,466	7	222,390	4,509	142,482	389,847	9.05
1/15 through 12/15	3,430,176	0	0	1	2,014	0	4,447	6,461	0.19
1/16 through 12/16	3,805,322	3	53,085	3	33,865	41,162	30,493	158,605	4.17
1/17 through 12/17	4,484,037	0	0	5	73,332	0	23,375	96,707	2.16
1/18 through 12/18	4,802,636	0	0	5	63,469	0	48,538	112,007	2.33
5 YR. TOTAL	20,830,845	4	73,551	21	395,070	45,671	249,335	763,627	3.67
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	2.250	13%		1.416		3.67	
Pure Premium Indicated by National Relativity		28%	1.618	30%		1.658		3.28	
Pure Premium Present on Rate Level		64%	1.544	57%		1.636		3.18	
Pure Premium Derived by Formula		1.621			1.614		3.24		

CLASS 8264		BOTTLE DEALER-USED & 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.
1/14 through 12/14	40,405,873	2	40,869	22	463,093	14,924	547,471	1,066,357	2.64
1/15 through 12/15	47,494,601	1	13,852	16	183,672	15,266	204,323	417,113	0.88
1/16 through 12/16	40,268,661	1	12,847	17	473,070	8,468	535,541	1,029,926	2.56
1/17 through 12/17	47,773,149	3	458,881	17	389,657	182,422	374,609	1,405,569	2.94
1/18 through 12/18	46,412,429	3	109,523	13	113,812	103,687	205,883	532,905	1.15
5 YR. TOTAL	222,354,713	10	635,972	85	1,623,304	324,767	1,867,827	4,451,870	2.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	1.016	36%		0.986		2.00	
Pure Premium Indicated by National Relativity		38%	1.168	32%		1.194		2.36	
Pure Premium Present on Rate Level		39%	1.040	32%		1.099		2.14	
Pure Premium Derived by Formula		1.083			1.089		2.17		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8265		IRON OR STEEL SCRAP DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	51,632,959	3	211,988	22	393,572	219,316	727,192	1,552,068	3.01
1/15 through 12/15	44,252,217	2	165,145	11	201,619	68,858	250,014	685,636	1.55
1/16 through 12/16	38,077,532	1	146,477	16	335,042	127,729	612,016	1,221,264	3.21
1/17 through 12/17	45,148,744	0	0	11	327,656	0	465,286	792,942	1.76
1/18 through 12/18	52,600,197	3	580,335	20	974,973	274,682	470,339	2,300,329	4.37
5 YR. TOTAL	231,711,649	9	1,103,945	80	2,232,862	690,585	2,524,847	6,552,239	2.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	1.440	42%	1.388	2.83			
Pure Premium Indicated by National Relativity		37%	1.293	29%	1.208	2.50			
Pure Premium Present on Rate Level		38%	1.264	29%	1.433	2.70			
Pure Premium Derived by Formula		1.319			1.349		2.67		

CLASS 8279		STABLE OR BREEDING FARM & 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.
1/14 through 12/14	5,350,157	0	0	2	10,622	0	75,974	86,596	1.62
1/15 through 12/15	6,343,597	0	0	2	14,111	0	29,738	43,849	0.69
1/16 through 12/16	7,488,561	0	0	3	42,322	0	75,052	117,374	1.57
1/17 through 12/17	8,750,169	0	0	4	12,338	0	41,830	54,168	0.62
1/18 through 12/18	9,563,455	0	0	8	169,998	0	223,752	393,750	4.12
5 YR. TOTAL	37,495,939	0	0	19	249,391	0	446,346	695,737	1.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.665	17%	1.190	1.86			
Pure Premium Indicated by National Relativity		45%	1.331	41%	1.783	3.11			
Pure Premium Present on Rate Level		45%	1.107	42%	1.551	2.66			
Pure Premium Derived by Formula		1.164			1.585		2.75		

CLASS 8288		LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	3,035,261	0	0	3	7,703	0	13,143	20,846	0.69
1/15 through 12/15	3,034,655	0	0	1	32,306	0	45,182	77,488	2.55
1/16 through 12/16	2,906,576	1	1,347	2	41,867	36,084	16,132	95,430	3.28
1/17 through 12/17	4,392,059	0	0	1	1,536	0	21,077	22,613	0.52
1/18 through 12/18	4,398,102	0	0	7	64,241	0	120,512	184,753	4.20
5 YR. TOTAL	17,766,653	1	1,347	14	147,653	36,084	216,046	401,130	2.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.839	12%	1.419	2.26			
Pure Premium Indicated by National Relativity		46%	1.519	44%	1.970	3.49			
Pure Premium Present on Rate Level		47%	1.257	44%	1.619	2.88			
Pure Premium Derived by Formula		1.348			1.749		3.10		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8291		STORAGE WAREHOUSE-COLD							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	16,646,581	1	97,533	5	38,702	60,615	87,152	284,002	1.71
1/15 through 12/15	18,580,209	2	7,600	5	147,093	75,180	82,312	312,185	1.68
1/16 through 12/16	19,723,810	1	6,006	8	63,997	16,846	90,913	177,762	0.90
1/17 through 12/17	21,030,369	1	35,405	7	171,009	104,690	415,497	726,601	3.46
1/18 through 12/18	20,971,247	1	128,876	9	286,334	34,677	312,245	762,132	3.63
5 YR. TOTAL	96,952,216	6	275,420	34	707,135	292,008	988,119	2,262,682	2.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	1.013	20%		1.320		2.33	
Pure Premium Indicated by National Relativity		43%	0.759	40%		0.722		1.48	
Pure Premium Present on Rate Level		44%	0.773	40%		0.826		1.60	
Pure Premium Derived by Formula		0.798			0.883		1.68		

CLASS 8292		STORAGE WAREHOUSE NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	181,235,826	13	558,554	84	1,427,961	394,039	1,104,553	3,485,107	1.92
1/15 through 12/15	190,313,686	15	272,368	91	1,008,006	218,052	1,057,959	2,556,385	1.34
1/16 through 12/16	196,245,197	8	349,659	66	699,007	249,850	821,436	2,119,952	1.08
1/17 through 12/17	220,624,768	17	935,636	92	1,023,583	1,201,522	1,067,177	4,227,918	1.92
1/18 through 12/18	220,691,112	17	1,315,973	86	1,835,140	1,079,135	1,229,997	5,460,245	2.47
5 YR. TOTAL	1,009,110,589	70	3,432,190	419	5,993,697	3,142,598	5,281,122	17,849,607	1.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		43%	0.934	64%		0.835		1.77	
Pure Premium Indicated by National Relativity		28%	0.871	18%		0.787		1.66	
Pure Premium Present on Rate Level		29%	0.817	18%		0.773		1.59	
Pure Premium Derived by Formula		0.882			0.815		1.70		

CLASS 8293		STORAGE WAREHOUSE-FURNITURE & 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.
1/14 through 12/14	73,119,532	13	454,331	59	1,192,640	707,221	784,074	3,138,266	4.29
1/15 through 12/15	73,736,313	7	271,972	70	600,014	508,814	683,068	2,063,868	2.80
1/16 through 12/16	81,888,811	17	736,071	85	1,402,855	491,267	1,086,922	3,717,115	4.54
1/17 through 12/17	82,030,804	8	313,758	62	1,121,855	314,982	929,118	2,679,713	3.27
1/18 through 12/18	86,058,436	7	274,317	69	1,647,324	191,005	1,270,736	3,383,382	3.93
5 YR. TOTAL	396,833,896	52	2,050,449	345	5,964,688	2,213,289	4,753,918	14,982,344	3.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		42%	2.020	63%		1.756		3.78	
Pure Premium Indicated by National Relativity		29%	2.140	18%		1.865		4.01	
Pure Premium Present on Rate Level		29%	2.012	19%		1.935		3.95	
Pure Premium Derived by Formula		2.052			1.810		3.86		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8304		GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/14 through 12/14	5,330,661	0	0	3	90,785	0	82,793	173,578	3.26
1/15 through 12/15	6,058,640	0	0	1	3,977	0	93,712	97,689	1.61
1/16 through 12/16	4,790,575	0	0	0	0	0	1,925	1,925	0.04
1/17 through 12/17	5,328,666	0	0	0	0	0	3,884	3,884	0.07
1/18 through 12/18	5,123,244	0	0	1	18,217	0	32,086	50,303	0.98
5 YR. TOTAL	26,631,786	0	0	5	112,979	0	214,400	327,379	1.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.424	13%		0.805		1.23	
Pure Premium Indicated by National Relativity		46%	1.401	43%		1.249		2.65	
Pure Premium Present on Rate Level		46%	1.203	44%		1.220		2.42	
Pure Premium Derived by Formula					1.232		1.179		2.41

CLASS 8350		GASOLINE DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/14 through 12/14	142,897,125	14	983,009	58	1,599,063	1,228,591	1,394,276	5,204,939	3.64
1/15 through 12/15	143,007,099	14	1,614,701	61	1,504,417	2,146,462	1,580,093	6,845,673	4.79
1/16 through 12/16	159,220,119	15	2,105,526	54	2,337,381	1,526,072	1,859,493	7,828,472	4.92
1/17 through 12/17	154,765,790	15	1,122,182	72	2,589,830	963,091	1,836,686	6,511,789	4.21
1/18 through 12/18	161,001,566	15	1,775,377	52	2,592,726	1,788,929	1,479,281	7,636,313	4.74
5 YR. TOTAL	760,891,699	73	7,600,795	297	10,623,417	7,653,145	8,149,829	34,027,186	4.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		55%	2.395	85%		2.077		4.47	
Pure Premium Indicated by National Relativity		22%	1.682	7%		1.081		2.76	
Pure Premium Present on Rate Level		23%	1.809	8%		1.816		3.63	
Pure Premium Derived by Formula					2.103		1.986		4.09

CLASS 8380		AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/14 through 12/14	1,785,010,505	112	5,123,464	348	6,469,410	3,229,868	5,804,915	20,627,657	1.16
1/15 through 12/15	1,873,237,998	85	4,738,249	353	6,250,891	2,981,012	5,914,676	19,884,828	1.06
1/16 through 12/16	1,989,053,051	69	4,047,361	404	6,844,862	3,014,413	6,466,160	20,372,796	1.03
1/17 through 12/17	2,063,169,756	65	3,507,983	375	7,366,820	2,808,409	6,394,705	20,077,917	0.97
1/18 through 12/18	2,280,793,946	66	6,649,154	400	9,161,489	4,706,696	8,439,360	28,956,699	1.27
5 YR. TOTAL	9,991,265,256	397	24,066,211	1,880	36,093,472	16,740,398	33,019,816	109,919,897	1.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.602	100%		0.498		1.10	
Pure Premium Indicated by National Relativity		0%	0.636	0%		0.532		1.17	
Pure Premium Present on Rate Level		0%	0.589	0%		0.509		1.10	
Pure Premium Derived by Formula					0.602		0.498		1.10

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

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CLASS 8381		GASOLINE STATION:SELF-SERVICE ONLY-RETAIL							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	22,283,519	1	109,291	2	7,226	42,454	41,601	200,572	0.90
1/15 through 12/15	24,197,740	0	0	4	164,719	0	175,180	339,899	1.41
1/16 through 12/16	22,902,772	0	0	4	227,592	0	194,881	422,473	1.85
1/17 through 12/17	24,132,113	0	0	3	37,489	0	54,611	92,100	0.38
1/18 through 12/18	23,748,563	1	10,337	0	0	16,985	28,782	56,104	0.24
5 YR. TOTAL	117,264,707	2	119,628	13	437,026	59,439	495,055	1,111,148	0.95
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.475	17%	0.473	0.95			
Pure Premium Indicated by National Relativity		29%	0.439	31%	0.385	0.82			
Pure Premium Present on Rate Level		60%	0.502	52%	0.473	0.98			
Pure Premium Derived by Formula		0.481			0.446			0.93	

CLASS 8385		BUS CO.: GARAGE EMPLOYEES							
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.
1/14 through 12/14	68,046,861	2	5,665	9	58,774	37,991	104,728	207,158	0.31
1/15 through 12/15	68,292,018	2	199,779	8	298,471	55,968	237,691	791,909	1.16
1/16 through 12/16	66,581,577	5	390,372	17	572,868	154,354	299,648	1,417,242	2.13
1/17 through 12/17	72,892,440	3	154,037	15	578,206	79,930	552,598	1,364,771	1.87
1/18 through 12/18	74,755,674	4	112,585	16	467,116	199,521	476,302	1,255,524	1.68
5 YR. TOTAL	350,568,570	16	862,438	65	1,975,435	527,764	1,670,967	5,036,604	1.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.810	29%	0.627	1.44			
Pure Premium Indicated by National Relativity		40%	0.642	35%	0.540	1.18			
Pure Premium Present on Rate Level		40%	0.527	36%	0.448	0.98			
Pure Premium Derived by Formula		0.630			0.532			1.16	

CLASS 8392		AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL & 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.
1/14 through 12/14	26,793,725	1	4,155	13	145,985	1,059	185,108	336,307	1.26
1/15 through 12/15	30,532,812	5	43,536	7	64,884	282,969	70,889	462,278	1.51
1/16 through 12/16	32,608,233	1	163,930	7	36,557	53,547	90,422	344,456	1.06
1/17 through 12/17	36,031,300	1	863	12	205,944	1,100	437,761	645,668	1.79
1/18 through 12/18	35,912,923	1	19,625	8	65,383	21,857	91,787	198,652	0.55
5 YR. TOTAL	161,878,993	9	232,109	47	518,753	360,532	875,967	1,987,361	1.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.464	23%	0.764	1.23			
Pure Premium Indicated by National Relativity		43%	0.449	38%	0.496	0.95			
Pure Premium Present on Rate Level		44%	0.448	39%	0.621	1.07			
Pure Premium Derived by Formula		0.451			0.606			1.06	

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

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CLASS 8393		AUTOMOBILE BODY REPAIR & 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.
1/14 through 12/14	217,493,046	4	86,117	28	468,661	93,009	380,124	1,027,911	0.47
1/15 through 12/15	245,591,699	8	398,079	37	1,124,102	199,314	780,470	2,501,965	1.02
1/16 through 12/16	280,086,179	6	746,363	26	562,069	237,804	441,424	1,987,660	0.71
1/17 through 12/17	276,048,815	2	267,239	27	994,786	555,221	575,804	2,393,050	0.87
1/18 through 12/18	320,761,304	6	253,755	40	1,604,336	221,923	968,823	3,048,837	0.95
5 YR. TOTAL	1,339,981,043	26	1,751,553	158	4,753,954	1,307,271	3,146,645	10,959,423	0.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.485	46%	0.332	0.82			
Pure Premium Indicated by National Relativity		32%	0.443	27%	0.302	0.75			
Pure Premium Present on Rate Level		32%	0.449	27%	0.299	0.75			
Pure Premium Derived by Formula		0.460			0.315		0.78		

CLASS 8500		METAL SCRAP DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	5,677,964	0	0	3	21,407	0	23,278	44,685	0.79
1/15 through 12/15	6,365,954	1	50,675	1	12,610	31,495	15,166	109,946	1.73
1/16 through 12/16	12,357,612	1	24,083	3	34,423	26,395	38,051	122,952	1.00
1/17 through 12/17	8,805,359	0	0	5	101,230	0	19,529	120,759	1.37
1/18 through 12/18	15,264,271	1	36,405	8	334,648	177,402	873,044	1,421,499	9.31
5 YR. TOTAL	48,471,160	3	111,163	20	504,318	235,292	969,068	1,819,841	3.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	1.270	17%	2.485	3.76			
Pure Premium Indicated by National Relativity		42%	1.547	41%	1.302	2.85			
Pure Premium Present on Rate Level		46%	1.451	42%	1.200	2.65			
Pure Premium Derived by Formula		1.470			1.460		2.93		

CLASS 8601		ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & DRIVERS							
Industry Group: Office and Clerical 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.
1/14 through 12/14	1,129,099,063	3	109,813	21	939,269	40,902	890,688	1,980,672	0.18
1/15 through 12/15	1,238,795,969	6	300,818	22	382,825	173,156	437,640	1,294,439	0.10
1/16 through 12/16	1,334,979,171	4	169,568	35	792,684	84,569	824,275	1,871,096	0.14
1/17 through 12/17	1,342,956,575	2	66,185	22	300,562	39,398	525,453	931,598	0.07
1/18 through 12/18	1,494,852,588	5	412,186	25	821,317	116,657	827,231	2,177,391	0.15
5 YR. TOTAL	6,540,683,366	20	1,058,570	125	3,236,657	454,682	3,505,287	8,255,196	0.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.066	47%	0.061	0.13			
Pure Premium Indicated by National Relativity		34%	0.079	26%	0.066	0.15			
Pure Premium Present on Rate Level		34%	0.069	27%	0.063	0.13			
Pure Premium Derived by Formula		0.071			0.063		0.13		

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

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CLASS 8602		SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, & DRIVERS							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	82,032,930	1	30,936	16	303,881	68,072	338,253	741,142	0.90
1/15 through 12/15	78,030,227	0	0	11	170,597	0	180,236	350,833	0.45
1/16 through 12/16	90,524,457	1	1,525	8	198,975	628	98,052	299,180	0.33
1/17 through 12/17	99,713,338	3	121,959	6	84,334	163,704	211,946	581,943	0.58
1/18 through 12/18	114,675,217	0	0	13	177,684	0	211,225	388,909	0.34
5 YR. TOTAL	464,976,169	5	154,420	54	935,471	232,404	1,039,712	2,362,007	0.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.234	27%	0.274	0.51			
Pure Premium Indicated by National Relativity		40%	0.294	36%	0.239	0.53			
Pure Premium Present on Rate Level		41%	0.334	37%	0.295	0.63			
Pure Premium Derived by Formula		0.299			0.269			0.57	

CLASS 8603		ARCHITECTURAL OR ENGINEERING FIRM - CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	449,653,834	0	0	3	27,433	0	43,877	71,310	0.02
1/15 through 12/15	479,560,524	0	0	2	41,048	0	40,331	81,379	0.02
1/16 through 12/16	540,700,339	2	38,893	5	79,702	10,266	91,885	220,746	0.04
1/17 through 12/17	626,087,615	3	111,099	2	4,502	68,003	64,443	248,047	0.04
1/18 through 12/18	742,452,189	0	0	7	76,579	0	163,672	240,251	0.03
5 YR. TOTAL	2,838,454,501	5	149,992	19	229,264	78,269	404,208	861,733	0.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.013	17%	0.017	0.03			
Pure Premium Indicated by National Relativity		33%	0.015	35%	0.018	0.03			
Pure Premium Present on Rate Level		56%	0.019	48%	0.019	0.04			
Pure Premium Derived by Formula		0.017			0.018			0.04	

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.
1/14 through 12/14	10,490,154	0	0	0	0	0	4,857	4,857	0.05
1/15 through 12/15	11,365,517	1	139,328	3	44,036	72,550	35,003	290,917	2.56
1/16 through 12/16	13,409,035	0	0	0	0	0	10,232	10,232	0.08
1/17 through 12/17	12,473,946	0	0	1	3,227	0	18,208	21,435	0.17
1/18 through 12/18	17,347,493	1	9,091	1	20,220	50,352	31,669	111,332	0.64
5 YR. TOTAL	65,086,145	2	148,419	5	67,483	122,902	99,969	438,773	0.67
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.332	12%	0.342	0.67			
Pure Premium Indicated by National Relativity		15%	0.384	16%	0.322	0.71			
Pure Premium Present on Rate Level		77%	0.505	72%	0.442	0.95			
Pure Premium Derived by Formula		0.473			0.411			0.88	

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

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CLASS 8719		STEVEDORING: TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK							
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.
1/14 through 12/14	91,401	0	0	0	0	0	0	0	0.00
1/15 through 12/15	225,476	0	0	0	0	0	0	0	0.00
1/16 through 12/16	277,819	0	0	0	0	0	0	0	0.00
1/17 through 12/17	256,509	0	0	0	0	0	0	0	0.00
1/18 through 12/18	299,740	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,150,945	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%	0.622	8%	0.529			1.15	
Pure Premium Present on Rate Level		91%	0.526	90%	0.506			1.03	
Pure Premium Derived by Formula					0.528			0.498	1.03

CLASS 8720		INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC							
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.
1/14 through 12/14	174,958,448	5	50,750	7	20,623	73,488	77,648	222,509	0.13
1/15 through 12/15	199,875,397	4	247,822	16	222,529	227,479	476,556	1,174,386	0.59
1/16 through 12/16	212,655,466	3	641,000	21	390,184	317,766	503,485	1,852,435	0.87
1/17 through 12/17	222,797,812	4	193,812	12	270,838	182,659	257,144	904,453	0.41
1/18 through 12/18	265,666,751	1	91,458	17	441,079	36,700	395,605	964,842	0.36
5 YR. TOTAL	1,075,953,874	17	1,224,842	73	1,345,253	838,092	1,710,438	5,118,625	0.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.239	38%	0.237			0.48	
Pure Premium Indicated by National Relativity		38%	0.326	31%	0.289			0.62	
Pure Premium Present on Rate Level		38%	0.250	31%	0.261			0.51	
Pure Premium Derived by Formula					0.276			0.261	0.54

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.
1/14 through 12/14	162,931,968	4	111,943	1	17,924	134,018	35,902	299,787	0.18
1/15 through 12/15	194,899,128	2	34,049	0	0	50,551	3,213	87,813	0.05
1/16 through 12/16	219,167,304	5	389,269	3	47,213	581,039	28,511	1,046,032	0.48
1/17 through 12/17	243,086,649	1	115,599	3	92,481	512,109	69,862	790,051	0.33
1/18 through 12/18	258,821,983	1	6,760	2	100,268	4,355	77,900	189,283	0.07
5 YR. TOTAL	1,078,907,032	13	657,620	9	257,886	1,282,072	215,388	2,412,966	0.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.085	25%	0.139			0.22	
Pure Premium Indicated by National Relativity		17%	0.064	18%	0.050			0.11	
Pure Premium Present on Rate Level		70%	0.069	57%	0.110			0.18	
Pure Premium Derived by Formula					0.070			0.106	0.18

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8723		INSURANCE COMPANIES - INCLUDING CLERICAL & SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	1,821,271,611	9	534,520	27	523,809	261,823	562,357	1,882,509	0.10
1/15 through 12/15	2,160,859,837	8	148,266	16	631,015	225,294	933,851	1,938,426	0.09
1/16 through 12/16	2,387,547,999	5	400,036	24	525,017	398,370	459,514	1,782,937	0.08
1/17 through 12/17	2,691,408,323	5	122,228	20	568,029	74,750	457,644	1,222,651	0.05
1/18 through 12/18	2,799,567,383	5	175,355	21	512,476	226,355	550,728	1,464,914	0.05
5 YR. TOTAL	11,860,655,153	32	1,380,405	108	2,760,346	1,186,592	2,964,094	8,291,437	0.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	0.035	48%	0.035			0.07	
Pure Premium Indicated by National Relativity		34%	0.032	26%	0.032			0.06	
Pure Premium Present on Rate Level		34%	0.039	26%	0.037			0.08	
Pure Premium Derived by Formula		0.035			0.035			0.07	

CLASS 8725		INVENTORY COUNTERS - TRAVELING - INCLUDING SALESPERSONS & CLERICAL							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	2,974,912	0	0	0	0	0	1,128	1,128	0.04
1/15 through 12/15	2,185,608	1	4,695	0	0	1,564	4,747	11,006	0.50
1/16 through 12/16	3,485,543	0	0	0	0	0	1,058	1,058	0.03
1/17 through 12/17	4,436,955	0	0	1	5,888	0	42,044	47,932	1.08
1/18 through 12/18	4,265,534	0	0	2	3,914	0	13,357	17,271	0.41
5 YR. TOTAL	17,348,552	1	4,695	3	9,802	1,564	62,334	78,395	0.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.084	7%	0.368			0.45	
Pure Premium Indicated by National Relativity		14%	0.323	15%	0.297			0.62	
Pure Premium Present on Rate Level		81%	0.715	78%	0.573			1.29	
Pure Premium Derived by Formula		0.629			0.517			1.15	

CLASS 8742		SALESPERSONS OR COLLECTORS-OUTSIDE							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	9,495,437,122	65	3,525,583	167	3,021,447	3,780,661	3,233,635	13,561,326	0.14
1/15 through 12/15	10,741,339,932	68	4,351,604	160	3,248,110	2,982,428	3,220,420	13,802,562	0.13
1/16 through 12/16	10,815,683,466	64	3,279,648	183	3,545,916	2,314,163	4,245,535	13,385,262	0.12
1/17 through 12/17	11,580,335,480	49	3,662,195	187	5,180,725	2,164,345	5,213,513	16,220,778	0.14
1/18 through 12/18	12,094,874,777	48	3,829,042	191	5,440,770	2,146,035	4,679,595	16,095,442	0.13
5 YR. TOTAL	54,727,670,777	294	18,648,072	888	20,436,968	13,387,632	20,592,698	73,065,370	0.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		90%	0.071	100%	0.062			0.13	
Pure Premium Indicated by National Relativity		5%	0.073	0%	0.064			0.14	
Pure Premium Present on Rate Level		5%	0.067	0%	0.065			0.13	
Pure Premium Derived by Formula		0.071			0.062			0.13	

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

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CLASS 8745		NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS-NOT RETAIL DEALER-& SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	6,849,358	1	8,187	3	23,548	6,940	26,437	65,112	0.95
1/15 through 12/15	7,008,343	1	7,878	2	3,256	5,871	6,992	23,997	0.34
1/16 through 12/16	6,173,193	1	93,619	1	2,944	154,261	7,668	258,492	4.19
1/17 through 12/17	6,580,707	0	0	2	10,249	0	15,796	26,045	0.40
1/18 through 12/18	7,537,060	2	245,212	2	1,092	446,066	10,773	703,143	9.33
5 YR. TOTAL	34,148,661	5	354,896	10	41,089	613,138	67,666	1,076,789	3.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	1.160	12%	1.994	3.15			
Pure Premium Indicated by National Relativity		30%	0.765	32%	0.735	1.50			
Pure Premium Present on Rate Level		62%	0.771	56%	0.753	1.52			
Pure Premium Derived by Formula		0.800			0.896			1.70	

CLASS 8748		AUTOMOBILE SALESPERSONS							
Industry Group: Office and Clerical 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.
1/14 through 12/14	791,494,598	16	1,375,052	25	666,239	888,547	431,335	3,361,173	0.43
1/15 through 12/15	845,897,188	14	847,146	12	199,735	574,988	255,680	1,877,549	0.22
1/16 through 12/16	856,206,958	9	1,261,859	19	509,063	719,971	530,555	3,021,448	0.35
1/17 through 12/17	876,035,339	12	1,078,106	25	1,208,292	597,962	732,693	3,617,053	0.41
1/18 through 12/18	932,099,275	7	308,911	24	919,476	157,506	905,071	2,290,964	0.25
5 YR. TOTAL	4,301,733,358	58	4,871,074	105	3,502,805	2,938,974	2,855,334	14,168,187	0.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.195	51%	0.135	0.33			
Pure Premium Indicated by National Relativity		31%	0.134	24%	0.116	0.25			
Pure Premium Present on Rate Level		31%	0.151	25%	0.112	0.26			
Pure Premium Derived by Formula		0.162			0.125			0.29	

CLASS 8755		LABOR UNION-ALL EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	10,750,254	0	0	0	0	0	89	89	0.00
1/15 through 12/15	12,002,723	0	0	0	0	0	257	257	0.00
1/16 through 12/16	13,155,457	0	0	1	3,224	0	5,876	9,100	0.07
1/17 through 12/17	12,738,683	0	0	2	20,291	0	28,761	49,052	0.39
1/18 through 12/18	15,739,843	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	64,386,960	0	0	3	23,515	0	34,983	58,498	0.09
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.037	5%	0.054	0.09			
Pure Premium Indicated by National Relativity		22%	0.120	23%	0.099	0.22			
Pure Premium Present on Rate Level		75%	0.062	72%	0.069	0.13			
Pure Premium Derived by Formula		0.074			0.075			0.15	

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

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CLASS 8799		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP - CLERICAL STAFF							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	4,054,782	0	0	0	0	0	0	0	0.00
1/15 through 12/15	5,150,280	0	0	0	0	0	2,001	2,001	0.04
1/16 through 12/16	9,539,109	0	0	0	0	0	0	0	0.00
1/17 through 12/17	10,555,314	0	0	0	0	0	1,369	1,369	0.01
1/18 through 12/18	10,294,895	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	39,594,380	0	0	0	0	0	3,370	3,370	0.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	5%	0.009	0.01			
Pure Premium Indicated by National Relativity		17%	0.150	19%	0.138	0.29			
Pure Premium Present on Rate Level		80%	0.078	76%	0.100	0.18			
Pure Premium Derived by Formula		0.088			0.103			0.19	

CLASS 8800		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	25,078,393	0	0	2	16,121	0	13,025	29,146	0.12
1/15 through 12/15	27,585,895	2	6,774	6	176,580	11,941	123,680	318,975	1.16
1/16 through 12/16	29,660,062	1	13,413	5	37,137	21,529	44,390	116,469	0.39
1/17 through 12/17	37,175,236	0	0	4	70,389	0	23,112	93,501	0.25
1/18 through 12/18	35,548,397	0	0	4	219,898	0	110,577	330,475	0.93
5 YR. TOTAL	155,047,983	3	20,187	21	520,125	33,470	314,784	888,566	0.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.348	16%	0.225	0.57			
Pure Premium Indicated by National Relativity		44%	0.316	42%	0.339	0.66			
Pure Premium Present on Rate Level		45%	0.325	42%	0.314	0.64			
Pure Premium Derived by Formula		0.324			0.310			0.63	

CLASS 8803		AUDITOR, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNER OR PROGRAMMER - TRAVELING							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	2,902,107,236	4	40,583	18	338,574	117,321	268,100	764,578	0.03
1/15 through 12/15	2,933,289,836	1	7,480	12	365,988	16,388	279,020	668,876	0.02
1/16 through 12/16	3,205,290,205	3	307,986	12	352,701	130,737	363,845	1,155,269	0.04
1/17 through 12/17	3,163,863,799	2	95,916	11	487,437	557,434	409,177	1,549,964	0.05
1/18 through 12/18	3,438,617,231	2	31,968	14	263,534	15,015	289,804	600,321	0.02
5 YR. TOTAL	15,643,168,307	12	483,933	67	1,808,234	836,895	1,609,946	4,739,008	0.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.015	35%	0.016	0.03			
Pure Premium Indicated by National Relativity		39%	0.013	32%	0.012	0.03			
Pure Premium Present on Rate Level		40%	0.013	33%	0.015	0.03			
Pure Premium Derived by Formula		0.013			0.014			0.03	

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

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CLASS 8810		CLERICAL OFFICE EMPLOYEES NOC							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	36,770,386,053	108	4,645,202	341	5,203,330	3,567,515	6,447,635	19,863,682	0.05
1/15 through 12/15	38,773,455,532	95	3,841,077	358	7,040,281	3,831,692	7,380,421	22,093,471	0.06
1/16 through 12/16	40,864,605,702	81	3,024,221	359	6,542,701	2,510,088	6,851,856	18,928,866	0.05
1/17 through 12/17	43,281,901,208	85	3,354,015	390	8,379,497	2,650,771	8,397,157	22,781,440	0.05
1/18 through 12/18	45,807,353,517	82	4,657,971	392	7,301,106	3,571,392	8,279,199	23,809,668	0.05
5 YR. TOTAL	205,497,702,012	451	19,522,486	1,840	34,466,915	16,131,458	37,356,268	107,477,127	0.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.026	100%	0.026	0.026		0.05	
Pure Premium Indicated by National Relativity		0%	0.030	0%	0.031	0.031		0.06	
Pure Premium Present on Rate Level		0%	0.030	0%	0.026	0.026		0.06	
Pure Premium Derived by Formula		0.026			0.026		0.05		

CLASS 8820		ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	1,350,473,440	0	0	11	408,811	0	418,192	827,003	0.06
1/15 through 12/15	1,396,948,553	1	15,418	22	710,784	16,044	514,959	1,257,205	0.09
1/16 through 12/16	1,457,798,960	2	76,416	12	173,750	65,311	354,733	670,210	0.05
1/17 through 12/17	1,542,328,702	4	206,214	12	143,475	37,361	308,150	695,200	0.05
1/18 through 12/18	1,626,932,629	0	0	6	89,175	0	243,885	333,060	0.02
5 YR. TOTAL	7,374,482,284	7	298,048	63	1,525,995	118,716	1,839,919	3,782,678	0.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.025	33%	0.027	0.027		0.05	
Pure Premium Indicated by National Relativity		39%	0.030	33%	0.029	0.029		0.06	
Pure Premium Present on Rate Level		39%	0.029	34%	0.027	0.027		0.06	
Pure Premium Derived by Formula		0.029			0.028		0.06		

CLASS 8824 + +		RETIREMENT LIVING CENTERS: HEALTH CARE 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.
1/14 through 12/14	321,823,842	44	975,946	103	1,311,929	1,047,498	1,375,750	4,711,123	1.46
1/15 through 12/15	367,395,884	38	963,160	112	972,851	922,817	1,539,643	4,398,471	1.20
1/16 through 12/16	301,716,261	24	714,704	77	1,156,964	416,728	1,473,695	3,762,091	1.25
1/17 through 12/17	349,050,593	24	638,600	129	1,169,506	505,935	1,558,061	3,872,102	1.11
1/18 through 12/18	346,942,708	28	1,411,986	107	1,929,424	1,033,719	1,978,395	6,353,524	1.83
5 YR. TOTAL	1,686,929,288	158	4,704,396	528	6,540,674	3,926,697	7,925,544	23,097,311	1.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	0.667	70%	0.703	0.703		1.37	
Pure Premium Indicated by National Relativity		27%	0.651	15%	0.693	0.693		1.34	
Pure Premium Present on Rate Level		27%	0.579	15%	0.557	0.557		1.14	
Pure Premium Derived by Formula		0.639			0.680		1.32		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8826		RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS								
Industry Group: Goods and Services Hazard Group: 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.	
1/14 through 12/14	275,700,706	13	496,712	80	1,130,410	380,182	1,312,907	3,320,211	1.20	
1/15 through 12/15	295,648,383	15	729,584	64	625,956	352,478	799,860	2,507,878	0.85	
1/16 through 12/16	278,705,633	18	736,352	71	821,414	465,745	1,136,655	3,160,166	1.13	
1/17 through 12/17	291,172,482	14	471,844	62	564,140	310,010	884,394	2,230,388	0.77	
1/18 through 12/18	300,959,037	15	413,727	58	813,904	451,301	1,291,944	2,970,876	0.99	
5 YR. TOTAL	1,442,186,241	75	2,848,219	335	3,955,824	1,959,716	5,425,760	14,189,519	0.98	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		38%	0.472	64%	0.512	0.98				
Pure Premium Indicated by National Relativity		31%	0.408	18%	0.502	0.91				
Pure Premium Present on Rate Level		31%	0.455	18%	0.539	0.99				
Pure Premium Derived by Formula		0.447			0.515		0.96			

CLASS 8831		HOSPITAL-VETERINARY & DRIVERS								
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/14 through 12/14	403,807,776	13	233,798	74	541,104	169,722	1,402,615	2,347,239	0.58	
1/15 through 12/15	443,446,649	8	286,720	84	563,293	175,406	1,280,111	2,305,530	0.52	
1/16 through 12/16	465,724,545	10	646,291	66	779,305	507,213	1,532,168	3,464,977	0.74	
1/17 through 12/17	544,890,189	9	140,478	60	446,233	150,205	1,541,631	2,278,547	0.42	
1/18 through 12/18	571,326,132	11	336,210	95	1,064,947	262,604	2,095,450	3,759,211	0.66	
5 YR. TOTAL	2,429,195,291	51	1,643,497	379	3,394,882	1,265,150	7,851,975	14,155,504	0.58	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		33%	0.207	69%	0.375	0.58				
Pure Premium Indicated by National Relativity		33%	0.207	15%	0.358	0.57				
Pure Premium Present on Rate Level		34%	0.205	16%	0.372	0.58				
Pure Premium Derived by Formula		0.206			0.372		0.58			

CLASS 8832		PHYSICIAN & CLERICAL								
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/14 through 12/14	5,869,953,298	57	2,605,964	140	1,965,621	1,273,173	2,528,639	8,373,397	0.14	
1/15 through 12/15	6,244,594,053	49	2,089,717	133	2,832,969	1,326,552	2,776,777	9,026,015	0.15	
1/16 through 12/16	6,590,443,776	37	2,170,641	163	3,956,573	971,181	3,448,435	10,546,830	0.16	
1/17 through 12/17	6,609,843,668	33	1,190,259	149	3,351,198	1,099,639	3,153,281	8,794,377	0.13	
1/18 through 12/18	7,226,488,205	51	2,166,249	141	3,174,663	1,150,969	3,357,838	9,849,719	0.14	
5 YR. TOTAL	32,541,323,000	227	10,222,830	726	15,281,024	5,821,514	15,264,970	46,590,338	0.14	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		72%	0.078	100%	0.065	0.14				
Pure Premium Indicated by National Relativity		14%	0.072	0%	0.067	0.14				
Pure Premium Present on Rate Level		14%	0.072	0%	0.069	0.14				
Pure Premium Derived by Formula		0.076			0.065		0.14			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8833		HOSPITAL: PROFESSIONAL EMPLOYEES								
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/14 through 12/14	1,246,150,656	22	1,350,234	100	1,863,698	790,205	1,880,532	5,884,669	0.47	
1/15 through 12/15	1,304,729,601	25	1,499,855	96	1,575,328	909,672	1,563,643	5,548,498	0.43	
1/16 through 12/16	1,377,747,309	27	1,701,007	88	2,267,360	901,060	1,904,509	6,773,936	0.49	
1/17 through 12/17	1,452,639,905	33	2,423,423	86	1,956,443	1,443,136	1,952,216	7,775,218	0.54	
1/18 through 12/18	1,407,727,594	21	1,449,342	105	2,046,611	782,409	2,059,295	6,337,657	0.45	
5 YR. TOTAL	6,788,995,065	128	8,423,861	475	9,709,440	4,826,482	9,360,195	32,319,978	0.48	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		62%	0.267	86%	0.209	0.48				
Pure Premium Indicated by National Relativity		19%	0.213	7%	0.207	0.42				
Pure Premium Present on Rate Level		19%	0.252	7%	0.208	0.46				
Pure Premium Derived by Formula		0.254			0.209		0.46			

CLASS 8835		HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/14 through 12/14	894,058,331	75	3,581,727	217	3,685,139	2,624,571	3,282,897	13,174,334	1.47	
1/15 through 12/15	970,460,519	67	3,045,553	204	2,402,111	2,889,159	2,380,995	10,717,818	1.10	
1/16 through 12/16	1,026,983,218	56	2,574,282	196	2,702,887	1,397,764	2,415,994	9,090,927	0.89	
1/17 through 12/17	1,106,677,261	59	2,774,464	224	3,584,025	1,421,639	3,725,300	11,505,428	1.04	
1/18 through 12/18	1,205,385,351	55	2,822,715	222	3,198,822	1,795,494	3,619,196	11,436,227	0.95	
5 YR. TOTAL	5,203,564,680	312	14,798,741	1,063	15,572,984	10,128,627	15,424,382	55,924,734	1.08	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		85%	0.584	100%	0.491	1.08				
Pure Premium Indicated by National Relativity		7%	0.506	0%	0.431	0.94				
Pure Premium Present on Rate Level		8%	0.626	0%	0.529	1.16				
Pure Premium Derived by Formula		0.582			0.491		1.07			

CLASS 8842		GROUP HOMES-ALL EMPLOYEES & SALESPERSONS, DRIVERS								
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/14 through 12/14	339,665,096	23	588,370	107	1,319,074	543,547	1,262,285	3,713,276	1.09	
1/15 through 12/15	355,647,929	18	525,950	108	966,847	618,260	1,184,868	3,295,925	0.93	
1/16 through 12/16	389,633,129	17	552,676	117	1,492,159	536,627	1,818,198	4,399,660	1.13	
1/17 through 12/17	414,898,576	30	1,025,919	117	955,131	616,566	1,424,051	4,021,667	0.97	
1/18 through 12/18	420,238,806	25	1,011,108	117	1,664,419	748,976	2,004,210	5,428,713	1.29	
5 YR. TOTAL	1,920,083,536	113	3,704,023	566	6,397,630	3,063,976	7,693,612	20,859,241	1.09	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		47%	0.526	77%	0.560	1.09				
Pure Premium Indicated by National Relativity		26%	0.595	11%	0.639	1.23				
Pure Premium Present on Rate Level		27%	0.515	12%	0.582	1.10				
Pure Premium Derived by Formula		0.541			0.571		1.11			

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

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CLASS 8848 + +		DOMICILIARY HOMES-ALL EMPLOYEES								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/14 through 12/14	150,583,064	12	221,602	53	649,470	183,492	722,481	1,777,045	1.18	
1/15 through 12/15	124,536,252	18	405,201	42	350,982	309,560	470,897	1,536,640	1.23	
1/16 through 12/16	136,351,031	12	228,948	52	389,088	141,384	530,246	1,289,666	0.95	
1/17 through 12/17	112,945,899	13	263,575	47	416,759	262,850	522,216	1,465,400	1.30	
1/18 through 12/18	102,438,564	2	29,029	26	424,515	22,464	301,796	777,804	0.76	
5 YR. TOTAL	626,854,810	57	1,148,355	220	2,230,814	919,750	2,547,636	6,846,555	1.09	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		28%	0.539	43%	0.553	1.09				
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00				
Pure Premium Present on Rate Level		72%	0.579	57%	0.557	1.14				
Pure Premium Derived by Formula		0.568			0.555		1.12			

CLASS 8849 + +		NURSING HOME-ALL EMPLOYEES								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/14 through 12/14	1,104,748,449	73	2,414,568	277	3,725,176	1,362,001	3,747,309	11,249,054	1.02	
1/15 through 12/15	1,105,710,416	62	3,287,680	239	3,442,253	1,822,173	3,787,599	12,339,705	1.12	
1/16 through 12/16	1,106,235,717	54	1,423,121	231	3,450,523	981,564	3,762,956	9,618,164	0.87	
1/17 through 12/17	1,181,523,714	45	2,249,791	248	4,861,383	1,398,684	4,680,751	13,190,609	1.12	
1/18 through 12/18	1,174,840,742	45	1,984,833	223	4,090,275	1,156,477	4,439,673	11,671,258	0.99	
5 YR. TOTAL	5,673,059,038	279	11,359,993	1,218	19,569,610	6,720,899	20,418,288	58,068,790	1.02	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		85%	0.545	100%	0.478	1.02				
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00				
Pure Premium Present on Rate Level		15%	0.579	0%	0.557	1.14				
Pure Premium Derived by Formula		0.550			0.478		1.03			

CLASS 8855		BANKS AND TRUST COMPANIES - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL								
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/14 through 12/14	5,736,914,484	16	361,499	46	904,970	375,073	1,060,301	2,701,843	0.05	
1/15 through 12/15	5,994,046,909	14	315,134	53	855,421	150,130	1,003,717	2,324,402	0.04	
1/16 through 12/16	6,478,654,117	19	979,267	60	760,399	590,577	956,778	3,287,021	0.05	
1/17 through 12/17	7,053,498,133	14	980,693	68	1,438,232	742,268	1,709,263	4,870,456	0.07	
1/18 through 12/18	7,662,183,098	15	1,038,723	45	651,011	470,674	1,091,995	3,252,403	0.04	
5 YR. TOTAL	32,925,296,741	78	3,675,316	272	4,610,033	2,328,722	5,822,054	16,436,125	0.05	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		45%	0.025	70%	0.025	0.05				
Pure Premium Indicated by National Relativity		27%	0.029	15%	0.033	0.06				
Pure Premium Present on Rate Level		28%	0.028	15%	0.028	0.06				
Pure Premium Derived by Formula		0.027			0.027		0.05			

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

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CLASS 8856		CHECK CASHING ESTABLISHMENTS - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	9,176,269	1	34,598	1	2,272	0	2,362	39,232	0.43
1/15 through 12/15	7,081,716	1	35,929	0	0	10,003	102	46,034	0.65
1/16 through 12/16	9,140,512	0	0	0	0	0	2,756	2,756	0.03
1/17 through 12/17	9,236,760	1	88,196	2	44,282	11,922	15,578	159,978	1.73
1/18 through 12/18	9,028,704	0	0	2	16,592	0	19,817	36,409	0.40
5 YR. TOTAL	43,663,961	3	158,723	5	63,146	21,925	40,615	284,409	0.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.508	5%	0.143	0.65			
Pure Premium Indicated by National Relativity		31%	0.177	34%	0.109	0.29			
Pure Premium Present on Rate Level		65%	0.152	61%	0.092	0.24			
Pure Premium Derived by Formula		0.174			0.100		0.27		

CLASS 8864		SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	666,337,433	19	457,786	90	1,016,106	489,812	1,325,241	3,288,945	0.49
1/15 through 12/15	683,874,542	21	465,100	82	816,316	881,448	1,401,832	3,564,696	0.52
1/16 through 12/16	708,741,091	23	756,510	93	1,212,432	790,231	1,286,283	4,045,456	0.57
1/17 through 12/17	783,432,241	21	810,657	103	1,405,782	556,269	1,607,713	4,380,421	0.56
1/18 through 12/18	853,523,141	15	450,717	66	1,279,439	283,159	1,180,848	3,194,163	0.38
5 YR. TOTAL	3,695,908,448	99	2,940,770	434	5,730,075	3,000,919	6,801,917	18,473,681	0.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	0.235	78%	0.265	0.50			
Pure Premium Indicated by National Relativity		26%	0.353	11%	0.426	0.78			
Pure Premium Present on Rate Level		26%	0.281	11%	0.315	0.60			
Pure Premium Derived by Formula		0.278			0.288		0.57		

CLASS 8868		COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL							
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.
1/14 through 12/14	4,022,670,328	58	949,367	250	1,730,515	1,296,638	2,894,651	6,871,171	0.17
1/15 through 12/15	4,127,330,409	70	1,330,231	287	2,749,728	1,024,633	4,133,314	9,237,906	0.22
1/16 through 12/16	4,297,444,186	50	1,066,740	287	2,115,819	1,253,925	3,723,440	8,159,924	0.19
1/17 through 12/17	4,476,193,612	65	1,969,409	280	2,685,897	1,884,698	4,383,268	10,923,272	0.24
1/18 through 12/18	4,677,584,697	65	1,798,965	286	4,004,809	1,944,753	4,621,204	12,369,731	0.26
5 YR. TOTAL	21,601,223,232	308	7,114,712	1,390	13,286,768	7,404,647	19,755,877	47,562,004	0.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	0.094	100%	0.126	0.22			
Pure Premium Indicated by National Relativity		17%	0.080	0%	0.106	0.19			
Pure Premium Present on Rate Level		18%	0.088	0%	0.127	0.22			
Pure Premium Derived by Formula		0.091			0.126		0.22		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8869		CHILD CARE CENTER - ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS & DRIVERS							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	603,969,339	19	384,689	96	1,228,078	350,627	1,689,638	3,653,032	0.61
1/15 through 12/15	645,058,415	11	370,969	92	895,164	253,428	1,366,017	2,885,578	0.45
1/16 through 12/16	681,792,426	15	527,226	81	795,960	630,881	1,040,685	2,994,752	0.44
1/17 through 12/17	701,865,977	20	641,661	98	1,024,554	290,452	1,479,281	3,435,948	0.49
1/18 through 12/18	765,379,142	20	980,544	107	1,249,080	700,637	1,732,916	4,663,177	0.61
5 YR. TOTAL	3,398,065,299	85	2,905,089	474	5,192,836	2,226,025	7,308,537	17,632,487	0.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.238	69%	0.281	0.52			
Pure Premium Indicated by National Relativity		30%	0.208	15%	0.272	0.48			
Pure Premium Present on Rate Level		30%	0.214	16%	0.265	0.48			
Pure Premium Derived by Formula		0.222		0.277		0.50			

CLASS 8871		CLERICAL TELECOMMUTER EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	359,953,758	1	109,076	0	0	96,780	9,029	214,885	0.06
1/15 through 12/15	484,305,366	2	365,282	1	3,702	60,669	7,589	437,242	0.09
1/16 through 12/16	571,023,149	1	6,342	3	18,470	10,344	53,822	88,978	0.02
1/17 through 12/17	757,400,207	0	0	6	132,204	0	118,496	250,700	0.03
1/18 through 12/18	1,133,546,023	0	0	5	139,912	0	127,954	267,866	0.02
5 YR. TOTAL	3,306,228,503	4	480,700	15	294,288	167,793	316,890	1,259,671	0.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.023	16%	0.015	0.04			
Pure Premium Indicated by National Relativity		27%	0.014	29%	0.012	0.03			
Pure Premium Present on Rate Level		60%	0.024	55%	0.014	0.04			
Pure Premium Derived by Formula		0.021		0.014		0.04			

CLASS 8901		TELECOMMUNICATIONS CO.: OFFICE OR EXCHANGE EMPLOYEES & CLERICAL							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	1,197,824,178	2	50,182	11	459,040	35,767	408,400	953,389	0.08
1/15 through 12/15	1,159,693,474	8	401,365	11	204,340	323,735	231,938	1,161,378	0.10
1/16 through 12/16	1,221,684,961	2	205,880	21	1,040,515	336,871	837,296	2,420,562	0.20
1/17 through 12/17	1,176,409,008	2	298,396	18	292,544	101,317	278,154	970,411	0.08
1/18 through 12/18	1,147,269,255	8	678,221	13	430,397	409,471	364,879	1,882,968	0.16
5 YR. TOTAL	5,902,880,876	22	1,634,044	74	2,426,836	1,207,161	2,120,667	7,388,708	0.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.069	36%	0.056	0.13			
Pure Premium Indicated by National Relativity		38%	0.045	32%	0.031	0.08			
Pure Premium Present on Rate Level		38%	0.043	32%	0.041	0.08			
Pure Premium Derived by Formula		0.050		0.043		0.09			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 9012		BUILDING OR PROPERTY MANAGEMENT - PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: 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.
1/14 through 12/14	815,150,573	12	599,521	69	1,133,219	666,167	1,001,615	3,400,522	0.42
1/15 through 12/15	912,855,552	14	702,868	58	1,025,057	649,004	1,073,209	3,450,138	0.38
1/16 through 12/16	962,877,637	17	612,636	69	1,752,077	522,146	1,343,640	4,230,499	0.44
1/17 through 12/17	1,091,921,386	15	1,102,498	58	1,170,101	1,087,938	1,348,868	4,709,405	0.43
1/18 through 12/18	1,200,803,216	13	1,262,334	71	1,976,925	791,531	1,790,806	5,821,596	0.49
5 YR. TOTAL	4,983,608,364	71	4,279,857	325	7,057,379	3,716,786	6,558,138	21,612,160	0.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	0.227	71%	0.206	0.43			
Pure Premium Indicated by National Relativity		26%	0.224	14%	0.181	0.41			
Pure Premium Present on Rate Level		26%	0.213	15%	0.191	0.40			
Pure Premium Derived by Formula		0.223			0.200		0.42		

CLASS 9014		JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GROUND LEVEL & 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.
1/14 through 12/14	695,058,261	52	1,882,361	203	2,847,788	1,716,036	3,158,297	9,604,482	1.38
1/15 through 12/15	776,342,943	63	2,508,677	201	3,229,705	2,501,578	3,484,611	11,724,571	1.51
1/16 through 12/16	820,944,935	48	1,568,321	226	3,598,194	1,921,414	3,883,561	10,971,490	1.34
1/17 through 12/17	870,224,825	54	1,887,770	269	4,920,678	1,349,981	4,130,146	12,288,575	1.41
1/18 through 12/18	934,992,678	59	2,803,327	249	5,190,338	1,942,801	4,929,776	14,866,242	1.59
5 YR. TOTAL	4,097,563,642	276	10,650,456	1,148	19,786,703	9,431,810	19,586,391	59,455,360	1.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		81%	0.743	100%	0.708	1.45			
Pure Premium Indicated by National Relativity		9%	0.683	0%	0.640	1.32			
Pure Premium Present on Rate Level		10%	0.724	0%	0.752	1.48			
Pure Premium Derived by Formula		0.736			0.708		1.44		

CLASS 9015		BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOYEES							
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.
1/14 through 12/14	514,144,404	22	1,201,900	125	1,762,918	877,299	2,358,923	6,201,040	1.21
1/15 through 12/15	539,403,476	29	1,410,815	133	2,111,443	1,831,722	2,379,453	7,733,433	1.43
1/16 through 12/16	578,926,918	23	1,619,461	99	2,685,058	992,434	2,474,605	7,771,558	1.34
1/17 through 12/17	621,569,226	20	1,136,636	140	3,050,232	621,085	2,514,985	7,322,938	1.18
1/18 through 12/18	673,116,562	31	2,014,107	125	2,809,773	1,094,234	2,412,617	8,330,731	1.24
5 YR. TOTAL	2,927,160,586	125	7,382,919	622	12,419,424	5,416,774	12,140,583	37,359,700	1.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		66%	0.677	98%	0.600	1.28			
Pure Premium Indicated by National Relativity		17%	0.744	1%	0.639	1.38			
Pure Premium Present on Rate Level		17%	0.684	1%	0.632	1.32			
Pure Premium Derived by Formula		0.690			0.601		1.29		

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

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CLASS 9016		AMUSEMENT PARK OR EXHIBITION OPERATION AND DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	37,197,019	2	20,320	14	48,564	14,688	136,517	220,089	0.59
1/15 through 12/15	42,956,096	1	20,177	12	72,077	29,834	297,565	419,653	0.98
1/16 through 12/16	41,984,640	2	7,259	15	40,478	19,005	208,896	275,638	0.66
1/17 through 12/17	56,824,362	2	64,818	13	80,753	55,416	221,176	422,163	0.74
1/18 through 12/18	65,623,737	1	116,700	15	116,664	30,184	286,489	550,037	0.84
5 YR. TOTAL	244,585,854	8	229,274	69	358,536	149,127	1,150,643	1,887,580	0.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.240	29%	0.531			0.77	
Pure Premium Indicated by National Relativity		42%	0.496	35%	0.638			1.13	
Pure Premium Present on Rate Level		43%	0.437	36%	0.651			1.09	
Pure Premium Derived by Formula						0.432			1.04

CLASS 9019		BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	563,014	0	0	0	0	0	0	0	0.00
1/15 through 12/15	728,602	0	0	0	0	0	0	0	0.00
1/16 through 12/16	719,225	0	0	0	0	0	0	0	0.00
1/17 through 12/17	732,616	0	0	0	0	0	1,976	1,976	0.27
1/18 through 12/18	569,975	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,313,432	0	0	0	0	0	1,976	1,976	0.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%	0.060			0.06	
Pure Premium Indicated by National Relativity		17%	0.697	18%	0.840			1.54	
Pure Premium Present on Rate Level		81%	0.654	79%	0.695			1.35	
Pure Premium Derived by Formula						0.648			1.35

CLASS 9033		HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	9,504,342	0	0	2	167,419	0	93,667	261,086	2.75
1/15 through 12/15	18,962,693	1	11,073	1	14,652	22,064	21,147	68,936	0.36
1/16 through 12/16	17,005,225	0	0	4	28,622	0	47,237	75,859	0.45
1/17 through 12/17	10,553,043	0	0	1	949	0	4,790	5,739	0.05
1/18 through 12/18	20,409,806	1	48,298	3	27,215	37,516	22,976	136,005	0.67
5 YR. TOTAL	76,435,109	2	59,371	11	238,857	59,580	189,817	547,625	0.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.390	13%	0.326			0.72	
Pure Premium Indicated by National Relativity		45%	0.563	43%	0.462			1.03	
Pure Premium Present on Rate Level		46%	0.530	44%	0.435			0.97	
Pure Premium Derived by Formula						0.532			0.96

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

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CLASS 9040		HOSPITAL: ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	103,503,433	10	217,883	31	430,685	190,150	672,281	1,510,999	1.46
1/15 through 12/15	85,687,841	8	148,142	16	89,253	123,154	297,754	658,303	0.77
1/16 through 12/16	83,892,928	12	497,613	27	171,463	630,917	428,869	1,728,862	2.06
1/17 through 12/17	80,852,905	8	531,504	24	268,656	121,862	328,759	1,250,781	1.55
1/18 through 12/18	76,753,470	10	324,341	25	337,200	247,261	564,240	1,473,042	1.92
5 YR. TOTAL	430,690,577	48	1,719,483	123	1,297,257	1,313,344	2,291,903	6,621,987	1.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.700	42%	0.837			1.54	
Pure Premium Indicated by National Relativity		37%	0.705	29%	0.748			1.45	
Pure Premium Present on Rate Level		37%	0.693	29%	0.784			1.48	
Pure Premium Derived by Formula		0.699			0.796		1.50		

CLASS 9044		CASINO GAMBLING-HOTEL-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	561,690	0	0	0	0	0	0	0	0.00
1/15 through 12/15	143,994	0	0	0	0	0	0	0	0.00
1/16 through 12/16	1,476,397	0	0	0	0	0	2,178	2,178	0.15
1/17 through 12/17	2,954,977	0	0	0	0	0	115	115	0.00
1/18 through 12/18	3,039,707	0	0	0	0	0	7,511	7,511	0.25
5 YR. TOTAL	8,176,765	0	0	0	0	0	9,804	9,804	0.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	4%	0.120			0.12	
Pure Premium Indicated by National Relativity		49%	0.277	48%	0.300			0.58	
Pure Premium Present on Rate Level		49%	0.243	48%	0.287			0.53	
Pure Premium Derived by Formula		0.255			0.287		0.54		

CLASS 9052		HOTEL: ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	542,009,629	26	684,698	141	1,297,909	566,231	1,512,528	4,061,366	0.75
1/15 through 12/15	576,996,355	41	881,937	163	2,011,663	1,104,338	2,208,971	6,206,909	1.08
1/16 through 12/16	604,073,451	22	532,005	119	1,135,008	283,404	1,559,258	3,509,675	0.58
1/17 through 12/17	654,797,141	21	946,091	117	1,326,569	463,624	1,713,312	4,449,596	0.68
1/18 through 12/18	692,742,955	15	301,909	116	1,333,717	257,908	1,763,779	3,657,313	0.53
5 YR. TOTAL	3,070,619,531	125	3,346,640	656	7,104,866	2,675,505	8,757,848	21,884,859	0.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		52%	0.340	83%	0.372			0.71	
Pure Premium Indicated by National Relativity		24%	0.477	8%	0.480			0.96	
Pure Premium Present on Rate Level		24%	0.408	9%	0.425			0.83	
Pure Premium Derived by Formula		0.389			0.385		0.77		

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

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CLASS 9058		HOTEL: RESTAURANT EMPLOYEES								
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/14 through 12/14	127,277,827	7	38,230	26	182,465	112,358	216,843	549,896	0.43	
1/15 through 12/15	140,054,662	2	49,907	30	371,291	47,375	732,313	1,200,886	0.86	
1/16 through 12/16	153,314,754	2	33,474	37	400,949	165,178	621,951	1,221,552	0.80	
1/17 through 12/17	176,675,896	4	102,413	39	437,497	39,290	755,981	1,335,181	0.76	
1/18 through 12/18	181,188,050	6	131,375	33	526,263	82,526	314,885	1,055,049	0.58	
5 YR. TOTAL	778,511,189	21	355,399	165	1,918,465	446,727	2,641,973	5,362,564	0.69	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		24%	0.292	41%	0.397	0.69				
Pure Premium Indicated by National Relativity		38%	0.375	29%	0.363	0.74				
Pure Premium Present on Rate Level		38%	0.346	30%	0.411	0.76				
Pure Premium Derived by Formula		0.344			0.391		0.74			

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.	
1/14 through 12/14	456,989,351	18	435,823	64	903,860	440,127	1,116,024	2,895,834	0.63	
1/15 through 12/15	470,739,456	8	204,653	64	1,031,653	216,461	1,332,621	2,785,388	0.59	
1/16 through 12/16	466,140,299	12	236,097	74	669,802	250,314	909,165	2,065,378	0.44	
1/17 through 12/17	460,903,524	16	795,569	79	1,081,347	748,691	1,058,167	3,683,774	0.80	
1/18 through 12/18	486,155,670	13	611,338	71	1,231,871	645,258	1,302,589	3,791,056	0.78	
5 YR. TOTAL	2,340,928,300	67	2,283,480	352	4,918,533	2,300,851	5,718,566	15,221,430	0.65	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		37%	0.308	63%	0.343	0.65				
Pure Premium Indicated by National Relativity		31%	0.336	18%	0.382	0.72				
Pure Premium Present on Rate Level		32%	0.269	19%	0.328	0.60				
Pure Premium Derived by Formula		0.304			0.347		0.65			

CLASS 9061		CLUB NOC & CLERICAL								
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/14 through 12/14	33,547,449	0	0	6	34,113	0	78,002	112,115	0.34	
1/15 through 12/15	33,028,977	0	0	2	24,932	0	5,707	30,639	0.09	
1/16 through 12/16	32,005,997	1	19,882	3	183,967	21,963	44,467	270,279	0.85	
1/17 through 12/17	28,476,305	1	41,365	2	6,765	30,398	85,209	163,737	0.58	
1/18 through 12/18	31,192,473	0	0	2	12,636	0	29,506	42,142	0.14	
5 YR. TOTAL	158,251,201	2	61,247	15	262,413	52,361	242,891	618,912	0.39	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		10%	0.205	15%	0.187	0.39				
Pure Premium Indicated by National Relativity		45%	0.285	42%	0.281	0.57				
Pure Premium Present on Rate Level		45%	0.261	43%	0.260	0.52				
Pure Premium Derived by Formula		0.266			0.258		0.52			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 9062		CASINO GAMBLING-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: 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.
1/14 through 12/14	1,166,969	0	0	0	0	0	0	0	0.00
1/15 through 12/15	2,523,019	0	0	0	0	0	0	0	0.00
1/16 through 12/16	3,828,125	0	0	0	0	0	0	0	0.00
1/17 through 12/17	3,664,211	0	0	1	1,012	0	1,455	2,467	0.07
1/18 through 12/18	3,636,612	0	0	1	1,023	0	4,069	5,092	0.14
5 YR. TOTAL	14,818,936	0	0	2	2,035	0	5,524	7,559	0.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.014	5%		0.037		0.05	
Pure Premium Indicated by National Relativity		39%	0.294	42%		0.346		0.64	
Pure Premium Present on Rate Level		58%	0.280	53%		0.316		0.60	
Pure Premium Derived by Formula		0.277			0.315			0.59	

CLASS 9063		YMCA, YWCA, YMHA OR YWHA, INSTITUTION - ALL EMPLOYEES & CLERICAL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	335,380,029	6	162,397	36	209,302	157,538	684,432	1,213,669	0.36
1/15 through 12/15	362,523,434	5	52,785	33	442,962	62,242	705,953	1,263,942	0.35
1/16 through 12/16	395,293,757	10	253,914	46	177,024	875,489	624,783	1,931,210	0.49
1/17 through 12/17	430,331,436	4	25,453	50	498,775	69,255	949,012	1,542,495	0.36
1/18 through 12/18	463,244,632	5	11,052	49	460,376	29,226	841,657	1,342,311	0.29
5 YR. TOTAL	1,986,773,288	30	505,601	214	1,788,439	1,193,750	3,805,837	7,293,627	0.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	0.115	52%		0.252		0.37	
Pure Premium Indicated by National Relativity		37%	0.157	24%		0.226		0.38	
Pure Premium Present on Rate Level		38%	0.147	24%		0.260		0.41	
Pure Premium Derived by Formula		0.143			0.248			0.39	

CLASS 9082		RESTAURANT NOC							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	2,070,075,066	54	1,302,656	414	3,913,863	1,292,188	5,424,890	11,933,597	0.58
1/15 through 12/15	2,262,724,887	59	1,136,570	454	4,109,581	884,540	5,449,789	11,580,480	0.51
1/16 through 12/16	2,388,250,270	66	2,299,691	472	4,153,833	1,716,646	5,500,203	13,670,373	0.57
1/17 through 12/17	2,457,262,187	53	2,164,874	411	4,517,297	1,385,957	6,294,334	14,362,462	0.59
1/18 through 12/18	2,603,469,515	45	1,428,399	466	5,880,606	1,124,079	7,242,872	15,675,956	0.60
5 YR. TOTAL	11,781,781,925	277	8,332,190	2,217	22,575,180	6,403,410	29,912,088	67,222,868	0.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		82%	0.262	100%		0.308		0.57	
Pure Premium Indicated by National Relativity		9%	0.277	0%		0.317		0.59	
Pure Premium Present on Rate Level		9%	0.260	0%		0.308		0.57	
Pure Premium Derived by Formula		0.263			0.308			0.57	

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

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CLASS 9083		RESTAURANT: FAST FOOD							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	1,477,094,810	61	1,350,481	344	2,179,980	1,145,554	4,052,327	8,728,342	0.59
1/15 through 12/15	1,565,100,475	58	933,787	309	3,236,569	1,484,731	3,621,405	9,276,492	0.59
1/16 through 12/16	1,718,713,307	61	1,720,687	344	2,368,067	1,527,955	3,402,668	9,019,377	0.53
1/17 through 12/17	1,867,922,971	52	1,303,351	352	3,167,075	876,753	4,148,051	9,495,230	0.51
1/18 through 12/18	1,959,272,643	56	2,304,329	337	4,205,951	1,830,018	4,737,020	13,077,318	0.67
5 YR. TOTAL	8,588,104,206	288	7,612,635	1,686	15,157,642	6,865,011	19,961,471	49,596,759	0.58
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		69%	0.265	100%	0.312	0.58			
Pure Premium Indicated by National Relativity		15%	0.259	0%	0.310	0.57			
Pure Premium Present on Rate Level		16%	0.255	0%	0.322	0.58			
Pure Premium Derived by Formula		0.263			0.312		0.58		

CLASS 9084		BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN							
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.
1/14 through 12/14	47,026,274	1	15,736	12	54,775	199,415	136,692	406,618	0.87
1/15 through 12/15	47,871,289	3	103,061	9	97,439	161,225	144,175	505,900	1.06
1/16 through 12/16	57,058,935	1	8,893	8	56,797	0	97,935	163,625	0.29
1/17 through 12/17	69,616,531	0	0	10	124,301	0	122,573	246,874	0.36
1/18 through 12/18	85,381,289	1	16,508	17	184,110	55,217	251,972	507,807	0.60
5 YR. TOTAL	306,954,318	6	144,198	56	517,422	415,857	753,347	1,830,824	0.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.216	24%	0.381	0.60			
Pure Premium Indicated by National Relativity		43%	0.315	38%	0.346	0.66			
Pure Premium Present on Rate Level		44%	0.262	38%	0.372	0.63			
Pure Premium Derived by Formula		0.279			0.364		0.64		

CLASS 9089		BILLIARD HALL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	630,856	0	0	0	0	0	1,165	1,165	0.19
1/15 through 12/15	574,365	0	0	0	0	0	0	0	0.00
1/16 through 12/16	652,781	0	0	0	0	0	0	0	0.00
1/17 through 12/17	946,050	0	0	0	0	0	0	0	0.00
1/18 through 12/18	1,173,441	0	0	0	0	0	485	485	0.04
5 YR. TOTAL	3,977,493	0	0	0	0	0	1,650	1,650	0.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	3%	0.041	0.04			
Pure Premium Indicated by National Relativity		7%	0.122	7%	0.120	0.24			
Pure Premium Present on Rate Level		92%	0.173	90%	0.329	0.50			
Pure Premium Derived by Formula		0.168			0.306		0.47		

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

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CLASS 9093		BOWLING LANE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	21,824,980	1	5,503	2	11,053	8,782	11,564	36,902	0.17
1/15 through 12/15	24,966,151	0	0	4	37,787	0	53,499	91,286	0.37
1/16 through 12/16	24,006,894	0	0	4	29,021	0	65,017	94,038	0.39
1/17 through 12/17	24,445,608	0	0	8	100,445	0	174,586	275,031	1.13
1/18 through 12/18	28,433,288	0	0	10	94,137	0	158,012	252,149	0.89
5 YR. TOTAL	123,676,921	1	5,503	28	272,443	8,782	462,678	749,406	0.61
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.225	15%	0.381	0.61			
Pure Premium Indicated by National Relativity		40%	0.252	42%	0.334	0.59			
Pure Premium Present on Rate Level		52%	0.250	43%	0.365	0.62			
Pure Premium Derived by Formula		0.249			0.354		0.60		

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.
1/14 through 12/14	461,049,106	53	1,340,681	213	1,638,045	1,171,018	2,672,339	6,822,083	1.48
1/15 through 12/15	449,468,840	55	1,475,775	189	1,532,391	1,679,021	2,286,079	6,973,266	1.55
1/16 through 12/16	465,510,514	60	1,203,895	208	1,421,774	1,488,393	2,285,720	6,399,782	1.38
1/17 through 12/17	460,229,431	60	2,046,167	241	2,102,442	2,123,237	3,356,682	9,628,528	2.09
1/18 through 12/18	487,061,192	38	1,376,380	228	1,618,939	798,749	2,791,503	6,585,571	1.35
5 YR. TOTAL	2,323,319,083	266	7,442,898	1,079	8,313,591	7,260,418	13,392,323	36,409,230	1.57
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	0.678	100%	0.889	1.57			
Pure Premium Indicated by National Relativity		21%	0.760	0%	0.876	1.64			
Pure Premium Present on Rate Level		21%	0.666	0%	0.867	1.53			
Pure Premium Derived by Formula		0.693			0.889		1.58		

CLASS 9102		PARK NOC-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.
1/14 through 12/14	298,817,442	15	488,749	104	1,342,917	395,399	1,639,267	3,866,332	1.29
1/15 through 12/15	331,320,512	35	981,993	99	1,243,007	1,177,674	1,214,657	4,617,331	1.39
1/16 through 12/16	367,760,532	21	1,294,128	93	1,281,452	1,858,743	1,990,208	6,424,531	1.75
1/17 through 12/17	408,188,201	30	1,173,570	112	2,200,950	1,484,649	2,285,229	7,144,398	1.75
1/18 through 12/18	430,326,017	18	1,267,125	111	2,429,666	896,744	2,098,224	6,691,759	1.56
5 YR. TOTAL	1,836,412,704	119	5,205,565	519	8,497,992	5,813,209	9,227,585	28,744,351	1.57
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	0.746	93%	0.819	1.57			
Pure Premium Indicated by National Relativity		22%	0.872	3%	0.870	1.74			
Pure Premium Present on Rate Level		22%	0.761	4%	0.897	1.66			
Pure Premium Derived by Formula		0.777			0.824		1.60		

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

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CLASS 9154		THEATER NOC: ALL OTHER EMPLOYEES							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	66,741,225	4	322,430	19	289,031	214,257	393,911	1,219,629	1.83
1/15 through 12/15	73,766,254	2	25,184	13	51,030	36,467	178,793	291,474	0.40
1/16 through 12/16	78,517,998	2	28,979	16	71,438	16,769	147,618	264,804	0.34
1/17 through 12/17	86,689,326	4	81,217	12	45,985	128,987	177,482	433,671	0.50
1/18 through 12/18	92,470,741	2	23,836	14	75,690	26,023	220,206	345,755	0.37
5 YR. TOTAL	398,185,544	14	481,646	74	533,174	422,503	1,118,010	2,555,333	0.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.255	31%	0.387			0.64	
Pure Premium Indicated by National Relativity		40%	0.447	34%	0.502			0.95	
Pure Premium Present on Rate Level		41%	0.391	35%	0.461			0.85	
Pure Premium Derived by Formula		0.388			0.452			0.84	

CLASS 9156		THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS							
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.
1/14 through 12/14	23,319,336	0	0	0	0	0	8,796	8,796	0.04
1/15 through 12/15	25,685,643	0	0	2	2,823	0	42,780	45,603	0.18
1/16 through 12/16	25,190,456	1	8,037	1	49	5,764	15,649	29,499	0.12
1/17 through 12/17	24,273,059	0	0	6	75,955	0	60,315	136,270	0.56
1/18 through 12/18	28,872,372	0	0	4	43,450	0	74,958	118,408	0.41
5 YR. TOTAL	127,340,866	1	8,037	13	122,277	5,764	202,498	338,576	0.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.102	18%	0.164			0.27	
Pure Premium Indicated by National Relativity		44%	0.584	41%	0.578			1.16	
Pure Premium Present on Rate Level		44%	0.502	41%	0.502			1.00	
Pure Premium Derived by Formula		0.490			0.472			0.96	

CLASS 9170		JANITORIAL SERVICES BY CONTRACTORS - INCLUDES WINDOW CLEANING ABOVE GROUND LEVEL & 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.
1/14 through 12/14	17,052,622	2	72,800	6	52,638	31,192	57,065	213,695	1.25
1/15 through 12/15	17,418,631	2	15,036	8	167,058	27,963	206,329	416,386	2.39
1/16 through 12/16	16,302,959	1	42,885	10	73,164	20,874	118,596	255,519	1.57
1/17 through 12/17	14,862,842	2	48,160	6	93,568	132,520	288,005	562,253	3.78
1/18 through 12/18	16,785,280	4	276,021	11	463,262	325,716	380,728	1,445,727	8.61
5 YR. TOTAL	82,422,334	11	454,902	41	849,690	538,265	1,050,723	2,893,580	3.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.583	29%	1.928			3.51	
Pure Premium Indicated by National Relativity		40%	2.220	35%	2.237			4.46	
Pure Premium Present on Rate Level		41%	1.961	36%	2.005			3.97	
Pure Premium Derived by Formula		1.993			2.064			4.06	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 9178		ATHLETIC SPORTS OR PARK: NONCONTACT SPORTS							
Industry Group: Miscellaneous Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	14,199,023	0	0	2	2,777	0	239,899	242,676	1.71
1/15 through 12/15	15,388,394	5	46,573	0	0	96,376	356,987	499,936	3.25
1/16 through 12/16	19,382,651	1	1,619	10	31,401	3,714	523,474	560,208	2.89
1/17 through 12/17	19,248,408	0	0	1	2,640	0	450,444	453,084	2.35
1/18 through 12/18	21,046,070	0	0	2	128,952	0	410,782	539,734	2.57
5 YR. TOTAL	89,264,546	6	48,192	15	165,770	100,090	1,981,586	2,295,638	2.57
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.240	33%		2.332		2.57	
Pure Premium Indicated by National Relativity		0%	0.000	0%		0.000		0.00	
Pure Premium Present on Rate Level		87%	0.824	67%		2.272		3.10	
Pure Premium Derived by Formula						0.748		2.292	3.04

CLASS 9179		ATHLETIC SPORTS OR PARK: CONTACT SPORTS							
Industry Group: Miscellaneous Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	14,702,699	7	297,103	18	326,993	19,627	515,755	1,159,478	7.89
1/15 through 12/15	13,100,143	5	33,272	23	311,998	4,114	494,623	844,007	6.44
1/16 through 12/16	15,194,420	5	552,763	42	1,413,288	325,796	1,023,457	3,315,304	21.82
1/17 through 12/17	16,006,998	3	131,469	16	286,507	26,586	483,293	927,855	5.80
1/18 through 12/18	15,984,030	2	44,420	28	537,518	15,142	757,253	1,354,333	8.47
5 YR. TOTAL	74,988,290	22	1,059,027	127	2,876,304	391,265	3,274,381	7,600,977	10.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	5.248	40%		4.888		10.14	
Pure Premium Indicated by National Relativity		0%	0.000	0%		0.000		0.00	
Pure Premium Present on Rate Level		75%	3.750	60%		4.040		7.79	
Pure Premium Derived by Formula						4.125		4.379	8.50

CLASS 9180		AMUSEMENT DEVICE OPERATION NOC-NOT TRAVELING-& 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.
1/14 through 12/14	30,685,620	2	16,641	14	63,677	10,753	232,447	323,518	1.06
1/15 through 12/15	33,227,734	0	0	12	125,831	0	188,625	314,456	0.95
1/16 through 12/16	32,554,643	2	14,344	13	93,328	38,743	188,943	335,358	1.03
1/17 through 12/17	36,431,225	1	21,963	13	56,706	38,385	276,457	393,511	1.08
1/18 through 12/18	38,242,493	3	54,579	16	127,005	72,629	377,931	632,144	1.65
5 YR. TOTAL	171,141,715	8	107,527	68	466,547	160,510	1,264,403	1,998,987	1.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.335	35%		0.833		1.17	
Pure Premium Indicated by National Relativity		40%	1.332	32%		1.825		3.16	
Pure Premium Present on Rate Level		41%	0.998	33%		1.380		2.38	
Pure Premium Derived by Formula						1.006		1.331	2.34

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

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CLASS 9182		ATHLETIC SPORTS OR PARK: OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	34,425,181	0	0	2	3,071	0	58,409	61,480	0.18
1/15 through 12/15	40,318,206	2	15,081	8	84,694	37,033	180,847	317,655	0.79
1/16 through 12/16	34,968,694	1	16,749	5	14,411	14,705	175,278	221,143	0.63
1/17 through 12/17	38,460,303	0	0	2	25,770	0	114,459	140,229	0.37
1/18 through 12/18	42,747,174	1	2,760	10	81,078	6,806	332,471	423,115	0.99
5 YR. TOTAL	190,919,558	4	34,590	27	209,024	58,544	861,464	1,163,622	0.61
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.128	24%	0.482			0.61	
Pure Premium Indicated by National Relativity		42%	0.533	38%	0.693			1.23	
Pure Premium Present on Rate Level		45%	0.407	38%	0.576			0.98	
Pure Premium Derived by Formula		0.424				0.598		1.02	

CLASS 9186		CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR-TRAVELING-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	2,716,031	0	0	5	277,643	0	110,052	387,695	14.27
1/15 through 12/15	2,783,126	0	0	0	0	0	7,630	7,630	0.27
1/16 through 12/16	2,702,131	0	0	1	12,678	0	15,700	28,378	1.05
1/17 through 12/17	2,796,821	0	0	1	11,610	0	13,151	24,761	0.89
1/18 through 12/18	2,634,565	0	0	0	0	0	11,205	11,205	0.43
5 YR. TOTAL	13,632,674	0	0	7	301,931	0	157,738	459,669	3.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	2.215	19%	1.157			3.37	
Pure Premium Indicated by National Relativity		28%	2.909	30%	4.233			7.14	
Pure Premium Present on Rate Level		63%	2.868	51%	4.890			7.76	
Pure Premium Derived by Formula		2.821				3.984		6.81	

CLASS 9220		CEMETERY OPERATIONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	11,530,833	3	19,354	8	104,251	75,128	154,065	352,798	3.06
1/15 through 12/15	15,168,156	3	224,684	5	56,065	392,538	89,886	763,173	5.03
1/16 through 12/16	12,612,053	0	0	7	147,567	0	222,620	370,187	2.94
1/17 through 12/17	15,027,844	1	52,713	5	268,678	110,586	123,920	555,897	3.70
1/18 through 12/18	16,229,428	0	0	4	62,295	0	61,492	123,787	0.76
5 YR. TOTAL	70,568,314	7	296,751	29	638,856	578,252	651,983	2,165,842	3.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	1.326	23%	1.743			3.07	
Pure Premium Indicated by National Relativity		43%	1.154	38%	1.092			2.25	
Pure Premium Present on Rate Level		43%	1.272	39%	1.482			2.75	
Pure Premium Derived by Formula		1.229				1.394		2.62	

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

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CLASS 9402		STREET CLEANING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: 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.
1/14 through 12/14	48,407,355	7	286,267	16	449,193	149,069	389,679	1,274,208	2.63
1/15 through 12/15	51,610,995	3	285,606	14	654,360	111,116	830,206	1,881,288	3.65
1/16 through 12/16	59,530,025	4	208,229	19	945,428	143,256	410,521	1,707,434	2.87
1/17 through 12/17	66,627,794	4	294,691	18	402,982	108,956	291,413	1,098,042	1.65
1/18 through 12/18	77,866,742	8	548,028	21	1,309,082	599,104	746,898	3,203,112	4.11
5 YR. TOTAL	304,042,911	26	1,622,821	88	3,761,045	1,111,501	2,668,717	9,164,084	3.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	1.771	44%	1.243	3.01			
Pure Premium Indicated by National Relativity		34%	1.546	28%	1.238	2.78			
Pure Premium Present on Rate Level		34%	1.479	28%	1.191	2.67			
Pure Premium Derived by Formula		1.595			1.227		2.82		

CLASS 9403		GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	141,956,979	12	776,831	72	1,828,325	992,760	1,467,917	5,065,833	3.57
1/15 through 12/15	151,921,287	18	1,252,314	62	1,569,049	1,168,760	1,341,062	5,331,185	3.51
1/16 through 12/16	172,106,830	16	1,466,649	73	2,934,344	1,256,642	1,850,932	7,508,567	4.36
1/17 through 12/17	182,826,221	14	1,092,031	66	2,530,445	1,228,171	1,897,631	6,748,278	3.69
1/18 through 12/18	184,969,516	9	1,045,651	83	3,130,776	680,453	2,296,108	7,152,988	3.87
5 YR. TOTAL	833,780,833	69	5,633,476	356	11,992,939	5,326,786	8,853,650	31,806,851	3.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	2.114	86%	1.701	3.82			
Pure Premium Indicated by National Relativity		18%	2.574	7%	1.964	4.54			
Pure Premium Present on Rate Level		19%	2.131	7%	1.682	3.81			
Pure Premium Derived by Formula		2.200			1.718		3.92		

CLASS 9410		MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	24,870,995	0	0	3	81,216	0	66,855	148,071	0.60
1/15 through 12/15	30,374,757	4	238,448	7	96,238	599,101	161,754	1,095,541	3.61
1/16 through 12/16	34,944,421	2	8,239	6	156,925	9,354	96,361	270,879	0.78
1/17 through 12/17	36,097,677	2	204,697	6	18,427	160,505	46,232	429,861	1.19
1/18 through 12/18	37,645,018	3	508,534	9	146,922	297,617	145,152	1,098,225	2.92
5 YR. TOTAL	163,932,868	11	959,918	31	499,728	1,066,577	516,354	3,042,577	1.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.890	24%	0.966	1.86			
Pure Premium Indicated by National Relativity		42%	0.551	38%	0.500	1.05			
Pure Premium Present on Rate Level		43%	0.586	38%	0.672	1.26			
Pure Premium Derived by Formula		0.617			0.677		1.29		

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

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CLASS 9501		PAINTING: SHOP ONLY & DRIVERS							
Industry Group: Manufacturing Hazard Group: 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.
1/14 through 12/14	49,599,638	0	0	21	473,526	0	249,473	722,999	1.46
1/15 through 12/15	51,633,094	0	0	15	230,193	0	174,377	404,570	0.78
1/16 through 12/16	48,834,041	2	127,530	17	139,907	152,354	229,853	649,644	1.33
1/17 through 12/17	51,758,888	4	213,469	16	279,601	54,798	315,356	863,224	1.67
1/18 through 12/18	53,817,724	2	34,257	8	154,902	40,102	161,314	390,575	0.73
5 YR. TOTAL	255,643,385	8	375,256	77	1,278,129	247,254	1,130,373	3,031,012	1.19
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.647	30%	0.539	1.19			
Pure Premium Indicated by National Relativity		40%	0.767	35%	0.741	1.51			
Pure Premium Present on Rate Level		40%	0.747	35%	0.682	1.43			
Pure Premium Derived by Formula		0.735			0.660			1.40	

CLASS 9505		PAINTING: AUTOMOBILE OR CARRIAGE BODIES							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	14,946,417	2	17,664	6	100,736	27,008	117,421	262,829	1.76
1/15 through 12/15	15,176,784	0	0	8	199,837	0	70,669	270,506	1.78
1/16 through 12/16	13,039,980	0	0	6	107,400	0	70,879	178,279	1.37
1/17 through 12/17	5,270,735	0	0	1	10,873	0	17,474	28,347	0.54
1/18 through 12/18	4,527,615	0	0	5	69,993	0	56,206	126,199	2.79
5 YR. TOTAL	52,961,531	2	17,664	26	488,839	27,008	332,649	866,160	1.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.956	17%	0.679	1.64			
Pure Premium Indicated by National Relativity		24%	0.704	26%	0.682	1.39			
Pure Premium Present on Rate Level		64%	1.247	57%	1.054	2.30			
Pure Premium Derived by Formula		1.082			0.894			1.98	

CLASS 9516		ELECTRONIC EQUIPMENT - INSTALLATION, SERVICE, OR REPAIR - SHOP AND OUTSIDE & 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.
1/14 through 12/14	76,735,631	6	276,449	7	344,737	63,552	240,178	924,916	1.21
1/15 through 12/15	68,364,222	4	363,637	16	393,774	117,704	357,046	1,232,161	1.80
1/16 through 12/16	70,940,752	4	123,563	15	457,586	38,440	432,589	1,052,178	1.48
1/17 through 12/17	71,051,530	1	116,268	14	459,869	70,153	229,601	875,891	1.23
1/18 through 12/18	70,996,153	2	88,947	16	293,567	49,571	229,501	661,586	0.93
5 YR. TOTAL	358,088,288	17	968,864	68	1,949,533	339,420	1,488,915	4,746,732	1.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.815	33%	0.511	1.33			
Pure Premium Indicated by National Relativity		37%	0.719	33%	0.559	1.28			
Pure Premium Present on Rate Level		38%	0.771	34%	0.583	1.35			
Pure Premium Derived by Formula		0.763			0.551			1.31	

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

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CLASS 9519		HOUSEHOLD AND COMMERCIAL APPLIANCES-ELECTRICAL-INSTALLATION, SERVICE OR REPAIR & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/14 through 12/14	51,381,075	4	148,328	12	96,956	86,347	119,764	451,395	0.88
1/15 through 12/15	64,331,227	9	414,139	20	319,404	331,903	292,159	1,357,605	2.11
1/16 through 12/16	66,277,806	6	650,636	31	725,906	207,912	675,904	2,260,358	3.41
1/17 through 12/17	69,450,443	7	180,922	21	457,517	62,690	495,391	1,196,520	1.72
1/18 through 12/18	73,989,691	7	449,303	21	485,746	368,374	373,910	1,677,333	2.27
5 YR. TOTAL	325,430,242	33	1,843,328	105	2,085,529	1,057,226	1,957,128	6,943,211	2.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	1.207	38%		0.926		2.13	
Pure Premium Indicated by National Relativity		36%	1.138	31%		0.808		1.95	
Pure Premium Present on Rate Level		36%	1.104	31%		0.828		1.93	
Pure Premium Derived by Formula			1.145			0.859		2.00	

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.
1/14 through 12/14	33,631,301	5	364,902	13	203,291	192,481	280,017	1,040,691	3.09
1/15 through 12/15	36,885,723	2	5,177	12	342,166	13,267	166,321	526,931	1.43
1/16 through 12/16	37,972,584	4	191,535	16	309,871	83,062	261,300	845,768	2.23
1/17 through 12/17	40,436,235	1	5,645	13	183,287	0	139,884	328,816	0.81
1/18 through 12/18	41,546,728	1	20,916	6	115,950	43,430	156,141	336,437	0.81
5 YR. TOTAL	190,472,571	13	588,175	60	1,154,565	332,240	1,003,663	3,078,643	1.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.915	28%		0.701		1.62	
Pure Premium Indicated by National Relativity		40%	0.821	36%		0.723		1.54	
Pure Premium Present on Rate Level		41%	0.899	36%		0.789		1.69	
Pure Premium Derived by Formula			0.871			0.741		1.61	

CLASS 9522		UPHOLSTERING							
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.
1/14 through 12/14	490,888,661	20	619,580	78	899,319	405,447	1,114,721	3,039,067	0.62
1/15 through 12/15	553,104,775	16	339,388	109	1,096,475	371,138	1,149,104	2,956,105	0.54
1/16 through 12/16	538,336,032	7	729,719	89	1,042,839	406,282	1,047,840	3,226,680	0.60
1/17 through 12/17	592,198,319	16	1,554,593	84	1,532,755	807,018	1,269,560	5,163,926	0.87
1/18 through 12/18	545,603,730	15	1,130,258	86	1,540,053	907,590	1,401,511	4,979,412	0.91
5 YR. TOTAL	2,720,131,517	74	4,373,538	446	6,111,441	2,897,475	5,982,736	19,365,190	0.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		51%	0.385	71%		0.326		0.71	
Pure Premium Indicated by National Relativity		24%	0.688	14%		0.573		1.26	
Pure Premium Present on Rate Level		25%	0.438	15%		0.358		0.80	
Pure Premium Derived by Formula			0.471			0.365		0.84	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

NORTH CAROLINA
Appendix B-II

EFFECTIVE 4/1/2022

CLASS 9534		MOBILE CRANE AND HOISTING SERVICE CONTRACTORS-NOC-ALL OPERATIONS-INCLUDING YARD EMPLOYEES AND 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.
1/14 through 12/14	18,736,552	1	54,876	12	708,574	8,677	310,186	1,082,313	5.78
1/15 through 12/15	21,056,198	3	197,485	10	256,107	126,244	158,314	738,150	3.51
1/16 through 12/16	26,701,443	1	187,415	9	439,329	126,699	318,396	1,071,839	4.01
1/17 through 12/17	31,334,017	0	0	8	361,268	0	213,442	574,710	1.83
1/18 through 12/18	28,546,106	1	88,791	6	315,854	41,848	411,155	857,648	3.01
5 YR. TOTAL	126,374,316	6	528,567	45	2,081,132	303,468	1,411,493	4,324,660	3.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	2.065	27%	1.357	3.42			
Pure Premium Indicated by National Relativity		39%	1.121	36%	0.836	1.96			
Pure Premium Present on Rate Level		40%	1.633	37%	1.070	2.70			
Pure Premium Derived by Formula		1.524			1.063		2.59		

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.
1/14 through 12/14	14,850,232	2	29,257	11	395,973	69,465	303,388	798,083	5.37
1/15 through 12/15	18,438,600	1	7,172	12	225,540	2,436	344,032	579,180	3.14
1/16 through 12/16	21,258,227	3	294,072	17	490,083	358,820	317,423	1,460,398	6.87
1/17 through 12/17	19,985,954	3	393,933	7	176,496	174,483	674,312	1,419,224	7.10
1/18 through 12/18	20,845,828	2	77,735	6	44,982	67,134	74,321	264,172	1.27
5 YR. TOTAL	95,378,841	11	802,169	53	1,333,074	672,338	1,713,476	4,521,057	4.74
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	2.239	36%	2.501	4.74			
Pure Premium Indicated by National Relativity		38%	2.540	32%	2.392	4.93			
Pure Premium Present on Rate Level		39%	2.489	32%	2.541	5.03			
Pure Premium Derived by Formula		2.451			2.479		4.93		

CLASS 9586		BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON							
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.
1/14 through 12/14	187,476,947	2	18,865	12	254,570	1,359	192,795	467,589	0.25
1/15 through 12/15	198,300,116	4	175,980	13	99,115	169,752	155,733	600,580	0.30
1/16 through 12/16	205,112,019	2	5,378	10	149,904	8,671	71,808	235,761	0.12
1/17 through 12/17	227,378,407	4	38,824	15	319,634	36,371	227,586	622,415	0.27
1/18 through 12/18	237,950,277	0	0	11	54,376	0	69,810	124,186	0.05
5 YR. TOTAL	1,056,217,766	12	239,047	61	877,599	216,153	717,732	2,050,531	0.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.106	24%	0.088	0.19			
Pure Premium Indicated by National Relativity		42%	0.128	38%	0.104	0.23			
Pure Premium Present on Rate Level		42%	0.117	38%	0.101	0.22			
Pure Premium Derived by Formula		0.120			0.099		0.22		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

NORTH CAROLINA
Appendix B-II

EFFECTIVE 4/1/2022

CLASS 9600		TAXIDERMIST							
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.
1/14 through 12/14	1	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1	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%	0.456	7%	0.395	0.85			
Pure Premium Present on Rate Level		94%	0.573	93%	0.501	1.07			
Pure Premium Derived by Formula		0.566			0.494			1.06	

CLASS 9620		FUNERAL DIRECTOR & 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.
1/14 through 12/14	86,509,089	2	9,296	9	95,829	494,801	278,343	878,269	1.02
1/15 through 12/15	89,012,959	3	231,006	9	98,807	494,689	136,392	960,894	1.08
1/16 through 12/16	90,900,561	1	3,264	4	77,403	821	195,910	277,398	0.31
1/17 through 12/17	94,012,900	2	205,144	10	445,173	195,983	445,395	1,291,695	1.37
1/18 through 12/18	94,696,626	4	118,601	8	389,348	175,753	211,342	895,044	0.95
5 YR. TOTAL	455,132,135	12	567,311	40	1,106,560	1,362,047	1,267,382	4,303,300	0.95
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.368	30%	0.578	0.95			
Pure Premium Indicated by National Relativity		41%	0.333	35%	0.351	0.68			
Pure Premium Present on Rate Level		42%	0.275	35%	0.378	0.65			
Pure Premium Derived by Formula		0.315			0.429			0.74	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* 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	1.0054
Contracting	0.9926
Office & Clerical	1.0186
Goods & Services	1.0005
Miscellaneous	0.9916

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	1.092
Contracting	1.089
Office & Clerical	1.138
Goods & Services	1.052
Miscellaneous	1.047

3. Disease Loadings

The proposed manual loss costs shown in this filing include specific disease loadings for those classifications where they apply. The proposed specific disease loadings are shown on the footnotes page.

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APPENDIX B-III

4. Swing Limits

As a further step, a test is made to make certain that the proposed loss costs fall within the following departures from the present loss costs:

Manufacturing	from 21% above to 29% below
Contracting	from 19% above to 31% below
Office & Clerical	from 19% above to 31% below
Goods & Services	from 20% above to 30% below
Miscellaneous	from 19% above to 31% 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. A code listed below with an asterisk indicates the code's swing limit was adjusted by one cent before being applied; this is only performed when the upper and lower bounds calculated by the swing limit are equal.

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

4751 8603 8871

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
01/01/14 - 12/31/14	0	407,000	214,110	3,630,496	3,972,904	1,900,411	2,398,250	3,609,478	7,108,461
01/01/15 - 12/31/15	0	1,091,221	153,532	3,188,990	5,237,967	1,005,197	2,176,474	3,617,202	7,388,288
01/01/16 - 12/31/16	0	0	26	1,870,302	4,143,111	1,084,419	2,837,445	2,121,039	6,235,206
01/01/17 - 12/31/17	0	1,086,672	173,908	1,670,652	3,981,294	948,843	2,974,232	2,177,663	7,552,258
01/01/18 - 12/31/18	0	0	0	882,939	2,607,015	1,646,462	2,917,768	2,942,361	7,824,484

PRIMARY CONVERSION FACTORS (Appendix B-I, Section A-1)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/14 - 12/31/14	0.771	0.732	0.771	0.771	0.732	0.771	0.732	0.801	0.763
01/01/15 - 12/31/15	0.824	0.772	0.824	0.824	0.772	0.824	0.772	0.859	0.813
01/01/16 - 12/31/16	0.902	0.826	0.902	0.902	0.826	0.902	0.826	0.893	0.845
01/01/17 - 12/31/17	1.074	0.932	1.074	1.074	0.932	1.074	0.932	0.928	0.865
01/01/18 - 12/31/18	1.714	1.230	1.714	1.714	1.230	1.714	1.230	0.960	0.864

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	1.195

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
01/01/14 - 12/31/14	0	332,735	184,368	3,126,177	3,247,973	1,636,422	1,960,644	3,799,271	6,866,491
01/01/15 - 12/31/15	0	940,857	141,292	2,934,767	4,516,202	925,063	1,876,567	3,991,346	7,687,939
01/01/16 - 12/31/16	0	0	25	1,884,132	3,822,081	1,092,438	2,617,585	2,470,559	6,743,953
01/01/17 - 12/31/17	0	1,131,117	208,601	2,003,934	4,144,130	1,138,129	3,095,879	2,648,123	8,388,768
01/01/18 - 12/31/18	0	0	0	1,690,187	3,581,309	3,151,779	4,008,198	3,712,466	8,606,236

SECONDARY CONVERSION FACTORS (Appendix B-I, Section A-3)

Policy Period	INDUSTRY GROUP: Office and Clerical
01/01/14 - 12/31/14	0.939
01/01/15 - 12/31/15	0.960
01/01/16 - 12/31/16	1.016
01/01/17 - 12/31/17	1.001
01/01/18 - 12/31/18	0.962

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
01/01/14 - 12/31/14	36,770,386,053	4,645,202	5,203,330	3,567,515	6,447,635	9,848,532	10,015,150	19,863,682
01/01/15 - 12/31/15	38,773,455,532	3,841,077	7,040,281	3,831,692	7,380,421	10,881,358	11,212,113	22,093,471
01/01/16 - 12/31/16	40,864,605,702	3,024,221	6,542,701	2,510,088	6,851,856	9,566,922	9,361,944	18,928,866
01/01/17 - 12/31/17	43,281,901,208	3,354,015	8,379,497	2,650,771	8,397,157	11,733,512	11,047,928	22,781,440
01/01/18 - 12/31/18	45,807,353,517	4,657,971	7,301,106	3,571,392	8,279,199	11,959,077	11,850,591	23,809,668
Total	205,497,702,012	19,522,486	34,466,915	16,131,458	37,356,268	53,989,401	53,487,726	107,477,127
INDICATED PURE PREMIUM						0.026	0.026	0.05

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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	0.032	0.028	0.06
Conversion Factors (App. B-I, Section B)	0.941	0.936	xxx
PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)	0.030	0.026	0.06

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	0.026	0.026	0.05
2. Pure Premium Indicated by National Relativity	0.030	0.031	0.06
3. Pure Premium Present on Rate Level	0.030	0.026	0.06
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)	0.026	0.026	0.05
8. Test Correction Factor	1.0186	1.0186	xxx
9. Underlying Pure Premiums = (7) x (8) *	0.024	0.026	0.05
10. Ratio of Manual to Standard Premium			1.138
11. Loss Cost = (9) x (10)			0.06
12. Loss Cost Within Swing Limits			0.06
Current Loss Cost x Swing Limits			
a) Lower bound = 0.07 x 0.690 = 0.05			
b) Upper bound = 0.07 x 1.190 = 0.08			
13. Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	0.024	0.026	0.05
14. Disease, Catastrophe and/or Miscellaneous Loadings			0.00
15. Final Loaded Loss Cost			0.06

* 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

Ten years of Workers Compensation Statistical Plan (WCSP) data is used to determine the F-classification (F-class) loss costs. An F-class countrywide pure premium is brought to North Carolina's proposed level, and F-class code countrywide relativities are applied to determine indicated loss costs. The latest year of payroll is extended by both the current and proposed loss costs. Based on \$9,521,433 of payroll, the overall indicated loss cost level change in North Carolina is -14.5%.

I. Calculation of F-Class Countrywide Pure Premium and F-Class Code Relativities

Ten years of F-class losses* across all states for which the National Council on Compensation Insurance compiles workers compensation ratemaking data are converted and adjusted to a countrywide level and used with ten years of F-class countrywide payroll to determine the F-class countrywide pure premiums at both an overall and individual classification level. The F-class code countrywide relativities are then calculated using these pure premiums.

*Losses are limited to \$500,000 for a single claim occurrence and \$1,500,000 for each multiple claim occurrence.

Note: Texas data is included for policies effective 1/1/2013 and subsequent.

A. Calculation of Primary Conversion Factors

Each state's losses are adjusted by its state-specific benefit and trend factors and countrywide development. Below are the adjustments made to North Carolina's losses:

1. Factors to Adjust to a Current Benefit Level

The state and federal losses are adjusted to the current state and federal benefit levels, respectively.

Policy Period	Fatal	State Act			Medical
		Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	
1/08 - 12/08	1.222	0.994	0.970	0.994	0.959
1/09 - 12/09	1.222	0.994	0.970	0.994	0.959
1/10 - 12/10	1.197	0.995	0.973	0.995	0.960
1/11 - 12/11	1.030	0.999	0.995	0.999	0.965
1/12 - 12/12	1.000	1.000	1.000	1.000	0.968
1/13 - 12/13	1.000	1.000	1.000	1.000	0.982
1/14 - 12/14	1.000	1.000	1.000	1.000	1.001
1/15 - 12/15	1.000	1.000	1.000	1.000	1.029
1/16 - 12/16	1.000	1.000	1.000	1.000	1.030
1/17 - 12/17	1.000	1.000	1.000	1.000	1.027

Policy Period	Fatal	Federal Act			Medical
		Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	
1/08 - 12/08	1.000	1.000	1.000	1.000	1.000
1/09 - 12/09	1.000	1.000	1.000	1.000	1.000
1/10 - 12/10	1.000	1.000	1.000	1.000	1.000
1/11 - 12/11	1.000	1.000	1.000	1.000	1.000
1/12 - 12/12	1.000	1.000	1.000	1.000	1.000
1/13 - 12/13	1.000	1.000	1.000	1.000	1.000
1/14 - 12/14	1.000	1.000	1.000	1.000	1.000
1/15 - 12/15	1.000	1.000	1.000	1.000	1.000
1/16 - 12/16	1.000	1.000	1.000	1.000	1.000
1/17 - 12/17	1.000	1.000	1.000	1.000	1.000

2. Factors to Trend to 1/1/2022

The losses are trended from the midpoint of each policy year to 1/1/2022 using the current annual trends of 0.960 and 0.970 for indemnity and medical, respectively.

Policy Period	Indemnity	Medical
1/08 - 12/08	0.586	0.671
1/09 - 12/09	0.611	0.692
1/10 - 12/10	0.636	0.713
1/11 - 12/11	0.662	0.735
1/12 - 12/12	0.690	0.758
1/13 - 12/13	0.719	0.782
1/14 - 12/14	0.749	0.806
1/15 - 12/15	0.780	0.831
1/16 - 12/16	0.812	0.856
1/17 - 12/17	0.846	0.883

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3. Limited Loss Development Factors

The losses are developed to an ultimate basis using loss development factors based on countrywide data.*

Policy Period	Indemnity		Medical	
	Likely-to-Develop	Not-Likely-to-Develop	Likely-to-Develop	Not-Likely-to-Develop
1/08 - 12/08	1.045	1.006	1.111	1.012
1/09 - 12/09	1.048	1.013	1.119	1.028
1/10 - 12/10	1.057	1.020	1.128	1.027
1/11 - 12/11	1.067	1.031	1.127	1.020
1/12 - 12/12	1.058	1.029	1.132	1.010
1/13 - 12/13	1.088	1.040	1.134	1.024
1/14 - 12/14	1.113	1.054	1.176	1.023
1/15 - 12/15	1.281	1.109	1.250	1.024
1/16 - 12/16	1.481	1.254	1.316	1.060
1/17 - 12/17	2.325	1.810	1.527	1.135

*Excludes Texas.

4. Primary Conversion Factors = (1) x (2) x (3)

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

Policy Period	State Act								Medical (NL)
	Fatal (L)	Fatal (NL)	P.T.*	P.P. (L)	P.P. (NL)	T.T. (L)	T.T. (NL)	Medical (L)	
1/08 - 12/08	0.748	0.720	0.609	0.594	0.572	0.609	0.586	0.715	0.651
1/09 - 12/09	0.782	0.756	0.636	0.621	0.600	0.636	0.615	0.743	0.682
1/10 - 12/10	0.805	0.777	0.669	0.654	0.631	0.669	0.645	0.772	0.703
1/11 - 12/11	0.728	0.703	0.706	0.703	0.679	0.706	0.682	0.799	0.723
1/12 - 12/12	0.730	0.710	0.730	0.730	0.710	0.730	0.710	0.831	0.741
1/13 - 12/13	0.782	0.748	0.782	0.782	0.748	0.782	0.748	0.871	0.786
1/14 - 12/14	0.834	0.789	0.834	0.834	0.789	0.834	0.789	0.949	0.825
1/15 - 12/15	0.999	0.865	0.999	0.999	0.865	0.999	0.865	1.069	0.876
1/16 - 12/16	1.203	1.018	1.203	1.203	1.018	1.203	1.018	1.160	0.935
1/17 - 12/17	1.967	1.531	1.967	1.967	1.531	1.967	1.531	1.385	1.029

Policy Period	Federal Act								Medical (NL)
	Fatal (L)	Fatal (NL)	P.T.*	P.P. (L)	P.P. (NL)	T.T. (L)	T.T. (NL)	Medical (L)	
1/08 - 12/08	0.612	0.590	0.612	0.612	0.590	0.612	0.590	0.745	0.679
1/09 - 12/09	0.640	0.619	0.640	0.640	0.619	0.640	0.619	0.774	0.711
1/10 - 12/10	0.672	0.649	0.672	0.672	0.649	0.672	0.649	0.804	0.732
1/11 - 12/11	0.706	0.683	0.706	0.706	0.683	0.706	0.683	0.828	0.750
1/12 - 12/12	0.730	0.710	0.730	0.730	0.710	0.730	0.710	0.858	0.766
1/13 - 12/13	0.782	0.748	0.782	0.782	0.748	0.782	0.748	0.887	0.801
1/14 - 12/14	0.834	0.789	0.834	0.834	0.789	0.834	0.789	0.948	0.825
1/15 - 12/15	0.999	0.865	0.999	0.999	0.865	0.999	0.865	1.039	0.851
1/16 - 12/16	1.203	1.018	1.203	1.203	1.018	1.203	1.018	1.126	0.907
1/17 - 12/17	1.967	1.531	1.967	1.967	1.531	1.967	1.531	1.348	1.002

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

B. Expected Excess Provision and Redistribution

After the application of the primary conversion factors, each state's limited losses are brought to an expected unlimited level through the application of countrywide excess loss factors by hazard group. The expected excess loss provisions are non-catastrophe and the excess ratios at a loss limit of \$50 million are set equal to zero. The countrywide excess loss factors are shown below:

Hazard Group	A	B	C	D	E	F	G
(1) Excess Ratios	0.079	0.101	0.134	0.151	0.207	0.240	0.274
(2) = 1/(1-(1)) Excess Factors	1.086	1.112	1.155	1.178	1.261	1.316	1.377

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 the primary loss conversion factors.

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C. Calculation of Total Expected Unlimited Losses

Using expected unlimited losses, each state's total losses at the countrywide level are a combination of its federal act losses and its state act losses adjusted to the countrywide level.

State act losses are adjusted to a common countrywide level for each state using its state-specific index to countrywide factor by using the steps below:

1. Each state's Hazard Group E average pure premium is calculated by payroll weighting the pure premiums of the industrial codes in Hazard Group E. The average pure premium for Hazard Groups F and G are calculated in a similar manner.
2. Each state's industrial average pure premium is calculated by weighting together the state's hazard group average pure premiums (step 1) by the F-class countrywide payroll distribution of Hazard Groups E, F, and G.
3. The countrywide industrial average pure premium is calculated by payroll weighting each state's industrial average pure premium (step 2) by its respective F-class payroll.
4. Each state's index to countrywide factor is the ratio of the industrial countrywide average pure premium (step 3) to its respective industrial average pure premium (step 2).
5. The adjusted state act losses for each state are calculated by applying the state-specific index to countrywide factor to its state act expected unlimited losses. North Carolina's index to countrywide factor is 1.113.

D. F-Class Countrywide Pure Premium and F-Class Code Relativities

All states' expected unlimited losses at the countrywide level are summed to determine the F-class overall countrywide pure premium, F-class code countrywide pure premiums, and F-class code countrywide relativities.

	(1)	(2)	(3)	(4)
			$= (2) / ((1)/100)$	$= (3) / (3)CW$
		10-Year Expected Unlimited		
Class Code	10-Year Countrywide Payroll	Countrywide Losses	Countrywide Pure Premium	Countrywide Relativity
6006	285,475,380	13,842,243	4.85	1.410
6801*	24,801,350	385,828	1.56	1.000
6824	474,818,380	18,772,950	3.95	1.148
6825	289,698,605	3,107,916	1.07	0.311
6826	130,250,844	2,914,882	2.24	0.651
6828*	42,894,518	577,268	1.35	1.000
6829*	17,179,079	557,027	3.24	1.000
6843	1,356,336,819	64,095,958	4.73	1.375
6845	248,031,406	6,194,045	2.50	0.727
6872	1,556,953,017	70,722,752	4.54	1.320
6873*	33,450,087	1,693,252	5.06	1.000
6874	113,627,635	6,175,783	5.44	1.581
7309	901,526,126	37,208,286	4.13	1.201
7313	670,874,776	11,325,737	1.69	0.491
7317	1,159,322,995	36,038,706	3.11	0.904
7327	55,654,194	5,073,036	9.12	2.651
7350	644,701,195	20,158,860	3.13	0.910
8709	381,840,788	5,825,272	1.53	0.445
8726	678,866,423	6,787,249	1.00	0.291
9077*	1,120,828	436,201	38.92	1.000
Overall	9,067,424,445	311,893,251	3.44	

*Relativities for class codes with a limited amount of data are set to 1.000.

NORTH CAROLINA

APPENDIX B-V

II. Calculation of North Carolina's F-Class Base Pure Premiums

North Carolina's primary, secondary, and final base pure premiums are calculated to bring the F-class overall countrywide pure premium to North Carolina's proposed level.

A. Primary Base Pure Premium Factors

Using the factors below, North Carolina's primary base pure premium is calculated to bring the F-class overall countrywide pure premium to North Carolina's level:

1. State Act Pure Premium Relativity Factor 0.898

Calculated as 1 / North Carolina's index to countrywide factor (Section I.C)

2. Countrywide State and Federal Weights

Countrywide state and federal losses are used to determine the weights.

i. State Act Weight (St%)	24%
ii. Federal Act Weight (Fed%)	76%

B. Secondary Base Pure Premium Factors

Using the factors below, North Carolina's secondary base pure premium is calculated to incorporate North Carolina's proposed trends, benefits, and loss-based expenses on an indemnity and medical basis:

1. Countrywide Indemnity and Medical Weights

Countrywide indemnity and medical losses are used to determine the weights.

i. Indemnity Weight	49%
ii. Medical Weight	51%

2. Indemnity and Medical Trend Factors

North Carolina's primary base pure premium is trended from 1/1/2022 to the midpoint of the proposed period using the proposed annual trends of 0.960 and 0.965 for indemnity and medical, respectively.

i. Indemnity Trend Factor	0.952
ii. Medical Trend Factor	0.958

3. Indemnity and Medical Benefits

North Carolina's primary base pure premium is adjusted to proposed state and federal benefit levels using countrywide state and federal weights (Section A.2).

	Indemnity	Medical
(a) State Benefits	1.000	1.015
(b) Federal Benefits	1.000	1.000
Weighted Benefits	1.000	1.004
= [(a) x St%] + [(b) x Fed%]		

4. Loss-Based Expenses

North Carolina's primary base pure premium is adjusted by the weighted impact of the proposed state and federal loss-based expenses. The countrywide state and federal weights (Section A.2) are used to determine the weighted effects.

	Indemnity	Medical
(a) State Act Loss Adjustment Expense	1.200	1.200
(b) State Act Loss-Based Assessment	1.000	1.000
(c) Federal Act Loss Adjustment Expense	1.200	1.200
(d) Federal Act Loss-Based Assessment	1.115	1.000
(e) State Act Total = (a) + (b) - 1	1.200	1.200
(f) Federal Act Total = (c) + (d) - 1	1.315	1.200
Weighted Loss-Based Expenses	1.287	1.200
= [(e) x St%] + [(f) x Fed%]		

C. Final Base Pure Premium Factors

The following factors are applied to determine North Carolina's final base pure premium:

1. Additional Offsets 1.000

There are no additional offsets applicable in North Carolina.

NORTH CAROLINA

APPENDIX B-V

III. Calculation of North Carolina's Proposed Loss Costs by Class Code

The proposed loss costs are calculated by applying the items below to North Carolina's final base pure premium.

A. Application of F-Class Code Relativities

Loss costs are calculated for each of North Carolina's F-class codes by applying the respective F-class code countrywide relativity factor (Section I.D) to North Carolina's final base pure premium.

B. Class Code 9077

Class Code 9077 is calculated as described in Sections I and II but using non-appropriated benefit changes and federal loss-based expenses.

C. Swing Limits

The proposed loss costs are limited to the swing limits based on 15% above and 15% below the current loss costs.

Classifications Limited by the Upper Swing

6801 9077

Classifications Limited by the Lower Swing

6824 6843 6845 6872 6874 7309 7313
7317 7327 7350 8709 8726

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APPENDIX B-V

Derivation of State Base Pure Premium

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
1. Overall Countrywide Pure Premium (Section I.D)			3.44
2. State Act Pure Premium Relativity Factor (Section II.A.1)			0.898
3. Countrywide State Act Weight (Section II.A.2)			24%
4. Primary Base Pure Premium = [(1) x (2) x (3)] + [(1) x (1 - (3))]			3.36
5. Countrywide Weights (Section II.B.1)	49%	51%	100%
6. Trend Factors (Section II.B.2)	0.952	0.958	xx
7. Weighted Benefits (Section II.B.3)	1.000	1.004	xx
8. Weighted Loss-Based Expenses (Section II.B.4)	1.287	1.200	xx
9. Secondary Base Pure Premium = (4tot) x (5) x (6) x (7) x (8)	2.017	1.978	4.00
10. Additional Offsets (Section II.C.1)			1.000
11. Final Base Pure Premium = (9) x (10)			4.00

NORTH CAROLINA

APPENDIX B-V

Derivation of Proposed Loss Cost - Code 6872 Industry Group - F-Class, Hazard Group - G

The loss cost for the above-captioned classification is derived as follows:

1. North Carolina's Final Base Pure Premium	4.00
2. Countrywide Class Code 6872 Relativity (Section I.D)	1.320
3. Loss Cost = (1) x (2)	5.28
4. Loss Cost Within Swing Limits	6.28
Current Loss Cost x Swing Limits	
a) Lower bound = $7.38 \times 0.85 = 6.28$	
a) Upper bound = $7.38 \times 1.15 = 8.48$	
5. Disease, Catastrophe and/or Miscellaneous Loadings	0.00
6. Final Loaded Loss Cost	6.28

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APPENDIX C-I

ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2020 AND JANUARY 1, 2021

NCCI estimates that the changes to the medical fee schedule in North Carolina, effective October 1, 2020 and January 1, 2021, will result in impacts of +0.1% and +0.6%, respectively, on overall workers compensation system costs.

SUMMARY OF QUANTIFIED CHANGES

Effective October 1, 2020

- Hospital Inpatient Services
 - Updated the maximum reimbursement rates for Hospital Inpatient services performed in a non-critical access hospital from 160% of Medicare's 2020 Hospital Inpatient Prospective Payment System (IPPS) rates to 160% of Medicare's 2021 IPPS rates.

Effective January 1, 2021

- Physician Services
 - Updated the physician fee schedule to be based on Medicare's 2021 Resource-Based Relative Value Scale (RBRVS). Previously, the maximum reimbursement rates were based on the CY 2020 Medicare RBRVS.
- Hospital Outpatient Services
 - Updated the maximum reimbursement rates for Hospital Outpatient services performed in a non-critical access hospital from 200% of Medicare's 2020 Hospital Outpatient Prospective Payment System (OPPS) rates to 200% of Medicare's 2021 OPPS rates.
- Ambulatory Surgical Center Services
 - Updated the maximum reimbursement rates for Ambulatory Surgical Center (ASC) services from 200% of Medicare's 2020 ASC payment rates to 200% of Medicare's 2021 ASC payment rates.

ACTUARIAL ANALYSIS

NCCI's methodology to evaluate the impact of medical fee schedule changes includes three major steps:

1. Calculate the percentage change in maximum reimbursements
 - Compare the prior and revised maximum reimbursements by procedure code to determine the percentage change by procedure code. For hospital inpatient services, the prior and revised maximum reimbursements are compared by episode.
 - Calculate the weighted-average percentage change in maximum reimbursements for the fee schedule using observed payments by procedure code as weights. For hospital inpatient services, the observed payments by episode are used as weights. For hospital outpatient services, North Carolina's hospital outpatient fee schedule follows Medicare rules which contain a comprehensive payment policy that packages payments for adjunctive and secondary items, services, and procedures into the primary procedure under certain circumstances. For this analysis, the hospital outpatient experience is aggregated according to the packaging rules, where applicable.

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APPENDIX C-I

ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2020 AND JANUARY 1, 2021

2. Determine the share of costs that are subject to the fee schedule
 - The share is based on a combination of fields, such as procedure code, provider type, and place of service, as reported on the NCCI Medical Data Call, to categorize payments that are subject to the fee schedule.
 - The share is calculated as the greater of the percent of observed payments with a maximum allowable reimbursement (MAR) or 75%. NCCI assumes no change for the share of costs not subject to the fee schedule.
3. Estimate the price level change as a result of the revised fee schedule
 - NCCI research by David Colón and Paul Hendrick, “The Impact of Fee Schedule Updates on Physician Payments” (2018), suggests that approximately 80% of the change in maximum reimbursements for physician fee schedules is realized on payments impacted by the change.
 - For facility fee schedule changes, a price realization factor of 80% is assumed.

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 2019.
- The share of benefit costs attributed to medical benefits is based on NCCI’s Financial Call data for North Carolina from Policy Years 2017 and 2018 projected to the effective date of the benefit changes.

SUMMARY OF IMPACTS

The impact from the fee schedule change in North Carolina, effective October 1, 2020, is summarized below.

	(A)	(B)	(C) = (A) x (B)	(D)	(E) = (C) x (D)
Type of Service	Impact on Type of Service	Share of Medical Costs	Impact on Medical Costs	Medical Costs as a Share of Overall Costs	Impact on Overall Costs
Hospital Inpatient	+1.4%	14.9%	+0.2%	46%	+0.1%

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APPENDIX C-I

ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2020 AND JANUARY 1, 2021

The impacts from the fee schedule changes in North Carolina, effective January 1, 2021, are summarized below.

Type of Service	(A) Impact on Type of Service	(B) Share of Medical Costs	(C) = (A) x (B) Impact on Medical Costs
Physician	+1.9%	40.7%	+0.8%
Hospital Outpatient	+2.2%	17.7%	+0.4%
ASC	+3.0%	4.2%	+0.1%
Combined Impact on Medical Costs (D) = Total of (C)			+1.3%
Medical Costs as a Share of Overall Costs (E)			46%
Combined Impact on Overall Costs (F) = (D) x (E)			+0.6%

The impact on medical costs from the fee schedule changes effective October 1, 2020 and January 1, 2021 are combined to determine the Factor to Reflect Proposed Changes in Medical Benefits (Exhibit I):

Date of Change	Impact on Medical Costs
October 1, 2020	+0.2%
January 1, 2021	+1.3%
Combined Impact	+1.5%

Refer to the appendix for the weighted-average changes in MARs by physician practice category, the share of costs subject to the fee schedule by type of service, and the weighted-average change in MAR by type of service.

ADDITIONAL CONSIDERATIONS

- Maximum reimbursement for durable medical equipment and supplies are also governed by the fee schedule in North Carolina. The share of these payments with a MAR makes up a small portion of medical costs. Therefore, the impact on overall costs due to updating the fee schedule for these services is not anticipated to be material. As such, any potential impact from this change will be realized in future loss experience and reflected in subsequent NCCI loss cost/rate filings in North Carolina.
- Maximum reimbursement for hospital inpatient and outpatient services performed in a critical access hospital are also governed by the fee schedule. Given the small share of workers compensation hospital costs attributed to critical access hospitals, the hospital inpatient and outpatient analyses are based on MARs for acute care hospitals.
- Effective January 1, 2021, the Centers for Medicare & Medicaid Services (CMS) significantly increased physician relative value units for Evaluation & Management procedure codes, which

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APPENDIX C-I

ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2020 AND JANUARY 1, 2021

directly impacts the MARs for these services. In conjunction, the CMS reduced the physician fee schedule conversion factor. The overall cost impact will vary based on the extent to which the physician fee schedule in the state relies on the CMS methodology as well as the share of costs impacted by the change.

- Under 2020 Medicare rules, there are several surgical procedures restricted to be performed in a hospital inpatient setting only. Under the 2021 Medicare rules, approximately 300 such surgical procedures are now allowed to be performed in an outpatient setting. The impact of this change cannot be determined at this time. As such, any potential impact from this change will be realized in future loss experience and reflected in subsequent NCCI loss cost/rate filings in North Carolina.

APPENDIX

Weighted-Average Percentage Change in MARs Prior to Price Realization by Physician Practice Category

Physician Practice Category	Share of Physician Costs	Percentage Change in MARs
Anesthesia	2.4%	0.0%
Major Surgery	13.5%	-0.6%
Pain Management	1.7%	+1.8%
Radiology	8.8%	-0.6%
Physical Medicine	37.2%	-1.5%
Evaluation & Management	22.7%	+12.9%
Emergency Medicine	1.8%	+3.2%
Neurology	0.7%	+1.1%
Clinical Laboratory	0.5%	0.0%
Other Professional Services	4.1%	+1.4%
Payments with no specific MAR	6.6%	—
Total	100.0%	+2.4%

Share of Costs Subject to the Fee Schedule and Weighted-Average Percentage Change in MARs by Type of Service

Type of Service	Share of Costs Subject to the Fee Schedule	Percentage Change in MARs	Impact after 80% Price Realization
Physician	93.4%	+2.4%	+1.9%
Hospital Inpatient	69.7%	+1.7%	+1.4%
Hospital Outpatient	93.3%	+2.7%	+2.2%
ASC	94.9%	+3.8%	+3.0%

NORTH CAROLINA

APPENDIX C-II

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 2020 *	94,000,000
2.) Compensation Payments Reported (on indemnity only) in 2019 *	820,509,290
3.) Assessment Rate on Indemnity Losses (1) / (2)	11.5%

Breakdown of Losses Under the Longshore and Harbor Workers Act

4.) Indemnity Losses (Combination of 1st through 3rd reports) #	39,408,883
5.) Medical Losses (Combination of 1st through 3rd reports) #	33,568,865
6.) Total Losses (4) + (5)	72,977,748
7.) Assessment Rate on Total Losses { (3) x (4) } / (6)	6.2%

* Source: U.S. Department of Labor

Source: On-leveled and developed USL&HW losses - statistical plan data

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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 04/01/21</u>	<u>Proposed 04/01/22</u>	<u>Percent Change</u>
0005	1.73	1.62	-6.4%
0008	1.14	1.10	-3.5%
0016	3.35	3.07	-8.4%
0034	1.69	1.77	4.7%
0035	1.21	1.14	-5.8%
0036	2.05	1.84	-10.2%
0037	2.01	1.87	-7.0%
0042	2.86	2.48	-13.3%
0050	3.13	3.28	4.8%
0059	0.19	0.18	-5.3%
0065	0.05	0.05	0.0%
0066	0.05	0.05	0.0%
0067	0.05	0.05	0.0%
0079	1.37	1.30	-5.1%
0083	2.16	2.15	-0.5%
0106	8.91	7.72	-13.4%
0113	2.50	2.27	-9.2%
0170	1.17	1.20	2.6%
0251	2.25	2.15	-4.4%
0401	5.11	4.58	-10.4%
0771	0.22	0.21	-4.5%
0908	90.00	91.00	1.1%
0913	285.00	260.00	-8.8%
0917	2.19	2.03	-7.3%
1005	4.60	4.23	-8.0%
1164	2.27	1.96	-13.7%
1165	1.68	1.56	-7.1%
1320	1.10	1.03	-6.4%
1322	4.74	4.75	0.2%
1430	2.44	2.51	2.9%
1438	2.55	2.44	-4.3%
1452	1.23	1.21	-1.6%
1463	4.87	4.66	-4.3%
1472	1.31	1.31	0.0%
1624	2.00	1.80	-10.0%
1642	1.13	1.19	5.3%
1654	6.02	4.98	-17.3%
1699	1.32	1.21	-8.3%
1701	1.68	1.42	-15.5%
1710	3.18	2.88	-9.4%
1747	1.03	0.99	-3.9%
1748	2.28	2.28	0.0%
1803	3.72	3.81	2.4%
1924	1.52	1.44	-5.3%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/21</u>	<u>Proposed 04/01/22</u>	<u>Percent Change</u>
1925	2.14	2.06	-3.7%
2002	1.40	1.55	10.7%
2003	1.41	1.38	-2.1%
2014	2.63	2.61	-0.8%
2016	1.33	1.22	-8.3%
2021	1.41	1.54	9.2%
2039	1.27	1.21	-4.7%
2041	1.31	1.27	-3.1%
2065	1.15	1.14	-0.9%
2070	2.75	2.72	-1.1%
2081	1.78	1.75	-1.7%
2089	1.34	1.21	-9.7%
2095	1.96	1.82	-7.1%
2105	1.93	1.93	0.0%
2110	0.94	1.05	11.7%
2111	1.20	1.10	-8.3%
2112	1.93	2.01	4.1%
2114	1.34	1.22	-9.0%
2121	0.76	0.73	-3.9%
2130	1.06	1.10	3.8%
2131	0.98	0.87	-11.2%
2143	1.35	1.33	-1.5%
2157	1.85	1.77	-4.3%
2172	0.82	0.83	1.2%
2174	1.52	1.54	1.3%
2211	3.75	3.55	-5.3%
2220	1.19	1.27	6.7%
2288	1.86	1.94	4.3%
2302	0.89	0.94	5.6%
2305	1.18	1.22	3.4%
2361	0.91	0.85	-6.6%
2362	1.20	1.29	7.5%
2380	0.98	0.96	-2.0%
2388	0.84	0.73	-13.1%
2402	1.61	1.42	-11.8%
2413	1.50	1.33	-11.3%
2416	1.10	1.19	8.2%
2417	0.78	0.83	6.4%
2501	1.11	1.11	0.0%
2503	0.62	0.59	-4.8%
2570	2.03	1.97	-3.0%
2585	1.68	1.68	0.0%
2586	1.53	1.45	-5.2%
2587	1.18	1.19	0.8%

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<u>Class Code</u>	<u>Current 04/01/21</u>	<u>Proposed 04/01/22</u>	<u>Percent Change</u>
2589	1.15	1.14	-0.9%
2600	2.13	2.25	5.6%
2623	3.24	2.97	-8.3%
2651	0.90	0.83	-7.8%
2660	1.21	1.19	-1.7%
2688	1.26	1.21	-4.0%
2702	11.93	11.89	-0.3%
2705	34.59	31.46	-9.0%
2709	4.59	4.16	-9.4%
2710	4.40	4.18	-5.0%
2714	1.85	1.78	-3.8%
2727	5.53	5.17	-6.5%
2731	2.18	2.00	-8.3%
2735	1.95	2.07	6.2%
2759	2.81	2.65	-5.7%
2790	0.87	0.93	6.9%
2797	2.62	2.41	-8.0%
2799	3.39	3.06	-9.7%
2802	2.63	2.45	-6.8%
2835	1.16	1.18	1.7%
2836	1.35	1.42	5.2%
2841	2.08	2.03	-2.4%
2881	1.59	1.47	-7.5%
2883	1.81	1.85	2.2%
2915	1.69	1.50	-11.2%
2916	1.90	1.99	4.7%
2923	0.96	0.84	-12.5%
2960	2.27	2.18	-4.0%
3004	0.71	0.71	0.0%
3018	1.54	1.49	-3.2%
3022	2.21	2.00	-9.5%
3027	1.04	0.99	-4.8%
3028	1.40	1.40	0.0%
3030	2.83	2.57	-9.2%
3040	2.47	2.27	-8.1%
3041	1.84	1.69	-8.2%
3042	1.89	1.85	-2.1%
3064	1.86	1.73	-7.0%
3076	1.59	1.62	1.9%
3081	2.05	1.85	-9.8%
3082	2.10	1.91	-9.0%
3085	2.38	2.55	7.1%
3110	2.12	1.97	-7.1%
3111	1.35	1.33	-1.5%

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<u>Class Code</u>	<u>Current 04/01/21</u>	<u>Proposed 04/01/22</u>	<u>Percent Change</u>
3113	0.92	0.94	2.2%
3114	1.46	1.37	-6.2%
3118	0.97	0.88	-9.3%
3119	0.39	0.40	2.6%
3122	1.10	1.08	-1.8%
3126	0.79	0.78	-1.3%
3131	0.86	0.83	-3.5%
3132	1.38	1.33	-3.6%
3145	1.01	0.94	-6.9%
3146	1.10	0.94	-14.5%
3169	1.52	1.41	-7.2%
3179	0.82	0.82	0.0%
3180	0.97	0.91	-6.2%
3188	0.88	0.82	-6.8%
3220	1.10	1.19	8.2%
3224	1.58	1.66	5.1%
3227	1.47	1.41	-4.1%
3241	1.69	1.52	-10.1%
3255	1.21	1.20	-0.8%
3257	1.46	1.38	-5.5%
3270	1.34	1.18	-11.9%
3300	1.90	2.05	7.9%
3303	1.14	1.06	-7.0%
3307	1.61	1.46	-9.3%
3315	1.74	1.58	-9.2%
3334	1.64	1.67	1.8%
3336	1.21	1.11	-8.3%
3365	2.86	2.77	-3.1%
3372	1.60	1.50	-6.3%
3373	1.85	1.77	-4.3%
3383	0.75	0.70	-6.7%
3385	0.45	0.46	2.2%
3400	1.59	1.49	-6.3%
3507	1.12	1.04	-7.1%
3515	1.06	0.96	-9.4%
3548	0.60	0.66	10.0%
3559	1.18	1.15	-2.5%
3574	0.47	0.55	17.0%
3581	0.66	0.63	-4.5%
3612	0.86	0.85	-1.2%
3620	1.91	1.71	-10.5%
3629	0.76	0.74	-2.6%
3632	1.27	1.10	-13.4%
3634	0.76	0.69	-9.2%

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<u>Class Code</u>	<u>Current 04/01/21</u>	<u>Proposed 04/01/22</u>	<u>Percent Change</u>
3635	0.98	0.83	-15.3%
3638	0.90	0.88	-2.2%
3642	0.64	0.71	10.9%
3643	0.85	0.84	-1.2%
3647	1.20	1.20	0.0%
3648	0.72	0.70	-2.8%
3681	0.40	0.40	0.0%
3685	0.52	0.50	-3.8%
3719	0.60	0.50	-16.7%
3724	1.91	2.05	7.3%
3726	2.56	2.53	-1.2%
3803	1.11	1.16	4.5%
3807	1.11	1.03	-7.2%
3808	2.47	2.34	-5.3%
3821	2.97	2.94	-1.0%
3822	1.65	1.77	7.3%
3824	2.05	1.99	-2.9%
3826	0.40	0.37	-7.5%
3827	0.91	0.84	-7.7%
3830	0.66	0.68	3.0%
3851	1.10	1.00	-9.1%
3865	1.15	1.28	11.3%
3881	1.77	1.64	-7.3%
4000	2.53	2.49	-1.6%
4021	2.33	2.00	-14.2%
4024	1.93	1.92	-0.5%
4034	3.14	2.94	-6.4%
4036	1.28	1.17	-8.6%
4038	1.33	1.27	-4.5%
4062	1.47	1.35	-8.2%
4101	1.32	1.20	-9.1%
4109	0.24	0.23	-4.2%
4110	0.46	0.43	-6.5%
4111	0.82	0.83	1.2%
4114	1.69	1.56	-7.7%
4130	1.66	1.54	-7.2%
4131	3.67	3.51	-4.4%
4133	0.97	1.00	3.1%
4149	0.40	0.36	-10.0%
4206	1.25	1.27	1.6%
4207	1.18	1.11	-5.9%
4239	1.15	1.19	3.5%
4240	1.72	1.56	-9.3%
4243	0.94	0.87	-7.4%

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<u>Class Code</u>	<u>Current 04/01/21</u>	<u>Proposed 04/01/22</u>	<u>Percent Change</u>
4244	1.12	1.08	-3.6%
4250	0.87	0.86	-1.1%
4251	1.28	1.40	9.4%
4263	1.28	1.40	9.4%
4273	1.39	1.31	-5.8%
4279	1.20	1.21	0.8%
4283	0.82	0.84	2.4%
4299	0.87	0.86	-1.1%
4304	2.24	2.13	-4.9%
4307	0.89	0.81	-9.0%
4351	0.83	0.86	3.6%
4352	0.78	0.76	-2.6%
4361	0.49	0.46	-6.1%
4410	1.54	1.53	-0.6%
4420	2.65	2.16	-18.5%
4431	0.74	0.72	-2.7%
4432	0.47	0.46	-2.1%
4452	1.14	1.14	0.0%
4459	1.34	1.31	-2.2%
4470	1.08	1.09	0.9%
4484	1.23	1.26	2.4%
4493	1.23	1.20	-2.4%
4511	0.26	0.24	-7.7%
4557	1.11	1.15	3.6%
4558	0.92	0.92	0.0%
4568	0.94	0.93	-1.1%
4581	0.52	0.51	-1.9%
4583	2.48	2.45	-1.2%
4611	0.41	0.45	9.8%
4635	1.72	1.73	0.6%
4653	0.96	1.02	6.3%
4665	3.35	3.09	-7.8%
4683	1.70	1.52	-10.6%
4686	0.94	0.88	-6.4%
4692	0.37	0.36	-2.7%
4693	0.46	0.45	-2.2%
4703	0.76	0.70	-7.9%
4717	1.03	0.97	-5.8%
4720	0.87	0.83	-4.6%
4740	0.67	0.58	-13.4%
4741	1.28	1.35	5.5%
4751	1.09	1.31	20.2%
4771	1.23	1.17	-4.9%
4777	1.52	1.44	-5.3%

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<u>Class Code</u>	<u>Current 04/01/21</u>	<u>Proposed 04/01/22</u>	<u>Percent Change</u>
4825	0.44	0.40	-9.1%
4828	0.97	0.95	-2.1%
4829	0.69	0.71	2.9%
4902	1.14	1.08	-5.3%
4923	0.46	0.44	-4.3%
5020	3.35	3.03	-9.6%
5022	4.03	3.68	-8.7%
5037	7.13	6.04	-15.3%
5040	5.15	4.75	-7.8%
5057	3.44	3.10	-9.9%
5059	12.17	11.62	-4.5%
5102	3.61	3.17	-12.2%
5146	2.53	2.45	-3.2%
5160	1.49	1.26	-15.4%
5183	1.91	1.88	-1.6%
5188	1.88	1.71	-9.0%
5190	1.82	1.76	-3.3%
5191	0.48	0.48	0.0%
5192	1.54	1.37	-11.0%
5213	3.62	3.47	-4.1%
5215	3.15	2.89	-8.3%
5221	2.37	2.19	-7.6%
5222	4.17	4.04	-3.1%
5223	3.43	2.87	-16.3%
5348	2.47	2.25	-8.9%
5402	3.27	3.50	7.0%
5403	3.36	3.10	-7.7%
5437	3.17	3.20	0.9%
5443	2.44	2.25	-7.8%
5445	4.91	4.89	-0.4%
5462	3.48	3.30	-5.2%
5472	4.13	4.06	-1.7%
5473	5.66	5.77	1.9%
5474	4.00	3.77	-5.8%
5478	1.92	1.91	-0.5%
5479	3.63	3.33	-8.3%
5480	3.67	3.52	-4.1%
5491	1.27	1.15	-9.4%
5506	3.63	3.22	-11.3%
5507	2.20	2.04	-7.3%
5535	4.02	4.00	-0.5%
5537	2.60	2.43	-6.5%
5551	9.49	8.45	-11.0%
5606	0.57	0.53	-7.0%

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<u>Class Code</u>	<u>Current 04/01/21</u>	<u>Proposed 04/01/22</u>	<u>Percent Change</u>
5610	2.98	2.96	-0.7%
5645	9.68	9.19	-5.1%
5703	8.62	8.45	-2.0%
5705	14.36	12.86	-10.4%
5951	0.20	0.21	5.0%
6003	3.78	3.31	-12.4%
6005	3.89	3.50	-10.0%
6018	1.60	1.52	-5.0%
6045	2.76	2.71	-1.8%
6204	4.23	4.07	-3.8%
6206	1.70	1.55	-8.8%
6213	0.85	0.97	14.1%
6214	1.02	0.93	-8.8%
6216	3.22	3.08	-4.3%
6217	2.73	2.43	-11.0%
6229	3.32	2.83	-14.8%
6233	1.34	1.22	-9.0%
6235	2.99	2.99	0.0%
6236	3.89	3.54	-9.0%
6237	0.88	0.82	-6.8%
6251	2.45	2.32	-5.3%
6252	2.08	1.75	-15.9%
6306	2.85	2.52	-11.6%
6319	2.27	2.04	-10.1%
6325	1.97	1.74	-11.7%
6400	2.87	2.53	-11.8%
6503	1.20	1.23	2.5%
6504	1.59	1.57	-1.3%
6702	2.56	2.50	-2.3%
6703	4.06	4.01	-1.2%
6704	2.85	2.78	-2.5%
6801	2.44	2.80	14.8%
6811	2.89	3.08	6.6%
6824	5.99	5.10	-14.9%
6826	3.00	2.60	-13.3%
6834	1.76	1.60	-9.1%
6836	2.33	2.10	-9.9%
6843	7.64	6.50	-14.9%
6845	5.41	4.60	-15.0%
6854	3.05	2.76	-9.5%
6872	7.38	6.28	-14.9%
6874	13.80	11.73	-15.0%
6882	1.96	1.80	-8.2%
6884	2.19	1.96	-10.5%

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<u>Class Code</u>	<u>Current 04/01/21</u>	<u>Proposed 04/01/22</u>	<u>Percent Change</u>
7016	2.68	2.42	-9.7%
7024	2.98	2.69	-9.7%
7038	2.74	2.54	-7.3%
7046	3.65	3.38	-7.4%
7047	4.25	3.88	-8.7%
7050	4.34	4.06	-6.5%
7090	3.04	2.82	-7.2%
7098	4.05	3.76	-7.2%
7099	5.78	5.42	-6.2%
7133	2.58	2.35	-8.9%
7151	3.13	2.86	-8.6%
7152	4.97	4.57	-8.0%
7153	3.48	3.17	-8.9%
7219	4.98	4.65	-6.6%
7222	4.63	4.66	0.6%
7225	4.14	4.61	11.4%
7230	5.78	4.92	-14.9%
7231	5.11	4.92	-3.7%
7232	6.72	6.76	0.6%
7309	7.45	6.34	-14.9%
7313	3.31	2.82	-14.8%
7317	6.65	5.66	-14.9%
7327	14.32	12.18	-14.9%
7333	1.79	1.80	0.6%
7335	1.99	2.00	0.5%
7337	2.84	2.88	1.4%
7350	8.92	7.59	-14.9%
7360	2.34	2.18	-6.8%
7370	2.54	2.47	-2.8%
7380	3.13	3.09	-1.3%
7382	2.52	2.42	-4.0%
7390	2.28	2.15	-5.7%
7394	2.00	1.84	-8.0%
7395	2.22	2.04	-8.1%
7398	3.17	2.94	-7.3%
7402	0.06	0.06	0.0%
7403	2.93	2.48	-15.4%
7405	1.17	0.99	-15.4%
7420	4.60	4.08	-11.3%
7421	0.44	0.45	2.3%
7422	0.85	0.76	-10.6%
7425	1.18	1.15	-2.5%
7431	0.71	0.68	-4.2%
7445	0.39	0.33	-15.4%

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<u>Class Code</u>	<u>Current 04/01/21</u>	<u>Proposed 04/01/22</u>	<u>Percent Change</u>
7453	0.24	0.23	-4.2%
7502	1.17	1.05	-10.3%
7515	0.59	0.53	-10.2%
7520	1.61	1.49	-7.5%
7529	7.38	6.44	-12.7%
7538	3.07	2.49	-18.9%
7539	1.00	0.93	-7.0%
7540	2.39	2.07	-13.4%
7580	1.70	1.65	-2.9%
7590	1.93	1.79	-7.3%
7600	3.03	3.09	2.0%
7605	1.45	1.42	-2.1%
7610	0.33	0.31	-6.1%
7705	2.93	2.63	-10.2%
7710	2.16	2.03	-6.0%
7711	2.16	2.03	-6.0%
7720	1.61	1.61	0.0%
7723	1.22	1.13	-7.4%
7855	2.11	2.06	-2.4%
8001	1.45	1.38	-4.8%
8002	1.11	1.08	-2.7%
8006	1.33	1.25	-6.0%
8008	0.73	0.70	-4.1%
8010	0.94	0.92	-2.1%
8013	0.21	0.19	-9.5%
8015	0.43	0.38	-11.6%
8017	0.83	0.74	-10.8%
8018	1.53	1.51	-1.3%
8021	1.24	1.20	-3.2%
8031	1.34	1.19	-11.2%
8032	1.05	1.01	-3.8%
8033	0.96	0.90	-6.2%
8037	0.76	0.77	1.3%
8039	0.82	0.82	0.0%
8044	1.58	1.44	-8.9%
8045	0.40	0.39	-2.5%
8046	1.23	1.33	8.1%
8047	0.44	0.42	-4.5%
8058	1.39	1.35	-2.9%
8072	0.38	0.35	-7.9%
8102	0.87	0.87	0.0%
8103	1.25	1.37	9.6%
8106	2.23	2.13	-4.5%
8107	1.56	1.53	-1.9%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/21</u>	<u>Proposed 04/01/22</u>	<u>Percent Change</u>
8111	0.96	1.00	4.2%
8116	1.23	1.10	-10.6%
8203	3.23	3.40	5.3%
8204	2.55	2.44	-4.3%
8209	1.88	1.76	-6.4%
8215	1.83	1.77	-3.3%
8227	2.19	1.98	-9.6%
8232	2.50	2.40	-4.0%
8233	1.54	1.44	-6.5%
8235	2.38	2.24	-5.9%
8236	2.87	2.76	-3.8%
8263	3.51	3.41	-2.8%
8264	2.36	2.28	-3.4%
8265	2.98	2.81	-5.7%
8279	2.94	2.89	-1.7%
8288	3.18	3.26	2.5%
8291	1.77	1.77	0.0%
8292	1.76	1.79	1.7%
8293	4.36	4.06	-6.9%
8304	2.68	2.54	-5.2%
8350	4.00	4.30	7.5%
8380	1.21	1.16	-4.1%
8381	1.08	0.98	-9.3%
8385	1.08	1.22	13.0%
8392	1.18	1.12	-5.1%
8393	0.83	0.82	-1.2%
8500	2.93	3.08	5.1%
8601	0.16	0.16	0.0%
8602	0.76	0.66	-13.2%
8603	0.04	0.04	0.0%
8606	1.05	0.93	-11.4%
8709	3.59	3.06	-14.8%
8719	1.14	1.08	-5.3%
8720	0.56	0.57	1.8%
8721	0.22	0.20	-9.1%
8723	0.09	0.08	-11.1%
8725	1.42	1.21	-14.8%
8726	1.89	1.61	-14.8%
8734	0.22	0.22	0.0%
8737	0.19	0.19	0.0%
8738	0.31	0.31	0.0%
8742	0.16	0.16	0.0%
8745	1.68	1.79	6.5%
8748	0.32	0.33	3.1%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/21</u>	<u>Proposed 04/01/22</u>	<u>Percent Change</u>
8755	0.16	0.17	6.3%
8799	0.22	0.23	4.5%
8800	0.77	0.74	-3.9%
8803	0.03	0.03	0.0%
8805	0.09	0.08	-11.1%
8810	0.07	0.06	-14.3%
8814	0.09	0.07	-22.2%
8815	0.13	0.12	-7.7%
8820	0.07	0.07	0.0%
8824	1.25	1.15	-8.0%
8826	1.10	1.01	-8.2%
8831	0.64	0.61	-4.7%
8832	0.17	0.16	-5.9%
8833	0.56	0.53	-5.4%
8835	1.27	1.13	-11.0%
8842	1.21	1.17	-3.3%
8855	0.07	0.07	0.0%
8856	0.30	0.32	6.7%
8864	0.66	0.60	-9.1%
8868	0.26	0.25	-3.8%
8869	0.58	0.58	0.0%
8871	0.04	0.04	0.0%
8901	0.10	0.11	10.0%
9012	0.49	0.49	0.0%
9014	1.63	1.51	-7.4%
9015	1.45	1.36	-6.2%
9016	1.20	1.09	-9.2%
9019	1.51	1.40	-7.3%
9033	1.07	1.01	-5.6%
9040	1.63	1.58	-3.1%
9044	0.59	0.57	-3.4%
9052	0.92	0.81	-12.0%
9058	0.84	0.78	-7.1%
9060	0.66	0.68	3.0%
9061	0.57	0.55	-3.5%
9062	0.66	0.62	-6.1%
9063	0.45	0.41	-8.9%
9077	1.84	2.11	14.7%
9082	0.63	0.60	-4.8%
9083	0.64	0.61	-4.7%
9084	0.70	0.67	-4.3%
9089	0.55	0.49	-10.9%
9093	0.68	0.63	-7.4%
9101	1.69	1.66	-1.8%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/21</u>	<u>Proposed 04/01/22</u>	<u>Percent Change</u>
9102	1.85	1.66	-10.3%
9154	0.95	0.87	-8.4%
9156	1.21	1.12	-7.4%
9170	4.38	4.27	-2.5%
9178	3.47	3.16	-8.9%
9179	8.72	8.83	1.3%
9180	2.66	2.43	-8.6%
9182	1.10	1.06	-3.6%
9186	8.69	7.07	-18.6%
9220	3.04	2.77	-8.9%
9402	2.99	2.93	-2.0%
9403	4.27	4.07	-4.7%
9410	1.39	1.36	-2.2%
9501	1.62	1.53	-5.6%
9505	2.61	2.17	-16.9%
9516	1.49	1.38	-7.4%
9519	2.13	2.11	-0.9%
9521	1.91	1.77	-7.3%
9522	0.90	0.92	2.2%
9534	3.14	2.80	-10.8%
9554	5.85	5.33	-8.9%
9586	0.24	0.23	-4.2%
9600	1.22	1.17	-4.1%
9620	0.72	0.78	8.3%

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, Exhibit II as well as RB-4 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 less than 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>
4/1/11	1.006	n/a	4/1/11	1.041	\$250
1/1/13 *	0.991	n/a	1/1/13 *	0.991	\$250
4/1/13	0.995	n/a	4/1/13	1.048	\$250
4/1/14	1.003	n/a	4/1/14	1.042	\$250
4/1/15	0.966	n/a	4/1/15	0.955	\$250
4/1/16	0.898	n/a	4/1/16	1.019	\$160
4/1/17	0.856	n/a	4/1/17	0.917	\$160
4/1/18	0.887	n/a	4/1/18	0.875	\$160
4/1/19	0.841	n/a	4/1/19	0.828	\$160
4/1/20	0.897	n/a	4/1/20	0.924	\$160
4/1/21	0.961	n/a	4/1/21	0.958	\$160

Section B - Factors adjusting assigned risk and voluntary premium to present pure premium level

	<u>Policy Year 2019</u>	<u>Policy Year 2018</u>	<u>Policy Year 2017</u>	<u>Policy Year 2016</u>	<u>Policy Year 2015</u>	<u>Policy Year 2014</u>	<u>Policy Year 2013</u>	<u>Policy Year 2012</u>
(1) Assigned Risk Market Share	0.083	0.084	0.078	0.076	0.073	0.073	0.071	0.057
(2) Voluntary Market Share	0.917	0.916	0.922	0.924	0.927	0.927	0.929	0.943
(3) Assigned Risk Standard Prem. Adj. Factor	0.613	0.523	0.461	0.435	0.428	0.422	0.440	0.442
(4) Voluntary Standard Prem. Adj. Factor	0.815	0.697	0.611	0.533	0.489	0.479	0.478	0.472
(5) Current Premium Index A/R to Voluntary	2.265	2.265	2.265	2.265	2.265	2.265	2.265	2.265
(6) Final Premium Adjustment Factor = [((1)x(3))/(5) + (2)x(4)]	0.770	0.657	0.579	0.507	0.467	0.458	0.458	0.456

* 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>
1/1/13	1.000	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
8/7/14	1.000	8/7/14	0.992
4/1/15	1.000	4/1/15	0.941
7/1/15	1.000	7/1/15	1.030
1/1/16	1.000	1/1/16	0.995
1/1/17	1.000	1/1/17	0.998
10/1/17	1.000	10/1/17	1.001
1/1/18	1.000	1/1/18	1.009
10/1/18	1.000	10/1/18	1.003
1/1/19	1.000	1/1/19	1.007
10/1/19	1.000	10/1/19	1.003
1/1/20	1.000	1/1/20	1.008

Section D - Factors adjusting policy year indemnity and medical losses to present benefit level

	<u>Policy Year 2019</u>	<u>Policy Year 2018</u>	<u>Policy Year 2017</u>	<u>Policy Year 2016</u>	<u>Policy Year 2015</u>	<u>Policy Year 2014</u>	<u>Policy Year 2013</u>	<u>Policy Year 2012</u>
(1) Indemnity Loss On-level Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
(2) Medical Loss On-level Factor	1.005	1.016	1.027	1.030	1.029	1.001	0.982	0.968

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>	<u>Written Premium Market Share</u>
Hartford Fire & Cas Grp	100,890	102,651	7.8%
BCBS Of MI Grp	101,613	101,056	7.8%
Travelers Grp	99,853	101,211	7.7%
Builders Grp	91,527	91,846	7.0%
Liberty Mut Grp	71,825	70,906	5.5%
Zurich Ins Grp	59,746	61,140	4.6%
WR Berkley Corp Grp	57,794	56,485	4.4%
Chubb Ltd Grp	49,501	50,227	3.8%
American Financial Grp	46,473	46,624	3.6%
Berkshire Hathaway Grp	39,893	39,393	3.1%

Note: The premium figures are based on calendar year 2020 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>
2018	+	+	511,597,732	119,586,362
2019	+	+	532,870,058	115,548,686
2020	+	+	634,641,083	114,698,186

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>
2012	295,743,950	5,166,361	281,483,451	14,116,507
2013	291,798,418	4,883,450	254,234,478	5,605,704
2014	281,092,165	9,222,586	243,974,577	9,574,000
2015	266,868,620	11,513,014	229,827,660	10,143,712
2016	253,097,278	16,170,605	211,321,012	33,158,081
2017	243,252,157	26,687,691	203,986,062	27,138,651
2018	213,874,239	62,328,800	209,366,659	59,899,495
2019	115,625,066	105,376,559	156,419,107	135,941,195

* PY data is valued as of 12/31/20.

+ AY incurred losses and LAE data by state is not collected in the Calendar-Accident Year Call for Experience.

North Carolina Loss Adjustment Expense Data *

Policy Year

Policy Year [^]	Defense & Cost Containment Expense		Adjusting & Other Expense		Total LAE	
	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>
2015	59,748,984	13,775,625	47,404,020	5,352,504	107,153,004	19,128,129
2016	58,117,168	15,048,740	47,748,939	7,443,928	105,866,107	22,492,668
2017	52,710,232	20,704,456	43,907,985	10,222,388	96,618,217	30,926,844
2018	48,649,946	34,903,815	43,017,494	16,117,508	91,667,440	51,021,323
2019	28,800,121	52,480,188	32,974,669	24,563,203	61,774,790	77,043,391

Accident Year

Accident Year [^]	Defense & Cost Containment Expense		Adjusting & Other Expense		Total LAE	
	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>
2015	62,373,282	14,505,258	49,810,173	5,929,595	112,183,455	20,434,853
2016	57,567,403	14,799,942	48,738,686	6,574,007	106,306,089	21,373,949
2017	54,491,753	19,671,036	46,184,918	9,394,758	100,676,671	29,065,794
2018	53,125,514	30,462,420	46,161,863	13,364,074	99,287,377	43,826,494
2019	40,935,256	48,945,994	41,253,268	20,582,167	82,188,524	69,528,161
2020	11,088,023	62,700,933	25,652,805	34,724,462	36,740,828	97,425,395

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>
2015	65,453,603	274,793,219	61,851,982	122,835,600	127,305,585	397,628,819
2016	67,581,155	289,548,511	62,723,302	123,113,950	130,304,457	412,662,461
2017	65,748,010	300,064,614	56,771,667	122,258,709	122,519,677	422,323,323
2018	65,548,227	294,302,185	62,797,875	121,112,189	128,346,102	415,414,374
2019	67,077,688	283,575,685	64,367,477	122,069,887	131,445,165	405,645,572
2020	65,222,500	287,924,631	55,731,091	126,210,787	120,953,591	414,135,418

* Please see the response to Item 1(e).

[^] PY and AY data is valued as of 12/31/20.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 2 Credibility factor development and application. The filer shall provide all information related to the derivation of all credibility factors contained in the filing, including the following:
- (a) A description of all data reviewed;
 - (b) A complete description of the methodology used to derive these factors;
 - (c) A description of alternative methodologies used in the last three years;
 - (d) A description of the criteria used to select a methodology;
 - (e) Specific details on the application of these criteria in the selection of a methodology for this filing;
 - (f) Details on the application of the methodology to this filing.

Response

Credibility is utilized in the filing with the Workers Compensation Statistical Plan data, as described in the attached Exhibit 2 (pages 1-3) and RB-1, Appendices A-V and B-I.

The following is a memorandum regarding credibility factor development and application. The NCRB has used credibility procedures in each of the previous three loss cost/rate filings as well as in this filing.

Industry Group Differentials:

NCCI employs five industry group classifications. In some states, the volume of data in the industry groups is relatively low, potentially allowing random fluctuations to influence the industry group differentials. A credibility-weighting procedure is used to minimize such random fluctuations.

The procedure implemented essentially weights the indicated industry group change with the statewide change depending on the indemnity claim count volume in each industry group. The full credibility standard (i.e., the number of compensable claims needed for full credibility) is 12,000 lost-time claims for each industry group. This full credibility standard was also used in each of the previous three loss cost/rate filings in North Carolina. Partial credibilities are calculated using the square root of the ratio of actual compensable cases to the applicable full credibility standard.

The determined full credibility standards and the partial credibility formula were a result of NCCI's examination of the inherent variability in each industry group. These standards were chosen to moderate the effect of random fluctuations in the industry group differentials.

Pure Premium Calculation:

The workers compensation classification ratemaking methodology relies on three estimates of the class pure premiums: the indicated pure premium (based on the latest available class experience for the state), the present-on-rate level pure premium (based on the prior pure premium update by the industry group change), and the national pure premium (based on class data nationally). The final (derived by formula) pure premium is a credibility-weighted combination of these three component pure premiums.

The credibility weights are based on the volume of information used to calculate the pure premiums. Expected losses are used to measure the volume of data for a class. Expected losses for a class are calculated by taking the pure premium underlying the current loss costs, adjusting it to the proposed level, and multiplying by payroll (in hundreds). This is done separately for indemnity and medical.

The volume of expected losses required for 100% credibility is as follows:

Indemnity	1,700 x indemnity average cost per case
Medical	800 x medical average cost per case

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.

The credibility applied to the indicated pure premiums is calculated via the following state partial credibility formula:

$$\text{State Partial Credibility} = \left(\frac{\text{Expected Losses}}{\text{Full Credibility Standard}} \right)^{0.5}$$

For the pure premiums indicated by national relativity, credibility is determined by the number of actual cases. The full credibility standards, based on three years of data, are calculated as follows:

Indemnity	2,300 compensable cases
Medical	2,000 compensable cases

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

National Credibility = The smaller of

$$\left(\frac{\text{Cases Nationally}}{\text{Full Credibility Standard}} \right)^{0.5} \text{ and } \frac{(1 - \text{state credibiliy})}{2}$$

In the prior three filings as well as this filing, the residual credibility (100% minus the sum of the state and national credibilities) is assigned to the present on rate level pure premiums.

An empirical study was performed to determine what full credibility standards and what partial credibility formula should be used to limit the fluctuations in the formula pure premiums.

North Carolina

Credibility Criteria - Policy Periods 1/1/14 to 12/31/18

	(1)	(2)	(3)	(4)
Loss Group	Lost-Time Cases	Converted Indicated Losses*	Average Cost Per Case [(2) / (1)]	Index for Credibility
Indemnity	89,503	2,786,414,033	31,132	1,700
Medical	89,503	2,479,374,133	27,702	800
Total		5,265,788,166		

	(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	2,360,971,727		45,567,908	2,300
Medical	2,172,848,867		19,081,138	2,000
Total	4,533,820,594	0.861		

State credibility exponent: 0.5

National credibility exponent: 0.5

Percentage of the complement of state credibility that the national credibility is limited to: 50%

* These expected unlimited losses are at ultimate, on-level, trended, and include the proposed experience and loss-based expense changes as well as any miscellaneous premium adjustments.

** These expected losses are payroll extended underlying pure premiums adjusted to include the proposed experience, trend, benefit and loss-based expense changes as well as any miscellaneous premium adjustments.

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- 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 any 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.

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- 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>
2014	100,559,524	200,073,513	1.990	161,084,013	212,680,522	1.320	261,643,537	412,754,035	1.578
2015	100,899,397	192,271,147	1.906	150,543,267	199,091,136	1.322	251,442,664	391,362,283	1.556
2016	100,483,170	187,887,343	1.870	149,437,852	191,356,140	1.281	249,921,022	379,243,483	1.517
2017	106,465,414	200,323,248	1.882	148,534,812	191,345,918	1.288	255,000,226	391,669,166	1.536
2018	113,219,809	213,874,239	1.889	163,264,282	209,366,659	1.282	276,484,091	423,240,898	1.531
2-yr avg			1.886			1.285			1.534
3-yr avg			1.880			1.284			1.528
4-yr avg			1.887			1.293			1.535
5-yr avg			1.907			1.299			1.544

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>
2013	198,258,864	253,132,195	1.277	215,151,631	240,439,888	1.118	413,410,495	493,572,083	1.194
2014	198,371,560	246,433,996	1.242	210,753,551	228,433,576	1.084	409,125,111	474,867,572	1.161
2015	189,983,139	239,662,322	1.261	197,849,397	213,705,697	1.080	387,832,536	453,368,019	1.169
2016	187,887,343	234,545,504	1.248	191,356,140	205,731,194	1.075	379,243,483	440,276,698	1.161
2017	200,323,248	243,252,157	1.214	191,345,918	203,986,062	1.066	391,669,166	447,238,219	1.142
2-yr avg			1.231			1.071			1.152
3-yr avg			1.241			1.074			1.157
4-yr avg			1.241			1.076			1.158
5-yr avg			1.248			1.085			1.165

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>
2012	252,603,319	276,444,427	1.094	257,206,719	269,403,561	1.047	509,810,038	545,847,988	1.071
2013	250,162,552	273,151,075	1.092	238,753,512	246,537,505	1.033	488,901,064	519,688,580	1.063
2014	243,889,599	264,767,654	1.086	227,081,826	233,577,306	1.029	470,971,425	498,344,960	1.058
2015	239,662,322	256,472,716	1.070	213,705,697	223,758,436	1.047	453,368,019	480,231,152	1.059
2016	234,545,504	253,097,278	1.079	205,731,194	211,321,012	1.027	440,276,698	464,418,290	1.055
2-yr avg			1.075			1.037			1.057
3-yr avg			1.078			1.034			1.057
4-yr avg			1.082			1.034			1.059
5-yr avg			1.084			1.037			1.061

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>
2011	303,472,938	318,818,023	1.051	286,276,691	299,496,117	1.046	589,749,629	618,314,140	1.048
2012	274,614,503	288,549,088	1.051	268,266,717	276,871,023	1.032	542,881,220	565,420,111	1.042
2013	270,968,024	282,668,003	1.043	245,467,229	249,555,663	1.017	516,435,253	532,223,666	1.031
2014	264,767,654	275,583,176	1.041	233,577,306	241,844,856	1.035	498,344,960	517,428,032	1.038
2015	256,472,716	266,868,620	1.041	223,758,436	229,827,660	1.027	480,231,152	496,696,280	1.034
2-yr avg			1.041			1.031			1.036
3-yr avg			1.042			1.026			1.034
4-yr avg			1.044			1.028			1.036
5-yr avg			1.045			1.031			1.039

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>
2010	325,943,816	338,692,984	1.039	285,440,410	291,912,131	1.023	611,384,226	630,605,115	1.031
2011	318,174,643	326,276,967	1.025	298,950,039	301,960,681	1.010	617,124,682	628,237,648	1.018
2012	285,539,311	291,018,416	1.019	274,551,680	279,062,812	1.016	560,090,991	570,081,228	1.018
2013	282,668,003	288,608,584	1.021	249,555,663	252,653,077	1.012	532,223,666	541,261,661	1.017
2014	275,583,176	281,092,165	1.020	241,844,856	243,974,577	1.009	517,428,032	525,066,742	1.015
2-yr avg			1.021			1.011			1.016
3-yr avg			1.020			1.012			1.017
4-yr avg			1.021			1.012			1.017
5-yr avg			1.025			1.014			1.020

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>
2009	334,023,749	341,860,714	1.023	275,138,139	279,255,984	1.015	609,161,888	621,116,698	1.020
2010	338,412,675	344,306,471	1.017	291,593,922	295,292,675	1.013	630,006,597	639,599,146	1.015
2011	320,662,389	325,217,087	1.014	297,671,217	300,282,149	1.009	618,333,606	625,499,236	1.012
2012	290,824,729	293,762,425	1.010	278,712,354	280,741,633	1.007	569,537,083	574,504,058	1.009
2013	288,608,584	291,798,418	1.011	252,650,565	254,234,478	1.006	541,259,149	546,032,896	1.009
2-yr avg			1.011			1.007			1.009
3-yr avg			1.012			1.007			1.010
4-yr avg			1.013			1.009			1.011
5-yr avg			1.015			1.010			1.013

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>
2008	370,995,697	375,269,601	1.012	302,499,005	307,248,276	1.016	673,494,702	682,517,877	1.013
2009	341,579,850	346,777,381	1.015	278,815,142	281,947,713	1.011	620,394,992	628,725,094	1.013
2010	342,246,468	346,590,046	1.013	293,385,985	296,670,811	1.011	635,632,453	643,260,857	1.012
2011	324,301,508	328,948,612	1.014	299,808,545	302,062,450	1.008	624,110,053	631,011,062	1.011
2012	293,569,029	295,743,950	1.007	280,516,626	281,483,451	1.003	574,085,655	577,227,401	1.005
2-yr avg			1.011			1.006			1.008
3-yr avg			1.011			1.007			1.009
4-yr avg			1.012			1.008			1.010
5-yr avg			1.012			1.010			1.011

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>
2007	417,061,101	420,626,894	1.009	343,772,892	347,259,511	1.010	760,833,993	767,886,405	1.009
2008	375,261,994	378,819,595	1.009	307,238,920	311,566,571	1.014	682,500,914	690,386,166	1.012
2009	344,456,624	347,392,448	1.009	279,979,971	282,143,200	1.008	624,436,595	629,535,648	1.008
2010	346,240,776	350,242,916	1.012	296,315,180	299,849,452	1.012	642,555,956	650,092,368	1.012
2011	328,666,817	331,707,932	1.009	301,880,460	304,142,767	1.007	630,547,277	635,850,699	1.008
2-yr avg			1.011			1.010			1.010
3-yr avg			1.010			1.009			1.009
4-yr avg			1.010			1.010			1.010
5-yr avg			1.010			1.010			1.010

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>
2006	377,534,816	380,819,892	1.009	307,559,700	311,030,182	1.011	685,094,516	691,850,074	1.010
2007	420,626,894	423,963,471	1.007	347,259,511	351,436,489	1.012	767,886,405	775,099,960	1.009
2008	375,807,087	377,460,374	1.004	307,732,845	308,634,242	1.003	683,539,932	686,094,616	1.004
2009	347,003,343	349,422,502	1.007	282,000,245	283,870,382	1.007	629,003,588	633,292,884	1.007
2010	349,560,235	352,936,454	1.010	299,373,106	301,622,394	1.008	648,933,341	654,558,848	1.009
2-yr avg			1.009			1.008			1.008
3-yr avg			1.007			1.006			1.007
4-yr avg			1.007			1.008			1.007
5-yr avg			1.007			1.008			1.008

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>
2005	363,303,929	366,405,469	1.009	306,689,902	310,523,574	1.013	669,993,831	676,929,043	1.010
2006	380,819,892	382,511,168	1.004	311,030,182	313,303,796	1.007	691,850,074	695,814,964	1.006
2007	422,276,932	423,963,054	1.004	350,347,480	354,316,302	1.011	772,624,412	778,279,356	1.007
2008	376,490,855	378,703,729	1.006	308,114,998	309,476,785	1.004	684,605,853	688,180,514	1.005
2009	349,004,845	349,971,827	1.003	283,584,671	285,091,920	1.005	632,589,516	635,063,747	1.004
2-yr avg			1.005			1.005			1.005
3-yr avg			1.004			1.007			1.005
4-yr avg			1.004			1.007			1.006
5-yr avg			1.005			1.008			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>
2004	353,723,204	356,257,621	1.007	299,827,158	303,380,883	1.012	653,550,362	659,638,504	1.009
2005	366,405,469	369,011,399	1.007	310,523,574	318,084,432	1.024	676,929,043	687,095,831	1.015
2006	382,526,671	383,977,288	1.004	313,288,293	314,720,886	1.005	695,814,964	698,698,174	1.004
2007	422,458,865	423,835,027	1.003	352,947,319	355,641,086	1.008	775,406,184	779,476,113	1.005
2008	378,481,175	379,806,122	1.004	309,376,753	310,336,158	1.003	687,857,928	690,142,280	1.003
2-yr avg			1.004			1.006			1.004
3-yr avg			1.004			1.005			1.004
4-yr avg			1.005			1.010			1.007
5-yr avg			1.005			1.010			1.007

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>
2003	330,935,744	332,400,217	1.004	251,192,035	252,676,021	1.006	582,127,779	585,076,238	1.005
2004	356,257,621	357,347,748	1.003	303,380,883	304,844,456	1.005	659,638,504	662,192,204	1.004
2005	369,092,063	370,651,758	1.004	318,003,768	319,630,424	1.005	687,095,831	690,282,182	1.005
2006	383,450,897	384,886,492	1.004	314,360,855	315,505,705	1.004	697,811,752	700,392,197	1.004
2007	423,835,027	425,233,650	1.003	355,641,086	357,365,523	1.005	779,476,113	782,599,173	1.004
2-yr avg			1.004			1.005			1.004
3-yr avg			1.004			1.005			1.004
4-yr avg			1.004			1.005			1.004
5-yr avg			1.004			1.005			1.004

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>
2002	301,886,751	303,115,032	1.004	234,151,430	235,645,111	1.006	536,038,181	538,760,143	1.005
2003	332,400,217	333,318,147	1.003	252,676,021	253,880,375	1.005	585,076,238	587,198,522	1.004
2004	357,796,067	359,136,758	1.004	304,596,137	306,481,564	1.006	662,392,204	665,618,322	1.005
2005	370,244,451	371,017,422	1.002	319,458,936	321,170,013	1.005	689,703,387	692,187,435	1.004
2006	384,886,492	385,646,590	1.002	315,505,705	316,228,214	1.002	700,392,197	701,874,804	1.002
2-yr avg			1.002			1.004			1.003
3-yr avg			1.003			1.004			1.004
4-yr avg			1.003			1.005			1.004
5-yr avg			1.003			1.005			1.004

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>
2001	282,459,119	283,356,055	1.003	207,840,153	208,992,570	1.006	490,299,272	492,348,625	1.004
2002	303,115,032	303,953,698	1.003	235,645,111	239,938,736	1.018	538,760,143	543,892,434	1.010
2003	333,454,219	334,738,131	1.004	253,744,303	254,765,759	1.004	587,198,522	589,503,890	1.004
2004	359,086,629	360,490,349	1.004	306,434,759	308,400,985	1.006	665,521,388	668,891,334	1.005
2005	371,017,422	371,961,206	1.003	321,170,013	319,809,873	0.996	692,187,435	691,771,079	0.999
2-yr avg			1.004			1.001			1.002
3-yr avg			1.004			1.002			1.003
4-yr avg			1.004			1.006			1.005
5-yr avg			1.003			1.006			1.004

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>
2000	273,743,775	274,539,937	1.003	208,198,101	209,703,162	1.007	481,941,876	484,243,099	1.005
2001	283,356,055	284,345,951	1.003	208,992,570	209,683,370	1.003	492,348,625	494,029,321	1.003
2002	304,161,642	305,036,718	1.003	239,730,792	240,522,295	1.003	543,892,434	545,559,013	1.003
2003	334,683,132	335,835,245	1.003	254,653,866	255,724,661	1.004	589,336,998	591,559,906	1.004
2004	360,490,349	361,427,622	1.003	308,400,985	310,248,690	1.006	668,891,334	671,676,312	1.004
2-yr avg			1.003			1.005			1.004
3-yr avg			1.003			1.004			1.004
4-yr avg			1.003			1.004			1.004
5-yr avg			1.003			1.005			1.004

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>
1999	276,353,531	276,866,870	1.002	200,779,823	201,677,990	1.004	477,133,354	478,544,860	1.003
2000	274,545,914	275,012,974	1.002	209,703,162	210,922,974	1.006	484,249,076	485,935,948	1.003
2001	284,676,332	285,187,939	1.002	209,352,989	209,806,244	1.002	494,029,321	494,994,183	1.002
2002	302,843,209	304,189,234	1.004	239,010,815	239,869,570	1.004	541,854,024	544,058,804	1.004
2003	335,835,245	336,814,887	1.003	255,724,661	256,790,666	1.004	591,559,906	593,605,553	1.003
2-yr avg			1.004			1.004			1.004
3-yr avg			1.003			1.003			1.003
4-yr avg			1.003			1.004			1.003
5-yr avg			1.003			1.004			1.003

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>
1998	258,094,626	260,021,255	1.007	195,091,172	195,691,598	1.003	453,185,798	455,712,853	1.006
1999	276,866,871	277,172,157	1.001	201,689,722	202,570,678	1.004	478,556,593	479,742,835	1.002
2000	275,214,345	276,095,147	1.003	210,721,603	216,159,467	1.026	485,935,948	492,254,614	1.013
2001	284,277,455	284,606,023	1.001	209,156,088	209,815,140	1.003	493,433,543	494,421,163	1.002
2002	304,189,234	304,959,668	1.003	239,869,570	240,703,873	1.003	544,058,804	545,663,541	1.003
2-yr avg			1.002			1.003			1.003
3-yr avg			1.002			1.011			1.006
4-yr avg			1.002			1.009			1.005
5-yr avg			1.003			1.008			1.005

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>
1997	167,037,158	167,546,398	1.003	127,251,258	128,370,215	1.009	294,288,416	295,916,613	1.006
1998	260,021,255	260,857,221	1.003	195,737,318	196,931,208	1.006	455,758,573	457,788,429	1.004
1999	277,581,847	277,892,241	1.001	202,160,988	203,153,944	1.005	479,742,835	481,046,185	1.003
2000	273,947,486	274,619,596	1.002	214,061,678	214,676,485	1.003	488,009,164	489,296,081	1.003
2001	284,606,023	285,140,631	1.002	209,815,140	210,424,966	1.003	494,421,163	495,565,597	1.002
2-yr avg			1.002			1.003			1.003
3-yr avg			1.002			1.004			1.003
4-yr avg			1.002			1.004			1.003
5-yr avg			1.002			1.005			1.004

North Carolina - Paid+Case
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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>
2014	198,837,748	261,022,901	1.313	275,904,020	268,143,928	0.972	474,741,768	529,166,829	1.115
2015	196,287,909	248,312,767	1.265	254,761,122	251,727,288	0.988	451,049,031	500,040,055	1.109
2016	188,138,426	242,346,647	1.288	246,911,294	255,141,754	1.033	435,049,720	497,488,401	1.144
2017	203,119,109	254,624,531	1.254	248,939,050	234,144,524	0.941	452,058,159	488,769,055	1.081
2018	214,774,152	276,203,039	1.286	271,891,402	269,266,154	0.990	486,665,554	545,469,193	1.121
2-yr avg			1.270			0.966			1.101
3-yr avg			1.276			0.988			1.115
4-yr avg			1.273			0.988			1.114
5-yr avg			1.281			0.985			1.114

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>
2013	264,805,388	286,932,946	1.084	272,554,387	272,302,848	0.999	537,359,775	559,235,794	1.041
2014	258,732,842	280,316,854	1.083	265,769,455	261,573,712	0.984	524,502,297	541,890,566	1.033
2015	245,938,587	268,430,997	1.091	250,468,991	244,899,639	0.978	496,407,578	513,330,636	1.034
2016	242,346,647	262,027,873	1.081	255,141,754	245,467,839	0.962	497,488,401	507,495,712	1.020
2017	254,624,531	269,939,848	1.060	234,144,524	231,124,713	0.987	488,769,055	501,064,561	1.025
2-yr avg			1.071			0.975			1.023
3-yr avg			1.077			0.976			1.026
4-yr avg			1.079			0.978			1.028
5-yr avg			1.080			0.982			1.031

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>
2012	291,174,055	299,538,685	1.029	307,480,026	308,956,858	1.005	598,654,081	608,495,543	1.016
2013	283,926,819	291,191,605	1.026	270,582,838	266,121,377	0.984	554,509,657	557,312,982	1.005
2014	277,752,030	285,155,503	1.027	260,207,070	260,621,214	1.002	537,959,100	545,776,717	1.015
2015	268,430,997	272,740,056	1.016	244,899,639	243,420,898	0.994	513,330,636	516,160,954	1.006
2016	262,027,873	269,267,883	1.028	245,467,839	244,479,093	0.996	507,495,712	513,746,976	1.012
2-yr avg			1.022			0.995			1.009
3-yr avg			1.024			0.997			1.011
4-yr avg			1.024			0.994			1.010
5-yr avg			1.025			0.996			1.011

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>
2011	329,435,210	336,244,596	1.021	330,813,193	325,575,563	0.984	660,248,403	661,820,159	1.002
2012	297,708,761	303,278,106	1.019	307,820,014	306,471,970	0.996	605,528,775	609,750,076	1.007
2013	288,997,435	292,796,847	1.013	265,051,027	261,215,336	0.986	554,048,462	554,012,183	1.000
2014	285,155,503	288,374,680	1.011	260,621,214	253,619,983	0.973	545,776,717	541,994,663	0.993
2015	272,740,056	278,381,634	1.021	243,420,898	239,971,372	0.986	516,160,954	518,353,006	1.004
2-yr avg			1.016			0.980			0.999
3-yr avg			1.015			0.982			0.999
4-yr avg			1.016			0.985			1.001
5-yr avg			1.017			0.985			1.001

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>
2010	353,808,539	358,725,554	1.014	321,537,540	324,954,183	1.011	675,346,079	683,679,737	1.012
2011	335,571,591	337,487,157	1.006	325,006,754	319,618,505	0.983	660,578,345	657,105,662	0.995
2012	300,264,843	300,251,367	1.000	304,144,229	298,684,743	0.982	604,409,072	598,936,110	0.991
2013	292,796,847	295,588,696	1.010	261,215,336	260,034,762	0.995	554,012,183	555,623,458	1.003
2014	288,374,680	290,314,751	1.007	253,619,983	253,548,577	1.000	541,994,663	543,863,328	1.003
2-yr avg			1.009			0.998			1.003
3-yr avg			1.006			0.992			0.999
4-yr avg			1.006			0.990			0.998
5-yr avg			1.007			0.994			1.001

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>
2009	352,279,748	357,059,813	1.014	304,235,657	305,309,638	1.004	656,515,405	662,369,451	1.009
2010	358,445,245	361,040,449	1.007	324,635,974	326,354,888	1.005	683,081,219	687,395,337	1.006
2011	331,871,081	332,339,396	1.001	315,319,289	315,843,122	1.002	647,190,370	648,182,518	1.002
2012	300,057,680	300,418,810	1.001	298,334,285	296,128,569	0.993	598,391,965	596,547,379	0.997
2013	295,588,696	296,681,868	1.004	260,032,250	259,840,182	0.999	555,620,946	556,522,050	1.002
2-yr avg			1.003			0.996			1.000
3-yr avg			1.002			0.998			1.000
4-yr avg			1.003			1.000			1.002
5-yr avg			1.005			1.001			1.003

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Policy Year Development Factors, Continued

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>
2008	387,906,363	389,664,415	1.005	323,112,171	323,919,248	1.002	711,018,534	713,583,663	1.004
2009	356,778,949	358,336,772	1.004	304,868,796	306,599,719	1.006	661,647,745	664,936,491	1.005
2010	358,980,397	361,000,112	1.006	324,448,153	324,868,091	1.001	683,428,550	685,868,203	1.004
2011	331,423,817	333,770,866	1.007	315,369,518	315,022,222	0.999	646,793,335	648,793,088	1.003
2012	300,225,414	300,910,311	1.002	295,903,562	295,599,958	0.999	596,128,976	596,510,269	1.001
2-yr avg			1.005			0.999			1.002
3-yr avg			1.005			1.000			1.003
4-yr avg			1.005			1.001			1.003
5-yr avg			1.005			1.001			1.003
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>
2007	430,646,973	431,187,711	1.001	375,070,771	377,448,044	1.006	805,717,744	808,635,755	1.004
2008	389,656,808	390,603,982	1.002	323,909,892	324,898,200	1.003	713,566,700	715,502,182	1.003
2009	356,016,015	356,948,792	1.003	304,631,977	303,085,646	0.995	660,647,992	660,034,438	0.999
2010	360,650,842	362,250,595	1.004	324,512,460	327,410,094	1.009	685,163,302	689,660,689	1.007
2011	333,489,071	335,060,879	1.005	314,840,232	314,328,531	0.998	648,329,303	649,389,410	1.002
2-yr avg			1.005			1.004			1.005
3-yr avg			1.004			1.001			1.003
4-yr avg			1.004			1.001			1.003
5-yr avg			1.003			1.002			1.003
Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>
2006	389,236,991	389,519,268	1.001	324,057,559	324,778,752	1.002	713,294,550	714,298,020	1.001
2007	431,187,711	432,774,914	1.004	377,448,044	380,542,972	1.008	808,635,755	813,317,886	1.006
2008	387,501,805	387,288,588	0.999	320,950,361	320,932,918	1.000	708,452,166	708,221,506	1.000
2009	356,559,687	356,257,432	0.999	302,942,691	301,042,210	0.994	659,502,378	657,299,642	0.997
2010	361,567,914	363,833,239	1.006	326,933,748	326,646,256	0.999	688,501,662	690,479,495	1.003
2-yr avg			1.003			0.997			1.000
3-yr avg			1.001			0.998			1.000
4-yr avg			1.002			1.000			1.002
5-yr avg			1.002			1.001			1.001
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>
2005	376,028,936	376,172,108	1.000	333,972,687	333,702,307	0.999	710,001,623	709,874,415	1.000
2006	389,519,268	389,925,218	1.001	324,778,752	326,114,390	1.004	714,298,020	716,039,608	1.002
2007	431,388,375	432,394,911	1.002	379,453,963	378,275,670	0.997	810,842,338	810,670,581	1.000
2008	386,319,069	385,626,867	0.998	320,413,674	319,847,942	0.998	706,732,743	705,474,809	0.998
2009	355,839,775	356,626,275	1.002	300,756,499	300,814,473	1.000	656,596,274	657,440,748	1.001
2-yr avg			1.000			0.999			1.000
3-yr avg			1.001			0.998			1.000
4-yr avg			1.001			1.000			1.000
5-yr avg			1.001			1.000			1.000
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>
2004	365,979,170	365,668,413	0.999	326,085,276	324,814,523	0.996	692,064,446	690,482,936	0.998
2005	376,172,108	377,128,989	1.003	333,702,307	332,569,316	0.997	709,874,415	709,698,305	1.000
2006	389,940,721	391,087,109	1.003	326,098,887	326,531,673	1.001	716,039,608	717,618,782	1.002
2007	430,890,722	430,870,435	1.000	376,906,687	377,356,101	1.001	807,797,409	808,226,536	1.001
2008	385,404,313	385,971,577	1.001	319,747,910	319,834,469	1.000	705,152,223	705,806,046	1.001
2-yr avg			1.001			1.001			1.001
3-yr avg			1.001			1.001			1.001
4-yr avg			1.002			1.000			1.001
5-yr avg			1.001			0.999			1.000
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>
2003	340,991,874	341,977,161	1.003	273,581,205	274,149,815	1.002	614,573,079	616,126,976	1.003
2004	365,668,413	366,186,647	1.001	324,814,523	327,998,935	1.010	690,482,936	694,185,582	1.005
2005	377,209,653	377,391,477	1.000	332,488,652	331,654,166	0.997	709,698,305	709,045,643	0.999
2006	390,560,718	390,693,956	1.000	326,171,642	325,957,418	0.999	716,732,360	716,651,374	1.000
2007	430,870,435	431,251,066	1.001	377,356,101	382,033,914	1.012	808,226,536	813,284,980	1.006
2-yr avg			1.001			1.006			1.003
3-yr avg			1.000			1.003			1.002
4-yr avg			1.001			1.005			1.003
5-yr avg			1.001			1.004			1.003

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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>
2002	310,117,201	311,002,290	1.003	253,751,058	254,012,222	1.001	563,868,259	565,014,512	1.002
2003	341,977,161	342,483,673	1.001	274,149,815	274,039,662	1.000	616,126,976	616,523,335	1.001
2004	366,634,966	366,520,863	1.000	327,750,616	327,557,234	0.999	694,385,582	694,078,097	1.000
2005	376,984,170	377,279,066	1.001	331,482,678	331,651,613	1.001	708,466,848	708,930,679	1.001
2006	390,693,956	391,811,193	1.003	325,957,418	326,824,052	1.003	716,651,374	718,635,245	1.003
2-yr avg			1.002			1.002			1.002
3-yr avg			1.001			1.001			1.001
4-yr avg			1.001			1.001			1.001
5-yr avg			1.002			1.001			1.001
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>
2001	287,899,795	287,983,514	1.000	224,121,812	223,085,078	0.995	512,021,607	511,068,592	0.998
2002	311,002,290	311,418,188	1.001	254,012,222	253,936,255	1.000	565,014,512	565,354,443	1.001
2003	342,619,745	343,264,027	1.002	273,903,590	274,463,384	1.002	616,523,335	617,727,411	1.002
2004	366,470,734	366,615,980	1.000	327,510,429	326,610,217	0.997	693,981,163	693,226,197	0.999
2005	377,279,066	377,769,463	1.001	331,651,613	336,541,479	1.015	708,930,679	714,310,942	1.008
2-yr avg			1.001			1.006			1.004
3-yr avg			1.001			1.005			1.003
4-yr avg			1.001			1.004			1.003
5-yr avg			1.001			1.002			1.002
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>
2000	278,787,315	279,072,484	1.001	223,304,489	227,460,542	1.019	502,091,804	506,533,026	1.009
2001	287,983,514	287,566,957	0.999	223,085,078	223,127,422	1.000	511,068,592	510,694,379	0.999
2002	311,626,132	311,447,343	0.999	253,728,311	250,139,529	0.986	565,354,443	561,586,872	0.993
2003	343,209,028	343,585,900	1.001	274,351,491	274,099,117	0.999	617,560,519	617,685,017	1.000
2004	366,615,980	367,226,371	1.002	326,610,217	326,892,500	1.001	693,226,197	694,118,871	1.001
2-yr avg			1.002			1.000			1.001
3-yr avg			1.001			0.995			0.998
4-yr avg			1.000			0.997			0.998
5-yr avg			1.000			1.001			1.000
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>
1999	279,992,056	280,074,269	1.000	211,077,598	214,294,708	1.015	491,069,654	494,368,977	1.007
2000	279,078,461	279,642,887	1.002	227,460,542	227,184,635	0.999	506,539,003	506,827,522	1.001
2001	287,897,338	287,853,851	1.000	222,797,041	221,813,237	0.996	510,694,379	509,667,088	0.998
2002	309,253,834	310,220,294	1.003	248,628,049	248,634,531	1.000	557,881,883	558,854,825	1.002
2003	343,585,900	344,378,122	1.002	274,099,117	273,321,762	0.997	617,685,017	617,699,884	1.000
2-yr avg			1.003			0.999			1.001
3-yr avg			1.002			0.998			1.000
4-yr avg			1.002			0.998			1.000
5-yr avg			1.001			1.001			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>
1998	261,497,652	262,759,539	1.005	203,595,174	201,785,599	0.991	465,092,826	464,545,138	0.999
1999	280,074,270	280,246,335	1.001	214,306,440	214,498,040	1.001	494,380,710	494,744,375	1.001
2000	279,844,258	280,688,926	1.003	226,983,264	228,410,295	1.006	506,827,522	509,099,221	1.004
2001	286,943,367	287,168,689	1.001	221,163,081	221,431,381	1.001	508,106,448	508,600,070	1.001
2002	310,220,294	310,790,173	1.002	248,634,531	249,390,976	1.003	558,854,825	560,181,149	1.002
2-yr avg			1.002			1.002			1.002
3-yr avg			1.002			1.003			1.002
4-yr avg			1.002			1.003			1.002
5-yr avg			1.002			1.000			1.001
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>
1997	169,297,238	169,317,866	1.000	135,354,295	134,198,332	0.991	304,651,533	303,516,198	0.996
1998	262,759,539	262,906,705	1.001	201,831,319	202,122,841	1.001	464,590,858	465,029,546	1.001
1999	280,656,025	280,644,709	1.000	214,088,350	214,248,237	1.001	494,744,375	494,892,946	1.000
2000	278,491,265	279,078,632	1.002	226,312,506	227,478,974	1.005	504,803,771	506,557,606	1.003
2001	287,168,689	287,437,477	1.001	221,431,381	221,391,283	1.000	508,600,070	508,828,760	1.000
2-yr avg			1.002			1.003			1.002
3-yr avg			1.001			1.002			1.001
4-yr avg			1.001			1.002			1.001
5-yr avg			1.001			1.000			1.000

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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>
2015	40,575,334	151,042,734	3.723	89,942,613	185,446,710	2.062	130,517,947	336,489,444	2.578
2016	43,137,667	147,619,592	3.422	90,014,313	177,128,918	1.968	133,151,980	324,748,510	2.439
2017	42,764,288	151,654,484	3.546	94,768,397	177,146,438	1.869	137,532,685	328,800,922	2.391
2018	46,526,570	162,632,492	3.495	93,621,313	185,129,960	1.977	140,147,883	347,762,452	2.481
2019	47,094,364	171,322,283	3.638	102,224,134	200,149,012	1.958	149,318,498	371,471,295	2.488
2-yr avg			3.567			1.968			2.485
3-yr avg			3.560			1.935			2.453
4-yr avg			3.525			1.943			2.450
5-yr avg			3.565			1.967			2.475

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>
2014	150,507,188	230,798,231	1.533	198,313,441	233,086,622	1.175	348,820,629	463,884,853	1.330
2015	149,013,837	221,806,304	1.488	183,736,132	212,057,907	1.154	332,749,969	433,864,211	1.304
2016	146,729,011	215,871,439	1.471	176,586,392	200,431,714	1.135	323,315,403	416,303,153	1.288
2017	151,654,484	224,448,818	1.480	177,146,438	199,698,183	1.127	328,800,922	424,147,001	1.290
2018	162,632,492	236,255,035	1.453	185,129,960	210,084,084	1.135	347,762,452	446,339,119	1.283
2-yr avg			1.467			1.131			1.287
3-yr avg			1.468			1.132			1.287
4-yr avg			1.473			1.138			1.291
5-yr avg			1.485			1.145			1.299

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>
2013	226,496,847	263,348,475	1.163	228,203,793	244,252,423	1.070	454,700,640	507,600,898	1.116
2014	228,851,190	260,730,245	1.139	231,529,576	243,987,999	1.054	460,380,766	504,718,244	1.096
2015	219,518,296	253,805,079	1.156	210,816,168	222,089,510	1.053	430,334,464	475,894,589	1.106
2016	215,871,439	243,949,715	1.130	200,431,714	210,606,823	1.051	416,303,153	454,556,538	1.092
2017	224,448,818	252,057,348	1.123	199,698,183	208,042,887	1.042	424,147,001	460,100,235	1.085
2-yr avg			1.127			1.047			1.089
3-yr avg			1.136			1.049			1.094
4-yr avg			1.137			1.050			1.095
5-yr avg			1.142			1.054			1.099

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>
2012	275,837,400	294,942,590	1.069	268,620,065	277,475,512	1.033	544,457,465	572,418,102	1.051
2013	260,293,797	278,259,373	1.069	242,402,519	248,511,273	1.025	502,696,316	526,770,646	1.048
2014	258,185,848	272,686,539	1.056	242,636,249	247,856,752	1.022	500,822,097	520,543,291	1.039
2015	253,805,079	266,928,279	1.052	222,089,510	232,051,335	1.045	475,894,589	498,979,614	1.049
2016	243,949,715	257,705,434	1.056	210,606,823	216,552,814	1.028	454,556,538	474,258,248	1.043
2-yr avg			1.054			1.037			1.046
3-yr avg			1.055			1.032			1.044
4-yr avg			1.058			1.030			1.045
5-yr avg			1.060			1.031			1.046

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>
2011	312,965,816	327,152,209	1.045	288,251,108	300,546,630	1.043	601,216,924	627,698,839	1.044
2012	293,670,381	304,439,860	1.037	276,480,586	283,469,664	1.025	570,150,967	587,909,524	1.031
2013	276,076,322	283,102,367	1.025	247,440,997	250,455,164	1.012	523,517,319	533,557,531	1.019
2014	272,686,539	280,923,247	1.030	247,856,752	255,563,310	1.031	520,543,291	536,486,557	1.031
2015	266,928,279	274,658,576	1.029	232,051,335	235,499,541	1.015	498,979,614	510,158,117	1.022
2-yr avg			1.030			1.023			1.027
3-yr avg			1.028			1.019			1.024
4-yr avg			1.030			1.021			1.026
5-yr avg			1.033			1.025			1.029

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>
2010	330,327,620	339,511,080	1.028	285,120,335	290,875,211	1.020	615,447,955	630,386,291	1.024
2011	327,026,833	334,390,992	1.023	300,439,553	303,463,822	1.010	627,466,386	637,854,814	1.017
2012	301,423,662	306,600,702	1.017	281,146,164	285,222,337	1.014	582,569,826	591,823,039	1.016
2013	282,994,167	286,708,914	1.013	250,332,459	252,300,095	1.008	533,326,626	539,009,009	1.011
2014	280,923,247	284,248,678	1.012	255,563,310	257,108,715	1.006	536,486,557	541,357,393	1.009
2-yr avg			1.013			1.007			1.010
3-yr avg			1.014			1.009			1.012
4-yr avg			1.016			1.010			1.013
5-yr avg			1.019			1.012			1.015

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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>
2009	339,277,803	345,041,076	1.017	286,475,084	289,950,121	1.012	625,752,887	634,991,197	1.015
2010	339,033,414	344,496,767	1.016	290,202,931	294,720,945	1.016	629,236,345	639,217,712	1.016
2011	328,572,878	332,811,949	1.013	298,913,917	301,514,581	1.009	627,486,795	634,326,530	1.011
2012	306,278,923	309,572,307	1.011	284,834,161	286,146,743	1.005	591,113,084	595,719,050	1.008
2013	286,608,959	289,218,443	1.009	252,137,151	253,606,008	1.006	538,746,110	542,824,451	1.008
2-yr avg			1.010			1.006			1.008
3-yr avg			1.011			1.007			1.009
4-yr avg			1.012			1.009			1.011
5-yr avg			1.013			1.010			1.012

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>
2008	410,839,470	415,936,840	1.012	322,373,852	327,759,214	1.017	733,213,322	743,696,054	1.014
2009	344,964,406	349,394,009	1.013	289,871,832	292,934,587	1.011	634,836,238	642,328,596	1.012
2010	342,157,154	345,781,153	1.011	292,733,114	295,960,446	1.011	634,890,268	641,741,599	1.011
2011	331,872,684	336,347,030	1.013	300,910,468	303,628,899	1.009	632,783,152	639,975,929	1.011
2012	309,205,347	311,906,249	1.009	285,929,029	287,122,060	1.004	595,134,376	599,028,309	1.007
2-yr avg			1.011			1.007			1.009
3-yr avg			1.011			1.008			1.010
4-yr avg			1.012			1.009			1.010
5-yr avg			1.012			1.010			1.011

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>
2007	395,269,187	398,794,771	1.009	332,628,943	336,068,565	1.010	727,898,130	734,863,336	1.010
2008	415,936,840	419,246,865	1.008	327,757,963	332,270,787	1.014	743,694,803	751,517,652	1.011
2009	345,854,930	348,777,240	1.008	289,488,937	290,867,756	1.005	635,343,867	639,644,996	1.007
2010	345,376,759	348,913,467	1.010	295,818,885	299,293,293	1.012	641,195,644	648,206,760	1.011
2011	336,243,078	338,970,880	1.008	303,515,533	305,543,673	1.007	639,758,611	644,514,553	1.007
2-yr avg			1.009			1.010			1.009
3-yr avg			1.009			1.008			1.008
4-yr avg			1.009			1.010			1.009
5-yr avg			1.009			1.010			1.009

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>
2006	366,481,521	369,186,975	1.007	296,491,667	300,267,913	1.013	662,973,188	669,454,888	1.010
2007	398,794,771	401,038,002	1.006	336,068,565	339,109,742	1.009	734,863,336	740,147,744	1.007
2008	417,316,998	418,939,324	1.004	329,890,460	333,394,022	1.011	747,207,458	752,333,346	1.007
2009	348,389,025	351,020,679	1.008	290,603,489	292,192,527	1.005	638,992,514	643,213,206	1.007
2010	348,227,387	350,987,347	1.008	298,767,398	300,960,465	1.007	646,994,785	651,947,812	1.008
2-yr avg			1.008			1.006			1.008
3-yr avg			1.007			1.008			1.007
4-yr avg			1.007			1.008			1.007
5-yr avg			1.007			1.009			1.008

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>
2005	362,428,786	365,661,029	1.009	322,171,236	326,273,231	1.013	684,600,022	691,934,260	1.011
2006	369,186,975	372,150,445	1.008	300,267,913	307,916,408	1.025	669,454,888	680,066,853	1.016
2007	400,042,438	401,426,246	1.003	338,112,970	339,616,329	1.004	738,155,408	741,042,575	1.004
2008	418,201,191	419,862,040	1.004	332,951,195	334,472,297	1.005	751,152,386	754,334,337	1.004
2009	350,489,745	351,573,482	1.003	291,951,760	293,074,435	1.004	642,441,505	644,647,917	1.003
2-yr avg			1.004			1.005			1.004
3-yr avg			1.003			1.004			1.004
4-yr avg			1.005			1.010			1.007
5-yr avg			1.005			1.010			1.008

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>
2004	346,961,684	348,469,171	1.004	266,403,475	268,213,375	1.007	613,365,159	616,682,546	1.005
2005	365,661,029	366,627,296	1.003	326,273,231	328,550,984	1.007	691,934,260	695,178,280	1.005
2006	372,164,292	373,416,111	1.003	307,902,561	309,705,338	1.006	680,066,853	683,121,449	1.004
2007	399,870,011	401,196,537	1.003	338,233,893	340,528,109	1.007	738,103,904	741,724,646	1.005
2008	419,851,837	421,309,520	1.003	334,461,385	336,100,894	1.005	754,313,222	757,410,414	1.004
2-yr avg			1.003			1.006			1.005
3-yr avg			1.003			1.006			1.004
4-yr avg			1.003			1.006			1.005
5-yr avg			1.003			1.006			1.005

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Indemnity Losses			Medical Losses			Total Losses			
<u>AY</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>
2003	318,602,463	319,805,014	1.004	247,318,344	248,869,490	1.006	565,920,807	568,674,504	1.005
2004	348,469,171	349,629,447	1.003	268,213,375	269,005,392	1.003	616,682,546	618,634,839	1.003
2005	366,772,055	368,341,181	1.004	328,406,225	330,421,237	1.006	695,178,280	698,762,418	1.005
2006	372,649,881	373,738,475	1.003	309,347,405	310,938,751	1.005	681,997,286	684,677,226	1.004
2007	401,196,537	402,169,067	1.002	340,528,109	341,451,058	1.003	741,724,646	743,620,125	1.003
2-yr avg			1.003			1.004			1.004
3-yr avg			1.003			1.005			1.004
4-yr avg			1.003			1.004			1.004
5-yr avg			1.003			1.005			1.004
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</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>
2002	287,566,066	288,919,964	1.005	217,203,105	218,352,739	1.005	504,769,171	507,272,703	1.005
2003	319,805,014	320,597,940	1.002	248,869,490	250,172,191	1.005	568,674,504	570,770,131	1.004
2004	350,079,778	351,433,879	1.004	268,755,061	269,589,244	1.003	618,834,839	621,023,123	1.004
2005	368,290,833	369,284,535	1.003	330,363,387	332,023,473	1.005	698,654,220	701,308,008	1.004
2006	373,738,475	374,451,469	1.002	310,938,751	309,669,330	0.996	684,677,226	684,120,799	0.999
2-yr avg			1.003			1.001			1.002
3-yr avg			1.003			1.001			1.002
4-yr avg			1.003			1.002			1.003
5-yr avg			1.003			1.003			1.003
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</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>
2001	274,576,529	275,169,118	1.002	209,001,241	210,839,573	1.009	483,577,770	486,008,691	1.005
2002	288,919,964	289,687,850	1.003	218,352,739	222,456,671	1.019	507,272,703	512,144,521	1.010
2003	320,760,213	321,876,053	1.003	250,009,918	251,314,723	1.005	570,770,131	573,190,776	1.004
2004	351,397,665	352,650,339	1.004	269,551,025	270,887,700	1.005	620,948,690	623,538,039	1.004
2005	369,284,535	370,453,880	1.003	332,023,473	333,961,912	1.006	701,308,008	704,415,792	1.004
2-yr avg			1.004			1.006			1.004
3-yr avg			1.003			1.005			1.004
4-yr avg			1.003			1.009			1.006
5-yr avg			1.003			1.009			1.005
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</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>
2000	276,336,893	277,024,948	1.002	203,001,456	203,471,303	1.002	479,338,349	480,496,251	1.002
2001	275,169,118	276,328,192	1.004	210,839,573	212,138,477	1.006	486,008,691	488,466,669	1.005
2002	289,858,831	290,528,936	1.002	222,285,690	222,720,485	1.002	512,144,521	513,249,421	1.002
2003	321,234,398	323,038,492	1.006	250,352,515	251,766,426	1.006	571,586,913	574,804,918	1.006
2004	352,650,339	353,393,929	1.002	270,887,700	271,527,670	1.002	623,538,039	624,921,599	1.002
2-yr avg			1.004			1.004			1.004
3-yr avg			1.003			1.003			1.003
4-yr avg			1.004			1.004			1.004
5-yr avg			1.003			1.004			1.003
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</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>
1999	273,041,791	273,450,841	1.001	199,981,316	200,876,086	1.004	473,023,107	474,326,927	1.003
2000	277,030,924	277,365,217	1.001	203,481,984	204,076,505	1.003	480,512,908	481,441,722	1.002
2001	276,641,519	277,392,827	1.003	211,825,150	217,114,272	1.025	488,466,669	494,507,099	1.012
2002	288,674,110	289,087,473	1.001	221,864,992	222,283,754	1.002	510,539,102	511,371,227	1.002
2003	323,038,492	323,963,532	1.003	251,766,426	253,054,288	1.005	574,804,918	577,017,820	1.004
2-yr avg			1.002			1.004			1.003
3-yr avg			1.002			1.011			1.006
4-yr avg			1.002			1.009			1.005
5-yr avg			1.002			1.008			1.005
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</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>
1998	228,301,878	230,588,994	1.010	181,642,174	183,181,338	1.008	409,944,052	413,770,332	1.009
1999	273,450,841	274,079,200	1.002	200,882,781	202,411,119	1.008	474,333,622	476,490,319	1.005
2000	277,576,978	278,202,072	1.002	203,864,744	204,450,833	1.003	481,441,722	482,652,905	1.003
2001	276,414,922	276,775,831	1.001	215,857,617	216,627,522	1.004	492,272,539	493,403,353	1.002
2002	289,087,473	290,049,219	1.003	222,283,754	222,896,093	1.003	511,371,227	512,945,312	1.003
2-yr avg			1.002			1.004			1.003
3-yr avg			1.002			1.003			1.003
4-yr avg			1.002			1.005			1.003
5-yr avg			1.004			1.005			1.004

North Carolina - Paid+Case
 Accident Year Development Factors

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Accident Year Development Factors												
Indemnity Losses				Medical Losses			Total Losses					
AY	1st	2nd	Dev't	1st	2nd	Dev't	1st	2nd	Dev't	1st	2nd	Dev't
2015	141,639,776	236,699,502	1.671	251,883,070	265,220,744	1.053	393,522,846	501,920,246	1.275			
2016	137,316,287	218,972,642	1.595	234,747,105	242,427,230	1.033	372,063,392	461,399,872	1.240			
2017	142,398,703	233,075,129	1.637	233,033,516	270,164,396	1.159	375,432,219	503,239,525	1.340			
2018	151,621,597	247,623,384	1.633	235,589,210	258,774,370	1.098	387,210,807	506,397,754	1.308			
2019	157,799,870	263,586,214	1.670	272,476,848	314,421,254	1.154	430,276,718	578,007,468	1.343			
2-yr avg			1.652			1.126			1.326			
3-yr avg			1.647			1.137			1.330			
4-yr avg			1.634			1.111			1.308			
5-yr avg			1.641			1.099			1.301			
Indemnity Losses				Medical Losses			Total Losses					
AY	2nd	3rd	Dev't	2nd	3rd	Dev't	2nd	3rd	Dev't	2nd	3rd	Dev't
2014	235,194,550	275,476,296	1.171	279,021,913	275,058,242	0.986	514,216,463	550,534,538	1.071			
2015	234,165,532	268,050,357	1.145	263,089,883	258,556,862	0.983	497,255,415	526,607,219	1.059			
2016	217,977,989	254,154,542	1.166	241,768,436	233,032,373	0.964	459,746,425	487,186,915	1.060			
2017	233,075,129	262,408,024	1.126	270,164,396	250,702,917	0.928	503,239,525	513,110,941	1.020			
2018	247,623,384	281,638,252	1.137	258,774,370	251,691,347	0.973	506,397,754	533,329,599	1.053			
2-yr avg			1.132			0.951			1.037			
3-yr avg			1.143			0.955			1.044			
4-yr avg			1.144			0.962			1.048			
5-yr avg			1.149			0.967			1.053			
Indemnity Losses				Medical Losses			Total Losses					
AY	3rd	4th	Dev't	3rd	4th	Dev't	3rd	4th	Dev't	3rd	4th	Dev't
2013	275,628,954	289,682,995	1.051	273,514,333	273,201,372	0.999	549,143,287	562,884,367	1.025			
2014	273,145,670	284,181,882	1.040	273,299,157	270,176,754	0.989	546,444,827	554,358,636	1.014			
2015	265,676,177	279,064,843	1.050	257,298,565	255,187,584	0.992	522,974,742	534,252,427	1.022			
2016	254,154,542	263,645,402	1.037	233,032,373	228,535,764	0.981	487,186,915	492,181,166	1.010			
2017	262,408,024	270,791,284	1.032	250,702,917	248,892,638	0.993	513,110,941	519,683,922	1.013			
2-yr avg			1.035			0.987			1.012			
3-yr avg			1.040			0.989			1.015			
4-yr avg			1.040			0.989			1.015			
5-yr avg			1.042			0.991			1.017			
Indemnity Losses				Medical Losses			Total Losses					
AY	4th	5th	Dev't	4th	5th	Dev't	4th	5th	Dev't	4th	5th	Dev't
2012	307,893,178	314,223,577	1.021	308,439,030	307,695,577	0.998	616,332,208	621,919,154	1.009			
2013	286,603,100	292,090,986	1.019	271,336,491	270,100,406	0.995	557,939,591	562,191,392	1.008			
2014	281,617,058	286,351,637	1.017	268,810,112	266,152,765	0.990	550,427,170	552,504,402	1.004			
2015	279,064,843	283,671,381	1.017	255,187,584	249,732,019	0.979	534,252,427	533,403,400	0.998			
2016	263,645,402	270,354,858	1.025	228,535,764	226,135,366	0.989	492,181,166	496,490,224	1.009			
2-yr avg			1.021			0.984			1.004			
3-yr avg			1.020			0.986			1.004			
4-yr avg			1.020			0.988			1.005			
5-yr avg			1.020			0.990			1.006			
Indemnity Losses				Medical Losses			Total Losses					
AY	5th	6th	Dev't	5th	6th	Dev't	5th	6th	Dev't	5th	6th	Dev't
2011	338,786,950	346,718,983	1.023	326,930,577	326,614,481	0.999	665,717,527	673,333,464	1.011			
2012	312,921,743	317,676,120	1.015	306,677,920	306,148,341	0.998	619,599,663	623,824,461	1.007			
2013	289,896,816	292,235,837	1.008	269,030,056	267,581,184	0.995	558,926,872	559,817,021	1.002			
2014	286,351,637	289,063,923	1.009	266,152,765	262,621,839	0.987	552,504,402	551,685,762	0.999			
2015	283,671,381	287,159,255	1.012	249,732,019	249,373,363	0.999	533,403,400	536,532,618	1.006			
2-yr avg			1.011			0.993			1.003			
3-yr avg			1.010			0.994			1.002			
4-yr avg			1.011			0.995			1.004			
5-yr avg			1.013			0.996			1.005			
Indemnity Losses				Medical Losses			Total Losses					
AY	6th	7th	Dev't	6th	7th	Dev't	6th	7th	Dev't	6th	7th	Dev't
2010	353,486,328	357,094,853	1.010	323,302,576	326,113,276	1.009	676,788,904	683,208,129	1.009			
2011	346,593,607	348,359,977	1.005	326,507,404	321,057,432	0.983	673,101,011	669,417,409	0.995			
2012	314,656,436	314,603,822	1.000	303,816,443	299,069,132	0.984	618,472,879	613,672,954	0.992			
2013	292,127,637	292,850,954	1.002	267,458,479	265,064,188	0.991	559,586,116	557,915,142	0.997			
2014	289,063,923	290,198,872	1.004	262,621,839	263,084,636	1.002	551,685,762	553,283,508	1.003			
2-yr avg			1.003			0.997			1.000			
3-yr avg			1.002			0.992			0.997			
4-yr avg			1.003			0.990			0.997			
5-yr avg			1.004			0.994			0.999			

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Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>
2009	356,064,262	359,146,513	1.009	311,933,043	311,314,930	0.998	667,997,305	670,461,443	1.004
2010	356,617,187	358,434,807	1.005	325,440,996	327,971,449	1.008	682,058,183	686,406,256	1.006
2011	342,540,365	342,620,167	1.000	316,497,658	317,605,528	1.004	659,038,023	660,225,695	1.002
2012	314,282,043	315,282,145	1.003	298,680,956	298,747,326	1.000	612,962,999	614,029,471	1.002
2013	292,750,999	293,738,658	1.003	264,901,244	264,155,382	0.997	557,652,243	557,894,040	1.000
2-yr avg			1.003			0.999			1.001
3-yr avg			1.002			1.000			1.001
4-yr avg			1.003			1.002			1.003
5-yr avg			1.004			1.001			1.003
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>
2008	427,877,917	430,293,767	1.006	348,405,606	349,280,530	1.003	776,283,523	779,574,297	1.004
2009	359,069,843	360,729,349	1.005	311,236,641	312,635,744	1.004	670,306,484	673,365,093	1.005
2010	356,095,154	358,227,674	1.006	325,983,567	324,995,571	0.997	682,078,721	683,223,245	1.002
2011	341,680,902	343,619,393	1.006	317,001,415	317,574,405	1.002	658,682,317	661,193,798	1.004
2012	314,915,185	316,234,002	1.004	298,529,612	297,637,971	0.997	613,444,797	613,871,973	1.001
2-yr avg			1.005			1.000			1.003
3-yr avg			1.005			0.999			1.002
4-yr avg			1.005			1.000			1.003
5-yr avg			1.005			1.001			1.003
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>
2007	407,190,522	406,610,023	0.999	358,486,570	360,885,397	1.007	765,677,092	767,495,420	1.002
2008	430,293,767	431,691,240	1.003	349,279,279	351,852,284	1.007	779,573,046	783,543,524	1.005
2009	357,190,270	357,396,348	1.001	309,190,094	307,808,268	0.996	666,380,364	665,204,616	0.998
2010	357,823,280	358,921,142	1.003	324,854,010	325,113,303	1.001	682,677,290	684,034,445	1.002
2011	343,515,441	344,199,344	1.002	317,461,039	317,057,936	0.999	660,976,480	661,257,280	1.000
2-yr avg			1.003			1.000			1.001
3-yr avg			1.002			0.999			1.000
4-yr avg			1.002			1.001			1.001
5-yr avg			1.002			1.002			1.001
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>
2006	379,598,817	379,842,670	1.001	320,362,873	321,692,885	1.004	699,961,690	701,535,555	1.002
2007	406,610,023	407,342,739	1.002	360,885,397	362,427,767	1.004	767,495,526	769,770,506	1.003
2008	429,671,703	430,283,996	1.001	349,357,843	348,977,573	0.999	779,029,546	779,261,569	1.000
2009	357,008,133	357,035,529	1.000	307,544,001	307,127,214	0.999	664,552,134	664,162,743	0.999
2010	358,235,062	361,015,419	1.008	324,587,408	324,848,126	1.001	682,822,470	685,863,545	1.004
2-yr avg			1.004			1.000			1.002
3-yr avg			1.003			1.000			1.001
4-yr avg			1.003			1.001			1.002
5-yr avg			1.002			1.001			1.002
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>
2005	374,190,463	374,374,508	1.000	352,875,404	351,050,741	0.995	727,065,867	725,425,249	0.998
2006	379,842,670	381,006,894	1.003	321,692,885	322,563,837	1.003	701,535,555	703,570,731	1.003
2007	406,347,175	407,698,079	1.003	361,430,995	360,884,684	0.998	767,778,170	768,582,763	1.001
2008	429,545,863	428,657,382	0.998	348,534,746	349,176,992	1.002	778,080,609	777,834,374	1.000
2009	356,504,595	357,402,370	1.003	306,886,447	306,677,878	0.999	663,391,042	664,080,248	1.001
2-yr avg			1.001			1.001			1.001
3-yr avg			1.001			1.000			1.001
4-yr avg			1.002			1.001			1.001
5-yr avg			1.001			0.999			1.001
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>
2004	357,617,568	357,834,048	1.001	278,701,018	278,703,495	1.000	636,318,586	636,537,543	1.000
2005	374,374,508	374,997,095	1.002	351,050,741	352,607,589	1.004	725,425,249	727,604,684	1.003
2006	381,020,741	381,443,450	1.001	322,549,990	322,057,562	0.998	703,570,731	703,501,012	1.000
2007	406,141,844	406,330,356	1.000	359,502,248	359,200,726	0.999	765,644,092	765,531,082	1.000
2008	428,647,179	428,991,638	1.001	349,166,080	349,631,627	1.001	777,813,259	778,623,265	1.001
2-yr avg			1.001			1.000			1.001
3-yr avg			1.001			0.999			1.000
4-yr avg			1.001			1.001			1.001
5-yr avg			1.001			1.000			1.001

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Accident Year Development Factors, Continued

Accident Year Development Factors, Continued										
Indemnity Losses			Medical Losses			Total Losses				
AY	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't	
2003	328,544,212	329,345,339	1.002	272,708,957	273,540,933	1.003	601,253,169	602,886,272	1.003	
2004	357,834,048	358,055,577	1.001	278,703,495	279,014,851	1.001	636,537,543	637,070,428	1.001	
2005	375,141,854	375,153,494	1.000	352,462,830	352,662,727	1.001	727,604,684	727,816,221	1.000	
2006	380,677,220	381,234,459	1.001	321,699,629	321,861,204	1.001	702,376,849	703,095,663	1.001	
2007	406,330,356	406,447,857	1.000	359,200,726	363,560,335	1.012	765,531,082	770,008,192	1.006	
2-yr avg			1.001			1.007			1.004	
3-yr avg			1.000			1.005			1.002	
4-yr avg			1.001			1.004			1.002	
5-yr avg			1.001			1.004			1.002	
Indemnity Losses			Medical Losses			Total Losses				
AY	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't	
2002	294,159,325	294,524,990	1.001	234,147,627	232,649,875	0.994	528,306,952	527,174,865	0.998	
2003	329,345,339	329,803,974	1.001	273,540,933	273,435,430	1.000	602,886,272	603,239,404	1.001	
2004	358,505,908	358,628,042	1.000	278,764,520	278,397,670	0.999	637,270,428	637,025,712	1.000	
2005	375,103,146	374,724,944	0.999	352,604,877	351,505,798	0.997	727,708,023	726,230,742	0.998	
2006	381,234,459	381,995,370	1.002	321,861,204	327,985,973	1.019	703,095,663	709,981,343	1.010	
2-yr avg			1.001			1.008			1.004	
3-yr avg			1.000			1.005			1.003	
4-yr avg			1.001			1.004			1.002	
5-yr avg			1.001			1.002			1.001	
Indemnity Losses			Medical Losses			Total Losses				
AY	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't	
2001	280,012,230	280,245,608	1.001	230,673,491	234,557,013	1.017	510,685,721	514,802,621	1.008	
2002	294,524,990	294,952,643	1.001	232,649,875	232,778,937	1.001	527,174,865	527,731,580	1.001	
2003	329,966,247	330,756,911	1.002	273,273,157	274,228,089	1.003	603,239,404	604,985,000	1.003	
2004	358,591,828	359,340,040	1.002	278,359,451	278,972,433	1.002	636,951,279	638,312,473	1.002	
2005	374,724,944	375,100,313	1.001	351,505,798	351,674,889	1.000	726,230,742	726,775,202	1.001	
2-yr avg			1.002			1.001			1.002	
3-yr avg			1.002			1.002			1.002	
4-yr avg			1.002			1.002			1.002	
5-yr avg			1.001			1.005			1.003	
Indemnity Losses			Medical Losses			Total Losses				
AY	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't	
2000	279,970,886	279,930,317	1.000	210,107,422	210,180,351	1.000	490,078,308	490,110,668	1.000	
2001	280,245,608	280,686,294	1.002	234,557,013	234,247,424	0.999	514,802,621	514,933,718	1.000	
2002	295,123,624	294,744,451	0.999	232,607,956	228,130,269	0.981	527,731,580	522,874,720	0.991	
2003	330,115,256	331,012,359	1.003	273,265,881	272,694,951	0.998	603,381,137	603,707,310	1.001	
2004	359,340,040	360,274,682	1.003	278,972,433	278,613,669	0.999	638,312,473	638,888,351	1.001	
2-yr avg			1.003			0.999			1.001	
3-yr avg			1.002			0.993			0.998	
4-yr avg			1.002			0.994			0.998	
5-yr avg			1.001			0.995			0.999	
Indemnity Losses			Medical Losses			Total Losses				
AY	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't	
1999	277,237,772	277,665,283	1.002	211,382,286	214,930,299	1.017	488,620,058	492,595,582	1.008	
2000	279,936,293	280,285,034	1.001	210,191,032	210,496,619	1.001	490,127,325	490,781,653	1.001	
2001	280,999,621	281,148,650	1.001	233,934,097	234,923,497	1.004	514,933,718	516,072,147	1.002	
2002	292,889,625	293,268,793	1.001	227,274,776	227,490,359	1.001	520,164,401	520,759,152	1.001	
2003	331,012,359	331,763,291	1.002	272,694,951	272,553,403	0.999	603,707,310	604,316,694	1.001	
2-yr avg			1.002			1.000			1.001	
3-yr avg			1.001			1.001			1.001	
4-yr avg			1.001			1.001			1.001	
5-yr avg			1.001			1.004			1.003	
Indemnity Losses			Medical Losses			Total Losses				
AY	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't	
1998	231,395,160	232,658,423	1.005	193,003,302	190,015,784	0.985	424,398,462	422,674,207	0.996	
1999	277,665,283	277,737,873	1.000	214,936,994	214,911,835	1.000	492,602,277	492,649,708	1.000	
2000	280,496,795	281,236,867	1.003	210,284,858	210,473,879	1.001	490,781,653	491,710,746	1.002	
2001	280,170,745	280,844,063	1.002	233,666,842	234,570,618	1.004	513,837,587	515,414,681	1.003	
2002	293,268,793	293,862,264	1.002	227,490,359	227,703,480	1.001	520,759,152	521,565,744	1.002	
2-yr avg			1.002			1.003			1.003	
3-yr avg			1.002			1.002			1.002	
4-yr avg			1.002			1.002			1.002	
5-yr avg			1.002			0.998			1.001	

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Item

- 3(c) The filer shall provide for each of the loss amounts in Sub-item (3)(b) of this Rule, paid claim counts, incurred claim counts, and outstanding claim counts.

Response

The requested claim count data are not regularly collected through the statistical plan. Incurred claim counts are available from NCCI's financial calls and are attached as Exhibit 3(c), pages 1 and 2.

The requested paid and outstanding claim count data are attached as Exhibit 3(c), page 3. The source of this data is a special North Carolina Financial Call. Caution should be used in interpreting the data shown on these exhibits. For instance, the data, as it is shown, cannot be used to make a determination on the relative frequency of claims—the data must first be developed to an ultimate basis. In addition, consideration would have to be given to matching companies, shifts in premium and loss volume and any differences in reporting methods by company. This data does not correspond to the loss amounts in the response to Item 3(b) and has not been used in any loss cost level calculations.

North Carolina Open and Closed Claim Count Data*

Policy Year

Policy Year	Paid (Closed) Claim Counts			Outstanding (Open) Claim Counts			Total Claim Counts		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	<u>Indemnity</u>	<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>
2015	9,981	31,155	41,136	257	73	330	10,238	31,228	41,466
2016	9,995	31,654	41,649	406	80	486	10,401	31,734	42,135
2017	9,550	31,353	40,903	795	216	1,011	10,345	31,569	41,914
2018	8,700	30,367	39,067	1,817	436	2,253	10,517	30,803	41,320
2019	5,166	25,857	31,023	4,421	1,748	6,169	9,587	27,605	37,192

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>
2016	10,028	31,696	41,724	283	51	334	10,311	31,747	42,058
2017	9,795	31,686	41,481	556	168	724	10,351	31,854	42,205
2018	9,512	31,278	40,790	1,138	337	1,475	10,650	31,615	42,265
2019	7,300	30,501	37,801	3,074	889	3,963	10,374	31,390	41,764
2020	2,279	16,158	18,437	6,409	5,935	12,344	8,688	22,093	30,781

* 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 12/31/20.

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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
2009	9,102,236	10,480,460	10,639,625	11,083,811	11,404,776	2009	3,234,209	2,951,062	2,924,390	2,891,800	2,873,911	2009	12,336,445	13,431,522	13,564,015	13,975,611	14,278,687
2010	12,177,029	12,392,599	13,127,810	13,361,696	13,362,432	2010	1,219,328	1,097,623	1,072,431	1,290,004	1,281,014	2010	13,396,357	13,490,222	14,200,241	14,651,700	14,643,446
2011	13,172,445	13,151,188	13,179,297	13,543,148	14,584,890	2011	809,144	722,709	696,876	780,181	4,020,563	2011	13,981,589	13,873,897	13,876,173	14,323,329	18,605,453
2012	7,448,799	8,032,458	7,948,515	8,524,940	8,703,025	2012	1,567,602	1,548,292	1,344,708	1,526,111	1,525,535	2012	9,016,401	9,580,750	9,293,223	10,051,051	10,228,560
2013	6,618,339	8,714,949	8,563,336	7,683,302	7,638,898	2013	916,764	878,951	884,277	849,777	829,777	2013	7,535,103	9,593,900	9,447,613	8,533,079	8,468,675
2014	12,241,855	13,047,371	13,324,255	13,556,261	13,421,351	2014	1,501,889	1,291,028	1,119,101	1,087,601	966,871	2014	13,743,744	14,338,399	14,443,356	14,643,862	14,388,222
2015	13,710,285	14,865,580	14,834,297	14,831,874		2015	1,133,388	964,668	3,405,664	2,427,874		2015	14,843,673	15,830,248	18,239,961	17,259,748	
2016	15,276,668	15,249,850	15,574,424			2016	1,520,225	1,412,334	1,154,133			2016	16,796,893	16,662,184	16,728,557		
2017	14,803,243	15,600,984				2017	3,417,386	6,736,901				2017	18,220,629	22,337,885			
2018	13,003,888					2018	3,898,789					2018	16,902,677				
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	
2009	1.151	1.015	1.042	1.029		2009	0.912	0.991	0.989	0.994		2009	1.089	1.010	1.030	1.022	
2010	1.018	1.059	1.018	1.000		2010	0.900	0.977	1.203	0.993		2010	1.007	1.053	1.032	0.999	
2011	0.998	1.002	1.028	1.077		2011	0.893	0.964	1.120	5.153		2011	0.992	1.000	1.032	1.299	
2012	1.078	0.990	1.073	1.021		2012	0.988	0.869	1.135	1.000		2012	1.063	0.970	1.082	1.018	
2013	1.317	0.983	0.897	0.994		2013	0.959	1.006	0.961	0.976		2013	1.273	0.985	0.903	0.992	
2014	1.066	1.021	1.017	0.990		2014	0.860	0.867	0.972	0.889		2014	1.043	1.007	1.014	0.983	
2015	1.084	0.998	1.000			2015	0.851	3.530	0.713			2015	1.066	1.152	0.946		
2016	0.998	1.021				2016	0.929	0.817				2016	0.992	1.004			
2017	1.054					2017	1.971					2017	1.226				
5-yr Avg	1.104	1.003	1.003	1.016		5-yr Avg	1.114	1.418	0.980	1.802		5-yr Avg	1.120	1.024	0.995	1.058	

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
2009	3,524,812	7,893,301	12,419,902	13,690,331	14,912,097	2009	16,206,131	22,968,170	28,271,501	31,123,029	36,999,320	2009	19,730,943	30,861,471	40,691,403	44,813,360	51,911,417
2010	3,652,834	5,625,851	6,871,846	7,839,780	11,285,357	2010	16,514,807	22,216,440	25,417,603	28,622,575	33,769,141	2010	20,167,641	27,842,291	32,289,449	36,462,355	45,054,498
2011	4,452,044	4,866,289	6,511,341	6,670,519	8,644,334	2011	33,720,964	35,594,217	44,456,972	44,688,914	29,665,691	2011	38,173,008	40,460,506	50,968,313	51,359,433	38,310,025
2012	4,332,187	6,960,369	8,518,895	11,116,066	12,211,481	2012	35,281,749	35,467,902	35,830,856	40,523,938	43,596,561	2012	39,613,936	42,428,271	44,349,751	51,640,004	55,808,042
2013	2,062,049	2,870,623	4,651,336	5,717,843	5,899,850	2013	16,452,835	18,004,298	15,698,204	15,439,554	12,102,395	2013	18,514,884	20,874,921	20,349,540	21,157,397	18,002,245
2014	1,253,900	5,292,164	7,398,220	8,207,230	9,003,522	2014	3,668,743	13,374,417	13,763,547	10,683,207	12,107,069	2014	4,922,643	18,666,581	21,161,767	18,890,437	21,110,591
2015	3,583,075	4,728,491	6,174,512	7,913,689		2015	8,525,447	13,275,551	14,434,613	20,309,478		2015	12,108,522	18,004,042	20,609,125	28,223,167	
2016	3,276,532	7,395,099	10,256,292			2016	14,685,618	36,163,521	37,613,569			2016	17,962,150	43,558,620	47,869,861		
2017	3,595,216	7,643,104				2017	21,604,337	24,954,462				2017	25,199,553	32,597,566			
2018	7,803,759					2018	27,524,530					2018	35,328,289				
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	
2009	2.239	1.573	1.102	1.089		2009	1.417	1.231	1.101	1.189		2009	1.564	1.319	1.101	1.158	
2010	1.540	1.221	1.141	1.439		2010	1.345	1.144	1.126	1.180		2010	1.381	1.160	1.129	1.236	
2011	1.093	1.338	1.024	1.296		2011	1.056	1.249	1.005	0.664		2011	1.060	1.260	1.008	0.746	
2012	1.607	1.224	1.305	1.099		2012	1.005	1.010	1.131	1.076		2012	1.071	1.045	1.164	1.081	
2013	1.392	1.620	1.229	1.032		2013	1.094	0.872	0.984	0.784		2013	1.127	0.975	1.040	0.851	
2014	4.221	1.398	1.109	1.097		2014	3.646	1.029	0.776	1.133		2014	3.792	1.134	0.893	1.118	
2015	1.320	1.306	1.282			2015	1.557	1.087	1.407			2015	1.487	1.145	1.369		
2016	2.257	1.387				2016	2.463	1.040				2016	2.425	1.099			
2017	2.126					2017	1.155					2017	1.294				
5-yr Avg	2.263	1.387	1.190	1.193		5-yr Avg	1.983	1.008	1.061	0.967		5-yr Avg	2.025	1.080	1.095	1.006	

NORTH CAROLINA

WORKERS COMPENSATION STATISTICAL PLAN DATA

Injury Type: Permanent Partial

Indemnity					Medical					Combined (Indemnity + Medical)							
<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>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2009	160,866,813	317,742,893	387,092,662	422,515,244	435,917,457	2009	163,082,265	257,397,384	282,513,156	296,072,859	304,131,526	2009	323,949,078	575,140,277	669,605,818	718,588,103	740,048,983
2010	157,585,893	318,551,861	380,883,929	411,398,271	421,893,596	2010	161,412,927	260,535,931	284,774,071	299,520,573	305,125,846	2010	318,998,820	579,087,792	665,658,000	710,918,844	727,019,442
2011	160,418,596	315,115,250	360,343,256	380,754,393	390,346,808	2011	163,242,595	264,163,363	278,005,030	283,067,511	283,921,606	2011	323,661,191	579,278,613	638,348,286	663,821,904	674,268,414
2012	147,632,504	294,227,492	338,209,292	351,354,243	359,227,445	2012	161,575,424	250,094,472	260,617,558	264,202,900	265,745,709	2012	309,207,928	544,321,964	598,826,850	615,557,143	624,973,154
2013	146,576,798	283,018,103	327,354,888	339,235,855	346,139,180	2013	147,094,885	222,751,635	233,845,655	239,100,474	238,646,928	2013	293,671,683	505,769,738	561,200,543	578,336,329	584,786,108
2014	142,147,844	284,989,524	319,953,920	331,031,217	341,042,366	2014	145,570,269	233,403,657	237,364,298	239,527,040	240,719,585	2014	287,718,113	518,393,181	557,318,218	570,558,257	581,761,951
2015	149,028,985	290,956,824	322,354,804	339,141,837		2015	142,143,953	214,043,964	212,992,107	217,102,553		2015	291,172,938	505,000,788	535,346,911	556,244,390	
2016	143,002,274	267,245,136	304,228,973			2016	130,664,314	184,369,160	190,167,143			2016	273,666,588	451,614,296	494,396,116		
2017	147,466,330	285,944,043				2017	136,631,057	201,396,811				2017	284,097,387	487,340,854			
2018	147,665,790					2018	142,124,874					2018	289,790,664				
<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>		<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>		<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>	
2009	1.975	1.218	1.092	1.032		2009	1.578	1.098	1.048	1.027		2009	1.775	1.164	1.073	1.030	
2010	2.021	1.196	1.080	1.026		2010	1.614	1.093	1.052	1.019		2010	1.815	1.149	1.068	1.023	
2011	1.964	1.144	1.057	1.025		2011	1.618	1.052	1.018	1.003		2011	1.790	1.102	1.040	1.016	
2012	1.993	1.149	1.039	1.022		2012	1.548	1.042	1.014	1.006		2012	1.760	1.100	1.028	1.015	
2013	1.931	1.157	1.036	1.020		2013	1.514	1.050	1.022	0.998		2013	1.722	1.110	1.031	1.011	
2014	2.005	1.123	1.035	1.030		2014	1.603	1.017	1.009	1.005		2014	1.802	1.075	1.024	1.020	
2015	1.952	1.108	1.052			2015	1.506	0.995	1.019			2015	1.734	1.060	1.039		
2016	1.869	1.138				2016	1.411	1.031				2016	1.650	1.095			
2017	1.939					2017	1.474					2017	1.715				
5-yr Avg	1.939	1.135	1.044	1.025		5-yr Avg	1.502	1.027	1.016	1.006		5-yr Avg	1.725	1.088	1.032	1.017	

Injury Type: Temporary Total

Indemnity					Medical					Combined (Indemnity + Medical)							
<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>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2009	149,535,914	134,421,889	139,820,963	145,959,337	145,957,158	2009	180,563,694	122,281,138	115,609,491	114,615,380	113,756,273	2009	330,099,608	256,703,027	255,430,454	260,574,717	259,713,431
2010	154,069,072	140,129,929	147,977,552	151,422,796	153,517,857	2010	191,348,414	132,413,936	129,371,518	127,063,261	124,908,054	2010	345,417,486	272,543,865	277,349,070	278,486,057	278,425,911
2011	157,311,788	133,703,231	142,094,738	147,727,821	148,688,540	2011	201,330,289	134,179,098	130,240,895	131,141,187	129,397,455	2011	358,642,077	267,882,329	272,335,633	278,869,008	278,085,995
2012	158,525,801	138,345,599	146,572,922	148,549,173	150,108,228	2012	201,100,138	136,405,807	132,526,157	123,837,065	122,314,812	2012	359,625,939	274,751,406	279,099,079	272,386,238	272,423,040
2013	174,602,108	155,103,177	156,397,755	161,175,423	163,550,766	2013	208,779,198	140,851,608	132,030,546	127,456,568	126,991,919	2013	383,381,306	295,954,785	288,428,301	288,631,991	290,542,685
2014	169,830,692	145,205,585	150,780,626	156,836,271	156,676,943	2014	215,101,881	126,517,538	118,386,903	118,150,202	113,998,146	2014	384,932,573	271,723,123	269,167,529	274,986,473	270,675,089
2015	173,665,101	142,556,843	154,291,166	155,203,547		2015	201,315,000	123,925,159	124,147,581	113,576,205		2015	374,980,101	266,482,002	278,438,747	268,779,752	
2016	168,927,892	152,462,293	155,150,689			2016	188,335,380	123,503,321	113,134,793			2016	357,263,272	275,965,614	268,285,482		
2017	178,840,237	149,834,762				2017	192,275,132	115,056,178				2017	371,115,369	264,890,940			
2018	200,110,466					2018	207,517,858					2018	407,628,324				
<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>		<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>		<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>	
2009	0.899	1.040	1.044	1.000		2009	0.677	0.945	0.991	0.993		2009	0.778	0.995	1.020	0.997	
2010	0.910	1.056	1.023	1.014		2010	0.692	0.977	0.982	0.983		2010	0.789	1.018	1.004	1.000	
2011	0.850	1.063	1.040	1.007		2011	0.666	0.971	1.007	0.987		2011	0.747	1.017	1.024	0.997	
2012	0.873	1.059	1.013	1.010		2012	0.678	0.972	0.934	0.988		2012	0.764	1.016	0.976	1.000	
2013	0.888	1.008	1.031	1.015		2013	0.675	0.937	0.965	0.996		2013	0.772	0.975	1.001	1.007	
2014	0.855	1.038	1.040	0.999		2014	0.588	0.936	0.998	0.965		2014	0.706	0.991	1.022	0.984	
2015	0.821	1.082	1.006			2015	0.616	1.002	0.915			2015	0.711	1.045	0.965		
2016	0.903	1.018				2016	0.656	0.916				2016	0.772	0.972			
2017	0.838					2017	0.598					2017	0.714				
5-yr Avg	0.861	1.041	1.026	1.009		5-yr Avg	0.627	0.953	0.964	0.984		5-yr Avg	0.735	1.000	0.998	0.998	

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
2009	0	0	0	0	0	2009	53,633,569	51,916,331	51,153,519	51,197,967	51,067,080	2009	53,633,569	51,916,331	51,153,519	51,197,967	51,067,080
2010	0	0	0	0	0	2010	56,475,350	53,420,525	53,561,695	53,460,139	53,474,316	2010	56,475,350	53,420,525	53,561,695	53,460,139	53,474,316
2011	0	0	0	0	0	2011	57,184,631	54,314,975	53,837,638	53,738,351	53,886,009	2011	57,184,631	54,314,975	53,837,638	53,738,351	53,886,009
2012	0	0	0	0	0	2012	55,575,212	53,670,367	53,045,481	53,147,197	52,844,276	2012	55,575,212	53,670,367	53,045,481	53,147,197	52,844,276
2013	0	0	0	0	0	2013	55,381,071	52,781,933	52,069,951	51,719,190	51,621,382	2013	55,381,071	52,781,933	52,069,951	51,719,190	51,621,382
2014	0	0	0	0	0	2014	54,296,816	50,853,238	50,228,989	49,853,145	49,815,404	2014	54,296,816	50,853,238	50,228,989	49,853,145	49,815,404
2015	0	0	0	0	0	2015	51,395,878	48,571,798	48,018,844	48,027,396		2015	51,395,878	48,571,798	48,018,844	48,027,396	
2016	0	0	0			2016	52,247,921	49,407,940	49,363,538			2016	52,247,921	49,407,940	49,363,538		
2017	0	0				2017	53,455,572	50,849,900				2017	53,455,572	50,849,900			
2018	0					2018	56,985,333					2018	56,985,333				

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
2009	-	-	-	-	2009	0.968	0.985	1.001	0.997	2009	0.968	0.985	1.001	0.997
2010	-	-	-	-	2010	0.946	1.003	0.998	1.000	2010	0.946	1.003	0.998	1.000
2011	-	-	-	-	2011	0.950	0.991	0.998	1.003	2011	0.950	0.991	0.998	1.003
2012	-	-	-	-	2012	0.966	0.988	1.002	0.994	2012	0.966	0.988	1.002	0.994
2013	-	-	-	-	2013	0.953	0.987	0.993	0.998	2013	0.953	0.987	0.993	0.998
2014	-	-	-	-	2014	0.937	0.988	0.993	0.999	2014	0.937	0.988	0.993	0.999
2015	-	-	-	-	2015	0.945	0.989	1.000		2015	0.945	0.989	1.000	
2016	-	-	-	-	2016	0.946	0.999			2016	0.946	0.999		
2017	-	-	-	-	2017	0.951				2017	0.951			
5-yr Avg	-	-	-	-	5-yr Avg	0.946	0.990	0.997	0.999	5-yr Avg	0.946	0.990	0.997	0.999

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
2009	323,029,775	470,538,543	549,973,152	593,248,723	608,191,488	2009	416,719,868	457,514,085	480,472,057	495,901,035	508,828,110	2009	739,749,643	928,052,628	1,030,445,209	1,089,149,758	1,117,019,598
2010	327,484,828	476,700,240	548,861,137	584,022,543	600,059,242	2010	426,970,826	469,684,455	494,197,318	509,956,552	518,558,371	2010	754,455,654	946,384,695	1,043,058,455	1,093,979,095	1,118,617,613
2011	335,354,873	466,835,958	522,128,632	548,695,881	562,264,572	2011	456,287,623	488,974,362	507,237,411	513,416,144	500,891,324	2011	791,642,496	955,810,320	1,029,366,043	1,062,112,025	1,063,155,896
2012	317,939,291	447,565,918	501,249,624	519,544,422	530,250,179	2012	455,100,125	477,186,840	483,364,760	483,237,211	486,026,893	2012	773,039,416	924,752,758	984,614,384	1,002,781,633	1,016,277,072
2013	329,859,294	449,706,852	496,967,315	513,812,423	523,228,694	2013	428,624,753	435,268,425	434,528,633	434,565,563	430,192,401	2013	758,484,047	884,975,277	931,495,948	948,377,986	953,421,095
2014	325,474,291	448,534,644	491,457,021	509,630,979	520,144,182	2014	420,139,598	425,439,878	420,862,838	419,301,195	417,607,075	2014	745,613,889	873,974,522	912,319,859	928,932,174	937,751,257
2015	339,987,446	453,107,738	497,654,779	517,090,947		2015	404,513,666	400,781,140	402,998,809	401,443,506		2015	744,501,112	853,888,878	900,653,588	918,534,453	
2016	330,483,366	442,352,378	485,210,378			2016	387,453,458	394,856,276	391,433,176			2016	717,936,824	837,208,654	876,643,554		
2017	344,705,026	459,022,893				2017	407,383,484	398,994,252				2017	752,088,510	858,017,145			
2018	368,583,903					2018	438,051,384					2018	806,635,287				

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
2009	1.457	1.169	1.079	1.025	2009	1.098	1.050	1.032	1.026	2009	1.255	1.110	1.057	1.026
2010	1.456	1.151	1.064	1.027	2010	1.100	1.052	1.032	1.017	2010	1.254	1.102	1.049	1.023
2011	1.392	1.118	1.051	1.025	2011	1.072	1.037	1.012	0.976	2011	1.207	1.077	1.032	1.001
2012	1.408	1.120	1.036	1.021	2012	1.049	1.013	1.000	1.006	2012	1.196	1.065	1.018	1.013
2013	1.363	1.105	1.034	1.018	2013	1.015	0.998	1.000	0.990	2013	1.167	1.053	1.018	1.005
2014	1.378	1.096	1.037	1.021	2014	1.013	0.989	0.996	0.996	2014	1.172	1.044	1.018	1.009
2015	1.333	1.098	1.039		2015	0.991	1.006	0.996		2015	1.147	1.055	1.020	
2016	1.339	1.097			2016	1.019	0.991			2016	1.166	1.047		
2017	1.332				2017	0.979				2017	1.141			
5-yr Avg	1.349	1.103	1.039	1.022	5-yr Avg	1.003	0.999	1.001	0.997	5-yr Avg	1.159	1.053	1.021	1.010

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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>
2009	101,257,107,351	2,027,487,888
2010	105,588,598,154	1,974,072,945
2011	110,440,782,099	2,023,565,266
2012	114,304,416,925	2,041,269,430
2013	120,558,238,661	2,172,098,397
2014	128,003,952,312	2,302,681,601
2015	136,500,007,055	2,435,951,488
2016	143,523,154,092	2,380,146,249
2017	151,991,216,184	2,266,938,120
2018	161,156,048,351	2,164,370,167

Incurred Claim Counts By Injury Type

Fatal						Permanent Total					
<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2009	51	61	64	66	66	2009	15	26	41	45	48
2010	72	72	74	76	77	2010	12	20	26	27	33
2011	66	71	74	76	79	2011	15	18	23	25	30
2012	45	47	46	49	50	2012	10	13	15	24	28
2013	35	39	39	39	39	2013	8	10	13	17	18
2014	56	56	59	60	60	2014	5	22	30	32	35
2015	64	67	68	69		2015	13	22	27	33	
2016	67	70	72			2016	17	28	36		
2017	66	73				2017	19	21			
2018	47					2018	25				

Permanent Partial						Temporary Total					
<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2009	5,951	9,004	9,360	9,479	9,541	2009	11,018	8,703	8,509	8,476	8,444
2010	5,970	9,082	9,394	9,497	9,517	2010	11,464	9,128	8,958	8,879	8,871
2011	6,162	9,293	9,569	9,619	9,652	2011	11,423	9,057	8,943	8,910	8,891
2012	5,989	8,793	9,093	9,145	9,174	2012	10,785	8,642	8,469	8,431	8,419
2013	6,003	8,733	9,085	9,159	9,155	2013	10,950	8,819	8,601	8,542	8,560
2014	5,944	8,865	9,128	9,183	9,230	2014	11,061	8,745	8,580	8,560	8,521
2015	5,918	8,849	9,014	9,117		2015	11,203	8,886	8,810	8,717	
2016	5,749	8,286	8,593			2016	11,356	9,353	9,176		
2017	5,602	8,365				2017	11,812	9,611			
2018	5,671					2018	12,032				

Medical Only						Total - All Injury Types					
<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2009	59,003	59,434	59,486	59,496	59,520	2009	76,038	77,228	77,460	77,562	77,619
2010	60,092	60,185	60,198	60,145	60,175	2010	77,610	78,487	78,650	78,624	78,673
2011	59,158	59,507	59,565	59,611	59,620	2011	76,824	77,946	78,174	78,241	78,272
2012	56,177	56,547	56,602	56,610	56,601	2012	73,006	74,042	74,225	74,259	74,272
2013	54,666	54,967	55,042	55,014	55,064	2013	71,662	72,568	72,780	72,771	72,836
2014	54,565	55,098	55,170	55,199	55,219	2014	71,631	72,786	72,967	73,034	73,065
2015	55,126	55,737	55,875	55,916		2015	72,324	73,561	73,794	73,852	
2016	55,381	55,793	55,845			2016	72,570	73,530	73,722		
2017	55,501	55,855				2017	73,000	73,925			
2018	54,924					2018	72,699				

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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, 2021 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>
1/18 - 12/18	1.000	1.000	1.000	1.000	1.000	1.031	1.014
1/17 - 12/17	1.000	1.000	1.000	1.000	1.000	1.042	1.018
1/16 - 12/16	1.000	1.000	1.000	1.000	1.000	1.045	1.019
1/15 - 12/15	1.000	1.000	1.000	1.000	1.000	1.045	1.018
1/14 - 12/14	1.000	1.000	1.000	1.000	1.000	1.016	1.006
1/13 - 12/13	1.000	1.000	1.000	1.000	1.000	0.997	0.997
1/12 - 12/12	1.000	1.000	1.000	1.000	1.000	0.983	0.989
1/11 - 12/11	1.030	0.999	0.995	0.999	0.997	0.979	0.986
1/10 - 12/10	1.196	0.995	0.973	0.995	0.981	0.974	0.975
1/09 - 12/09	1.222	0.994	0.970	0.994	0.979	0.973	0.974

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 0.944 (-5.6%) and 0.924 (-7.6%) 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 0.946 (-5.4%) and 0.932 (-6.8%) for indemnity and medical, respectively.

- (ii) Multi-state trend factors based on the latest eight policy years and accident years of paid and paid + case data are not readily available. See attached Exhibit 4(b), which contains the available trend factors based on multi-state data. The multi-state trend factors are computed as premium-weighted averages of the annual trend factors filed in the specified jurisdictions. As seen in Exhibit 4(b), the average indemnity trend factor is 0.963 (-3.7%), while the average medical trend factor is 0.966 (-3.4%).

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.
FILED ANNUAL LOSS RATIO TRENDS
BASED ON FILINGS MADE DURING THE 2020/2021 FILING SEASON

<u>State</u>	<u>Indemnity</u>	<u>Medical</u>
ALABAMA	0.965	0.975
ALASKA	0.945	0.960
ARIZONA	0.940	0.975
ARKANSAS	0.950	0.955
COLORADO	0.945	0.955
CONNECTICUT	0.960	0.965
DISTRICT OF COLUMBIA	0.980	0.980
FLORIDA	0.965	0.965
GEORGIA	0.970	0.970
HAWAII	0.990	1.015
IDAHO	0.985	0.975
ILLINOIS	0.970	0.965
INDIANA	0.960	0.975
IOWA	0.970	0.990
KANSAS	0.945	0.965
KENTUCKY	0.965	0.950
LOUISIANA	0.965	0.980
MAINE	0.970	0.975
MARYLAND	0.960	0.960
MISSISSIPPI	0.960	0.955
MISSOURI	0.980	0.990
MONTANA	0.935	0.955
NEBRASKA	0.965	0.965
NEVADA	0.970	0.965
NEW HAMPSHIRE	0.960	0.960
NEW MEXICO	0.960	0.955
OKLAHOMA	0.990	0.965
OREGON	0.960	0.965
RHODE ISLAND	0.970	0.955
SOUTH CAROLINA	0.970	0.960
SOUTH DAKOTA	0.970	0.975
TENNESSEE	0.940	0.955
TEXAS	0.950	0.930
UTAH	0.955	0.960
VERMONT	0.975	0.975
VIRGINIA	0.959	0.985
<u>WEST VIRGINIA</u>	<u>0.940</u>	<u>0.950</u>
All States Average	0.963	0.966

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.

In addition to the traditional growth in the statewide average weekly wage (AWW) that may be expected to occur each year, the observed change in the 2019-to-2020 AWW was also impacted by COVID-19-related shifts in employment across industry sectors. While a change in industry-sector mix occurs to a small degree each year, its impact on the 2020 AWW change was unusually large, due to pandemic related job losses in relatively low wage industries. Therefore, in this year's ratemaking analysis the 2020 AWW value was adjusted to exclude the estimated impact of the pandemic-related, industry sector mix change. This adjustment is reflected in Exhibit 5, and in the frequency and severity values shown in Appendix A-III of the loss cost filing.

Since there have been no payroll limitations in North Carolina in the past ten years, the response to (b) and (c) will be the same.

The policy year data is calculated using a weighted average of the calendar year data.

NORTH CAROLINA

Average Weekly Wages[^]

Calendar Year

2016	909	
2017	942	
2018	978	
2019	1010	
2020	1058	*
2021	1127	*
2022	1156	*
2023	1195	*

Policy Year

2010	794	
2011	815	
2012	834	
2013	852	
2014	878	
2015	901	
2016	923	
2017	957	
2018	991	
2019	1030	*
2020	1086	*
2021	1139	*
2022	1172	*

[^] 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	0.948
Change in trend	0.992
Change in benefits	1.007
Change in loss-based expense provisions	<u>1.000</u>
Overall Statewide Loss Costs change	0.947
Change in the assigned risk loss cost multiplier	<u>1.108</u>
Overall Statewide Assigned Risk Rate change	1.049

(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 include the resulting rates of return (including consideration of investment income) on equity capital, on statutory surplus, and on total assets. The filer shall show the derivation of all factors used in producing these calculations and justify the fairness and reasonableness of these rates of return.

Response

This item is not applicable to the loss cost filing.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

10 As required by G.S. 58-36-15, the filer shall:

10(a) Provide information on the following aspects of workers compensation individual risk rating plans, including an explanation of their purpose and a detailed description of their derivation:

(i) For experience rating plans, the table of expected loss rate and discount ratios and the table of weighting and ballast values.

(ii) For retrospective rating plans, the table of insurance charges, multipliers (including the derivation of any assigned risk subsidy), and the table of excess loss factors.

Response

(i) See attached Exhibit 10(a)(i), RB-1, and Exhibit III.

(ii) See attached Exhibit 10(a)(ii) and Exhibit III items RR1-RR2 of the Loss Cost Filing. For the complete Table of Aggregate Loss Factors (formerly Table of Insurance Charges), please refer to the ***Retrospective Rating Plan Manual***. In the Assigned Risk filing, the tax multiplier covers licenses, fees, assessments and taxes that the insurance carrier must pay on its collected premium. For voluntary business, each carrier calculates its own tax multiplier.

Expected Loss Rates and Discount Ratios

Expected Loss Rates

An expected loss rate (ELR) estimates the average expected loss level of a classification for the experience rating period. An ELR is a statewide rate that gets applied to payroll in hundreds to estimate the expected losses for a risk. These expected losses are compared with the actual losses of a risk during the experience rating period and used in the calculation of the experience modification (the "mod"). This North Carolina filing, proposed effective 4/1/2022, contains ELRs that will be used to estimate losses during the 4/1/2018 to 3/31/2021 time period for experience ratings to be issued between 4/1/2022 and 3/31/2023.

In the experience mod calculation, expected losses and actual losses must be at the same level to enable an "apples to apples" comparison. The actual losses reflect the statewide data during the experience rating period. Since the proposed loss costs are calculated to reflect the average loss levels of the proposed effective rating period, "unwinding" the proposed loss costs to the experience rating period can derive the ELR. This unwinding is accomplished through the application of ELR factors to the proposed underlying pure premiums. These ELR factors remove effects of development, benefit changes, trend, loss-based expenses, experience, assigned risk programs and any other factors that should not be reflected in the expected losses. The resulting total pure premium (after application of the ELR factors) is multiplied by the manual to earned ratio to derive the ELR for each classification.

Attached, immediately following the text of this memorandum, is an exhibit detailing the ELR factor calculation.

Average development, benefits, trend, and loss-based expenses:

The left half of the attached exhibit calculates the factors needed to remove the effects of development to ultimate, benefit changes, trend, etc. from the proposed underlying pure premiums. These factors are weighted with the latest three reports of statistical plan data to adjust the proposed underlying pure premiums by indemnity and medical.

Experience adjustment factor:

The proposed underlying pure premiums reflect the proposed experience change in the financial data time period. The ELRs need to reflect the experience change in the experience rating time period. The experience adjustment factor is the ratio of the experience change in the experience rating time period to the experience change in the financial data time period.

ELR composite factor:

The ELR composite factor removes offsets or assigned risk impacts from the proposed underlying pure premiums to bring them to a statewide level. For example, an offset for the change in assigned risk programs would be removed in this step.

Adjustment for Excess Provision and Undeveloped Loss Layer Between Ratemaking Limit and State Accident Limit:

These factors are applied to recognize the fact that limited losses are used in calculating the experience mod, but the underlying pure premiums reflect unlimited losses.

Discount Ratios

In experience rating, losses are divided into primary and excess portions. The discount ratio (d-ratio) represents the average ratio of expected "primary" losses to expected total losses for a classification. The function of the d-ratio is to determine what portion of the expected loss shall enter the experience mod calculation as the primary loss.

Under the Experience Rating Plan, a specific fixed dollar amount (called the "split point") is considered to be the primary portion of any loss that exceeds this amount. For a loss less than or equal to the split point, the entire loss is considered primary. In accordance with Item filing E-1402, the split point is adjusted for inflation over time. The below table provides historical split point values in North Carolina.

Date	Split Point
Prior to 4/1/13	\$5,000
Effective 4/1/13	\$10,000
Effective 4/1/14	\$13,500
Effective 4/1/15	\$15,500
Effective 4/1/16	\$16,000
Effective 4/1/17	\$16,500
Effective 4/1/18	\$16,500
Effective 4/1/19	\$17,000
Effective 4/1/20	\$17,500
Effective 4/1/21	\$18,000
Effective 4/1/22	\$18,500

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:

$$\text{d-ratio} = \frac{\{(HG \text{ indemnity d-ratio factor}) \times (\text{indemnity pure premium}) + (HG \text{ medical d-ratio factor}) \times (\text{medical pure premium})\}}{\text{total pure premium}}$$

ELR FACTOR CALCULATION

ERA Experience Rating

Exp Rating 3rd rpt 04/01/18	WCSP 3rd rpt Losses	3:U Devel.*	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^4	Trended Losses
Fatal Likely	593,835	1.167	693,005	1.000	693,005	0.849	588,361
Permanent Total	7,202,577	1.167	8,405,407	1.000	8,405,407	0.849	7,136,191
Permanent Partial Likely	100,361,085	1.167	117,121,386	1.000	117,121,386	0.849	99,436,057
Temporary Total Likely	51,510,521	1.167	60,112,778	1.000	60,112,778	0.849	51,035,749
Likely	159,668,018	1.167	186,332,576	1.000	186,332,576	0.849	158,196,358
Fatal Not Likely	14,856,919	1.069	15,882,046	1.000	15,882,046	0.849	13,483,857
Permanent Partial Not Likely	198,387,094	1.069	212,075,803	1.000	212,075,803	0.849	180,052,357
Temporary Total Not Likely	99,404,251	1.069	106,263,144	1.000	106,263,144	0.849	90,217,409
Not-Likely	312,648,264	1.069	334,220,993	1.000	334,220,993	0.849	283,753,623
Medical Likely	100,014,089	1.069	106,915,061	1.029	110,015,598	0.867	95,383,523
Medical Not Likely	243,301,077	1.012	246,220,690	1.029	253,361,090	0.867	219,664,065
Medical	343,315,166	1.029	353,135,751	1.029	363,376,688	0.867	315,047,588

Exp Rating 2nd rpt 04/01/19	WCSP 2nd rpt Losses	2:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^3	Trended Losses
Fatal Likely	911,884	1.332	1,214,629	1.000	1,214,629	0.885	1,074,947
Permanent Total	3,519,681	1.332	4,688,215	1.000	4,688,215	0.885	4,149,070
Permanent Partial Likely	90,612,951	1.332	120,696,451	1.000	120,696,451	0.885	106,816,359
Temporary Total Likely	45,648,332	1.332	60,803,578	1.000	60,803,578	0.885	53,811,167
Likely	140,692,848	1.332	187,402,873	1.000	187,402,873	0.885	165,851,543
Fatal Not Likely	13,859,366	1.156	16,021,427	1.000	16,021,427	0.885	14,178,963
Permanent Partial Not Likely	192,363,269	1.156	222,371,939	1.000	222,371,939	0.885	196,799,166
Temporary Total Not Likely	102,520,360	1.156	118,513,536	1.000	118,513,536	0.885	104,884,479
Not Likely	308,742,995	1.156	356,906,902	1.000	356,906,902	0.885	315,862,608
Medical Likely	96,157,444	1.076	103,465,410	1.018	105,327,787	0.899	94,689,681
Medical Not Likely	256,531,582	1.003	257,301,177	1.018	261,932,598	0.899	235,477,406
Medical	352,689,026	1.023	360,766,587	1.018	367,260,385	0.899	330,167,087

Exp Rating 1st rpt 04/01/20	WCSP 1st rpt Losses	1:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^2	Trended Losses
Fatal Likely	0	2.043	0	1.000	0	0.922	0
Permanent Total	3,474,576	2.043	7,098,559	1.000	7,098,559	0.922	6,544,871
Permanent Partial Likely	35,888,109	2.043	73,319,407	1.000	73,319,407	0.922	67,600,493
Temporary Total Likely	55,754,967	2.043	113,907,398	1.000	113,907,398	0.922	105,022,621
Likely	95,117,652	2.043	194,325,364	1.000	194,325,364	0.922	179,167,985
Fatal Not Likely	12,405,432	1.466	18,186,363	1.000	18,186,363	0.922	16,767,827
Permanent Partial Not Likely	109,416,216	1.466	160,404,173	1.000	160,404,173	0.922	147,892,648
Temporary Total Not Likely	141,038,724	1.466	206,762,769	1.000	206,762,769	0.922	190,635,273
Not Likely	262,860,372	1.466	385,353,305	1.000	385,353,305	0.922	355,295,748
Medical Likely	101,305,979	1.085	109,916,987	1.005	110,466,572	0.931	102,844,379
Medical Not Likely	284,546,959	0.977	278,002,379	1.005	279,392,391	0.931	260,114,316
Medical	385,852,938	1.005	387,919,366	1.005	389,858,963	0.931	362,958,695

Injury Type	Development	x Benefit	x Trend	x(LBP)	= Total	Reciprocal
Indemnity	1.285	1.000	0.887	1.200	1.368	0.731
Medical	1.018	1.017	0.900	1.200	1.118	0.894
Total	1.163	1.007	0.892	1.200	1.254	0.797

* Development factor limited at \$500,000.

NORTH CAROLINA

04/01/22

1st Report WCSP Start: Jan-18
1st Report WCSP End: Dec-18

	Indemnity	Medical					
1.) Reciprocal Weighted Averages	0.731	0.894					
ERA Medical Adjustment Factor		0.893					
Final Weighted Averages	0.731	0.798					
Overall							
2.) (a) Trended WCSP Experience Change		1.104					
(1) WCSP Experience Change		1.148					
(2) WCSP Trend		0.962					
(3) Adjustment to Target Off-Balance(Mult.)		1.000					
(b) Financial Data Experience Change		0.948					
(c) Experience Adj. Factor (a)/(b)		1.165					
3.) ELR Composite Factor (1)x(2)		1.000					
(1) Adjustment Factor Unlikely to Appear		1.0000					
(2) Change in MPM and Other Adjustments (Mult.)		1.000					
Indemnity Medical							
4.) Avg. RERP/GERT ELR Factor	0.852	1.042					
Avg. ERA ELR Factor	0.852	0.930					
[(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	0.879	0.849	0.804	0.782	0.715	0.672	0.632
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)]	0.749	0.723	0.685	0.666	0.609	0.573	0.538
Medical [(4 Med)x(5)x(6)x(7)]	0.817	0.790	0.748	0.727	0.665	0.625	0.588
9.) LAE & Assessment							
Loss Adj. Expense	1.200						
Indemnity Assessment	1.00000						
Medical Assessment	1.00000						
Overall Assessment	1.00000						
10.) Financial Data Annual Trend							
Indemnity	0.960						
Medical	0.965						

Table of Aggregate Loss Factors (Formerly the Table of Insurance Charges)

What is the Table of Aggregate Loss Factors?

Items R-1414 and R-1414-A introduce the Table of Aggregate Loss Factors, which replaced the Table of Insurance Charges, effective January 1st, 2019. This table is the source of the "aggregate excess loss factors" and "aggregate minimum loss factors," formerly known as "insurance charges and savings," used in the retrospective rating plans.

On a voluntary basis, the policyholder is hoping to reap the benefit of good experience at the risk of bearing the costs of possible bad experience within the limits of the plan. A retrospective rating plan responds to policyholder's loss experience by adjusting the final premium on the basis of this experience, subject to certain restrictions agreed upon in the policy at issuance. One important restriction is the limitation of the final premium to a maximum amount. When the policyholder chooses a maximum premium, the insurance company will then use an estimated average cost for the expected dollars above this maximum.

This type of limitation makes it possible for a policyholder to purchase a retrospectively rated policy, even if the policyholder cannot afford to pay for extremely adverse experience. The Table of Aggregate Loss Factors tabulates these average costs.

Many retrospectively rated plans also have a minimum premium set above the costs of servicing the policy. In this case, there will be an average credit in the premium of the insured because some policyholders will have losses below the minimum, resulting in a net savings to the insurer. This savings is distributed equitably to all plan participants. In addition to being the source of the aggregate excess loss factors, the Table is also the source of determining the aggregate minimum loss factors. An aggregate minimum loss factor is used to adjust the retrospective premium to account for the possibility that the premium will be capped at the minimum amount. It is common for a retrospectively rated policy to include both a maximum and a minimum premium amount, in which case a net aggregate loss factor is determined.

On average, it is expected that the losses paid by the policyholder plus the premium generated from the aggregate excess loss factor will sum to total expected losses. Although this may not always work perfectly due to the variability of actual losses for an individual insured, across a large portfolio of insureds, the expected retrospective premium equals guaranteed cost premium. This is called a balanced plan.

Why do we need aggregate excess loss factors?

Essentially, this question has to be answered in two steps:

- a) There is a need for retrospectively rated policies in the insurance marketplace.
- b) Although the policyholder may wish to pay his/her own losses within limits, he/she may not have the financial reserves to retain unlimited loss potential.

The first point is discussed in many places in the standard insurance literature. Some policyholders simply would like to pay for their own costs to the greatest extent possible without relying on industry rates. Others have a more specific reason—such as a belief that their safety program will produce superior results.

Few corporate entities are strong enough to retain unlimited exposure to loss. Even large insurance companies buy reinsurance to further spread the risk. Limiting the loss ratio in a retrospectively rated policy, and accounting for the cost of this limitation with an aggregate excess loss factor, is analogous to a reinsurance premium.

How is the Table of Aggregate Loss Factors structured?

To use the Table, one must know the Expected Claim Count Group assignment of a policyholder and the entry ratio for the subject retrospective rating plan.

Because of the law of large numbers, the variance in results tends to decrease with increasing premium size. Since aggregate excess loss factors measure the amount of loss above certain loss ratios, it follows that for any fixed maximum loss ratio, decreasing variance leads to decreasing aggregate loss factors for larger policyholders. The Table is therefore indexed by Expected Claim Count Groups, determined by expected number of claims for the policyholder (expected losses divided by the average cost per case).

The Table of Aggregate Loss Factors also needs an index determined by the loss ratio at which one wishes to measure the aggregate excess loss factor. If one used the actual loss ratio as the index, the Table would be valid for only one expected loss ratio. To eliminate the need to create a Table of Aggregate Loss Factors for each expected loss ratio, the entry ratio (the particular loss ratio divided by the expected loss ratio) concept is used. An entry ratio of 1.0 corresponds to the expected loss ratio. The entry ratios published in the Table of Aggregate Loss Factors range from 0.0 to 10.0, and are shown in increments of 0.01.

The loss limit is an optional premium element that limits the amount that a single claim can impact the final retrospective premium for the policy. For a given claim, the percentage of losses that are expected to exceed the loss limit divided by the total expected loss for the policy is measured by an excess loss ratio, or excess ratio. For low loss limits, excess ratios are higher and for high loss limits, excess ratios are lower. The Table of Aggregate Loss Factors is divided into 18 separate Sub-tables, each corresponding to a given Policy Excess Ratio Range. Because applying a loss limitation decreases the variance of the (limited) loss ratio for the policy, the aggregate excess loss factors are lower for Sub-tables corresponding to higher Policy Excess Ratio Ranges. Both the Policy Excess Ratio Range and the Expected Claim Count Group ranges are lookup tables found in Appendix A of NCCI's Retrospective Rating Plan Manual.

By using the two lookup tables, the Table of Aggregate Loss Factors automatically accounts for inflation in claim sizes over time. The Expected Claim Count Group is determined by the user by calculating the expected losses for the insured and dividing by the average cost per case. The average cost per case also underlies the calculation of the policy excess ratio, and its values are updated annually. These annual updates help keep the Retrospective Rating Plan in balance, allowing the Table of Aggregate Loss Factors to remain relevant over time, even if the average claim size is changing.

North Carolina

Calculation of State and Federal Tax Multipliers Effective April 1, 2022

	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	0.673
E. Loss adjustment expense provision	1.200
F. State permissible loss ratio = $[(D) / ((A)+(E)-1.000)]$	0.561
G. Expense and Profit, excluding taxes and assessments = $1-(C)-(F)$	0.412
H. State tax multiplier = $[(G)+(A)x(F)] / [(F)+(G)] \times [1 / (1-(C))]$	1.027
I. Proposed overall federal assessment	1.062
J. State weight ^	0.240
K. Federal weight ^	0.760
L. Weighted federal assessment = $((A)x(J)) + ((I)x(K))$	1.047
M. Federal permissible loss ratio = $[(D) / ((E)+(L)-1.000)]$	0.540
N. Federal tax multiplier = $[(G)+(L)x(M)] / [(G)+(M)] \times [1 / (1-(C))]$	1.055

^ From F-class summary data.

Excess Loss Factors

At the onset of a policy, the insurer and the insured may agree that the final premium paid by the insured can be a function of not only the payroll, but also of the actual losses during the coverage period. An arrangement of this sort is formalized in the Retrospective Rating Plan as approved in most states. Ultimate premium is based on actual losses, expenses and a net aggregate loss factor to compensate for the application of maximum and minimum aggregate amounts.

For most insureds, the maximum premium can be a burdensome amount, but an amount they are reasonably confident they will not have to pay. However, there remains a fear that a single disastrous accident may cause enough loss by itself to result in the maximum premium being charged. Because of this, the insured may select a "loss limit" or cap on individual losses that enter the retrospective premium formula.

Charges for excess coverage can be calculated using excess loss factors (ELFs). These vary by the state and hazard group assignment of the insured as well as the selected loss limit. The excess coverage is on a per occurrence basis. Therefore, the portion of the loss in excess of the loss limit due to a single occurrence (possibly multiple-claim) is excluded from the calculation of the retrospective premium.

The ELF for a given loss limit can be applied to standard premium to generate the pure loss charge for the coverage. The tax multiplier is applied to the final retrospective premium to compensate for taxes, loss assessments and other miscellaneous items.

The distribution of losses in excess of the selected loss limit (i.e., the excess ratios) is central to the ELF calculation. These distributions vary by hazard group, injury type, and by the state's applicable benefit structure. In particular, North Carolina's benefits are considered "limited" due the existence of a specified duration of time for which benefits are payable.

11 NCAC 10.1111 – WORKERS’ COMPENSATION

Item

- 10(b) Describe all payments made to all consultants (including lawyers, actuaries, and economists) related to this filing and the previous one on workers’ compensation insurance. If payment cannot be specifically identified as related to particular filings, the filer shall estimate them.

Response

September 1, 2020 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 2020 for work specifically related to workers’ compensation insurance loss cost and residual market rate filings total approximately \$434,884.

Young Moore and Henderson, P.A.: The firm has billed the Rate Bureau approximately \$21,577 for fees in connection with the 2020 workers’ compensation insurance loss cost and residual market rate filings.

Financial Strategy Associates: The firm has billed the Rate Bureau approximately \$5,475 for services rendered in connection with the 2020 workers’ compensation insurance residual market rate filing.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$14,063 for services rendered in connection with the 2020 workers’ compensation insurance loss cost and residual market rate filings.

George Zanjani: Dr. Zanjani has billed the Rate Bureau approximately \$11,925 for services rendered in connection with the 2020 workers’ compensation insurance loss cost and residual market rate filings.

September 1, 2021 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 2021 for work specifically related to workers' compensation insurance loss cost and residual market rate filings total approximately \$437,707.

Young Moore and Henderson, P.A.: The firm has billed the Rate Bureau approximately \$14,137 for fees in connection with the 2021 workers' compensation insurance loss cost and residual market rate filings.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$7,920 for services rendered in connection with the 2021 workers' compensation insurance loss cost and residual market rate filings.

George Zanjani: Dr. Zanjani has billed the Rate Bureau approximately \$1,890 for services rendered in connection with the 2021 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

Federal-Classification (F-Class) Ratemaking

The Filings include a new methodology for determining the loss costs and assigned risk rates for F-classes. The new approach has several advantages over the prior methodology that has been in effect, without significant changes, for many years. These advantages include:

- Greater year-to-year stability in loss costs/rates
- A simplified ratemaking approach
- Direct recognition that federal act USL&HW benefits are the same across jurisdictions

For reference, in North Carolina, F-classes compose only about 0.01% of total payroll in NC.

The new F-class approach incorporates a countrywide pure premium based on 10 policy years of F-class data, state-specific benefit relativities, and F-class code relativities. The approach recognizes that F-class experience across all jurisdictions consists primarily of federal act benefits. These benefits are based on a federal benefit structure and are subject to a federal medical fee schedule—neither of which vary by individual jurisdiction. Accordingly, the new methodology leverages this consistency by combining the data at a countrywide level—rather than relying on smaller volumes of state-specific data during the F-class ratemaking process. This change, alongside the expansion to 10 policy years of data, helps increase the stability of these low volume and unique classifications.

The state act benefits portion of the reported F-class experience is initially adjusted to a countrywide level and then back down to a state level using industrial codes' data as a proxy. This allows a greater volume of combined data to be used in the F-class ratemaking process as well as retaining the ability to directly reflect state-specific cost differences.

For more details on the F-class calculations, refer to Appendix B-V.

See also the prefiled testimony of B. Foster, M. Mulvaney, and G. Zanjani.

PRE-FILED TESTIMONY
OF
RAYMOND F. EVANS

NORTH CAROLINA WORKERS COMPENSATION INSURANCE
2021 LOSS COST FILING
BY THE NORTH CAROLINA RATE BUREAU

- Q. Would you state your full name and business address?
- A. Raymond F. Evans, Jr. CPCU, 2910 Sumner Boulevard, Raleigh, North Carolina.
- Q. Are you employed by the North Carolina Rate Bureau ("Bureau")?
- A. Yes.
- Q. In what capacity?
- A. I am the General Manager.
- Q. How long have you been employed by the Bureau?
- A. Since September 2000.
- Q. Would you summarize your educational background?
- A. I graduated from Ohio State University with a Bachelor of Science Degree in Accounting. I also have the designation of Chartered Property Casualty Underwriter.
- Q. What was your work experience after graduation and prior to your employment by the Bureau?
- A. From March 1966 to July 2000, I was employed by the State Auto Insurance Companies, Columbus, Ohio in various capacities, including the position of Executive Vice President of a subsidiary.
- Q. Can you identify Exhibits RB-1 through RB-5 and the 11 NCAC 10.1111 Responses?
- A. Yes. Exhibit RB-1 is a reference filing containing advisory prospective loss costs, the data and calculations underlying those loss costs, and the 11 NCAC 10.1111 Responses. Exhibits RB-2 through RB-5 contain the required accompanying prefiled testimony and exhibits. Together, these materials constitute a filing (the "Filing") that is dated September 1, 2021 submitted by the Bureau to the Honorable Mike Causey, Commissioner of Insurance, with respect to workers compensation insurance loss costs in North Carolina.
- Q. Does the Bureau have actuaries on its staff?

- A. Yes, the Bureau has an actuary on its staff. However, the Bureau continues to obtain actuarial expertise for preparation of the Filing from the Workers Compensation Committee, the National Council on Compensation Insurance, Inc. and from Milliman, Inc.
- Q. Does the Filing submitted to the Commissioner include, to the extent available, the information to be furnished in connection with filings under Article 36 of Chapter 58 of the General Statutes?
- A. Yes. Those data that were available have been submitted to the Commissioner as part of the Filing. As shown and explained in that submission, some data were not collected or, if collected, were not retrievable from the statistical data in the form requested. The individual circumstances with respect to such data are explained in the submission.
- Q Does that conclude your prefiled testimony?
- A. Yes.

PREFILED TESTIMONY
OF
BRETT S. FOSTER

2021 NORTH CAROLINA WORKERS COMPENSATION
LOSS COST AND ASSIGNED RISK RATE FILINGS
PROPOSED TO BE EFFECTIVE ON APRIL 1, 2022

Q. *Please state your name, title, employer, and position you hold.*

A. My name is Brett Foster, and I am a Director and Actuary for the National Council on Compensation Insurance, Inc. ("NCCI") in Boca Raton, Florida. My current responsibilities include oversight of the actuarial function, including the preparation of rate filings and presentation of actuarial testimony, for three jurisdictions (including North Carolina).

Q. *Would you outline your academic and professional training?*

A. I have a Bachelor of Science degree with majors in mathematics and economics from Missouri State University, in Springfield, Missouri. I am a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries and am in good standing with both of those organizations.

Q. *How long have you been employed by NCCI?*

A. I have worked for NCCI since June of 2012, during which time I have contributed in various areas of NCCI's Actuarial and Economic Services division, including class ratemaking, individual risk rating, legislative analysis, and aggregate ratemaking. In addition to overseeing the actuarial function for three jurisdictions, I am currently responsible for leading NCCI's individual risk rating research area.

Q. *Would you briefly describe the principal functions of NCCI?*

A. NCCI is the major data collector of workers compensation statistics and is recognized as the expert organization in workers compensation data collection, ratemaking, and research. NCCI's principal functions are to

collect and process statistical data, inspect and administer a detailed classification system and develop prices for workers compensation insurance that are not excessive, inadequate or unfairly discriminatory. It prepares manual loss costs, manual rates, rating plans and policy forms for use by its members and subscribers, and files this information 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.

Q. *Are you familiar with the filings for revised workers compensation loss costs and assigned risk rates by the North Carolina Rate Bureau (the "Filings") of which this testimony is a part?*

A. Yes, I am.

Q. *Did you supervise the production of the Filings?*

A. Yes, I did. NCCI has contracted with the North Carolina Rate Bureau as an actuarial services vendor in connection with these Filings.

Q. *What is the purpose and scope of your testimony?*

A. I will provide testimony on the key actuarial issues and components in the Filings. Specifically, my testimony will discuss the (i) development of the overall average loss cost level indication, (ii) assigned risk differential analysis, and (iii) various expense components contained in the voluntary loss costs and assigned risk rates.

Q. *Could you briefly describe the purpose of the Filings that have been submitted to the North Carolina Department of Insurance?*

A. Yes. One of the Filings proposes revised loss costs and rating values for the voluntary market. The other Filing proposes revised rates and rating values for the Workers Compensation Insurance Plan, which is the assigned risk market.

Q. *What is the voluntary market and what is the assigned risk market?*

A. When insurers elect to provide employers workers compensation coverage in North Carolina's competitive marketplace, incorporating their own underwriting guidelines and expense needs, the group of policies issued to those employers constitutes the "voluntary market."

Because workers compensation insurance is required by law for most employers in North Carolina, an employer unable to secure workers compensation insurance in the voluntary market obtains coverage through the Workers Compensation Insurance Plan, which is also called the "assigned risk" or "residual" 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 500 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, 2022 through March 31, 2023 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. Not necessarily. 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 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 2019 and then \$10 million in 2020 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.

NCRB also has a variety of procedures in place to encourage timely and accurate data reporting, and NCCI does additional validation of the data it receives from NCRB.

Q. *Does the data used in the Filings reflect any effects of the COVID-19 pandemic?*

A. The overall average loss cost/rate level change proposed in the Filings is based on premium and loss experience for Policy Years 2018 and 2019 evaluated as of December 31, 2020. Policy Year 2019 consists of policies becoming effective between January 1, 2019 and December 31, 2019—the last of which expired in December 2020, well into the pandemic. However, much of the exposure associated with Policy Year 2019 occurred prior to the start of the pandemic, so only a portion of this data is subject to any direct or indirect effects of the pandemic.

Changes at the classification code level are based on five years of Unit Statistical Plan Data, which is the audited exposure, premium, and loss information reported to NCCI on a policy level. The Unit Statistical Plan Data used in the Filings includes policies with expiration dates through December 2019. Therefore, the individual classification code experience does not reflect potential direct or indirect effects of the COVID-19 pandemic.

Q. *Has an adjustment been made to the data on account of COVID-19?*

A. Reported COVID-19-related claims have been excluded from the data on which this filing is based, consistent with the handling of the COVID-19 pandemic as a catastrophic event. After an in-depth review and analysis, the NCRB's Workers Compensation Committee determined that in general the standard ratemaking methodologies continue to remain appropriate for use in this year's filing.

The standard approach for the trend analysis is to consider frequency and severity values that have been adjusted to a common wage level before analyzing trends that may be present in those values. In NC and across the country, the observed 2020 average weekly wage was impacted by COVID-19-related shifts in employment across industry sectors. In this year's analysis the 2020 AWW value was adjusted to exclude the estimated impact of the pandemic-related, industry-sector mix change. In

North Carolina, the unadjusted increase in average weekly wage from 2019 to 2020 is +6.3%. The adjusted wage increase is +4.8%.

Other indirect impacts of the COVID-19 pandemic may be reflected in the data but were not necessarily subject to an adjustment (e.g., lower payroll amounts due to the pandemic related economic slowdown).

Q. Do the Filings contemplate catastrophic events that may exceed \$50 million in losses?

A. Yes, using established ratemaking procedures, the Filings are based on data that excludes the impact of catastrophic events (which may include pandemics) that may exceed \$50 million in losses countrywide. The Catastrophe (other than Certified Acts of Terrorism) Provision is intended to contemplate the exposure to all such events or perils.

Due to the uncertainty surrounding quantifying the impact future pandemics could have on the workers compensation system, it is appropriate to contemplate all catastrophic perils, including pandemics, within the Catastrophe (other than Certified Acts of Terrorism) definition without a change in the current value (0.01). This handling recognizes that there are additional catastrophic exposures (which may include pandemics) on workers compensation system costs that should be considered in adherence with Actuarial Standard of Practice 39 (Treatment of Catastrophe Losses in Property/Casualty Insurance Ratemaking).

Q. *Has an adjustment been made to the premium development factors on account of COVID-19?*

A. In past economic downturns, changes to audit premium patterns have disrupted premium development. It is expected that the effects of COVID-19 could decrease the PY 2019 1st to 2nd premium development factor in North Carolina. As a result, a selection of 1.01 was applied for the 1st to 2nd premium development factor displayed in Appendix A-II (Section B), rather than the 3-year average used in prior years.

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 5.3% 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 increase of 4.9% 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, 2022. 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 aggregate financial data and adjusting it to reflect conditions that are expected to exist for policies becoming effective during the period April 1, 2022 through March 31, 2023. 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 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 2019 and is commonly referred to as "Policy Year 2019" data. The second block of data reflects the experience from all policies with effective dates during 2018 and is referred to as "Policy Year 2018" data. This data consists of earned premiums and losses during these periods reported 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 2018 and 2019 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 2019 (Exhibit I, Section A) and 2018 (Exhibit I, Section B). An average of the separate Policy Year 2018 and 2019 loss cost level indications (Exhibit I, Section C) serves as the basis for the Rate Bureau's filed overall average voluntary loss cost level change.

In calculating the overall loss cost level change, the premium from these two policy years is the first focus. The premiums that have been collected must be "developed" to reflect future payroll audits (line 1 of Exhibit I, Sections A and B). Since the final premium totals for the recent policy years will not be known until all payroll audits have been completed, the application of premium development factors provides a projection of the amount by which the currently-reported premium totals will change when the final results are known.

Additionally, the premiums are brought to the current loss cost level and the portion that covers expenses is removed (line 2). These adjustments are necessary because we are trying to determine how much premium will be available for benefits, and the historical premium data still reflects old rates and includes the portion covering expenses. Since the current loss costs are being analyzed and updated, the reported historical premium is

adjusted to this current loss cost level. Once the historical premium has been adjusted to the latest approved loss cost level, one may opine on the adequacy of the current set of loss costs in terms of providing for future losses.

Q. *Would you now describe the adjustments to the policy year indemnity and medical losses?*

A. Yes. The losses from these two blocks of data are reviewed. Indemnity and medical losses are analyzed separately. Initially, losses are limited to mitigate the impact of individual large workers compensation claims. Medical reserves for example can extend into the multi-million dollar range on extremely severe cases. At this stage, limiting such claims is appropriate in determining future loss costs and rates.

Next, the limited losses must be developed to their ultimate level (lines 4 and 16). This is especially necessary for workers compensation insurance because it takes many years before some losses are finally paid. For example, depending on the nature and seriousness of a work-related injury, indemnity payments may extend many years into the future. Further, since even the conditions giving rise to some of these losses may take many years to manifest themselves, several years may pass before some claims are even known to the insurer, let alone settled. Asbestosis claims are an example of this type of loss.

Next, since we are trying to estimate future losses and the data reflects historical benefit levels, the reported losses are adjusted to reflect the impact of any subsequent changes in the level of workers compensation benefits. This is accomplished in two steps (lines 5, 14, 17, and 26). The losses are then increased by 20.0% so that the final loss costs will include a provision for loss adjustment expense (lines 6 and 18).

The resulting loss figures (lines 8 and 20) are compared to the total estimated premium (line 3) that would be available to fund these losses. Next, the indemnity and medical cost ratios data must be trended to account for inflationary pressures between the time period of the historical

data and the period when the loss costs will be in effect (lines 10 and 22). Trend adjusts the historical data to account for the differential impact of inflation on losses and premiums. If losses were changing at the same rate as payrolls, trend would not be needed since the change in losses would be exactly matched by a corresponding change in payrolls and, therefore, premiums. On the other hand, if losses have been changing at a different rate than payroll, trend is necessary if historical data is to be used as a predictor of future losses.

The trend factors selected by the Rate Bureau and applied in these Filings are -4.0% per year for indemnity losses and -3.5% per year for medical losses.

The final step is to adjust the developed and limited cost ratios to an unlimited basis. This is accomplished in lines 12 and 24. The employed methodology involves replacing the amount of actual reported individual claim losses in excess of a North Carolina-specific dollar threshold with an excess loss provision. The excess provision represents the expected volume of losses in excess of the threshold. This procedure serves to smooth out the impact of large losses.

Q. *What are the final steps in determining the overall average voluntary loss cost level change?*

A. Indicated loss cost level changes for each of Policy Years 2018 and 2019 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 5.3% 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. *Has the trending procedure been adjusted to account for the expected impact of COVID-19?*

A. The standard methodology is to adjust frequency and severity values included in Appendix A-III to a common wage level before analyzing trends that may be present in those values. This practice enables us to analyze trends above and beyond changes that may be due solely to wage inflation. More specifically, this year the frequency and severity adjustments would have incorporated the state's estimated Calendar Year 2020 average weekly wage (AWW) level using data from the Bureau of Labor Statistics' Quarterly Census of Employment and Wages (QCEW).

In addition to the traditional growth in wages/salaries that may be expected to occur each year, the observed change in the 2019-to-2020 AWW was also impacted by COVID-19-related shifts in employment across industry sectors. While a change in industry-sector mix occurs to a

small degree each year, its impact on the 2020 AWW change was unusually large, due to pandemic related job losses in relatively low wage industries, and ignoring this effect would otherwise distort the intended nature of the adjustment. Therefore, in this year's ratemaking analysis the 2020 AWW value was adjusted to exclude the estimated impact of the pandemic-related, industry sector mix change. This adjustment is reflected in the frequency and severity values shown in Appendix A-III. The impact of the AWW adjustment is expected to be immaterial.

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 20.0% 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 increase of 4.9% 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. Zanjani.
- (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 17.7% of premium in the assigned risk market (Exhibit II-D).

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. *Please explain the methodology changes proposed for determining the loss costs and assigned risk rates for the Federal classifications ("F-classes")?*

A. The Filings include a new methodology for determining the loss costs and assigned risk rates for F-classes. The new approach has several advantages over the prior methodology that has been in effect, without significant changes, for many years. These advantages include:

- Greater year-to-year stability in loss costs/rates
- A simplified ratemaking approach
- Direct recognition that federal act USL&HW benefits are the same across jurisdictions

For reference, in North Carolina, F-classes compose only about 0.01% of total payroll in NC.

The new F-class approach incorporates a countrywide pure premium based on 10 policy years of F-class data, state-specific benefit relativities, and F-class code relativities. The approach recognizes that F-class experience across all jurisdictions consists primarily of federal act benefits. These benefits are based on a federal benefit structure and are subject to a federal medical fee schedule—neither of which vary by individual jurisdiction. Accordingly, the new methodology leverages this consistency by combining the data at a countrywide level—rather than relying on smaller volumes of state-specific data during the F-class ratemaking process. This change, alongside the expansion to 10 policy years of data, helps increase the stability of these low volume and unique classifications.

The state act benefits portion of the reported F-class experience is initially adjusted to a countrywide level and then back down to a state level using industrial codes' data as a proxy. This allows a greater volume of combined data to be used in the F-class ratemaking process as well as retaining the ability to directly reflect state-specific cost differences.

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 -14.5% from the current loss cost level. The Assigned Risk filing proposes an overall average rate level change of -5.4% 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. As I noted above, the profit analysis was conducted by Dr. Zanjani, and I am relying on his work and opinion as to the appropriateness of the profit provision. 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
2021 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW**

Exhibit 1: Ultimate AOE Ratios

Accident Year	Ultimate AOE Ratio Based on Paid Data	Ultimate AOE Ratio Based on Incurred Data	Ultimate AOE Ratio Based on Avg. of Paid and Incurred Data
2016	8.5%	8.5%	8.5%
2017	9.1%	9.0%	9.1%
2018	9.2%	9.0%	9.1%
2019	9.6%	9.2%	9.4%
2020	10.4%	9.2%	9.8%

NATIONAL COUNCIL ON COMPENSATION INSURANCE 2021 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

Exhibit 2: Calculation of Ultimate AOE Ratios—Paid Data

	(1)	(2)	(3)=(1)x(2)	(4)	(5)	(6)=(4)x(5)	(7)
	Paid AOE	Cumulative Paid AOE	Estimated Paid AOE	Paid Losses	Cumulative Paid Loss	Estimated Paid Losses	10th Report-to-Ultimate Paid AOE
Accident Year	at Current Report	Development Factors	Developed to a 10th Report	at Current Report	Development Factors	Developed to a 10th Report	Tail Factor
2016	1,877,466,237	1.092	2,050,193,131	15,879,742,948	1.130	17,944,109,531	0.92
2017	1,911,456,406	1.143	2,184,794,672	15,015,586,251	1.208	18,138,828,191	0.92
2018	1,857,755,012	1.225	2,275,749,890	13,995,848,360	1.360	19,034,353,770	0.92
2019	1,722,318,435	1.401	2,412,968,127	10,903,787,755	1.745	19,027,109,632	0.92
2020	1,066,217,940	2.087	2,225,196,841	4,308,640,438	3.787	16,316,821,339	0.92

	(8)=(3)/(6)x(7)	(9)	(10)	(11)	(12)	(13)=[(8)+(9)]x(10)x(11)/[1-(12)]
	Estimated Ultimate AOE	Adjustment to Reverse AOE	Adjustment for Losses	Adjustment to Convert Losses	Pct. of Reported COVID-19-Related Losses to Total Losses	Estimated Ultimate AOE
Accident Year	Ratio Before Adjustments	Credits	Associated with TPA Agreements	From Net to Gross of Deductible		Ratio After Adjustments
2016	10.5%	0.011	1.049	0.70	-	8.5%
2017	11.0%	0.013	1.056	0.70	-	9.1%
2018	11.0%	0.014	1.058	0.70	-	9.2%
2019	11.7%	0.012	1.063	0.70	-	9.6%
2020	12.5%	0.012	1.065	0.70	2.0%	10.4%

NATIONAL COUNCIL ON COMPENSATION INSURANCE 2021 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

Exhibit 3: Calculation of Ultimate AOE Ratios—Incurred Data

	(1)	(2)	(3)=(1)x(2)	(4)	(5)	(6)=(4)x(5)	(7)
	Incurring AOE	Cumulative	Estimated	Incurring Losses	Cumulative	Estimated	10th Report-
Accident	at Current	Incurring AOE	Incurring AOE	at Current	Incurring Loss	Incurring Losses	to-Ultimate
Year	Report	Development	Developed to a	Report	Development	Developed to a	Incurring AOE
		Factors	10th Report		Factors	10th Report	Tail Factor
2016	2,216,009,400	1.015	2,249,249,541	22,775,644,146	0.960	21,864,618,380	1.01
2017	2,355,501,371	1.014	2,388,478,390	23,601,906,879	0.937	22,114,986,746	1.01
2018	2,429,616,009	1.008	2,449,052,937	25,191,363,333	0.911	22,949,331,996	1.01
2019	2,537,961,346	0.989	2,510,043,771	25,841,028,131	0.884	22,843,468,868	1.01
2020	2,260,212,629	0.982	2,219,528,802	23,759,962,651	0.870	20,671,167,506	1.01

	(8)=(3)/(6)x(7)	(9)	(10)	(11)	(12)	(13)=[(8)+(9)]x(10)x(11)/[1-(12)]
	Estimated	Adjustment to	Adjustment for	Adjustment to	Pct. of Reported	Estimated
Accident	Ultimate AOE	Reverse AOE	Losses	Convert Losses	COVID-19-Related	Ultimate AOE
Year	Ratio Before	Credits	Associated with	From Net to Gross	Losses to	Ratio After
	Adjustments		TPA Agreements	of Deductible	Total Losses	Adjustments
2016	10.4%	0.011	1.049	0.70	-	8.5%
2017	10.9%	0.013	1.056	0.70	-	9.0%
2018	10.8%	0.014	1.058	0.70	-	9.0%
2019	11.1%	0.012	1.063	0.70	-	9.2%
2020	10.8%	0.012	1.065	0.70	2.0%	9.2%

PRE-FILED TESTIMONY
OF
MARK MULVANEY
2021 NORTH CAROLINA WORKERS COMPENSATION
LOSS COST FILING

Q. Please state your name and business address.

A. My name is Mark Mulvaney; my business address is Milliman, Inc., 1400 Wewatta Street, Suite 900, 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 33 years ago, and have remained focused on workers compensation issues, but have broadened my client base to include casualty actuarial consulting services to insurance companies, reinsurers, rating bureaus, insurance regulators, state funds, self-insurance groups and pools, and to individual public and private self-insured employers. Activities include ratemaking, reserving, company formation, merger and acquisition valuation, financial analysis and company modeling, software development, expert testimony, research, and special project work.

Q. What is Milliman?

A. Milliman is among the world's largest independent actuarial and consulting firms. Milliman was founded in Seattle in 1947 as Milliman & Robertson and today has offices in principal cities worldwide, covering markets in North America, Latin America, Europe, Asia and the Pacific, the Middle East, and Africa. Milliman employs more than 4,500 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 2021 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 Rate Bureau's Workers Compensation Committee is responsible for making the selections included in this filing. The scope of Milliman's engagement includes assisting the Rate Bureau in explaining the filing to regulators, and providing expert testimony concerning the filing.

Q. Did you or your firm physically prepare the filing documents for the Rate Bureau?

A. No, NCCI prepared the filing based on the directions of the Rate Bureau; our role was one of input and review.

Q. Is your firm being compensated for this engagement?

A. Yes.

Q. Is that compensation in any way contingent on the provision of favorable testimony in support of the filing?

A. No, it is not.

Q. Have you completed your review of the filing?

A. Yes, I have.

Q. Were there any constraints placed on your review, such as limited or delayed access to data or limited time that may have impeded your complete review?

A. No, we were provided all the information that was necessary and had adequate time for a complete review. Our review was not limited in any way.

Q. Explain the difference between a Loss Cost Filing and a Rate Filing.

A. By definition, insurance rates (along with the associated rating plans) are to include provisions for all costs associated with the transfer of risk. These costs include losses, expenses, taxes, licenses and fees, and profit and contingencies. Since 1995 in North Carolina, the voluntary market workers compensation filings by the Rate Bureau have included provisions for losses, loss adjustment expenses, and loss-based assessments only. As a consequence, they are called "loss cost" filings, and they specifically exclude provision for production expenses, general expenses, dividends, taxes, licenses and fees (since 1999), and profit and contingencies.

Individual insurance companies will analyze their own books of business along with the approved loss costs, and then make filings with the Insurance Department for loadings that represent an anticipated difference in loss costs (if any), along with their production and general expense, taxes, licenses and fees, and profit and contingency provisions.

Q. Can you briefly explain the overall theory underpinning the filed loss cost change?

A. Yes, the fundamental principle is that historical North Carolina loss cost experience will be predictive of the level of loss costs that will emerge in the future.

Q. How is COVID-19 reflected in the loss costs?

A. Policy year 2019 includes losses that occurred in 2019 and 2020, and therefore would normally include direct COVID-19 related losses arising in 2020. However, the Rate Bureau elected to exclude all COVID-19 losses from this filing.

Q. Why did the Rate Bureau exclude COVID-19 losses?

A. At this point, the impact of COVID-19 on workers compensation costs is unclear. Depending upon the course of the pandemic, there is the potential for direct COVID-19 cases during the period covered by this filing that are not included in the experience used to evaluate the change. The

economic consequences of the various shutdown orders and social distancing protocols as well as the injured workers' attitudes toward seeking care could affect the timing and number of medical services sought post injury as well as the ability of injured workers to return to work following an injury. All of these potential consequences are highly uncertain and could either increase or decrease costs. Additionally, there is a \$0.01 provision for Catastrophes other than Certified Acts of Terrorism incorporated in the current rate structure that could include future pandemics. As a result, the Workers Compensation Committee elected to not include any direct COVID-19 losses.

Q. Did the Rate Bureau make any changes to its methodology or selections as a result of COVID-19?

A. The Rate Bureau did not change its methodology but did make two minor changes to its selections because of the economic effects caused by COVID-19. They made a small adjustment to the first-to-second report pure premium development factor to account for an expected reduction in audit pure premium because of the pandemic-caused economic slowdown in 2020. There is also a technical issue that arises in the calculation of the frequency and severity trends when losses are indexed to the latest Average Weekly Wage (AWW) level. The 2020 AWW was impacted by the economic slowdown as different sectors of the economy were affected differently, particularly the relatively low wage hospitality sectors. For this filing, the 2020 AWW was adjusted to remove the impact of the change in business mix on the sectors. Neither the AWW adjustment nor the premium development adjustment had a material impact on the filing.

Q. What is the overall change in Loss Costs the Rate Bureau is seeking in this filing?

A. The Rate Bureau is filing a 5.3% reduction in the overall level of loss costs for industrial classifications and a 14.5% decrease for Federal ("F") classifications.

Q. Do you know what the overall change in premium will be?

A. No, the overall change in premium will depend upon the actions of individual companies to adopt the loss costs, as well as the loadings for production and general expenses, taxes, licenses and fees, and profit that are included in their individual rate filings with the Insurance Department.

Q. Is the change in Loss Costs the same for each class code?

A. No, although the overall change is a decrease of 5.3% for industrial classifications and a decrease of 14.5% 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 3.7% decrease
Contracting 6.3% decrease
Office and Clerical 5.7% decrease
Goods and Services 4.7% decrease
Miscellaneous 6.4% decrease

Q. What is the proposed effective date of the filed loss costs?

A. April 1, 2022.

Q. When did the current loss costs take effect in North Carolina?

A. The current loss costs became effective April 1, 2021.

Q. For what period of time are the projections made?

A. The filed loss costs are anticipated to go into effect on April 1, 2022. Because it is anticipated that loss cost filings are made annually, these loss costs are expected to remain in effect until April 1, 2023. Therefore, loss costs are projected for policies that become effective from April 1, 2022 through March 31, 2023. 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, 2022 and the last covered claim could occur no later than March 31, 2024. Thus, the loss costs must be projected to be sufficient for occurrences over this two-year period. To simplify the analysis, the Rate Bureau projects losses to the average occurrence date during this period.

Q. Let's begin discussing the industrial classifications. Can you provide more detail on what historical experience is used and how the projection is made for the industrial classifications?

A. Fundamentally, the proposed overall change in loss costs is based on Policy Year 2018 and Policy Year 2019 data, valued as of December 31, 2020.

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 2019, for example, consists of the experience of policies (both losses and exposures) with effective dates on any day during 2019.

Q. It's now September 2021, so policy year 2019 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 have been written in policy year 2019 would have been written on December 31, 2019 with normal expiration one year later. For the industrial classifications, the valuation date of the data is December 31, 2020. 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 2019 is the most recent complete policy year that could feasibly be included.

Q. What about Policy Year 2020?

A. As of December 31, 2020, policy year 2020 is incomplete. Most policies written in 2020 will continue in force during 2021. Roughly speaking, only one half of policy year 2020 written premium would be earned as of year-end 2020, and only one half of the claims that will eventually occur would have occurred by year-end 2020. The Rate Bureau does collect this data, even in its incomplete form. However, in my view, the losses and exposures are too immature to be used reliably for ratemaking.

Q. OK, tell me more about the projection process.

A. It is easiest to start with the overall change, and then work backwards exposing more layers of complexity as we go. Most insurance professionals are familiar with the term "loss ratio." A loss ratio is simply losses divided by premium. In North Carolina, the loss costs are required to include provision for losses, loss adjustment expenses, and loss-based assessments, but to exclude provision for other insurance company expenses and profit and contingencies. By convention, we often call a premium excluding expenses and profit a "pure premium." For convenience, we will define the term "loss and LAE pure premium ratio" as a numerator that includes losses, loss adjustment expenses, and loss-based assessments divided by a denominator that includes a provision in the premium for the same three elements. In essence, the numerator is the cost for losses, loss adjustment expenses, and loss-based assessments that insurance companies will ultimately pay, and the denominator is the amount insurance companies will ultimately charge to policyholders for those same elements.

If we knew the loss and LAE pure premium ratio that would result during the period of prospective loss cost use if the current loss costs were charged to policyholders, then we would know by how much to change the current loss costs. Suppose, for example, the numerator was 10% bigger than the denominator (i.e., the ratio is 1.10). The solution would be to increase the denominator by 10% to make them equal. Similarly, if the numerator was 10% smaller than the denominator (i.e., a ratio of .90), then the solution would be to shrink the denominator by 10%. We can increase and shrink the denominator simply by changing the current loss costs by the desired percentage.

In reality, however, we do not know the loss and LAE pure premium ratio that will result during the period of prospective use if the current loss costs were charged. Quite simply, the overall change calculation is all about obtaining a reasonable estimate of that ratio.

Q. How did the Rate Bureau go about estimating 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 2018 and policy year 2019 experience.

Q. What companies' data are included in policy year 2018 and policy year 2019 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 no carriers meeting this criterion were excluded for policy years 2018 or 2019.

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 2018 and policy year 2019 loss and loss adjustment expense pure premium ratios?

A. There are seven major steps.

1. Pure premiums are developed to an ultimate basis.
2. Pure premiums are adjusted to the current loss cost level.
3. Limited losses are developed to an ultimate basis.
4. Limited losses are adjusted to an unlimited basis.
5. Losses are adjusted to the 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, although depending upon economic circumstances could also result in decreases 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 (4/1/2021) loss costs were applied to each policy. Appendix A-I of the filing contains the pure premium on-level

factors.

Q. In your opinion, is the adjustment the Rate Bureau used to adjust historical pure premiums and premiums to current loss cost level reasonable?

A. Yes, it is.

Q. What is loss development and why is it necessary?

A. Workers compensation claims are typically paid on a periodic basis in the form of indemnity benefits to injured workers and medical benefits to their medical providers. While most claims are not serious and can be resolved in the first year or so, some injuries are quite serious and workers compensation benefits will be paid for many years, perhaps for the injured worker's lifetime. Policy years 2018 and 2019 will therefore include many claims which have not been resolved as of December 31, 2020, and consequently the full cost of those claims is unknown.

Loss development is a technique for projecting the full cost of a group of claims based on what is known about the claims to date and based on a review of the values of older claims at similar maturities.

As an example, consider projecting loss development based on paid losses. For a given policy year, the cumulative amounts paid for indemnity and medical benefits will increase over time as the policy year becomes older (more mature) until all claims are closed and final. The growth of the cumulative paid losses of older policy years from maturity to maturity (age to age) is measured and used to project the expected growth of the given policy year as the given policy year matures. Growth will slow and eventually cease as all claims become final, and at this point, all claims are at their ultimate values.

For limited paid losses to a 19th report, the Rate Bureau used the unweighted average of the two most recently available age-to-age factors as the basis for the projection of the development factors. Once selected, these age-to-age factors are successively multiplied to represent the cumulative growth from the age of the given policy year (2018 or 2019) to a 19th report. At the 19th report, the policy year ratio of paid loss to paid loss plus case reserves is selected based on an average of the five most recently available policy years that have a 19th report valuation and is used as a divisor. Additionally, a policy year 19th to ultimate limited case-incurred loss development factor is applied to obtain limited losses at ultimate.

In addition to using paid losses, the Rate Bureau also projects development on a case-incurred basis. Case-incurred losses are defined as losses paid to date, plus case reserves. Case reserves are estimates made by insurance adjusters for the future cost of a claim, considering the facts known to

the adjuster at the time the estimate is made. As with paid losses, these values tend to grow as a cohort of claims matures, losses are paid, claims are closed, and the remaining case reserves are revalued.

For limited case-incurred losses the Rate Bureau used the unweighted average of the five most recently available age-to-age factors up to a 19th report. Five years were used consistent with the methodology used over the past several years.

In a manner consistent with the paid loss development, policy year cumulative development to a 19th report is first calculated. Additionally, a policy year 19th to ultimate limited case-incurred loss development factor is applied.

Because indemnity and medical losses typically develop at different rates, loss development factors are calculated separately for these components.

Q. Is this the same loss development methodology used in the prior filing?

A. Yes, it is.

Q. Have you reviewed the loss development factors as calculated by the Rate Bureau?

A. Yes, I have.

Q. What are your conclusions?

A. I found the development factors and the development methods selected by the Rate Bureau to be reasonable.

Q. Why are "limited losses" used and what are the limits?

A. Some workers compensation losses can be very large and can have a destabilizing effect on the losses for a policy year or on the loss development factors. Consequently, the losses for policy years 2018 and 2019 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 in recognition of the fact that losses excess of the loss limit are expected to occur in the future. The filing uses a factor of 1.010 (1.0%) to include losses excess of the limit. This factor is based on the fitted severity distributions used for the Excess Loss Pure Premium Factors in the Retrospective Rating Plan.

As might be expected, the loss limit will generally increase over time as inflation drives loss costs upward. For example, the loss limit for the midpoint of loss cost use (March 20, 2023) is approximately \$10.8 million. However, this limit is detrended to obtain the individual loss limit in each historical policy year. Appendix A-II of the filing shows the factor to include losses excess of the limit and the limits used in each year.

Additionally, the Rate Bureau will identify certain large multi-claim occurrences as catastrophes and assign them a catastrophe number to be excluded entirely from the experience used to derive the loss cost change. There were no such catastrophes identified for either policy year 2018 or policy year 2019 apart from COVID-19 in policy year 2019.

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 2018 and policy year 2019 will receive benefits based on the law that was in effect on the date of occurrence. The benefits that will ultimately be paid for the occurrences during the expected effective period will be based on the level of benefits during that time period. By convention, the Rate Bureau estimates changes in benefits in two stages. The first adjustment is from the average benefit level based on the claims in each policy year up to the benefit level included in the April 1, 2021 filing. This adjustment is calculated in Appendix A-I of the filing. The second adjustment is for the impact of the revised medical fee schedules: The Hospital Inpatient fee schedule change effective October 1, 2020 and other components of the medical fee schedule change effective January 1, 2021. 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 three sources of information for the ratio of loss adjustment expenses to losses. The first, used for Defense and Cost Containment Expenses (DCCE), is North Carolina Policy Year data where the ratio of DCCE to loss is developed to ultimate by policy year. The second source of information is countrywide accident year ratios of Adjusting and Other Expenses (AOE), developed to ultimate and based on a special call for

accident year loss adjustment expenses. The third source is the North Carolina calendar year ratios of total LAE to total loss from insurance company statutory annual statements page 14.

Q. What factor did the Rate Bureau select to incorporate loss adjustment expenses?

A. The Rate Bureau selected a factor of 1.200, no change from the 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 2018 and 2019, even after adjustment for development and on-leveling, represents the ultimate level of costs during policy year 2018 and 2019 respectively. However, the loss costs are proposed to be applied to policies effective from 4/1/2022 through 3/31/2023. 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 2005 through 2019, but focused chiefly on policy years 2012 to 2019. 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 an annual trend rate.

The process is similar for the frequency trend; however, in addition to development and adjustment to the 4/1/2021 loss cost level, the pure premiums that form the denominator are also adjusted to the policy year 2019 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 an 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 adjusted to the policy year 2019 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 wage levels) and a denominator consistent with the denominator of the frequency trend (developed pure premiums adjusted to current loss cost and 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. Has trend been adjusted for COVID-19?

A. As discussed earlier, the Rate Bureau elected to exclude all COVID-19 losses from the data entering this filing and made a small adjustment to the 2020 Average Weekly Wage used in the frequency and severity trends. Additionally, the change in the pure premium development factor affects the

indicated trends as well. The Workers Compensation Committee did consider other adjustments to trend to reflect the impact of COVID-19. Ultimately, the Committee elected not to make any other adjustments due to the uncertainty involved in projecting the impact of COVID-19 over this time period.

Q. What did the Rate Bureau select for its annual trend rates?

A. The Rate Bureau selected an indemnity pure premium annual trend factor of 0.960 (a negative 4.0% annual trend). Their medical pure premium annual trend selection was a factor of 0.965 (a negative 3.5% 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 2018 and policy year 2019) and the time that they will be used (policies written between 4/1/2022 and 3/31/2023).

Q. What trends did the Rate Bureau use for the loss costs currently in effect?

A. The current loss costs incorporated a negative 4.0% indemnity annual trend and a negative 3.0% 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 5.3% for the industrial classifications, is reasonable and actuarially sound.

Q. Has the methodology used by the Rate Bureau to determine the overall change in loss cost level materially changed from the methodology used in the prior loss cost filing?

A. No, it has not.

Q. Have you reviewed the methodology the Rate Bureau used to calculate the industry group differentials?

A. Yes, I have.

Q. Do you have an opinion as to whether that methodology, the resulting industry group differentials, and the resulting changes by industry group are reasonable?

A. Yes, I believe that the methodology, the resulting industry group differentials, and the resulting changes by industry group are all reasonable.

Q. Has the methodology proposed for determining the loss costs for the Federal classifications ("F-classes") changed?

A. Yes, the filing changes the ratemaking approach for Federal Classes. F-classes are relatively low volume in North Carolina and represent only about 0.01% of payroll. They include both State-act and Federal-act losses within the scope of the classifications, depending upon where the employee was injured. Because of the small volume and the commonality of the Federal-act benefits across the country, the new methodology incorporates a 10 year countrywide average pure premium for the federal portion of the loss cost. The State-act portion also uses a 10 year countrywide average pure premium where each state's State-act losses are adjusted to a countrywide level, averaged, then adjusted back to the state level.

Q. Have you reviewed the methodology used to determine the overall change for the F classifications?

A. Yes, I have.

Q. Do you have an opinion whether the methodology used and the resulting change for the F classifications is reasonable?

A. Yes, I believe that the methodology used and resulting overall decrease of 14.5% 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. Have there been any changes to the methodology used to distribute the overall loss cost change by industry group to the individual classifications within each industry?

A. No, there have not.

Q. Are swing limits still applied?

A. Yes. Swing limits are applied similarly to 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.