



September 1, 2023

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

Re: Workers Compensation Insurance  
2023 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, 2024.

The enclosed memoranda, exhibits, testimony and other supporting detail explain the calculations underlying, on average, a decrease of 9.8% from loss costs approved effective April 1, 2023. By industry group, the changes are: Manufacturing 7.8% decrease; Contracting 13.4% decrease; Office & Clerical 12.4% decrease; Goods & Services 9.0% decrease; and Miscellaneous 7.5% 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 13.3% decrease from the "F" classification advisory loss costs approved effective April 1, 2023.

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.

In addition to the loss cost changes, this filing proposes updates to the Experience Rating Plan.

Information and statistical data required pursuant to NCGS §58-36-15 and 11 NCAC 10.1111 are submitted. Additionally, the prefiled testimony of (1) Joanna Biliouris, 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 cursive script that reads "Joanna Biliouris".

Joanna Biliouris  
General Manager

JB:ko  
Enclosures

# NORTH CAROLINA - LOSS COSTS

## SUMMARY

Proposed Effective Date

April 1, 2024

### I. Industrial Classifications

Overall Proposed Change in Lost Cost Level

- New and Renewal Policies -9.8%

By Industry Group

Manufacturing -7.8%

Contracting -13.4%

Office and Clerical -12.4%

Goods and Services -9.0%

Miscellaneous -7.5%

Overall -9.8%

### II. Federal Classifications

Overall Proposed Change in Lost Cost Level

- New and Renewal Policies -13.3%

### III. Summary of Miscellaneous Changes

	<u>Current</u>	<u>Proposed</u>
- USL&HW %	58%	56%
- Experience Rating Split Point	\$18,500	\$25,000
- Experience Rating Premium Eligibility Thresholds		
Column A	\$12,500	\$13,500
Column B	\$6,250	\$6,750

## **NORTH CAROLINA – LOSS COSTS**

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## NORTH CAROLINA

### EXHIBIT I

#### Determination of Indicated Loss Cost Level Change

##### Section A - Policy Year 2021 Experience

##### Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$863,200,207
(2) Premium On-level Factor (Appendix A-I)	0.839
(3) Premium Available for Benefit Costs = (1) x (2)	\$724,224,974

##### Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$326,337,728
(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)	\$391,605,274
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.541
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.874
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.473
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.011
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.478
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.000
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.478

##### Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$274,341,237
(17) Medical Loss On-level Factor (Appendix A-I)	1.003
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.200
(19) Composite Adjustment Factor = (17) x (18)	1.204
(20) Adjusted Limited Medical Losses = (16) x (19)	\$330,306,849
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.456
(22) Factor to Reflect Medical Trend (Appendix A-III)	0.874
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.399
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.011
(25) Projected Medical Cost Ratio = (23) x (24)	0.403
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.006
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.405

##### Total Benefit Cost:

(28) Indicated Change Based on Experience, Trend and Benefits = (15) + (27)	0.883
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## NORTH CAROLINA

### EXHIBIT I

#### Determination of Indicated Loss Cost Level Change

##### Section B - Policy Year 2020 Experience

##### Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$828,727,948
(2) Premium On-level Factor (Appendix A-I)	0.789
(3) Premium Available for Benefit Costs = (1) x (2)	\$653,866,351

##### Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$313,393,134
(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)	\$376,071,761
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.575
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.839
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.482
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.011
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.487
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.000
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.487

##### Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$273,026,708
(17) Medical Loss On-level Factor (Appendix A-I)	1.014
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.200
(19) Composite Adjustment Factor = (17) x (18)	1.217
(20) Adjusted Limited Medical Losses = (16) x (19)	\$332,273,504
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.508
(22) Factor to Reflect Medical Trend (Appendix A-III)	0.839
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.426
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.011
(25) Projected Medical Cost Ratio = (23) x (24)	0.431
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.006
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.434

##### Total Benefit Cost:

(28) Indicated Change Based on Experience, Trend and Benefits = (15) + (27)	0.921
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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 2021 Indicated Change Based on Experience, Trend, and Benefits	0.883 (-11.7%)
(2) Policy Year 2020 Indicated Change Based on Experience, Trend, and Benefits	0.921 (-7.9%)
(3) Indicated Change Based on Experience, Trend, and Benefits = $[(1)+(2)] / 2$	0.902 (-9.8%)

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

Industry Group Differentials (Appendix A-V):

Manufacturing	1.022
Contracting	0.960
Office & Clerical	0.971
Goods & Services	1.009
Miscellaneous	1.026

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	0.902	1.022	0.922	(-7.8%)
Contracting	0.902	0.960	0.866	(-13.4%)
Office & Clerical	0.902	0.971	0.876	(-12.4%)
Goods & Services	0.902	1.009	0.910	(-9.0%)
Miscellaneous	0.902	1.026	0.925	(-7.5%)
Overall	0.902	1.000	0.902	(-9.8%)

**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>
2018	23.4%	9.1%	2017	11.1%
2019	21.9%	9.6%	2018	11.1%
2020	18.1%	10.2%	2019	10.3%
2021	18.2%	9.6%	2020	9.8%
2022	23.2%	9.3%	2021	10.0%

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

Policy Year	(1)	(2)	(3)
	Reported Ratio of Paid DCCE to Paid Losses	Age to Ultimate Development Factor	Ultimate DCCE Ratio (1) x (2)
2017	11.2%	0.989	11.1%
2018	11.2%	0.988	11.1%
2019	10.4%	0.990	10.3%
2020	10.0%	0.983	9.8%
2021	9.6%	1.038	10.0%

Summary of Paid DCCE to Paid Loss Ratio Development Factors

Report	(1)	(2)
	<u>DCCE Ratio Development</u> To Next Report	<u>To Ultimate</u>
1st	1.056	1.038
2nd	0.993	0.983
3rd	1.002	0.990
4th	0.999	0.988
5th	0.996	0.989
6th	0.997	0.993
7th	0.999	0.996
8th	0.999	0.997
9th	0.999	0.998
10th	1.000	0.999
11th	0.999	0.999
12th	0.999	1.000
13th	1.000	1.001
14th	1.000	1.001
15th	1.000	1.001
16th	1.001	1.001
17th	1.000	1.000
18th	1.000	1.000
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, 2024

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	1.31	0.89	0.45	2070	2.34	1.52	0.43	2799	2.92	1.90	0.43
0008	1.01	0.69	0.45	2081	1.70	1.24	0.49	2802	1.96	1.28	0.43
0016	1.93	1.13	0.38	2089	1.01	0.69	0.45	2835	1.08	0.79	0.49
0034	1.63	1.07	0.43	2095	1.37	0.89	0.43	2836	1.19	0.87	0.49
0035	0.98	0.65	0.43	2105	1.63	1.19	0.49	2841	1.53	1.05	0.45
0036	1.66	1.13	0.45	2110	1.36	0.92	0.45	2881	1.27	0.92	0.49
0037	1.61	0.95	0.38	2111	0.93	0.63	0.45	2883	1.67	1.14	0.45
0042	2.09	1.37	0.43	2112	2.02	1.37	0.45	2915	1.18	0.69	0.38
0050	2.92	1.71	0.38	2114	0.98	0.72	0.49	2916	1.46	0.86	0.38
0059D	-	-	-	2121	0.62	0.45	0.49	2923	0.71	0.51	0.49
0065D	-	-	-	2130	1.03	0.67	0.43	2960	1.89	1.23	0.43
0066D	-	-	-	2131	0.76	0.52	0.45	3004	0.68	0.37	0.35
0067D	-	-	-	2143	1.09	0.79	0.49	3018	1.35	0.73	0.35
0079	0.97	0.64	0.43	2157	1.60	1.08	0.45	3022	1.78	1.21	0.45
0083	1.93	1.26	0.43	2172	0.79	0.46	0.38	3027	0.90	0.53	0.38
0106	5.49	2.97	0.35	2174	1.50	1.03	0.45	3028	1.41	0.83	0.38
0113	1.80	1.23	0.45	2211	3.09	1.81	0.38	3030	2.11	1.23	0.38
0170	1.02	0.69	0.45	2220	1.26	0.82	0.43	3040	1.83	1.19	0.43
0251	2.07	1.35	0.43	2286	-	0.82	0.43	3041	1.46	0.95	0.43
0401	3.61	1.95	0.35	2288	1.93	1.31	0.45	3042	1.38	0.90	0.43
0771N	0.21	-	-	2302	0.92	0.60	0.43	3064	1.40	0.92	0.43
0908P	79.00	51.80	0.43	2305	1.16	0.68	0.38	3076	1.22	0.83	0.45
0913P	194.00	126.74	0.43	2361	0.90	0.60	0.43	3081D	1.49	0.97	0.43
0917	1.78	1.30	0.49	2362	1.26	0.86	0.45	3082D	1.60	0.94	0.38
1005	3.28	1.59	0.33	2380	0.88	0.60	0.45	3085D	2.07	1.36	0.43
1164	1.69	0.83	0.33	2388	0.53	0.39	0.49	3110	1.64	1.08	0.43
1165XD	1.35	0.66	0.33	2402	1.09	0.64	0.38	3111	1.17	0.80	0.45
1320	0.91	0.48	0.35	2413	1.13	0.74	0.43	3113	0.82	0.53	0.43
1322	4.10	2.00	0.33	2416	1.22	0.84	0.45	3114	1.14	0.74	0.43
1430	2.51	1.48	0.38	2417	0.75	0.51	0.45	3118	0.77	0.56	0.49
1438	1.79	1.04	0.38	2501	1.05	0.71	0.45	3119	0.31	0.24	0.52
1452	0.97	0.56	0.38	2503	0.52	0.35	0.45	3122	0.94	0.68	0.49
1463	3.81	1.87	0.33	2570	1.51	1.03	0.45	3126	0.71	0.46	0.43
1472	1.24	0.72	0.38	2585	1.41	0.92	0.43	3131	0.65	0.43	0.43
1624D	1.44	0.77	0.35	2586	1.46	1.00	0.45	3132	1.07	0.73	0.45
1642	1.16	0.68	0.38	2587	1.32	0.89	0.45	3145	0.79	0.52	0.43
1654	3.67	2.13	0.38	2589	0.89	0.59	0.43	3146	0.83	0.54	0.43
1699	1.20	0.71	0.38	2600	2.03	1.37	0.45	3169	1.05	0.71	0.45
1701	1.20	0.65	0.35	2623	2.48	1.46	0.38	3179	0.74	0.50	0.45
1710	2.09	1.22	0.38	2651	0.64	0.43	0.45	3180	0.92	0.62	0.45
1741	-	0.65	0.35	2660	1.01	0.74	0.49	3188	0.69	0.45	0.43
1747	1.16	0.67	0.38	2670	-	0.68	0.45	3220	0.98	0.64	0.43
1748	2.00	1.18	0.38	2683	-	0.71	0.45	3224	1.48	1.07	0.49
1803D	2.98	1.75	0.38	2688	0.99	0.68	0.45	3227	1.56	1.05	0.45
1853	-	0.65	0.35	2702	9.96	4.91	0.33	3240	-	0.86	0.45
1924	1.44	0.98	0.45	2705X*	26.45	14.19	0.35	3241	1.27	0.86	0.45
1925	1.82	1.20	0.43	2709	3.63	1.94	0.35	3255	1.05	0.77	0.49
2002	1.58	1.07	0.45	2710	3.41	2.00	0.38	3257	1.27	0.86	0.45
2003	1.36	0.88	0.43	2714	1.78	1.22	0.45	3270	0.93	0.63	0.45
2014	2.05	1.21	0.38	2727X	4.76	2.56	0.35	3300	1.90	1.39	0.49
2016	1.13	0.76	0.45	2731	1.84	1.25	0.45	3303	1.08	0.73	0.45
2021	1.41	0.92	0.43	2735	1.96	1.35	0.45	3307	1.10	0.72	0.43
2039	1.24	0.84	0.45	2759	2.44	1.66	0.45	3315	1.56	1.06	0.45
2041	1.15	0.78	0.45	2790	0.81	0.59	0.49	3334	1.56	1.00	0.43
2065	0.96	0.63	0.43	2797	1.84	1.35	0.49	3336	1.01	0.66	0.43

\* 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, 2024

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3365	2.66	1.42	0.35	4131	3.28	2.24	0.45	4828	0.82	0.44	0.35
3372	1.14	0.74	0.43	4133	1.04	0.76	0.49	4829	0.60	0.32	0.35
3373	1.70	1.15	0.45	4149	0.34	0.25	0.49	4902	0.86	0.59	0.45
3383	0.61	0.41	0.45	4206	1.14	0.77	0.45	4923	0.44	0.29	0.43
3385	0.46	0.32	0.45	4207	0.88	0.47	0.35	5020	2.66	1.42	0.35
3400	1.19	0.81	0.45	4239	1.08	0.58	0.35	5022	3.29	1.63	0.33
3507	0.90	0.59	0.43	4240	1.21	0.89	0.49	5037	4.22	2.07	0.33
3515	0.73	0.48	0.43	4243	0.84	0.55	0.43	5040	3.75	1.84	0.33
3548	0.69	0.47	0.45	4244	0.97	0.57	0.38	5057	2.28	1.13	0.33
3559	0.94	0.61	0.43	4250	0.81	0.52	0.43	5059	7.34	3.62	0.33
3574	0.45	0.31	0.45	4251	1.36	0.92	0.45	5102	2.68	1.44	0.35
3581	0.51	0.34	0.45	4263	1.40	0.91	0.43	5146	2.08	1.21	0.38
3612	0.77	0.50	0.43	4273	1.15	0.75	0.43	5160	1.14	0.56	0.33
3620	1.29	0.76	0.38	4279	1.30	0.76	0.38	5183	1.53	0.82	0.35
3629	0.64	0.42	0.43	4283	0.88	0.60	0.45	5188	1.67	0.90	0.35
3632	0.95	0.62	0.43	4299	0.78	0.51	0.43	5190	1.60	0.86	0.35
3634	0.64	0.42	0.43	4304	2.14	1.40	0.43	5191	0.45	0.26	0.38
3635	0.61	0.40	0.43	4307	0.65	0.48	0.49	5192	1.19	0.78	0.43
3638	0.81	0.55	0.45	4351	0.71	0.48	0.45	5213	2.86	1.41	0.33
3642	0.71	0.48	0.45	4352	0.65	0.44	0.45	5215	2.20	1.28	0.38
3643	0.78	0.46	0.38	4360	-	0.14	0.38	5221	1.73	0.93	0.35
3647	1.03	0.67	0.43	4361	0.40	0.27	0.45	5222	3.24	1.59	0.33
3648	0.53	0.39	0.49	4410	1.31	0.89	0.45	5223	2.04	1.19	0.38
3681	0.34	0.23	0.45	4420	1.56	0.83	0.35	5348	1.73	1.01	0.38
3685	0.40	0.27	0.45	4431	0.58	0.43	0.49	5402	2.94	2.00	0.45
3719	0.43	0.21	0.33	4432	0.49	0.36	0.49	5403	2.49	1.33	0.35
3724	1.78	0.88	0.33	4452	1.05	0.69	0.43	5437	2.44	1.31	0.35
3726	1.96	0.97	0.33	4459	1.20	0.70	0.38	5443	1.70	1.11	0.43
3803	1.00	0.68	0.45	4470	0.96	0.63	0.43	5445	4.08	2.01	0.33
3807	0.73	0.49	0.45	4484	1.07	0.73	0.45	5462	2.52	1.47	0.38
3808	2.59	1.68	0.43	4493	0.97	0.63	0.43	5472	3.34	1.65	0.33
3821	2.45	1.44	0.38	4511	0.18	0.12	0.43	5473	4.77	2.35	0.33
3822X	1.80	1.23	0.45	4557	1.07	0.63	0.38	5474	3.06	1.52	0.33
3824X	1.67	1.13	0.45	4558	0.83	0.54	0.43	5478	1.56	0.83	0.35
3826	0.31	0.20	0.43	4568	1.13	0.66	0.38	5479	2.86	1.67	0.38
3827	0.72	0.49	0.45	4581	0.43	0.23	0.35	5480	2.89	1.54	0.35
3830	0.63	0.41	0.43	4583	2.25	1.22	0.35	5491	1.07	0.57	0.35
3851	0.81	0.55	0.45	4611	0.40	0.27	0.45	5506	2.29	1.23	0.35
3865	1.20	0.88	0.49	4635	1.26	0.67	0.35	5507	1.86	1.00	0.35
3881	1.49	0.97	0.43	4653	1.04	0.70	0.45	5508	-	1.00	0.35
4000	2.28	1.22	0.35	4665	3.50	2.05	0.38	5535	3.40	1.68	0.33
4021	1.59	1.04	0.43	4670	-	0.95	0.43	5537	1.91	1.11	0.38
4024D	1.53	0.90	0.38	4683	1.46	0.95	0.43	5551	7.48	3.71	0.33
4034	2.92	1.71	0.38	4686	0.76	0.44	0.38	5606	0.43	0.21	0.33
4036	1.01	0.59	0.38	4692	0.32	0.22	0.45	5610	2.33	1.37	0.38
4038	1.16	0.84	0.49	4693	0.38	0.26	0.45	5645	6.90	3.42	0.33
4053	-	0.76	0.43	4703	0.65	0.42	0.43	5703	5.96	3.50	0.38
4061	-	0.76	0.43	4717	0.89	0.65	0.49	5705	9.37	5.51	0.38
4062	1.16	0.76	0.43	4720	0.76	0.50	0.43	5951	0.22	0.15	0.45
4101	1.07	0.70	0.43	4740	0.51	0.25	0.33	6003	2.54	1.36	0.35
4109	0.22	0.15	0.45	4741	1.22	0.80	0.43	6005	2.83	1.66	0.38
4110	0.34	0.23	0.45	4751	1.68	0.99	0.38	6018	1.41	0.81	0.38
4111	0.89	0.60	0.45	4771N	1.20	0.64	0.35	6045	2.34	1.36	0.38
4114	1.26	0.81	0.43	4777	1.31	0.71	0.35	6204	3.17	1.69	0.35
4130	1.40	0.95	0.45	4825	0.39	0.23	0.38	6206	1.25	0.61	0.33

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

**ADVISORY LOSS COSTS - NOT RATES**

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

Exhibit III

Page S3

Effective April 1, 2024

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
6213	1.01	0.50	0.33	7327F	8.81	3.98	0.29	8039	0.80	0.58	0.49
6214	0.71	0.38	0.35	7333M	1.45	0.71	0.33	8044	1.24	0.84	0.45
6216	3.22	1.58	0.33	7335M	1.61	0.78	0.33	8045	0.34	0.23	0.45
6217	2.07	1.02	0.33	7337M	2.30	1.08	0.33	8046	1.17	0.80	0.45
6229	2.06	1.20	0.38	7350F	5.50	2.65	0.31	8047	0.40	0.27	0.45
6233	0.89	0.44	0.33	7360	2.38	1.39	0.38	8058	1.09	0.74	0.45
6235	2.58	1.27	0.33	7370	2.48	1.68	0.45	8072	0.36	0.26	0.49
6236	2.64	1.53	0.38	7380	2.78	1.62	0.38	8102	0.79	0.54	0.45
6237	0.74	0.39	0.35	7382	2.62	1.70	0.43	8103	1.19	0.78	0.43
6251D	1.77	0.94	0.35	7390	1.93	1.30	0.45	8106	1.69	0.99	0.38
6252D	1.47	0.72	0.33	7394M	1.94	0.94	0.33	8107	1.33	0.71	0.35
6306	2.08	1.12	0.35	7395M	2.15	1.04	0.33	8111	0.98	0.64	0.43
6319	1.58	0.78	0.33	7398M	3.07	1.44	0.33	8116	0.94	0.62	0.43
6325	1.70	0.84	0.33	7402	0.06	0.04	0.45	8203	3.28	2.13	0.43
6400	2.04	1.19	0.38	7403	2.05	1.38	0.45	8204	1.94	1.27	0.43
6503	1.07	0.72	0.45	7405N	0.79	0.53	0.45	8209	1.50	1.02	0.45
6504	1.35	0.92	0.45	7420	3.25	1.58	0.33	8215	1.48	0.87	0.38
6702M*	2.04	1.19	0.38	7421	0.38	0.22	0.38	8227	1.74	0.93	0.35
6703M*	3.23	1.83	0.38	7422	0.59	0.32	0.35	8232	2.24	1.31	0.38
6704M*	2.27	1.32	0.38	7425	1.03	0.54	0.35	8233	1.50	0.86	0.38
6801F	3.30	1.69	0.35	7431N	0.60	0.32	0.35	8235	1.83	1.19	0.43
6811	2.37	1.39	0.38	7445N	0.26	-	-	8236X	2.22	1.19	0.35
6824F	3.91	2.01	0.35	7453N	0.20	-	-	8263	2.64	1.73	0.43
6826F	2.20	1.13	0.35	7502	0.94	0.55	0.38	8264	2.03	1.19	0.38
6834	1.34	0.91	0.45	7515	0.54	0.27	0.33	8265	2.43	1.30	0.35
6836	1.55	1.02	0.43	7520	1.22	0.80	0.43	8279	2.79	1.51	0.35
6843F	4.71	2.13	0.29	7529X	4.82	2.36	0.33	8288	3.02	1.99	0.43
6845F	3.33	1.50	0.29	7538	1.52	0.75	0.33	8291X	1.63	1.07	0.43
6854	2.54	1.36	0.35	7539	0.74	0.40	0.35	8292X	1.52	1.03	0.45
6872F	4.54	2.05	0.29	7540	1.89	0.93	0.33	8293X	3.40	2.30	0.45
6874F	8.49	3.84	0.29	7580	1.28	0.75	0.38	8304	2.43	1.31	0.35
6882	1.50	0.81	0.35	7590	1.78	1.04	0.38	8350	3.63	1.95	0.35
6884	1.62	0.86	0.35	7600	2.66	1.54	0.38	8380	0.91	0.59	0.43
7016M	1.99	0.97	0.33	7605	1.25	0.67	0.35	8381	0.83	0.54	0.43
7024M	2.21	1.08	0.33	7610	0.24	0.14	0.38	8385	1.20	0.78	0.43
7038M	3.20	1.62	0.33	7705	2.50	1.63	0.43	8392	0.95	0.70	0.49
7046M	2.89	1.43	0.33	7710	1.82	0.97	0.35	8393	0.80	0.46	0.38
7047M	3.15	1.49	0.33	7711	1.82	0.97	0.35	8500	2.83	1.66	0.38
7050M	5.06	2.48	0.33	7720X	1.48	0.87	0.38	8601	0.12	0.07	0.35
7090M	3.55	1.80	0.33	7723X	0.99	0.53	0.35	8602	0.58	0.34	0.38
7098M	3.21	1.59	0.33	7855	1.68	0.98	0.38	8603	0.03	0.02	0.45
7099M	4.58	2.19	0.33	8001	1.08	0.74	0.45	8606	0.72	0.39	0.35
7133	1.76	0.96	0.35	8002	0.89	0.61	0.45	8709F	2.22	1.00	0.29
7151M	2.14	1.16	0.35	8006	1.07	0.78	0.49	8719	0.88	0.47	0.35
7152M	3.39	1.79	0.35	8008	0.54	0.40	0.49	8720	0.50	0.27	0.35
7153M	2.38	1.29	0.35	8010	0.79	0.54	0.45	8721	0.16	0.09	0.38
7219	4.28	2.27	0.35	8013	0.15	0.10	0.43	8723	0.06	0.04	0.43
7222X	4.02	2.13	0.35	8015	0.34	0.22	0.43	8725	0.91	0.53	0.38
7225	4.13	2.39	0.38	8017	0.68	0.50	0.49	8726F	1.17	0.60	0.35
7230X	4.15	2.69	0.43	8018	1.38	0.93	0.45	8734M	0.16	0.09	0.38
7231	4.72	3.06	0.43	8021	1.06	0.72	0.45	8737M	0.15	0.09	0.38
7232X	5.36	2.84	0.35	8031	0.88	0.60	0.45	8738M	0.23	0.13	0.38
7309F	4.59	2.07	0.29	8032	0.81	0.55	0.45	8742	0.12	0.07	0.38
7313F	2.04	0.92	0.29	8033	0.82	0.60	0.49	8745	1.78	1.18	0.43
7317F	4.10	1.85	0.29	8037	0.69	0.53	0.52	8748	0.26	0.14	0.35

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

**ADVISORY LOSS COSTS - NOT RATES**

**NORTH CAROLINA**

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

Exhibit III

Page S4

Effective April 1, 2024

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8755	0.15	0.09	0.38	9186	4.30	2.33	0.35				
8799	0.23	0.15	0.45	9220	2.20	1.44	0.43				
8800	0.69	0.47	0.45	9402	2.47	1.32	0.35				
8803	0.02	0.01	0.38	9403	3.56	1.90	0.35				
8805M	0.07	0.05	0.45	9410	1.15	0.79	0.45				
8810	0.05	0.03	0.45	9501	1.24	0.72	0.38				
8814M	0.06	0.04	0.45	9505	1.63	1.07	0.43				
8815M	0.10	0.06	0.45	9516	1.06	0.69	0.43				
8820	0.05	0.03	0.38	9519	1.92	1.11	0.38				
8824	1.12	0.85	0.52	9521	1.49	0.87	0.38				
8825	-	0.63	0.49	9522	0.85	0.62	0.49				
8826	0.86	0.63	0.49	9534	2.39	1.18	0.33				
8831	0.55	0.43	0.52	9554	4.12	2.22	0.35				
8832	0.15	0.10	0.45	9586	0.20	0.14	0.49				
8833	0.49	0.33	0.45	9600	1.00	0.68	0.45				
8835	0.93	0.63	0.45	9620	0.65	0.38	0.38				
8842X	0.99	0.76	0.52								
8848	-	0.85	0.52								
8849	-	0.85	0.52								
8855	0.05	0.03	0.45								
8856	0.27	0.18	0.45								
8864X	0.47	0.34	0.49								
8868	0.21	0.16	0.49								
8869	0.48	0.35	0.49								
8871	0.03	0.02	0.45								
8901	0.09	0.05	0.38								
9012	0.41	0.24	0.38								
9014	1.25	0.85	0.45								
9015	1.15	0.75	0.43								
9016	0.87	0.60	0.45								
9019	1.56	0.92	0.38								
9033	0.84	0.55	0.43								
9040	1.35	0.99	0.49								
9044	0.52	0.38	0.49								
9052	0.64	0.46	0.49								
9058	0.65	0.50	0.52								
9060	0.61	0.44	0.49								
9061	0.50	0.37	0.49								
9062	0.52	0.38	0.49								
9063	0.34	0.25	0.49								
9077F	2.78	1.58	0.42								
9082	0.53	0.41	0.52								
9083	0.50	0.38	0.52								
9084	0.52	0.38	0.49								
9089	0.41	0.30	0.49								
9093	0.54	0.40	0.49								
9101	1.35	0.99	0.49								
9102	1.38	0.90	0.43								
9154	0.71	0.48	0.45								
9156	0.84	0.61	0.49								
9170	4.11	2.21	0.35								
9178	2.69	2.12	0.52								
9179	8.62	6.56	0.52								
9180	2.17	1.43	0.43								
9182	0.95	0.65	0.45								

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

*Effective April 1, 2024*

**FOOTNOTES**

- D Advisory loss cost for classification no longer includes disease loading.
- 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 1.925 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, 2024

ADVISORY MISCELLANEOUS VALUES

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

Deductible Amount	Advisory Loss Elimination Ratios						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.3%	1.1%	0.8%	0.6%	0.4%	0.3%	0.2%
\$200	2.4%	2.0%	1.4%	1.1%	0.8%	0.5%	0.4%
\$300	3.3%	2.7%	2.0%	1.6%	1.1%	0.7%	0.5%
\$400	4.1%	3.4%	2.5%	2.0%	1.4%	0.9%	0.7%
\$500	4.9%	3.9%	2.9%	2.4%	1.7%	1.1%	0.8%
\$1,000	7.7%	6.2%	4.7%	3.9%	2.8%	1.9%	1.5%
\$1,500	9.8%	7.9%	6.1%	5.1%	3.7%	2.6%	2.1%
\$2,000	11.5%	9.3%	7.3%	6.1%	4.6%	3.3%	2.6%
\$2,500	13.0%	10.6%	8.4%	7.1%	5.3%	3.9%	3.1%
\$5,000	18.6%	15.5%	12.6%	10.9%	8.4%	6.4%	5.3%

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

Employee operated vehicle.....	\$88,900
Leased or rented vehicle.....	\$59,300

**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"..... \$2,300

**Minimum Weekly Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" ..... \$1,150

**Premium Determination for Partners and Sole Proprietors** in accordance with **Basic Manual** Rule 2-E-3 (Annual Payroll)..... \$59,300

**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..... 56%

(Multiply a Non-F classification loss cost by a factor of 1.56 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 (1.04).)

**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 \$13,500. If more than two years, an average annual premium of at least \$6,750 is required. These amounts are applicable for ratings effective April 1, 2024, and subsequent. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.

Effective April 1, 2024

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

Expected Losses	Weighting Values	Expected Losses	Weighting Values
0 -- 2,293	0.14	1,292,760 -- 1,357,785	0.49
2,294 -- 6,460	0.15	1,357,786 -- 1,426,309	0.50
6,461 -- 10,726	0.16	1,426,310 -- 1,498,621	0.51
10,727 -- 15,097	0.17	1,498,622 -- 1,575,043	0.52
15,098 -- 16,622	0.18	1,575,044 -- 1,655,942	0.53
16,623 -- 18,799	0.17	1,655,943 -- 1,741,718	0.54
18,800 -- 21,774	0.16	1,741,719 -- 1,832,828	0.55
21,775 -- 26,250	0.15	1,832,829 -- 1,929,788	0.56
26,251 -- 34,767	0.14	1,929,789 -- 2,033,180	0.57
34,768 -- 79,894	0.13	2,033,181 -- 2,143,665	0.58
79,895 -- 107,361	0.14	2,143,666 -- 2,262,000	0.59
107,362 -- 131,348	0.15	2,262,001 -- 2,389,055	0.60
131,349 -- 154,421	0.16	2,389,056 -- 2,525,828	0.61
154,422 -- 177,309	0.17	2,525,829 -- 2,673,482	0.62
177,310 -- 200,347	0.18	2,673,483 -- 2,833,368	0.63
200,348 -- 223,725	0.19	2,833,369 -- 3,007,074	0.64
223,726 -- 247,569	0.20	3,007,075 -- 3,196,471	0.65
247,570 -- 271,976	0.21	3,196,472 -- 3,403,788	0.66
271,977 -- 297,022	0.22	3,403,789 -- 3,631,695	0.67
297,023 -- 322,775	0.23	3,631,696 -- 3,883,419	0.68
322,776 -- 348,171	0.24	3,883,420 -- 4,162,901	0.69
348,172 -- 373,129	0.25	4,162,902 -- 4,475,002	0.70
373,130 -- 398,872	0.26	4,475,003 -- 4,825,787	0.71
398,873 -- 425,444	0.27	4,825,788 -- 5,222,922	0.72
425,445 -- 452,890	0.28	5,222,923 -- 5,676,246	0.73
452,891 -- 481,261	0.29	5,676,247 -- 6,198,593	0.74
481,262 -- 510,605	0.30	6,198,594 -- 6,807,026	0.75
510,606 -- 540,978	0.31	6,807,027 -- 7,524,741	0.76
540,979 -- 572,438	0.32	7,524,742 -- 8,384,084	0.77
572,439 -- 605,046	0.33	8,384,085 -- 9,431,568	0.78
605,047 -- 638,868	0.34	9,431,569 -- 10,736,578	0.79
638,869 -- 673,978	0.35	10,736,579 -- 12,407,397	0.80
673,979 -- 710,449	0.36	12,407,398 -- 14,622,906	0.81
710,450 -- 748,365	0.37	14,622,907 -- 17,701,338	0.82
748,366 -- 787,815	0.38	17,701,339 -- 22,268,778	0.83
787,816 -- 828,897	0.39	22,268,779 -- 29,750,181	0.84
828,898 -- 871,714	0.40	29,750,182 -- 44,240,387	0.85
871,715 -- 916,380	0.41	44,240,388 -- 84,267,239	0.86
916,381 -- 963,017	0.42	84,267,240 -- 717,922,894	0.87
963,018 -- 1,011,762	0.43	717,922,895 -- AND OVER	0.88
1,011,763 -- 1,062,760	0.44		
1,062,761 -- 1,116,174	0.45		
1,116,175 -- 1,172,179	0.46		
1,172,180 -- 1,230,970	0.47		
1,230,971 -- 1,292,759	0.48		

(a) G .....	10.60
(b) State Per Claim Accident Limitation .....	\$179,000
(c) State Multiple Claim Accident Limitation .....	\$358,000
(d) USL&HW Per Claim Accident Limitation .....	\$286,500
(e) USL&HW Multiple Claim Accident Limitation .....	\$573,000
(f) Employers Liability Accident Limitation .....	\$55,000
(g) Primary/Excess Loss Split Point .....	\$25,000
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes .....	1.50
<i>(Multiply a Non-F classification ELR by the USL&amp;HW Act - Expected Loss Factor of 1.50.)</i>	

Effective April 1, 2024

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

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 382,479	48,760	3,592,394 -- 3,687,011	234,260	6,904,433 -- 6,999,068	419,760
382,480 -- 475,404	54,060	3,687,012 -- 3,781,631	239,560	6,999,069 -- 7,093,704	425,060
475,405 -- 568,879	59,360	3,781,632 -- 3,876,251	244,860	7,093,705 -- 7,188,341	430,360
568,880 -- 662,678	64,660	3,876,252 -- 3,970,873	250,160	7,188,342 -- 7,282,977	435,660
662,679 -- 756,683	69,960	3,970,874 -- 4,065,496	255,460	7,282,978 -- 7,377,614	440,960
756,684 -- 850,828	75,260	4,065,497 -- 4,160,119	260,760	7,377,615 -- 7,472,251	446,260
850,829 -- 945,070	80,560	4,160,120 -- 4,254,744	266,060	7,472,252 -- 7,566,888	451,560
945,071 -- 1,039,385	85,860	4,254,745 -- 4,349,369	271,360	7,566,889 -- 7,661,525	456,860
1,039,386 -- 1,133,754	91,160	4,349,370 -- 4,443,995	276,660	7,661,526 -- 7,756,163	462,160
1,133,755 -- 1,228,164	96,460	4,443,996 -- 4,538,621	281,960	7,756,164 -- 7,850,800	467,460
1,228,165 -- 1,322,608	101,760	4,538,622 -- 4,633,249	287,260	7,850,801 -- 7,945,438	472,760
1,322,609 -- 1,417,078	107,060	4,633,250 -- 4,727,877	292,560	7,945,439 -- 8,040,076	478,060
1,417,079 -- 1,511,569	112,360	4,727,878 -- 4,822,505	297,860	8,040,077 -- 8,134,713	483,360
1,511,570 -- 1,606,078	117,660	4,822,506 -- 4,917,134	303,160	8,134,714 -- 8,229,351	488,660
1,606,079 -- 1,700,602	122,960	4,917,135 -- 5,011,764	308,460	8,229,352 -- 8,323,989	493,960
1,700,603 -- 1,795,139	128,260	5,011,765 -- 5,106,394	313,760	8,323,990 -- 8,418,628	499,260
1,795,140 -- 1,889,686	133,560	5,106,395 -- 5,201,024	319,060	8,418,629 -- 8,513,266	504,560
1,889,687 -- 1,984,242	138,860	5,201,025 -- 5,295,655	324,360	8,513,267 -- 8,607,904	509,860
1,984,243 -- 2,078,806	144,160	5,295,656 -- 5,390,287	329,660	8,607,905 -- 8,702,543	515,160
2,078,807 -- 2,173,377	149,460	5,390,288 -- 5,484,919	334,960	8,702,544 -- 8,797,181	520,460
2,173,378 -- 2,267,953	154,760	5,484,920 -- 5,579,551	340,260	8,797,182 -- 8,891,820	525,760
2,267,954 -- 2,362,536	160,060	5,579,552 -- 5,674,183	345,560	8,891,821 -- 8,986,459	531,060
2,362,537 -- 2,457,122	165,360	5,674,184 -- 5,768,816	350,860	8,986,460 -- 9,081,098	536,360
2,457,123 -- 2,551,713	170,660	5,768,817 -- 5,863,449	356,160	9,081,099 -- 9,175,737	541,660
2,551,714 -- 2,646,308	175,960	5,863,450 -- 5,958,083	361,460	9,175,738 -- 9,270,376	546,960
2,646,309 -- 2,740,906	181,260	5,958,084 -- 6,052,717	366,760	9,270,377 -- 9,364,040	552,260
2,740,907 -- 2,835,507	186,560	6,052,718 -- 6,147,351	372,060		
2,835,508 -- 2,930,110	191,860	6,147,352 -- 6,241,985	377,360		
2,930,111 -- 3,024,716	197,160	6,241,986 -- 6,336,620	382,660		
3,024,717 -- 3,119,324	202,460	6,336,621 -- 6,431,255	387,960		
3,119,325 -- 3,213,935	207,760	6,431,256 -- 6,525,890	393,260		
3,213,936 -- 3,308,547	213,060	6,525,891 -- 6,620,525	398,560		
3,308,548 -- 3,403,161	218,360	6,620,526 -- 6,715,160	403,860		
3,403,162 -- 3,497,776	223,660	6,715,161 -- 6,809,796	409,160		
3,497,777 -- 3,592,393	228,960	6,809,797 -- 6,904,432	414,460		

For Expected Losses greater than \$9,364,040, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.056)(\text{Expected Losses}) + 2876.4(\text{Expected Losses})(10.60) / (\text{Expected Losses} + (600)(10.60))$$

G = 10.60

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

**NORTH CAROLINA  
RR 1**

*Effective April 1, 2024*

**Exhibit III**

**1. Average Cost per Case by Hazard Group**

A	B	C	D	E	F	G
7,312	8,702	12,591	15,651	23,818	37,210	52,164

**Average Cost per Case including ALAE by Hazard Group**

A	B	C	D	E	F	G
8,145	9,682	13,989	17,378	26,373	41,155	57,671

**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	0.614	0.646	0.676	0.695	0.723	0.745	0.759
\$15,000	0.566	0.600	0.636	0.657	0.691	0.716	0.734
\$20,000	0.526	0.563	0.602	0.624	0.663	0.691	0.712
\$25,000	0.493	0.531	0.572	0.596	0.638	0.669	0.692
\$30,000	0.465	0.503	0.546	0.571	0.616	0.649	0.674
\$35,000	0.440	0.479	0.523	0.549	0.597	0.630	0.657
\$40,000	0.419	0.457	0.503	0.529	0.578	0.613	0.642
\$50,000	0.383	0.421	0.467	0.493	0.547	0.583	0.613
\$75,000	0.318	0.355	0.402	0.428	0.485	0.523	0.557
\$100,000	0.274	0.310	0.356	0.381	0.440	0.479	0.513
\$125,000	0.242	0.276	0.322	0.346	0.406	0.444	0.478
\$150,000	0.217	0.250	0.295	0.317	0.378	0.416	0.450
\$175,000	0.197	0.228	0.272	0.294	0.354	0.392	0.425
\$200,000	0.180	0.211	0.254	0.275	0.334	0.371	0.404
\$225,000	0.166	0.196	0.238	0.258	0.317	0.353	0.386
\$250,000	0.155	0.183	0.224	0.243	0.302	0.338	0.370
\$275,000	0.144	0.172	0.212	0.231	0.289	0.324	0.355
\$300,000	0.136	0.162	0.202	0.219	0.277	0.311	0.342
\$325,000	0.128	0.154	0.192	0.209	0.266	0.299	0.330
\$350,000	0.121	0.146	0.184	0.200	0.256	0.289	0.319
\$375,000	0.115	0.139	0.176	0.192	0.247	0.280	0.308
\$400,000	0.109	0.133	0.169	0.184	0.239	0.271	0.299
\$425,000	0.104	0.128	0.163	0.178	0.232	0.263	0.290
\$450,000	0.099	0.122	0.157	0.171	0.225	0.255	0.282
\$475,000	0.095	0.118	0.152	0.166	0.218	0.248	0.275
\$500,000	0.091	0.113	0.147	0.160	0.212	0.242	0.268
\$600,000	0.079	0.099	0.130	0.142	0.192	0.219	0.244
\$700,000	0.069	0.088	0.117	0.128	0.176	0.202	0.224
\$800,000	0.062	0.079	0.107	0.117	0.162	0.187	0.208
\$900,000	0.056	0.072	0.098	0.108	0.151	0.175	0.195
\$1,000,000	0.051	0.067	0.091	0.100	0.142	0.164	0.183
\$2,000,000	0.027	0.037	0.054	0.060	0.090	0.106	0.119
\$3,000,000	0.018	0.026	0.038	0.042	0.066	0.079	0.090
\$4,000,000	0.013	0.019	0.029	0.033	0.051	0.063	0.071
\$5,000,000	0.010	0.015	0.023	0.026	0.042	0.051	0.059
\$6,000,000	0.008	0.012	0.018	0.021	0.034	0.043	0.050
\$7,000,000	0.006	0.010	0.015	0.017	0.029	0.036	0.042
\$8,000,000	0.005	0.008	0.013	0.015	0.024	0.031	0.037
\$9,000,000	0.004	0.007	0.011	0.012	0.021	0.027	0.032
\$10,000,000	0.003	0.005	0.009	0.011	0.018	0.023	0.028

Effective April 1, 2024

**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	0.693	0.727	0.759	0.779	0.809	0.831	0.846
\$15,000	0.641	0.678	0.716	0.738	0.774	0.801	0.820
\$20,000	0.598	0.638	0.679	0.704	0.744	0.775	0.797
\$25,000	0.563	0.603	0.647	0.673	0.718	0.751	0.776
\$30,000	0.532	0.573	0.619	0.646	0.694	0.729	0.756
\$35,000	0.505	0.547	0.594	0.622	0.673	0.709	0.738
\$40,000	0.481	0.523	0.572	0.600	0.653	0.691	0.721
\$50,000	0.441	0.483	0.533	0.562	0.618	0.658	0.691
\$75,000	0.369	0.410	0.461	0.489	0.551	0.593	0.629
\$100,000	0.320	0.359	0.410	0.438	0.502	0.544	0.582
\$125,000	0.284	0.322	0.372	0.398	0.463	0.505	0.543
\$150,000	0.256	0.292	0.342	0.367	0.432	0.474	0.512
\$175,000	0.234	0.269	0.317	0.341	0.406	0.447	0.485
\$200,000	0.215	0.249	0.296	0.319	0.384	0.425	0.461
\$225,000	0.199	0.232	0.278	0.300	0.365	0.405	0.441
\$250,000	0.186	0.218	0.263	0.284	0.348	0.387	0.423
\$275,000	0.174	0.205	0.249	0.270	0.333	0.372	0.407
\$300,000	0.164	0.194	0.237	0.257	0.320	0.358	0.392
\$325,000	0.155	0.184	0.227	0.246	0.308	0.345	0.378
\$350,000	0.147	0.175	0.217	0.236	0.297	0.333	0.366
\$375,000	0.140	0.167	0.208	0.226	0.287	0.323	0.355
\$400,000	0.133	0.160	0.200	0.218	0.278	0.313	0.345
\$425,000	0.127	0.154	0.193	0.210	0.269	0.304	0.335
\$450,000	0.122	0.148	0.186	0.203	0.261	0.295	0.326
\$475,000	0.117	0.142	0.180	0.196	0.254	0.287	0.317
\$500,000	0.112	0.137	0.174	0.190	0.247	0.280	0.310
\$600,000	0.097	0.120	0.155	0.169	0.224	0.255	0.282
\$700,000	0.086	0.107	0.140	0.153	0.205	0.235	0.261
\$800,000	0.077	0.097	0.128	0.140	0.190	0.218	0.243
\$900,000	0.069	0.088	0.118	0.129	0.177	0.204	0.227
\$1,000,000	0.063	0.081	0.109	0.120	0.166	0.192	0.214
\$2,000,000	0.034	0.045	0.065	0.071	0.106	0.125	0.140
\$3,000,000	0.023	0.031	0.046	0.051	0.078	0.093	0.106
\$4,000,000	0.016	0.023	0.035	0.039	0.061	0.074	0.084
\$5,000,000	0.013	0.018	0.028	0.031	0.049	0.061	0.070
\$6,000,000	0.010	0.014	0.022	0.025	0.041	0.051	0.059
\$7,000,000	0.008	0.012	0.018	0.021	0.034	0.043	0.051
\$8,000,000	0.007	0.010	0.015	0.018	0.029	0.037	0.044
\$9,000,000	0.005	0.008	0.013	0.015	0.025	0.032	0.038
\$10,000,000	0.005	0.007	0.011	0.013	0.022	0.028	0.034

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	0.03	0.02	0.20	0.11	0.07	0.00

## NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

### NORTH CAROLINA—UPDATE TO EXPERIENCE RATING PREMIUM ELIGIBILITY AMOUNTS

#### 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>4/1/24 and after</u>	<u>13,500</u>	<u>6,750</u>
	<u>4/1/23 - 3/31/24</u>	12,500	6,250
	4/1/22 - 3/31/23	12,000	6,000

NOTE: This exhibit revises the North Carolina experience rating subject premium eligibility amounts shown in the State Table of Subject Premium Eligibility Amounts in NCCI's *Experience Rating Plan Manual* national Rule 2-A-2-c. 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 2021 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)
NR 04/01/20	Base	1.000	0.306	0.306	0.998	0.938	0.815	0.946	0.722
NR 04/01/21	0.958	0.958	0.694	0.665					
NR 04/01/22	1.020	0.977							
NR 04/01/23	0.992	0.969							
				<u>0.971</u>					

**Section B - Factor Adjusting 2021 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)
NR 04/01/20	Base	1.000	0.306	0.306	0.890	1.000	1.000	0.890
NR 04/01/21	0.961	0.961	0.694	0.667				
NR 04/01/22	0.947	0.910						
NR 04/01/23	0.952	0.866						
				<u>0.973</u>				

**Section C - Factor Adjusting 2021 Policy Year Assigned Risk Premium and Voluntary Premium to Present Statewide Level**

(1) Assigned Risk Market Share PY 2021	0.084
(2) Voluntary Market Share PY 2021	0.916
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. A)	0.722
(4) Voluntary Standard Premium Adjustment Factor (See Sec. B)	0.890
(5) Premium Adjustment Factor = [(1)x(3)]/2.516+(2)x(4) #	0.839

NR New and renewal business.

@ Eliminates premium derived from expense constants.

# Current premium index (assigned risk-to-voluntary) = 2.516

\* Eliminates premium derived from minimum premiums.

**NORTH CAROLINA**

**APPENDIX A-I**

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

**Section D - Factor Adjusting 2021 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)
01/01/21	Base	1.000	0.356	0.356	1.000
10/01/21	1.000	1.000	0.234	0.234	
01/01/22	1.000	1.000	0.410	0.410	
				<u>1.000</u>	

**Section E - Factor Adjusting 2021 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)
01/01/21	Base	1.000	0.356	0.356	1.003
10/01/21	1.002	1.002	0.234	0.234	
01/01/22	1.003	1.005	0.410	0.412	
				<u>1.002</u>	

**NORTH CAROLINA**

**APPENDIX A-I**

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

**Section F - Factor Adjusting 2020 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 04/01/19	Base	1.000	0.306	0.306	0.946	0.938	0.815	0.946	0.684
NR 04/01/20	0.924	0.924	0.694	0.641					
NR 04/01/21	0.958	0.885							
NR 04/01/22	1.020	0.903							
NR 04/01/23	0.992	0.896							
				0.947					

**Section G - Factor Adjusting 2020 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 04/01/19	Base	1.000	0.306	0.306	0.836	1.000	1.000	0.836
NR 04/01/20	0.897	0.897	0.694	0.623				
NR 04/01/21	0.961	0.862						
NR 04/01/22	0.947	0.816						
NR 04/01/23	0.952	0.777						
				0.929				

**Section H - Factor Adjusting 2020 Policy Year Assigned Risk Premium and Voluntary Premium to Present Statewide Level**

(1) Assigned Risk Market Share PY 2020	0.084
(2) Voluntary Market Share PY 2020	0.916
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. F)	0.684
(4) Voluntary Standard Premium Adjustment Factor (See Sec. G)	0.836
(5) Premium Adjustment Factor = [(1)x(3)]/2.516+(2)x(4) #	0.789

NR New and renewal business.

@ Eliminates premium derived from expense constants.

# Current premium index (assigned risk-to-voluntary) = 2.516

\* Eliminates premium derived from minimum premiums.

**NORTH CAROLINA**

**APPENDIX A-I**

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

**Section I - Factor Adjusting 2020 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)
01/01/20	Base	1.000	0.356	0.356	1.000
10/01/20	1.000	1.000	0.234	0.234	
01/01/21	1.000	1.000	0.394	0.394	
10/01/21	1.000	1.000	0.016	0.016	
01/01/22	1.000	1.000		1.000	

**Section J - Factor Adjusting 2020 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)
01/01/20	Base	1.000	0.356	0.356	1.014
10/01/20	1.002	1.002	0.234	0.234	
01/01/21	1.013	1.015	0.394	0.400	
10/01/21	1.002	1.017	0.016	0.016	
01/01/22	1.003	1.020		1.006	

## NORTH CAROLINA

### APPENDIX A-II

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

##### Section A - Premium and Loss Summary Valued as of 12/31/2022

###### Policy Year 2021

(1) Standard Earned Premium	\$852,964,631
(2) Factor to Develop Premium to Ultimate	1.012
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$863,200,207
(4) Limited Indemnity Paid Losses	\$119,647,289
(5) Limited Indemnity Paid Development Factor to Ultimate	2.740
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$327,833,572
(7) Limited Indemnity Paid+Case Losses	\$221,886,533
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.464
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$324,841,884
(10) Policy Year 2021 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$326,337,728
(11) Limited Medical Paid Losses	\$163,798,201
(12) Limited Medical Paid Development Factor to Ultimate	1.698
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$278,129,345
(14) Limited Medical Paid+Case Losses	\$286,602,891
(15) Limited Medical Paid+Case Development Factor to Ultimate	0.944
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$270,553,129
(17) Policy Year 2021 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$274,341,237

###### Policy Year 2020

(1) Standard Earned Premium	\$828,727,948
(2) Factor to Develop Premium to Ultimate	1.000
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$828,727,948
(4) Limited Indemnity Paid Losses	\$210,933,197
(5) Limited Indemnity Paid Development Factor to Ultimate	1.498
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$315,977,929
(7) Limited Indemnity Paid+Case Losses	\$269,564,907
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.153
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$310,808,338
(10) Policy Year 2020 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$313,393,134
(11) Limited Medical Paid Losses	\$217,613,263
(12) Limited Medical Paid Development Factor to Ultimate	1.290
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$280,721,109
(14) Limited Medical Paid+Case Losses	\$275,526,798
(15) Limited Medical Paid+Case Development Factor to Ultimate	0.963
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$265,332,306
(17) Policy Year 2020 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$273,026,708

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**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>
2018	1.017	2017	0.999	2016	0.999	2015	1.000
2019	1.006	2018	1.000	2017	1.000	2016	1.000
2020	1.012	2019	1.000	2018	1.001	2017	1.000
Average	1.012	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>
1.012	1.000	1.000	1.000

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**APPENDIX A-II**

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

**Section C1 - Limited Indemnity Paid Loss Development Factors**

Policy Year	<u>1st/2nd</u>	Policy Year	<u>2nd/3rd</u>	Policy Year	<u>3rd/4th</u>	Policy Year	<u>4th/5th</u>
2019	1.834	2018	1.225	2017	1.071	2016	1.034
2020	1.824	2019	1.232	2018	1.078	2017	1.033
Average	1.829	Average	1.229	Average	1.075	Average	1.034
Policy Year	<u>5th/6th</u>	Policy Year	<u>6th/7th</u>	Policy Year	<u>7th/8th</u>	Policy Year	<u>8th/9th</u>
2015	1.021	2014	1.012	2013	1.007	2012	1.007
2016	1.017	2015	1.010	2014	1.007	2013	1.003
Average	1.019	Average	1.011	Average	1.007	Average	1.005
Policy Year	<u>9th/10th</u>	Policy Year	<u>10th/11th</u>	Policy Year	<u>11th/12th</u>	Policy Year	<u>12th/13th</u>
2011	1.007	2010	1.005	2009	1.003	2008	1.002
2012	1.003	2011	1.002	2010	1.004	2009	1.004
Average	1.005	Average	1.004	Average	1.004	Average	1.003
Policy Year	<u>13th/14th</u>	Policy Year	<u>14th/15th</u>	Policy Year	<u>15th/16th</u>	Policy Year	<u>16th/17th</u>
2007	1.003	2006	1.002	2005	1.002	2004	1.002
2008	1.002	2007	1.001	2006	1.001	2005	1.001
Average	1.003	Average	1.002	Average	1.002	Average	1.002
Policy Year	<u>17th/18th</u>	Policy Year	<u>18th/19th</u>				
2003	1.004	2002	1.003				
2004	1.002	2003	1.002				
Average	1.003	Average	1.003				

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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 Year	<u>1st/2nd</u>	Policy Year	<u>2nd/3rd</u>	Policy Year	<u>3rd/4th</u>	Policy Year	<u>4th/5th</u>
2019	1.348	2018	1.100	2017	1.037	2016	1.013
2020	1.284	2019	1.111	2018	1.026	2017	1.022
Average	1.316	Average	1.106	Average	1.032	Average	1.018
Policy Year	<u>5th/6th</u>	Policy Year	<u>6th/7th</u>	Policy Year	<u>7th/8th</u>	Policy Year	<u>8th/9th</u>
2015	1.017	2014	1.006	2013	1.002	2012	1.007
2016	1.007	2015	1.005	2014	1.004	2013	1.001
Average	1.012	Average	1.006	Average	1.003	Average	1.004
Policy Year	<u>9th/10th</u>	Policy Year	<u>10th/11th</u>	Policy Year	<u>11th/12th</u>	Policy Year	<u>12th/13th</u>
2011	1.006	2010	1.006	2009	1.009	2008	1.004
2012	1.003	2011	1.001	2010	1.007	2009	1.003
Average	1.005	Average	1.004	Average	1.008	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>
2007	1.005	2006	1.003	2005	1.004	2004	1.006
2008	1.002	2007	1.004	2006	1.002	2005	1.002
Average	1.004	Average	1.004	Average	1.003	Average	1.004
Policy Year	<u>17th/18th</u>	Policy Year	<u>18th/19th</u>				
2003	1.003	2002	1.007				
2004	1.007	2003	1.003				
Average	1.005	Average	1.005				

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

**Section C2 - Limited Indemnity Paid + Case 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>
2016	1.287	2015	1.091	2014	1.027	2013	1.013
2017	1.254	2016	1.082	2015	1.016	2014	1.011
2018	1.286	2017	1.060	2016	1.026	2015	1.021
2019	1.251	2018	1.068	2017	1.029	2016	1.012
2020	1.272	2019	1.075	2018	1.025	2017	1.009
Average	1.270	Average	1.075	Average	1.025	Average	1.013
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>
2012	1.001	2011	1.001	2010	1.006	2009	1.003
2013	1.008	2012	1.001	2011	1.007	2010	1.004
2014	1.007	2013	1.004	2012	1.002	2011	1.005
2015	1.005	2014	1.003	2013	1.000	2012	1.002
2016	1.013	2015	1.001	2014	1.003	2013	1.001
Average	1.007	Average	1.002	Average	1.004	Average	1.003
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>
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
2011	1.001	2010	1.007	2009	1.001	2008	1.002
2012	1.001	2011	1.000	2010	1.000	2009	1.001
Average	1.001	Average	1.002	Average	1.001	Average	1.001
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>
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	1.002	2004	1.002	2003	1.002
2007	0.999	2006	1.002	2005	1.001	2004	1.000
2008	0.998	2007	1.000	2006	0.998	2005	1.000
Average	1.000	Average	1.001	Average	1.000	Average	1.001
Policy <u>Year</u>	<u>17th/18th</u>	Policy <u>Year</u>	<u>18th/19th</u>				
2000	1.003	1999	1.000				
2001	1.001	2000	1.002				
2002	1.002	2001	1.001				
2003	1.000	2002	0.999				
2004	1.000	2003	1.000				
Average	1.001	Average	1.000				

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

**Section C2- Limited Medical Paid + Case 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>
2016	0.968	2015	0.978	2014	1.002	2013	0.986
2017	0.941	2016	0.956	2015	0.994	2014	0.973
2018	0.989	2017	0.987	2016	0.994	2015	0.990
2019	1.005	2018	0.990	2017	0.987	2016	1.000
2020	0.995	2019	1.002	2018	0.987	2017	0.999
Average	0.980	Average	0.983	Average	0.993	Average	0.990
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>
2012	0.997	2011	1.002	2010	1.000	2009	0.995
2013	0.994	2012	0.994	2011	0.999	2010	1.001
2014	1.000	2013	0.999	2012	0.999	2011	0.998
2015	1.003	2014	0.999	2013	1.000	2012	1.001
2016	0.995	2015	1.004	2014	1.001	2013	1.001
Average	0.998	Average	1.000	Average	1.000	Average	0.999
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>
2008	1.000	2007	0.997	2006	1.001	2005	0.998
2009	0.994	2008	0.998	2007	1.001	2006	0.999
2010	0.998	2009	1.000	2008	1.000	2007	1.003
2011	0.997	2010	0.999	2009	1.012	2008	1.000
2012	0.998	2011	1.002	2010	1.001	2009	0.999
Average	0.997	Average	0.999	Average	1.003	Average	1.000
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>
2004	0.999	2003	1.002	2002	0.998	2001	0.995
2005	1.000	2004	0.997	2003	0.999	2002	1.000
2006	1.003	2005	1.002	2004	1.001	2003	0.997
2007	1.001	2006	0.997	2005	1.001	2004	1.001
2008	0.998	2007	0.997	2006	0.996	2005	0.995
Average	1.000	Average	0.999	Average	0.999	Average	0.998
Policy <u>Year</u>	<u>17th/18th</u>	Policy <u>Year</u>	<u>18th/19th</u>				
2000	1.000	1999	1.000				
2001	1.001	2000	1.005				
2002	1.003	2001	1.000				
2003	0.998	2002	1.003				
2004	1.003	2003	0.999				
Average	1.001	Average	1.001				

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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)	(2)	(3)	(4)	(5)	(6)	(7)
Policy Year	<u>Losses for Policy Year</u>		<u>Losses for All Prior Policy Years</u>		Factor to Adjust Losses for Prior Policy Years	Indicated 19th-to-Ult Development for Policy Year
	19th Report	20th Report	Previous	Current		
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	3,288,351,207	0.703	1.022
2000	268,776,813	268,900,177	3,550,610,860	3,552,528,926	0.700	1.011
2001	271,321,733	271,812,145	3,820,979,183	3,822,689,451	0.686	1.011
2002	278,198,849	278,587,594	4,052,696,558	4,054,000,454	0.646	1.009
Selected Indemnity 19th-to-Ultimate Loss Development Factor						1.013

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

(8)	(9)	(10)	(11)	(12)	(13)	(14)
Policy Year	<u>Losses for Policy Year</u>		<u>Losses for All Prior Policy Years</u>		Factor to Adjust Losses for Prior Policy Years	Indicated 19th-to-Ult Development for Policy Year
	19th Report	20th Report	Previous	Current		
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	2,657,502,839	0.782	1.004
2000	207,759,056	207,781,159	2,860,725,955	2,858,813,581	0.730	0.987
2001	210,172,050	211,697,692	3,066,201,220	3,065,242,742	0.753	1.001
2002	225,628,500	225,621,346	3,232,793,236	3,224,110,117	0.662	0.942
Selected Medical 19th-to-Ultimate Loss Development Factor						1.004

(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 19th Report	Medical Paid-to- Paid + Case Ratio 19th Report
1999	0.991	0.970
2000	0.984	0.948
2001	0.993	0.985
2002	0.985	0.969
2003	0.986	0.969
Selected	0.988	0.968

	<u>Indemnity</u>	<u>Medical</u>
(1) Paid+Case 19th-to-Ultimate Loss Development Factor (Section D)	1.013	1.004
(2) Factor to Adjust 19th-to-Ultimate Development Factor to a Limited Basis	0.779	0.779
(3) Limited Paid+Case 19th-to-Ultimate Loss Development Factor = [(1) - 1] x (2) + 1	1.010	1.003
(4) Limited Paid-to-Paid+Case Ratio	0.988	0.968
(5) Limited Paid 19th-to-Ultimate Loss Development Factor = (3) / (4)	1.022	1.036

**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	1.829	2.740	1st	1.316	1.698
2nd	1.229	1.498	2nd	1.106	1.290
3rd	1.075	1.219	3rd	1.032	1.166
4th	1.034	1.134	4th	1.018	1.130
5th	1.019	1.097	5th	1.012	1.110
6th	1.011	1.077	6th	1.006	1.097
7th	1.007	1.065	7th	1.003	1.090
8th	1.005	1.058	8th	1.004	1.087
9th	1.005	1.053	9th	1.005	1.083
10th	1.004	1.048	10th	1.004	1.078
11th	1.004	1.044	11th	1.008	1.074
12th	1.003	1.040	12th	1.004	1.065
13th	1.003	1.037	13th	1.004	1.061
14th	1.002	1.034	14th	1.004	1.057
15th	1.002	1.032	15th	1.003	1.053
16th	1.002	1.030	16th	1.004	1.050
17th	1.003	1.028	17th	1.005	1.046
18th	1.003	1.025	18th	1.005	1.041
19th	1.022	1.022	19th	1.036	1.036

(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

<u>Report</u>	<u>(1)</u> <u>Indemnity Paid+Case Loss Development</u>		<u>Report</u>	<u>(3)</u> <u>Medical Paid+Case Loss Development</u>	
	<u>to Next Report</u>	<u>to Ultimate</u>		<u>to Next Report</u>	<u>to Ultimate</u>
1st	1.270	1.464	1st	0.980	0.944
2nd	1.075	1.153	2nd	0.983	0.963
3rd	1.025	1.073	3rd	0.993	0.980
4th	1.013	1.047	4th	0.990	0.987
5th	1.007	1.034	5th	0.998	0.997
6th	1.002	1.027	6th	1.000	0.999
7th	1.004	1.025	7th	1.000	0.999
8th	1.003	1.021	8th	0.999	0.999
9th	1.001	1.018	9th	0.997	1.000
10th	1.002	1.017	10th	0.999	1.003
11th	1.001	1.015	11th	1.003	1.004
12th	1.001	1.014	12th	1.000	1.001
13th	1.000	1.013	13th	1.000	1.001
14th	1.001	1.013	14th	0.999	1.001
15th	1.000	1.012	15th	0.999	1.002
16th	1.001	1.012	16th	0.998	1.003
17th	1.001	1.011	17th	1.001	1.005
18th	1.000	1.010	18th	1.001	1.004
19th		1.010	19th		1.003

(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*	11,147,093
(2) Statewide Excess Ratio for (1)	0.011
(3) Market Share for Carriers Missing from Large Loss and Catastrophe Call	0.000
(4) Factor to Adjust Limited Losses to an Unlimited Basis = $1.0 / \{1.0 - [(2) \times (1.0 - (3))]\}$	1.011

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

Experience Year	Policy Year Detrended Limit
2021	9,370,072
2020	8,708,721
2019	8,206,216
2018	7,867,677
2017	7,594,982
2016	7,325,144
2015	7,151,526
2014	6,971,005
2013	6,763,581
2012	6,618,186
2011	6,470,431
2010	6,307,496
2009	6,108,645
2008	6,018,485
2007	5,951,300
2006	5,781,875
2005	5,562,276
2004	5,365,052
2003	5,176,202
2002	5,018,564
2001	4,913,828
2000	4,794,007
1999	4,590,093

\* March 20, 2025 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^
2014	17.6	38,639	0.679	34,171	0.600
2015	16.6	36,957	0.613	33,379	0.553
2016	16.1	35,043	0.563	29,890	0.480
2017	15.5	34,861	0.542	29,156	0.453
2018	15.2	35,931	0.546	30,813	0.468
2019	13.8	36,958	0.509	32,967	0.455
2020	14.1	33,931	0.479	29,973	0.423
2021	13.9	32,471	0.451	27,380	0.380

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

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

	<u>Indemnity</u>	<u>Medical</u>
(1) Current Approved Annual Loss Ratio Trend Factor	0.965	0.965
(2) Range of Indicated Annual Trend Factors Based on Frequency and Severity Analysis		
Lower estimate:	0.931	0.930
Upper estimate:	0.974	0.976
(3) Selected Annual Loss Ratio Trend Factor	<b>0.960</b>	<b>0.960</b>
(4) Length of Trend Period from Midpoint of Policy Year to Midpoint of Effective Period:		
	<u>Years</u>	
Policy Year 2021	3.307	
Policy Year 2020	4.307	
(5) Trend Factor Applied to Experience Year = (3) ^ (4)		
	<u>Indemnity</u>	<u>Medical</u>
Policy Year 2021	0.874	0.874
Policy Year 2020	0.839	0.839

**NORTH CAROLINA**

**APPENDIX A-III**

**Policy Year Trend**

**Section B - Summary of Data Points Underlying Trend Analysis**

Policy Year	Paid Indemnity Loss <u>Ratio</u>	Paid Medical Loss <u>Ratio</u>	Paid+Case Indemnity Loss <u>Ratio</u>	Paid+Case Medical Loss <u>Ratio</u>	Claim Frequency	Paid Indemnity Avg. Cost <u>Per Case</u>	Paid Medical Avg. Cost <u>Per Case</u>	Paid+Case Indemnity Avg. Cost <u>Per Case</u>	Paid+Case Medical Avg. Cost <u>Per Case</u>
2014	0.684	0.617	0.673	0.583	17.6	38,957	35,139	38,321	33,202
2015	0.619	0.568	0.606	0.538	16.6	37,336	34,273	36,579	32,484
2016	0.566	0.491	0.559	0.469	16.1	35,251	30,575	34,835	29,206
2017	0.547	0.465	0.537	0.441	15.5	35,182	29,942	34,540	28,370
2018	0.549	0.475	0.542	0.461	15.2	36,154	31,252	35,708	30,373
2019	0.509	0.449	0.509	0.460	13.8	36,952	32,574	36,963	33,359
2020	0.483	0.435	0.475	0.411	14.1	34,211	30,818	33,652	29,128
2021	0.453	0.385	0.449	0.375	13.9	32,620	27,758	32,323	27,001

**NORTH CAROLINA**  
**APPENDIX A-III**  
**Loss Ratio Trend Supporting Information**  
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**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)
2014	1,075,064,440	xxx	1,075,064,440	0.412	442,926,549
2015	1,124,738,166	xxx	1,124,738,166	0.421	473,514,768
2016	1,109,008,600	xxx	1,109,008,600	0.457	506,816,930
2017	1,034,074,059	xxx	1,034,074,059	0.522	539,786,659
2018	983,909,078	1.000	983,909,078	0.593	583,458,083
2019	898,514,109	1.000	898,514,109	0.694	623,568,792
2020	828,727,948	1.000	828,727,948	0.789	653,866,351
2021	852,964,631	1.012	863,200,207	0.839	724,224,974

**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)]
2014	286,330,375	1.058	302,937,537	1.000	302,937,537	0.684
2015	275,080,584	1.065	292,960,822	1.000	292,960,822	0.619
2016	266,293,163	1.077	286,797,737	1.000	286,797,737	0.566
2017	269,066,733	1.097	295,166,206	1.000	295,166,206	0.547
2018	282,600,689	1.134	320,469,181	1.000	320,469,181	0.549
2019	260,507,108	1.219	317,558,165	1.000	317,558,165	0.509
2020	210,933,197	1.498	315,977,929	1.000	315,977,929	0.483
2021	119,647,289	2.740	327,833,572	1.000	327,833,572	0.453

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)]
2014	246,253,406	1.087	267,677,452	1.021	273,298,678	0.617
2015	234,901,225	1.090	256,042,335	1.050	268,844,452	0.568
2016	215,961,281	1.097	236,909,525	1.050	248,755,001	0.491
2017	216,154,782	1.110	239,931,808	1.047	251,208,603	0.465
2018	236,617,815	1.130	267,378,131	1.036	277,003,744	0.475
2019	233,936,036	1.166	272,769,418	1.026	279,861,423	0.449
2020	217,613,263	1.290	280,721,109	1.014	284,651,205	0.435
2021	163,798,201	1.698	278,129,345	1.003	278,963,733	0.385

**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)]
2014	291,863,715	1.021	297,992,853	1.000	297,992,853	0.673
2015	280,021,148	1.025	287,021,677	1.000	287,021,677	0.606
2016	275,962,539	1.027	283,413,528	1.000	283,413,528	0.559
2017	280,256,136	1.034	289,784,845	1.000	289,784,845	0.537
2018	302,307,569	1.047	316,516,025	1.000	316,516,025	0.542
2019	296,040,853	1.073	317,651,835	1.000	317,651,835	0.509
2020	269,564,907	1.153	310,808,338	1.000	310,808,338	0.475
2021	221,886,533	1.464	324,841,884	1.000	324,841,884	0.449

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)]
2014	253,172,313	0.999	252,919,141	1.021	258,230,443	0.583
2015	242,920,603	0.999	242,677,682	1.050	254,811,566	0.538
2016	226,529,067	0.999	226,302,538	1.050	237,617,665	0.469
2017	228,019,809	0.997	227,335,750	1.047	238,020,530	0.441
2018	263,279,068	0.987	259,856,440	1.036	269,211,272	0.461
2019	285,039,463	0.980	279,338,674	1.026	286,601,480	0.460
2020	275,526,798	0.963	265,332,306	1.014	269,046,958	0.411
2021	286,602,891	0.944	270,553,129	1.003	271,364,788	0.375

**NORTH CAROLINA**  
**APPENDIX A-III**  
**Frequency and Severity Trend Supporting Information**  
**Financial Data is Valued as of December 31, 2022**

**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 2021 Wage Levels	On-level Devel Prem Adj to 2021 Wage Level	Claim Freq Per Million of On-level Premium
2014	10,459	1.000	10,459	1,075,064,440	1.000	1,075,064,440	0.412	1.345	595,585,700	17.6
2015	10,287	1.000	10,287	1,124,738,166	1.000	1,124,738,166	0.421	1.311	620,855,468	16.6
2016	10,414	1.000	10,414	1,109,008,600	1.000	1,109,008,600	0.457	1.280	648,770,031	16.1
2017	10,353	1.000	10,353	1,034,074,059	1.000	1,034,074,059	0.522	1.234	665,943,694	15.5
2018	10,566	1.000	10,566	983,909,078	1.000	983,909,078	0.593	1.192	695,623,718	15.2
2019	9,814	1.000	9,814	898,514,109	1.000	898,514,109	0.694	1.142	712,521,688	13.8
2020	9,908	1.003	9,938	828,727,948	1.000	828,727,948	0.789	1.076	703,590,028	14.1
2021	9,738	1.032	10,050	852,964,631	1.012	863,200,207	0.839	1.000	724,224,974	13.9

**Section G - Paid Severity**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			=(1)x(2)			=(4)x(5)			=(6)x(7)x(8)	=(9)/(3)
Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Paid Indemnity Losses	Paid Indemnity LDF	Ultimate Indemnity Losses	On-level Factor	Factor to Adjust to 2021 Wage Levels	On-level Devel Indemnity Losses Adj to 2021 Wage Level	Average Claim Severity
2014	10,459	1.000	10,459	286,330,375	1.058	302,937,537	1.000	1.345	407,450,987	38,957
2015	10,287	1.000	10,287	275,080,584	1.065	292,960,822	1.000	1.311	384,071,638	37,336
2016	10,414	1.000	10,414	266,293,163	1.077	286,797,737	1.000	1.280	367,101,103	35,251
2017	10,353	1.000	10,353	269,066,733	1.097	295,166,206	1.000	1.234	364,235,098	35,182
2018	10,566	1.000	10,566	282,600,689	1.134	320,469,181	1.000	1.192	381,999,264	36,154
2019	9,814	1.000	9,814	260,507,108	1.219	317,558,165	1.000	1.142	362,651,424	36,952
2020	9,908	1.003	9,938	210,933,197	1.498	315,977,929	1.000	1.076	339,992,252	34,211
2021	9,738	1.032	10,050	119,647,289	2.740	327,833,572	1.000	1.000	327,833,572	32,620

	(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 2021 Wage Levels	On-level Devel Medical Losses Adj to 2021 Wage Level	Medical Average Claim Severity
2014	10,459	1.000	10,459	246,253,406	1.087	267,677,452	1.021	1.345	367,521,142	35,139
2015	10,287	1.000	10,287	234,901,225	1.090	256,042,335	1.050	1.311	352,570,295	34,273
2016	10,414	1.000	10,414	215,961,281	1.097	236,909,525	1.050	1.280	318,406,402	30,575
2017	10,353	1.000	10,353	216,154,782	1.110	239,931,808	1.047	1.234	309,991,896	29,942
2018	10,566	1.000	10,566	236,617,815	1.130	267,378,131	1.036	1.192	330,211,992	31,252
2019	9,814	1.000	9,814	233,936,036	1.166	272,769,418	1.026	1.142	319,685,758	32,574
2020	9,908	1.003	9,938	217,613,263	1.290	280,721,109	1.014	1.076	306,266,730	30,818
2021	9,738	1.032	10,050	163,798,201	1.698	278,129,345	1.003	1.000	278,963,733	27,758

**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 2021 Wage Levels	On-level Devel Indemnity Losses Adj to 2021 Wage Level	Average Claim Severity
2014	10,459	1.000	10,459	291,863,715	1.021	297,992,853	1.000	1.345	400,800,387	38,321
2015	10,287	1.000	10,287	280,021,148	1.025	287,021,677	1.000	1.311	376,285,419	36,579
2016	10,414	1.000	10,414	275,962,539	1.027	283,413,528	1.000	1.280	362,769,316	34,835
2017	10,353	1.000	10,353	280,256,136	1.034	289,784,845	1.000	1.234	357,594,499	34,540
2018	10,566	1.000	10,566	302,307,569	1.047	316,516,025	1.000	1.192	377,287,102	35,708
2019	9,814	1.000	9,814	296,040,853	1.073	317,651,835	1.000	1.142	362,758,396	36,963
2020	9,908	1.003	9,938	269,564,907	1.153	310,808,338	1.000	1.076	334,429,772	33,652
2021	9,738	1.032	10,050	221,886,533	1.464	324,841,884	1.000	1.000	324,841,884	32,323

	(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 2021 Wage Levels	On-level Devel Medical Losses Adj to 2021 Wage Level	Medical Average Claim Severity
2014	10,459	1.000	10,459	253,172,313	0.999	252,919,141	1.021	1.345	347,257,981	33,202
2015	10,287	1.000	10,287	242,920,603	0.999	242,677,682	1.050	1.311	334,167,168	32,484
2016	10,414	1.000	10,414	226,529,067	0.999	226,302,538	1.050	1.280	304,150,611	29,206
2017	10,353	1.000	10,353	228,019,809	0.997	227,335,750	1.047	1.234	293,717,789	28,370
2018	10,566	1.000	10,566	263,279,068	0.987	259,856,440	1.036	1.192	320,922,703	30,373
2019	9,814	1.000	9,814	285,039,463	0.980	279,338,674	1.026	1.142	327,384,926	33,359
2020	9,908	1.003	9,938	275,526,798	0.963	265,332,306	1.014	1.076	289,477,546	29,128
2021	9,738	1.032	10,050	286,602,891	0.944	270,553,129	1.003	1.000	271,364,788	27,001

## NORTH CAROLINA

### APPENDIX A-IV

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

All carriers writing more than one-tenth of one percent of the North Carolina workers compensation written premium volume and whose aggregate financial data is not included in this filing are listed below. The listing is separated between policy years 2021 and 2020 aggregate data.

Carriers not included in policy year experience valued as of December 31, 2022

#### Policy Year 2021

<u>Name of Carrier</u>	<u>Percentage of Premium Volume</u>
None	

#### Policy Year 2020

<u>Name of Carrier</u>	<u>Percentage of Premium Volume</u>
None	

Note: Figures are based on 2021 and 2020 data from the NAIC.

## NORTH CAROLINA

### APPENDIX A-V

#### Derivation of Industry Group Differentials

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

#### I. Expected Losses

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

Industry Group	(1) Latest Year Current Expected Losses Prior to Adjustment for Change in Off-Balance	(2) Five Year Current Expected Losses Prior to Adjustment for Change in Off-Balance	(3) Five Year Proposed Expected Losses Prior to Adjustment for Change in Off-Balance	(4) Current Ratio of Manual to Standard Premium	(5) Proposed Ratio of Manual to Standard Premium
Manufacturing	190,776,234	918,159,615	828,458,977	1.095	1.103
Contracting	243,833,220	1,079,910,042	974,421,262	1.090	1.090
Office & Clerical	104,787,836	454,214,483	409,876,549	1.138	1.131
Goods & Services	313,018,894	1,419,135,891	1,280,658,748	1.051	1.047
Miscellaneous	212,125,897	949,352,890	856,327,762	1.043	1.043
Statewide	1,064,542,082	4,820,772,921	4,349,743,298		

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	189,392,544	911,500,252	822,450,208	1.108	1.000
Contracting	243,833,220	1,079,910,042	974,421,262	1.108	1.000
Office & Clerical	105,436,391	457,025,713	412,413,362	1.108	1.000
Goods & Services	314,214,764	1,424,557,614	1,285,551,427	1.108	1.000
Miscellaneous	212,125,897	949,352,890	856,327,762	1.109	1.001
Statewide	1,065,002,816	4,822,346,511	4,351,164,021	1.108	

## NORTH CAROLINA

### APPENDIX A-V

#### II. Industry Group Differentials

To calculate the converted indicated balanced losses (11) the reported losses are limited to \$500,000 for a single claim occurrence and \$1,500,000 for each multiple claim occurrence. After the application of limited development, trend and benefit factors, the limited losses are brought to an unlimited level through the application of the expected excess provision. The 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	840,768,736	1.022	1.022	18,181
Contracting	935,302,374	0.960	0.960	12,751
Office & Clerical	398,300,470	0.966	0.966	8,853
Goods & Services	1,296,680,931	1.009	1.009	34,650
Miscellaneous	879,456,571	1.026	1.026	14,125
Statewide	4,350,509,082	1.000		

Industry Group	(15) Full Credibility Standard for Lost-Time Claim Counts	(16) Credibility Minimum of 1.000 and ((14)/(15))^0.5	(17) Credibility Weighted Indicated/Expected Ratio [(16)IGx(12)IG] + [1-(16)IG]x(12)SW*	(18) Final Industry Group Differential (17)IG/(17)SW
Manufacturing	12,000	1.00	1.022	1.022
Contracting	12,000	1.00	0.960	0.960
Office & Clerical	12,000	0.86	0.971	0.971
Goods & Services	12,000	1.00	1.009	1.009
Miscellaneous	12,000	1.00	1.026	1.026
Statewide			1.000	1.000

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

## North Carolina

### APPENDIX A-V

#### III. Description of Industry Group Differentials

Column (2) reflects the indemnity and medical combined expected losses calculated as five years of payroll (in hundreds) extended separately by indemnity and medical pure premiums underlying the latest approved loss costs. Column (3) adjusts the current expected losses to the proposed level by applying the components of the proposed loss cost level change. These components are applied separately for indemnity and medical, where possible. These adjustments are reflected in Appendix B-I, Section B.

Column (4) shows the current manual premium to standard premium ratios that were calculated using the latest five years of WCSP data used in the currently approved North Carolina filing. Column (5) shows the proposed manual premium to standard premium ratios calculated using the latest five years of manual premium and experience modification factors reported in the WCSP data used in the proposed North Carolina filing. "Proposed" ratio refers to the fact that these ratios are based on the latest available WCSP data in the proposed filing, and they are used to adjust the proposed industry group differentials to reflect the latest available impact of experience rating by industry group. The differences between columns (4) and (5) relate to the different periods of data being used, which are rolling 5-year periods.

Columns (6), (7), and (8) are based on columns (1), (2), and (3), respectively, and include an adjustment for the change in the average experience rating off-balance by Industry Group (IG). The adjustment for the change in the average experience rating off-balance by IG is reflected by multiplying columns (1), (2), and (3) by the ratio of column (4) to column (5). The ratio of column (4) to column (5) adjusts the current and proposed expected losses (and therefore the IG differentials) to reflect the latest available impact of experience rating by industry group.

The expected losses in column (6) are used as the IG weights when determining the statewide average Credibility Weighted Indicated-to-Expected Ratio in column (17).

The expected losses in columns (7) and (8) are used to determine the relative IG changes from the prior filing to the proposed filing in column (9). Since the indicated IG relativities in column (9) reflect a statewide average that differs from 1.000, the calculation in column (10) ensures that the indicated changes by IG balance to the overall proposed statewide loss cost level change.

Column (13) normalizes the indicated to expected ratios determined in column (12) to determine differentials before credibility weighting. The credibilities are calculated for each industry group using actual lost-time cases (column (14)) and the full credibility standard. The full credibility standard (column (15)) is determined based on an analysis of five successive years of five industry group differential fluctuations across 36 states. In column (16), the credibility is 1.00 when lost-time claims exceed 12,000. The final differentials reflected in column (18) are the normalized credibility weighted industry group differentials calculated in column (17).

## NORTH CAROLINA

### APPENDIX B-I

#### Distribution of Loss Cost Level Change to Occupational Classification

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

#### Section A – Calculation of Indicated Pure Premiums

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

#### Section A-1 – Calculation of Primary Conversion Factors

##### 1. Limited Loss Development Factors\*

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

Policy Period	Indemnity		Medical	
	Likely-to-Develop	Not-Likely-to-Develop	Likely-to-Develop	Not-Likely-to-Develop
1/16-12/16	1.057	1.023	1.011	1.004
1/17-12/17	1.078	1.036	1.012	1.002
1/18-12/18	1.128	1.061	1.013	1.003
1/19-12/19	1.278	1.140	1.002	0.992
1/20-12/20	1.959	1.440	1.001	0.958

\*The likely/not-likely development factors reflect a 60% likely / 40% not-likely distribution of the total tail development.

##### 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
1/16-12/16	0.713	0.713
1/17-12/17	0.742	0.742
1/18-12/18	0.773	0.773
1/19-12/19	0.806	0.806
1/20-12/20	0.839	0.839

##### 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
1/16-12/16	1.000	1.000	1.000	1.000	1.056
1/17-12/17	1.000	1.000	1.000	1.000	1.053
1/18-12/18	1.000	1.000	1.000	1.000	1.042
1/19-12/19	1.000	1.000	1.000	1.000	1.032
1/20-12/20	1.000	1.000	1.000	1.000	1.020

## NORTH CAROLINA

### APPENDIX B-I

#### 4. Primary Conversion Factors: Indicated Pure Premiums

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

Policy Period	Fatal (L)	Fatal (NL)	P.T.*	P.P. (L)	P.P. (NL)	T.T. (L)	T.T. (NL)	Medical (L)	Medical (NL)
1/16-12/16	0.754	0.729	0.754	0.754	0.729	0.754	0.729	0.761	0.756
1/17-12/17	0.800	0.769	0.800	0.800	0.769	0.800	0.769	0.791	0.783
1/18-12/18	0.872	0.820	0.872	0.872	0.820	0.872	0.820	0.816	0.808
1/19-12/19	1.030	0.919	1.030	1.030	0.919	1.030	0.919	0.833	0.825
1/20-12/20	1.644	1.208	1.644	1.644	1.208	1.644	1.208	0.857	0.820

\* 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	0.103	0.129	0.169	0.185	0.248	0.284	0.316
(2) Excess Factors 1/(1-(1))	1.115	1.148	1.203	1.227	1.330	1.397	1.462

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

## NORTH CAROLINA

### APPENDIX B-I

#### Section A-3 – Calculation of Secondary Conversion Factors

##### 1. Factors to Adjust for Proposed Industry Group Differentials

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

	Manufacturing	Contracting	Office and Clerical	Goods and Services	Miscellaneous
(1) Indicated Differentials*	1.022	0.960	0.966	1.009	1.026
(2) Final Differentials**	1.022	0.960	0.971	1.009	1.026
(3) Adjustment (2)/(1)	1.000	1.000	1.005	1.000	1.000

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

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

##### 2. Factors to Balance Indicated to Expected Losses

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

Policy Period	(1) Adjustment of Indicated Losses to Pure Premium at Proposed Level	(2) Current Ratio of Manual to Standard Premium	(3) Proposed Ratio of Manual to Standard Premium	(4) Off-balance Adjustment (2)/(3)	(5) Balancing Indicated to Expected Losses (1)x(4)
1/16-12/16	0.881	1.075	1.073	1.002	0.883
1/17-12/17	0.881	1.075	1.081	0.994	0.876
1/18-12/18	0.843	1.075	1.084	0.992	0.836
1/19-12/19	0.875	1.075	1.073	1.002	0.877
1/20-12/20	0.881	1.075	1.065	1.009	0.889

##### 3. Adjustment for Experience Change

A factor of 0.918 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
1/16-12/16	0.973	0.973	0.978	0.973	0.973
1/17-12/17	0.965	0.965	0.970	0.965	0.965
1/18-12/18	0.921	0.921	0.926	0.921	0.921
1/19-12/19	0.966	0.966	0.971	0.966	0.966
1/20-12/20	0.979	0.979	0.984	0.979	0.979

## NORTH CAROLINA

### APPENDIX B-I

#### Section B – Calculation of Present on Rate Level Pure Premiums

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

##### 1. Adjustment for Experience Change

A factor of 0.918 is applied to adjust for the experience change in the proposed loss cost level.

##### 2. Factors to Adjust to the Proposed Trend Level

The pure premiums underlying the current loss costs contain the current trend. The change in trend factors, 0.980 and 0.980, 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, 2022 (Appendix C-I)	1.000	1.002
January 1, 2023 (Appendix C-I)	1.000	1.004
Combined Benefit Adjustment	1.000	1.006

##### 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	1.095	1.103	0.993
Contracting	1.090	1.090	1.000
Office & Clerical	1.138	1.131	1.006
Goods & Services	1.051	1.047	1.004
Miscellaneous	1.043	1.043	1.000

## NORTH CAROLINA

### APPENDIX B-I

#### 6. Factors to Adjust for Proposed Industry Group Differentials

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

Industry Group	(1) Final Differential*	(2) Adjustment to Proposed for Current Relativities**	(3) Adjusted Differential (1)x(2)
Manufacturing	1.022	1.000	1.022
Contracting	0.960	1.000	0.960
Office & Clerical	0.971	1.000	0.971
Goods & Services	1.009	1.000	1.009
Miscellaneous	1.026	1.001	1.027

\*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	0.913	0.918
Contracting	0.864	0.869
Office & Clerical	0.879	0.884
Goods & Services	0.912	0.917
Miscellaneous	0.924	0.929

## NORTH CAROLINA

### APPENDIX B-I

#### Section C – Calculation of National Pure Premiums

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

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

#### Section D – Calculation of Derived by Formula Pure Premiums

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

As for the preceding pure premiums, separate computations are performed for each partial pure premium: indemnity and medical. Each partial formula pure premium is derived by the weighting of the indicated, present on rate level and national partial pure premiums. The weight assigned to the policy year indicated pure premium varies in one-percent intervals from zero percent to one hundred percent, depending upon the volume of expected losses (i.e. the product of the underlying pure premiums and the payroll in hundreds). To achieve full state credibility, a classification must have expected losses of at least: \$45,646,061 for indemnity and \$17,822,982 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.

**NORTH CAROLINA**  
Appendix B-II

EFFECTIVE 4/1/2024

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.
1/16 through 12/16	104,686,481	2	28,492	24	522,867	143,519	671,729	1,366,607	1.31
1/17 through 12/17	103,862,767	4	25,280	18	172,965	62,486	261,362	522,093	0.50
1/18 through 12/18	99,814,355	7	372,504	23	204,043	356,862	707,492	1,640,901	1.64
1/19 through 12/19	116,574,788	4	32,220	24	461,379	39,529	709,567	1,242,695	1.07
1/20 through 12/20	119,311,998	1	13,544	26	783,870	21,175	643,430	1,462,019	1.23
5 YR. TOTAL	544,250,389	18	472,040	115	2,145,124	623,571	2,993,580	6,234,315	1.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.481	47%	0.665	1.15			
Pure Premium Indicated by National Relativity		36%	0.659	26%	0.627	1.29			
Pure Premium Present on Rate Level		37%	0.603	27%	0.724	1.33			
Pure Premium Derived by Formula		0.590			0.671		1.26		

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.
1/16 through 12/16	103,417,850	0	0	15	183,656	0	188,628	372,284	0.36
1/17 through 12/17	102,580,159	2	102,773	16	250,306	67,988	237,839	658,906	0.64
1/18 through 12/18	101,737,528	2	63,331	15	222,810	127,264	247,991	661,396	0.65
1/19 through 12/19	118,126,816	7	266,430	19	141,416	730,744	574,204	1,712,794	1.45
1/20 through 12/20	128,404,664	4	593,621	14	268,630	175,410	361,831	1,399,492	1.09
5 YR. TOTAL	554,267,017	15	1,026,155	79	1,066,818	1,101,406	1,610,493	4,804,872	0.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.378	39%	0.489	0.87			
Pure Premium Indicated by National Relativity		38%	0.534	30%	0.538	1.07			
Pure Premium Present on Rate Level		39%	0.451	31%	0.501	0.95			
Pure Premium Derived by Formula		0.466			0.507		0.97		

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.
1/16 through 12/16	3,130,149	0	0	2	16,366	0	14,307	30,673	0.98
1/17 through 12/17	3,580,806	0	0	1	19,025	0	40,659	59,684	1.67
1/18 through 12/18	3,998,920	0	0	1	11,337	0	19,554	30,891	0.77
1/19 through 12/19	4,309,554	0	0	0	0	0	1,702	1,702	0.04
1/20 through 12/20	4,358,483	0	0	1	2,426	0	9,301	11,727	0.27
5 YR. TOTAL	19,377,912	0	0	5	49,154	0	85,523	134,677	0.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.254	11%	0.441	0.70			
Pure Premium Indicated by National Relativity		47%	0.836	44%	0.958	1.79			
Pure Premium Present on Rate Level		47%	0.975	45%	1.147	2.12			
Pure Premium Derived by Formula		0.866			0.986		1.85		

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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EFFECTIVE 4/1/2024

<b>CLASS</b> 0034		<b>FARM: POULTRY OR EGG PRODUCER &amp; DRIVERS</b>							
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.
1/16 through 12/16	88,802,143	3	26,927	30	277,006	94,707	394,072	792,712	0.89
1/17 through 12/17	108,201,163	6	365,638	28	391,847	196,061	366,308	1,319,854	1.22
1/18 through 12/18	119,309,015	5	288,570	44	995,432	299,981	1,631,382	3,215,365	2.70
1/19 through 12/19	132,752,671	4	62,926	38	1,065,319	36,723	1,143,395	2,308,363	1.74
1/20 through 12/20	140,425,554	7	483,383	28	568,890	256,788	576,041	1,885,102	1.34
5 YR. TOTAL	589,490,546	25	1,227,444	168	3,298,494	884,260	4,111,198	9,521,396	1.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	0.768	52%	0.847			1.62	
Pure Premium Indicated by National Relativity		35%	0.845	24%	0.719			1.56	
Pure Premium Present on Rate Level		35%	0.695	24%	0.814			1.51	
Pure Premium Derived by Formula		0.769		0.808				1.58	

<b>CLASS</b> 0035		<b>FARM: FLORIST &amp; DRIVERS</b>							
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.
1/16 through 12/16	55,797,687	0	0	15	37,092	0	142,424	179,516	0.32
1/17 through 12/17	56,979,922	0	0	24	211,461	0	308,841	520,302	0.91
1/18 through 12/18	59,440,371	2	33,170	16	135,829	53,616	240,800	463,415	0.78
1/19 through 12/19	63,716,565	1	25,045	22	400,903	3,332	490,014	919,294	1.44
1/20 through 12/20	69,528,659	2	113,322	18	251,786	64,661	502,519	932,288	1.34
5 YR. TOTAL	305,463,204	5	171,537	95	1,037,071	121,609	1,684,598	3,014,815	0.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.396	30%	0.591			0.99	
Pure Premium Indicated by National Relativity		42%	0.428	35%	0.497			0.93	
Pure Premium Present on Rate Level		42%	0.406	35%	0.518			0.92	
Pure Premium Derived by Formula		0.414		0.533				0.95	

<b>CLASS</b> 0036		<b>FARM: DAIRY &amp; DRIVERS</b>							
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.
1/16 through 12/16	12,813,485	0	0	1	13,398	0	7,291	20,689	0.16
1/17 through 12/17	13,388,400	0	0	3	14,728	0	47,070	61,798	0.46
1/18 through 12/18	15,595,760	1	27,033	1	2,634	4,713	9,143	43,523	0.28
1/19 through 12/19	15,960,984	0	0	3	295,913	0	67,803	363,716	2.28
1/20 through 12/20	17,154,432	0	0	3	84,873	0	242,603	327,476	1.91
5 YR. TOTAL	74,913,061	1	27,033	11	411,546	4,713	373,910	817,202	1.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.585	17%	0.505			1.09	
Pure Premium Indicated by National Relativity		44%	1.058	41%	0.761			1.82	
Pure Premium Present on Rate Level		44%	0.889	42%	0.665			1.55	
Pure Premium Derived by Formula		0.927		0.677				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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<b>CLASS</b> 0037		<b>FARM: FIELD CROPS &amp; DRIVERS</b>							
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.
1/16 through 12/16	234,407,592	10	357,975	52	607,931	372,956	1,309,786	2,648,648	1.13
1/17 through 12/17	247,723,765	13	234,889	45	1,066,804	604,442	1,298,156	3,204,291	1.29
1/18 through 12/18	240,679,353	8	759,395	44	941,247	777,195	1,425,644	3,903,481	1.62
1/19 through 12/19	236,529,605	6	323,369	46	636,430	370,120	987,808	2,317,727	0.98
1/20 through 12/20	240,933,817	13	1,328,703	38	1,058,729	1,418,742	1,138,684	4,944,858	2.05
5 YR. TOTAL	1,200,274,132	50	3,004,331	225	4,311,141	3,543,455	6,160,078	17,019,005	1.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		43%	0.609	74%	0.808			1.42	
Pure Premium Indicated by National Relativity		28%	0.956	13%	0.890			1.85	
Pure Premium Present on Rate Level		29%	0.710	13%	0.817			1.53	
Pure Premium Derived by Formula		0.735			0.820		1.56		

<b>CLASS</b> 0042		<b>LANDSCAPE GARDENING &amp; DRIVERS</b>							
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.
1/16 through 12/16	267,704,661	18	879,395	89	1,312,247	680,573	1,647,428	4,519,643	1.69
1/17 through 12/17	281,860,057	22	1,009,976	124	2,198,408	757,158	2,441,599	6,407,141	2.27
1/18 through 12/18	301,065,172	14	529,657	104	1,357,771	344,366	1,633,421	3,865,215	1.28
1/19 through 12/19	335,929,885	15	789,113	112	2,385,769	564,213	1,837,985	5,577,080	1.66
1/20 through 12/20	369,341,668	21	1,323,547	111	2,743,026	1,321,227	2,799,541	8,187,341	2.22
5 YR. TOTAL	1,555,901,443	90	4,531,688	540	9,997,221	3,667,537	10,359,974	28,556,420	1.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		59%	0.934	89%	0.902			1.84	
Pure Premium Indicated by National Relativity		20%	1.342	5%	1.109			2.45	
Pure Premium Present on Rate Level		21%	0.996	6%	0.875			1.87	
Pure Premium Derived by Formula		1.029			0.911		1.94		

<b>CLASS</b> 0050		<b>FARM MACHINERY OPERATION-BY CONTRACTOR-&amp; DRIVERS</b>							
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.
1/16 through 12/16	11,371,563	2	77,485	3	211,838	64,390	80,759	434,472	3.82
1/17 through 12/17	11,513,531	0	0	5	148,635	0	296,058	444,693	3.86
1/18 through 12/18	14,027,934	0	0	5	180,762	0	232,352	413,114	2.95
1/19 through 12/19	12,555,123	2	122,443	2	11,527	33,270	13,317	180,557	1.44
1/20 through 12/20	14,770,760	1	221,583	5	166,152	71,330	156,159	615,224	4.17
5 YR. TOTAL	64,238,911	5	421,511	20	718,914	168,990	778,645	2,088,060	3.25
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	1.775	22%	1.475			3.25	
Pure Premium Indicated by National Relativity		43%	1.464	39%	1.112			2.58	
Pure Premium Present on Rate Level		43%	1.339	39%	1.260			2.60	
Pure Premium Derived by Formula		1.454			1.250		2.70		

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 0079		FARM: BERRY OR VINEYARD & 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.
1/16 through 12/16	33,215,137	0	0	4	34,649	0	64,220	98,869	0.30
1/17 through 12/17	26,393,146	0	0	2	8,601	0	14,270	22,871	0.09
1/18 through 12/18	30,846,552	0	0	3	1,613	0	13,844	15,457	0.05
1/19 through 12/19	32,675,063	0	0	2	34,694	0	35,493	70,187	0.22
1/20 through 12/20	32,566,641	1	9,144	4	215,731	11,025	57,823	293,723	0.90
5 YR. TOTAL	155,696,539	1	9,144	15	295,288	11,025	185,650	501,107	0.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.196	21%	0.126	0.32			
Pure Premium Indicated by National Relativity		29%	0.563	31%	0.544	1.11			
Pure Premium Present on Rate Level		57%	0.544	48%	0.507	1.05			
Pure Premium Derived by Formula		0.501			0.438			0.94	

CLASS 0083		FARM: CATTLE OR LIVESTOCK RAISING NOC & 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.
1/16 through 12/16	159,639,948	8	206,763	65	1,226,437	244,814	1,358,251	3,036,265	1.90
1/17 through 12/17	168,420,029	7	202,288	58	857,824	216,005	841,904	2,118,021	1.26
1/18 through 12/18	170,222,245	8	656,724	47	762,401	392,392	908,694	2,720,211	1.60
1/19 through 12/19	176,444,916	7	533,655	46	1,037,839	391,533	1,668,776	3,631,803	2.06
1/20 through 12/20	182,831,673	11	436,020	59	806,136	251,965	1,310,671	2,804,792	1.53
5 YR. TOTAL	857,558,811	41	2,035,450	275	4,690,637	1,496,709	6,088,296	14,311,092	1.67
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	0.784	66%	0.884	1.67			
Pure Premium Indicated by National Relativity		29%	1.195	17%	1.092	2.29			
Pure Premium Present on Rate Level		30%	0.886	17%	0.907	1.79			
Pure Premium Derived by Formula		0.934			0.923			1.86	

CLASS 0106		TREE PRUNING, SPRAYING, REPAIRING -- 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.
1/16 through 12/16	31,804,659	8	635,157	22	286,898	1,193,002	581,022	2,696,079	8.48
1/17 through 12/17	39,297,464	6	222,007	31	844,221	284,558	904,581	2,255,367	5.74
1/18 through 12/18	48,674,285	9	316,734	25	809,196	492,906	568,873	2,187,709	4.49
1/19 through 12/19	53,871,109	6	348,025	23	871,412	710,860	498,478	2,428,775	4.51
1/20 through 12/20	57,471,799	2	218,758	28	773,138	533,876	921,630	2,447,402	4.26
5 YR. TOTAL	231,119,316	31	1,740,681	129	3,584,865	3,215,202	3,474,584	12,015,332	5.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	2.304	63%	2.895	5.20			
Pure Premium Indicated by National Relativity		31%	2.557	18%	2.127	4.68			
Pure Premium Present on Rate Level		32%	2.834	19%	3.106	5.94			
Pure Premium Derived by Formula		2.552			2.797			5.35	

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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.	
1/16 through 12/16	2,573,108	0	0	1	1,388	0	8,079	9,467	0.37	
1/17 through 12/17	2,532,692	0	0	2	25,375	0	28,551	53,926	2.13	
1/18 through 12/18	2,468,132	0	0	0	0	0	3,234	3,234	0.13	
1/19 through 12/19	2,661,109	0	0	1	5,277	0	14,879	20,156	0.76	
1/20 through 12/20	2,842,354	0	0	1	2,244	0	18,902	21,146	0.74	
5 YR. TOTAL	13,077,395	0	0	5	34,284	0	73,645	107,929	0.83	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		5%	0.262	8%	0.563	0.83				
Pure Premium Indicated by National Relativity		26%	0.906	28%	0.806	1.71				
Pure Premium Present on Rate Level		69%	0.864	64%	0.966	1.83				
Pure Premium Derived by Formula		0.845			0.889		1.73			

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.	
1/16 through 12/16	610,374	0	0	0	0	0	0	0	0.00	
1/17 through 12/17	677,348	1	93	0	0	5,367	0	5,460	0.81	
1/18 through 12/18	821,832	0	0	0	0	0	0	0	0.00	
1/19 through 12/19	938,014	0	0	1	1,423	0	4,529	5,952	0.64	
1/20 through 12/20	609,834	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	3,657,402	1	93	1	1,423	5,367	4,529	11,412	0.31	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		2%	0.041	3%	0.271	0.31				
Pure Premium Indicated by National Relativity		12%	0.674	13%	0.293	0.97				
Pure Premium Present on Rate Level		86%	0.531	84%	0.466	1.00				
Pure Premium Derived by Formula		0.538			0.438		0.98			

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.	
1/16 through 12/16	546,344	0	0	0	0	0	361	361	0.07	
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	6,864	0	2,539	9,403	1.16	
1/19 through 12/19	690,226	0	0	0	0	0	0	0	0.00	
1/20 through 12/20	212,175	0	0	1	41,924	0	43,043	84,967	40.05	
5 YR. TOTAL	2,754,852	0	0	2	48,788	0	45,943	94,731	3.44	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		2%	1.771	4%	1.668	3.44				
Pure Premium Indicated by National Relativity		30%	1.128	32%	1.043	2.17				
Pure Premium Present on Rate Level		68%	0.987	64%	0.884	1.87				
Pure Premium Derived by Formula		1.045			0.966		2.01			

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 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.
1/16 through 12/16	5,957,658	0	0	1	6,673	0	10,346	17,019	0.29
1/17 through 12/17	7,979,950	1	6,222	2	5,913	47,702	22,880	82,717	1.04
1/18 through 12/18	8,870,310	0	0	7	61,946	0	161,903	223,849	2.52
1/19 through 12/19	10,864,649	0	0	2	57,889	0	122,302	180,191	1.66
1/20 through 12/20	8,632,905	0	0	0	0	0	5,229	5,229	0.06
5 YR. TOTAL	42,305,472	1	6,222	12	132,421	47,702	322,660	509,005	1.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.328	21%	0.875			1.20	
Pure Premium Indicated by National Relativity		24%	2.113	26%	2.464			4.58	
Pure Premium Present on Rate Level		63%	1.729	53%	1.920			3.65	
Pure Premium Derived by Formula		1.639			1.842		3.48		

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.
1/16 through 12/16	8,428	0	0	1	141,652	0	59,613	201,265	238.81
1/17 through 12/17	10,065	0	0	3	57,839	0	50,424	108,263	107.56
1/18 through 12/18	14,234	0	0	4	102,438	0	114,488	216,926	152.40
1/19 through 12/19	15,748	0	0	0	0	0	0	0	0.00
1/20 through 12/20	19,767	0	0	2	15,705	0	41,101	56,806	28.74
5 YR. TOTAL	68,242	0	0	10	317,634	0	265,626	583,260	85.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**			PURE PREM.**	
Indicated Pure Premium		7%	46.545	12%	38.924			85.47	
Pure Premium Indicated by National Relativity		18%	47.811	19%	34.267			82.08	
Pure Premium Present on Rate Level		75%	36.716	69%	37.213			73.93	
Pure Premium Derived by Formula		39.401			36.859		76.26		

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.
1/16 through 12/16	8,366	0	0	1	9,466	0	32,288	41,754	49.91
1/17 through 12/17	11,709	0	0	1	1,612	0	22,529	24,141	20.62
1/18 through 12/18	14,850	2	149,464	1	4,859	139,331	11,009	304,663	205.16
1/19 through 12/19	17,043	0	0	5	32,527	0	34,584	67,111	39.38
1/20 through 12/20	17,896	1	41,630	0	0	14,870	2,745	59,245	33.11
5 YR. TOTAL	69,864	3	191,094	8	48,464	154,201	103,155	496,914	71.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**			PURE PREM.**	
Indicated Pure Premium		13%	34.289	19%	36.837			71.13	
Pure Premium Indicated by National Relativity		35%	116.419	38%	97.243			213.66	
Pure Premium Present on Rate Level		52%	111.870	43%	92.952			204.82	
Pure Premium Derived by Formula		103.377			83.921		187.30		

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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.	
1/16 through 12/16	16,009,843	1	91,068	4	24,435	333,100	43,235	491,838	3.07	
1/17 through 12/17	22,004,040	6	107,577	10	161,809	133,859	154,107	557,352	2.53	
1/18 through 12/18	24,618,581	1	17,447	10	191,151	21,401	132,801	362,800	1.47	
1/19 through 12/19	28,751,804	2	117,738	14	172,239	119,714	131,005	540,696	1.88	
1/20 through 12/20	33,144,168	2	38,310	8	91,909	42,366	134,050	306,635	0.93	
5 YR. TOTAL	124,528,436	12	372,140	46	641,543	650,440	595,198	2,259,321	1.81	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		15%	0.814	25%	1.000	1.81				
Pure Premium Indicated by National Relativity		42%	0.861	37%	0.776	1.64				
Pure Premium Present on Rate Level		43%	0.845	38%	0.883	1.73				
Pure Premium Derived by Formula		0.847			0.873		1.72			

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.	
1/16 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	
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00	
1/20 through 12/20	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%	2.219	50%	0.955	3.17				
Pure Premium Present on Rate Level		50%	2.177	50%	1.035	3.21				
Pure Premium Derived by Formula		2.198			0.995		3.19			

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.	
1/16 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	
1/19 through 12/19	332,967	0	0	0	0	0	0	0	0.00	
1/20 through 12/20	293,125	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	1,858,323	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		40%	1.128	42%	0.727	1.86				
Pure Premium Present on Rate Level		58%	0.930	55%	0.645	1.58				
Pure Premium Derived by Formula		0.991			0.660		1.65			

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

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<b>CLASS</b> <b>1165</b>		<b>MINING NOC-NOT COAL-SURFACE &amp; DRIVERS</b>							
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.
1/16 through 12/16	8,507,180	0	0	1	1,359	0	2,334	3,693	0.04
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	162,763	0	0	129,398	6,508	298,669	4.07
1/19 through 12/19	9,252,086	0	0	0	0	0	2,944	2,944	0.03
1/20 through 12/20	8,331,908	0	0	1	118,444	0	57,477	175,921	2.11
<b>5 YR. TOTAL</b>	<b>40,973,947</b>	<b>1</b>	<b>162,763</b>	<b>2</b>	<b>119,803</b>	<b>129,398</b>	<b>69,263</b>	<b>481,227</b>	<b>1.18</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.690	10%	0.485			1.18	
Pure Premium Indicated by National Relativity		35%	0.791	38%	0.543			1.33	
Pure Premium Present on Rate Level		56%	0.830	52%	0.485			1.32	
Pure Premium Derived by Formula		0.804			0.507		1.31		

<b>CLASS</b> <b>1320</b>		<b>OIL OR GAS LEASE OPERATOR-ALL OPERATIONS &amp; DRIVERS</b>							
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.
1/16 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
1/19 through 12/19	1,755,052	0	0	0	0	0	0	0	0.00
1/20 through 12/20	1,063,040	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>4,737,788</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%	0.000			0.00	
Pure Premium Indicated by National Relativity		49%	0.552	48%	0.377			0.93	
Pure Premium Present on Rate Level		49%	0.516	49%	0.373			0.89	
Pure Premium Derived by Formula		0.523			0.364		0.89		

<b>CLASS</b> <b>1322</b>		<b>OIL OR GAS - WELL - CLEANING OR SWABBING OF WELLS BY SPECIALIST CONTRACTOR - NO DRILLING &amp; DRIVERS</b>							
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.
1/16 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
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
1/20 through 12/20	0	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>16,116</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		42%	2.524	45%	1.373			3.90	
Pure Premium Present on Rate Level		58%	2.244	55%	1.471			3.72	
Pure Premium Derived by Formula		2.362			1.427		3.79		

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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<b>CLASS</b> 1430		<b>SMELTING, SINTERING OR REFINING-LEAD &amp; DRIVERS</b>							
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.
1/16 through 12/16	1,152,107	1	103,333	2	30,423	55,054	23,351	212,161	18.42
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	131,244	0	49,763	181,007	13.57
1/19 through 12/19	723,531	0	0	1	26,210	0	7,657	33,867	4.68
1/20 through 12/20	137,938	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,421,873	1	103,333	5	187,877	55,054	80,771	427,035	9.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	6.586	5%	3.072			9.66	
Pure Premium Indicated by National Relativity		12%	0.558	13%	0.406			0.96	
Pure Premium Present on Rate Level		85%	1.020	82%	1.150			2.17	
Pure Premium Derived by Formula		1.132		1.149				2.28	

<b>CLASS</b> 1438		<b>SMELTING, SINTERING OR REFINING-METALS-NOT IRON OR LEAD-NOC &amp; DRIVERS</b>							
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.
1/16 through 12/16	31,174,203	1	46,705	3	38,663	65,804	75,860	227,032	0.73
1/17 through 12/17	36,945,606	1	14,373	6	408,165	0	307,237	729,775	1.98
1/18 through 12/18	37,586,889	0	0	5	248,113	0	177,997	426,110	1.13
1/19 through 12/19	39,678,770	0	0	7	361,954	0	335,238	697,192	1.76
1/20 through 12/20	26,449,199	0	0	4	183,134	0	121,408	304,542	1.15
5 YR. TOTAL	171,834,667	2	61,078	25	1,240,029	65,804	1,017,740	2,384,651	1.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.757	27%	0.631			1.39	
Pure Premium Indicated by National Relativity		40%	0.906	36%	0.698			1.60	
Pure Premium Present on Rate Level		40%	1.034	37%	0.742			1.78	
Pure Premium Derived by Formula		0.927		0.696				1.62	

<b>CLASS</b> 1452		<b>ORE MILLING &amp; DRIVERS</b>							
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.
1/16 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	1,003	1,003	0.02
1/18 through 12/18	6,892,189	0	0	0	0	0	11,067	11,067	0.16
1/19 through 12/19	7,442,033	0	0	0	0	0	15,148	15,148	0.20
1/20 through 12/20	7,071,488	0	0	0	0	0	10,519	10,519	0.15
5 YR. TOTAL	31,648,938	0	0	0	0	0	37,737	37,737	0.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.000	8%	0.119			0.12	
Pure Premium Indicated by National Relativity		26%	0.479	28%	0.380			0.86	
Pure Premium Present on Rate Level		68%	0.573	64%	0.387			0.96	
Pure Premium Derived by Formula		0.514		0.364				0.88	

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 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.
1/16 through 12/16	34,301,349	5	564,850	21	675,464	601,216	544,487	2,386,017	6.96
1/17 through 12/17	38,390,823	3	174,888	11	492,095	137,075	367,166	1,171,224	3.05
1/18 through 12/18	41,150,287	2	239,496	7	320,875	77,257	274,799	912,427	2.22
1/19 through 12/19	37,431,442	2	185,073	5	174,741	109,489	147,409	616,712	1.65
1/20 through 12/20	35,115,957	4	643,069	12	439,260	145,819	340,232	1,568,380	4.47
5 YR. TOTAL	186,389,858	16	1,807,376	56	2,102,435	1,070,856	1,674,093	6,654,760	3.57
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	2.098	41%	1.473			3.57	
Pure Premium Indicated by National Relativity		36%	1.786	29%	1.479			3.27	
Pure Premium Present on Rate Level		36%	1.985	30%	1.612			3.60	
Pure Premium Derived by Formula			1.945		1.516			3.46	

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.
1/16 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	364	0	1,675	2,039	0.48
1/19 through 12/19	531,813	0	0	0	0	0	0	0	0.00
1/20 through 12/20	91,863	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,831,049	0	0	1	364	0	1,675	2,039	0.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.020	2%	0.091			0.11	
Pure Premium Indicated by National Relativity		19%	0.797	21%	0.576			1.37	
Pure Premium Present on Rate Level		79%	0.596	77%	0.484			1.08	
Pure Premium Derived by Formula			0.623		0.495			1.12	

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.
1/16 through 12/16	82,179,738	4	319,708	9	445,209	92,680	291,862	1,149,459	1.40
1/17 through 12/17	84,304,536	3	613,973	6	99,167	122,173	133,806	969,119	1.15
1/18 through 12/18	98,072,589	3	238,739	9	224,124	75,494	206,664	745,021	0.76
1/19 through 12/19	99,690,570	2	166,685	10	636,494	102,579	291,479	1,197,237	1.20
1/20 through 12/20	111,158,620	2	26,474	10	505,299	34,972	787,671	1,354,416	1.22
5 YR. TOTAL	475,406,053	14	1,365,579	44	1,910,293	427,898	1,711,482	5,415,252	1.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	0.689	39%	0.450			1.14	
Pure Premium Indicated by National Relativity		35%	0.931	30%	0.718			1.65	
Pure Premium Present on Rate Level		35%	0.865	31%	0.580			1.45	
Pure Premium Derived by Formula			0.835		0.571			1.41	

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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<b>CLASS</b> 1642		<b>LIME MFG</b>							
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.
1/16 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
1/19 through 12/19	371,823	0	0	0	0	0	0	0	0.00
1/20 through 12/20	301,447	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,756,207	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		22%	0.671	23%	0.612	1.28			
Pure Premium Present on Rate Level		77%	0.542	75%	0.455	1.00			
Pure Premium Derived by Formula		0.565			0.482		1.05		

<b>CLASS</b> 1654		<b>QUARRY-CEMENT ROCK-SURFACE-&amp; DRIVERS</b>							
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.
1/16 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
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
1/20 through 12/20	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		13%	0.836	13%	0.697	1.53			
Pure Premium Present on Rate Level		87%	2.426	87%	1.454	3.88			
Pure Premium Derived by Formula		2.219			1.356		3.58		

<b>CLASS</b> 1699		<b>ROCK WOOL MFG</b>							
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.
1/16 through 12/16	13,809,071	0	0	1	9,784	0	35,531	45,315	0.33
1/17 through 12/17	16,162,243	0	0	4	10,375	0	17,022	27,397	0.17
1/18 through 12/18	14,386,954	0	0	5	145,362	0	70,837	216,199	1.50
1/19 through 12/19	7,454,879	0	0	3	273,924	0	333,558	607,482	8.15
1/20 through 12/20	11,397,488	0	0	2	32,003	0	32,516	64,519	0.57
5 YR. TOTAL	63,210,635	0	0	15	471,448	0	489,464	960,912	1.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.746	13%	0.774	1.52			
Pure Premium Indicated by National Relativity		23%	0.553	25%	0.542	1.10			
Pure Premium Present on Rate Level		69%	0.512	62%	0.504	1.02			
Pure Premium Derived by Formula		0.540			0.549		1.09		

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 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.
1/16 through 12/16	5,588,951	0	0	0	0	0	907	907	0.02
1/17 through 12/17	6,876,788	0	0	1	3,764	0	15,794	19,558	0.29
1/18 through 12/18	8,484,325	0	0	1	4,101	0	8,708	12,809	0.15
1/19 through 12/19	9,675,131	0	0	1	13,453	0	4,796	18,249	0.19
1/20 through 12/20	11,619,955	0	0	2	26,060	0	77,624	103,684	0.89
5 YR. TOTAL	42,245,150	0	0	5	47,378	0	107,829	155,207	0.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.112	11%	0.255	0.37			
Pure Premium Indicated by National Relativity		42%	0.696	44%	0.558	1.25			
Pure Premium Present on Rate Level		51%	0.545	45%	0.535	1.08			
Pure Premium Derived by Formula		0.578			0.514			1.09	

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.
1/16 through 12/16	4,729,202	0	0	1	16,993	0	41,217	58,210	1.23
1/17 through 12/17	4,681,339	1	5,133	1	6,163	0	16,403	27,699	0.59
1/18 through 12/18	5,092,876	0	0	2	123,312	0	77,096	200,408	3.94
1/19 through 12/19	10,348,660	0	0	4	123,148	0	71,289	194,437	1.88
1/20 through 12/20	9,644,141	1	247,400	1	8,500	104,776	10,560	371,236	3.85
5 YR. TOTAL	34,496,218	2	252,533	9	278,116	104,776	216,565	851,990	2.47
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	1.538	14%	0.932	2.47			
Pure Premium Indicated by National Relativity		25%	0.882	27%	0.715	1.60			
Pure Premium Present on Rate Level		66%	1.152	59%	1.006	2.16			
Pure Premium Derived by Formula		1.119			0.917			2.04	

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.
1/16 through 12/16	1,110,404	1	9,756	0	0	0	0	9,756	0.88
1/17 through 12/17	1,202,616	0	0	0	0	0	729	729	0.06
1/18 through 12/18	1,068,647	1	90,777	0	0	0	0	90,777	8.50
1/19 through 12/19	1,140,120	0	0	0	0	0	0	0	0.00
1/20 through 12/20	1,009,156	0	0	0	0	0	213	213	0.02
5 YR. TOTAL	5,530,943	2	100,533	0	0	0	942	101,475	1.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	1.818	3%	0.017	1.84			
Pure Premium Indicated by National Relativity		15%	0.917	16%	0.644	1.56			
Pure Premium Present on Rate Level		82%	0.562	81%	0.362	0.92			
Pure Premium Derived by Formula		0.653			0.397			1.05	

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

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<b>CLASS</b> 1748		<b>ABRASIVE WHEEL MFG &amp; DRIVERS</b>							
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.
1/16 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
1/19 through 12/19	23,756	0	0	0	0	0	0	0	0.00
1/20 through 12/20	2,420	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	186,606	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		14%	0.901	15%	0.930			1.83	
Pure Premium Present on Rate Level		85%	0.784	84%	1.047			1.83	
Pure Premium Derived by Formula					0.793			1.019	1.81

<b>CLASS</b> 1803		<b>STONE CUTTING OR POLISHING NOC &amp; DRIVERS</b>							
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.
1/16 through 12/16	26,961,239	1	80,775	18	206,187	72,096	266,747	625,805	2.32
1/17 through 12/17	32,944,777	3	92,056	18	376,103	110,867	455,630	1,034,656	3.14
1/18 through 12/18	34,683,534	3	179,550	15	536,706	221,681	357,412	1,295,349	3.74
1/19 through 12/19	39,226,217	1	98,625	9	316,424	97,307	267,976	780,332	1.99
1/20 through 12/20	40,132,553	0	0	7	233,251	0	971,797	1,205,048	3.00
5 YR. TOTAL	173,948,320	8	451,006	67	1,668,671	501,951	2,319,562	4,941,190	2.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	1.219	36%	1.622			2.84	
Pure Premium Indicated by National Relativity		38%	1.261	32%	1.160			2.42	
Pure Premium Present on Rate Level		39%	1.453	32%	1.320			2.77	
Pure Premium Derived by Formula					1.326			1.378	2.70

<b>CLASS</b> 1924		<b>WIRE DRAWING OR CABLE MFG - NOT IRON OR STEEL</b>							
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.
1/16 through 12/16	19,924,601	2	320,583	3	44,508	125,590	62,217	552,898	2.78
1/17 through 12/17	23,131,923	3	192,563	1	1,303	48,964	10,035	252,865	1.09
1/18 through 12/18	24,867,230	2	71,932	7	289,926	70,868	162,805	595,531	2.40
1/19 through 12/19	24,303,601	3	207,617	3	261,067	136,549	124,075	729,308	3.00
1/20 through 12/20	20,463,371	2	27,921	7	226,156	22,016	238,659	514,752	2.52
5 YR. TOTAL	112,690,726	12	820,616	21	822,960	403,987	597,791	2,645,354	2.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	1.458	19%	0.889			2.35	
Pure Premium Indicated by National Relativity		32%	0.477	34%	0.461			0.94	
Pure Premium Present on Rate Level		55%	0.677	47%	0.568			1.25	
Pure Premium Derived by Formula					0.715			0.593	1.31

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 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.	
1/16 through 12/16	19,092,419	2	47,655	13	216,844	80,104	509,182	853,785	4.47	
1/17 through 12/17	22,861,810	1	180,101	13	339,866	87,848	154,993	762,808	3.34	
1/18 through 12/18	21,904,937	0	0	13	184,377	0	166,010	350,387	1.60	
1/19 through 12/19	30,592,220	2	285,177	10	288,965	111,723	167,919	853,784	2.79	
1/20 through 12/20	24,725,772	3	315,093	10	228,313	126,407	407,554	1,077,367	4.36	
5 YR. TOTAL	119,177,158	8	828,026	59	1,258,365	406,082	1,405,658	3,898,131	3.27	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		14%	1.751	24%	1.520	3.27				
Pure Premium Indicated by National Relativity		40%	0.492	38%	0.468	0.96				
Pure Premium Present on Rate Level		46%	0.749	38%	0.854	1.60				
Pure Premium Derived by Formula		0.786			0.867		1.65			

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.	
1/16 through 12/16	754,983	0	0	0	0	0	1,182	1,182	0.16	
1/17 through 12/17	2,210,300	0	0	0	0	0	175	175	0.01	
1/18 through 12/18	2,040,175	0	0	3	95,192	0	17,457	112,649	5.52	
1/19 through 12/19	2,238,534	0	0	1	13,888	0	0	13,888	0.62	
1/20 through 12/20	2,093,161	0	0	1	48,153	0	44,800	92,953	4.44	
5 YR. TOTAL	9,337,153	0	0	5	157,233	0	63,614	220,847	2.37	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	1.684	6%	0.681	2.37				
Pure Premium Indicated by National Relativity		27%	0.829	29%	0.718	1.55				
Pure Premium Present on Rate Level		69%	0.738	65%	0.589	1.33				
Pure Premium Derived by Formula		0.800			0.632		1.43			

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.	
1/16 through 12/16	249,256,845	12	366,474	41	631,127	256,191	624,630	1,878,422	0.75	
1/17 through 12/17	251,516,359	16	863,106	51	985,433	398,572	847,504	3,094,615	1.23	
1/18 through 12/18	304,232,078	13	308,650	77	1,374,052	144,849	1,288,377	3,115,928	1.02	
1/19 through 12/19	326,270,020	11	737,887	67	1,289,117	389,283	1,106,135	3,522,422	1.08	
1/20 through 12/20	362,000,925	11	627,462	76	2,619,620	707,374	1,562,818	5,517,274	1.52	
5 YR. TOTAL	1,493,276,227	63	2,903,579	312	6,899,349	1,896,269	5,429,464	17,128,661	1.15	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		46%	0.656	66%	0.491	1.15				
Pure Premium Indicated by National Relativity		27%	0.841	17%	0.658	1.50				
Pure Premium Present on Rate Level		27%	0.661	17%	0.520	1.18				
Pure Premium Derived by Formula		0.707			0.524		1.23			

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

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CLASS 2014		GRAIN OR FEED MILLING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	40,001,453	4	357,863	5	67,279	227,689	130,670	783,501	1.96
1/17 through 12/17	48,344,570	1	99,243	10	387,223	260,658	652,920	1,400,044	2.90
1/18 through 12/18	48,078,929	4	76,181	8	506,638	100,085	614,469	1,297,373	2.70
1/19 through 12/19	50,451,301	1	88,304	12	221,542	13,502	439,088	762,436	1.51
1/20 through 12/20	52,464,205	0	0	9	154,548	0	104,596	259,144	0.49
5 YR. TOTAL	239,340,458	10	621,591	44	1,337,230	601,934	1,941,743	4,502,498	1.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.818	37%	1.063			1.88	
Pure Premium Indicated by National Relativity		39%	0.900	31%	0.780			1.68	
Pure Premium Present on Rate Level		39%	0.941	32%	1.046			1.99	
Pure Premium Derived by Formula		0.898			0.970		1.87		

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.
1/16 through 12/16	11,396,662	0	0	4	110,707	0	56,070	166,777	1.46
1/17 through 12/17	12,665,522	0	0	4	144,137	0	153,231	297,368	2.35
1/18 through 12/18	12,522,325	0	0	2	35,196	0	26,372	61,568	0.49
1/19 through 12/19	12,906,888	0	0	0	0	0	309	309	0.00
1/20 through 12/20	15,776,589	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	65,267,986	0	0	10	290,040	0	235,982	526,022	0.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.444	12%	0.362			0.81	
Pure Premium Indicated by National Relativity		45%	0.701	44%	0.439			1.14	
Pure Premium Present on Rate Level		46%	0.540	44%	0.411			0.95	
Pure Premium Derived by Formula		0.604			0.417		1.02		

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.
1/16 through 12/16	10,778,268	0	0	3	358,856	0	104,588	463,444	4.30
1/17 through 12/17	10,605,185	0	0	0	0	0	668	668	0.01
1/18 through 12/18	10,170,574	0	0	0	0	0	245	245	0.00
1/19 through 12/19	9,983,023	0	0	1	27,859	0	28,331	56,190	0.56
1/20 through 12/20	10,968,155	2	6,673	1	3,360	33,065	7,793	50,891	0.46
5 YR. TOTAL	52,505,205	2	6,673	5	390,075	33,065	141,625	571,438	1.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.756	13%	0.333			1.09	
Pure Premium Indicated by National Relativity		34%	0.673	36%	0.675			1.35	
Pure Premium Present on Rate Level		57%	0.682	51%	0.609			1.29	
Pure Premium Derived by Formula		0.686			0.597		1.28		

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

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<b>CLASS</b> 2039		<b>ICE CREAM MFG &amp; DRIVERS</b>								
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.	
1/16 through 12/16	4,115,124	0	0	1	37,980	0	35,751	73,731	1.79	
1/17 through 12/17	3,743,436	0	0	0	0	0	3,209	3,209	0.09	
1/18 through 12/18	3,589,461	0	0	0	0	0	2,794	2,794	0.08	
1/19 through 12/19	2,662,425	0	0	0	0	0	1,526	1,526	0.06	
1/20 through 12/20	4,699,518	0	0	4	37,468	0	49,536	87,004	1.85	
5 YR. TOTAL	18,809,964	0	0	5	75,448	0	92,816	168,264	0.89	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		5%	0.401	7%	0.493	0.89				
Pure Premium Indicated by National Relativity		42%	0.649	45%	0.549	1.20				
Pure Premium Present on Rate Level		53%	0.570	48%	0.520	1.09				
Pure Premium Derived by Formula		0.595			0.531		1.13			

<b>CLASS</b> 2041		<b>CANDY, CHOCOLATE AND CONFECTION MFG</b>								
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.	
1/16 through 12/16	36,740,307	2	53,565	8	37,930	21,933	52,068	165,496	0.45	
1/17 through 12/17	48,482,394	1	20,818	14	111,022	5,819	138,432	276,091	0.57	
1/18 through 12/18	40,261,960	1	9,664	3	53,599	0	79,776	143,039	0.36	
1/19 through 12/19	48,455,739	1	103,686	10	274,499	12,732	174,066	564,983	1.17	
1/20 through 12/20	15,969,599	0	0	2	8,161	0	12,510	20,671	0.13	
5 YR. TOTAL	189,909,999	5	187,733	37	485,211	40,484	456,852	1,170,280	0.62	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		15%	0.354	22%	0.262	0.62				
Pure Premium Indicated by National Relativity		42%	0.667	39%	0.562	1.23				
Pure Premium Present on Rate Level		43%	0.573	39%	0.461	1.03				
Pure Premium Derived by Formula		0.580			0.457		1.04			

<b>CLASS</b> 2065		<b>MILK PRODUCTS MFG NOC</b>								
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.	
1/16 through 12/16	4,998	0	0	0	0	0	0	0	0.00	
1/17 through 12/17	281,090	1	31,797	0	0	4,883	0	36,680	13.05	
1/18 through 12/18	441,498	0	0	0	0	0	0	0	0.00	
1/19 through 12/19	1,246,488	0	0	0	0	0	0	0	0.00	
1/20 through 12/20	789,454	0	0	0	0	0	216	216	0.03	
5 YR. TOTAL	2,763,528	1	31,797	0	0	4,883	216	36,896	1.34	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		2%	1.151	2%	0.185	1.34				
Pure Premium Indicated by National Relativity		28%	0.402	30%	0.340	0.74				
Pure Premium Present on Rate Level		70%	0.511	68%	0.404	0.92				
Pure Premium Derived by Formula		0.493			0.380		0.87			

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

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<b>CLASS</b> 2070		<b>CREAMERY OR DAIRY &amp; ROUTE SUPERVISORS, DRIVERS</b>							
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.
1/16 through 12/16	42,141,416	0	0	18	795,076	0	376,198	1,171,274	2.78
1/17 through 12/17	42,384,156	3	416,618	7	467,863	300,240	318,347	1,503,068	3.55
1/18 through 12/18	42,589,388	3	194,413	12	295,526	82,664	178,310	750,913	1.76
1/19 through 12/19	31,558,355	2	176,508	5	252,888	140,270	149,585	719,251	2.28
1/20 through 12/20	42,327,091	3	159,873	12	639,175	134,406	358,601	1,292,055	3.05
5 YR. TOTAL	201,000,406	11	947,412	54	2,450,528	657,580	1,381,041	5,436,561	2.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	1.691	31%	1.014			2.71	
Pure Premium Indicated by National Relativity		38%	1.067	34%	0.722			1.79	
Pure Premium Present on Rate Level		39%	1.221	35%	0.838			2.06	
Pure Premium Derived by Formula		1.271			0.853			2.12	

<b>CLASS</b> 2081		<b>BUTCHERING</b>							
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.
1/16 through 12/16	79,486,234	5	307,290	67	483,743	119,652	663,525	1,574,210	1.98
1/17 through 12/17	108,702,424	5	188,171	110	1,301,608	124,028	823,397	2,437,204	2.24
1/18 through 12/18	111,683,995	7	241,782	86	954,745	116,969	1,040,670	2,354,166	2.11
1/19 through 12/19	127,656,730	2	17,477	96	1,265,130	18,504	836,952	2,138,063	1.68
1/20 through 12/20	32,170,034	1	21,498	5	4,392	15,683	9,283	50,856	0.16
5 YR. TOTAL	459,699,417	20	776,218	364	4,009,618	394,836	3,373,827	8,554,499	1.86
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	1.041	43%	0.820			1.86	
Pure Premium Indicated by National Relativity		36%	0.634	28%	0.619			1.25	
Pure Premium Present on Rate Level		36%	0.778	29%	0.742			1.52	
Pure Premium Derived by Formula		0.800			0.741			1.54	

<b>CLASS</b> 2089		<b>PACKING HOUSE-ALL OPERATIONS</b>							
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.
1/16 through 12/16	334,477,837	21	322,414	61	538,199	295,942	662,264	1,818,819	0.54
1/17 through 12/17	304,789,773	21	323,759	88	1,436,265	142,606	1,140,387	3,043,017	1.00
1/18 through 12/18	302,346,493	22	552,211	62	982,840	221,557	882,032	2,638,640	0.87
1/19 through 12/19	313,364,823	24	562,433	81	1,235,494	245,701	909,185	2,952,813	0.94
1/20 through 12/20	338,654,033	10	159,177	86	1,451,641	85,667	966,539	2,663,024	0.79
5 YR. TOTAL	1,593,632,959	98	1,919,994	378	5,644,439	991,473	4,560,407	13,116,313	0.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	0.475	62%	0.348			0.82	
Pure Premium Indicated by National Relativity		28%	0.590	19%	0.542			1.13	
Pure Premium Present on Rate Level		29%	0.537	19%	0.433			0.97	
Pure Premium Derived by Formula		0.525			0.401			0.93	

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 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.
1/16 through 12/16	47,508,047	3	79,871	24	517,653	41,381	433,688	1,072,593	2.26
1/17 through 12/17	105,461,989	3	128,651	35	613,679	29,550	547,449	1,319,329	1.25
1/18 through 12/18	116,297,139	3	272,612	25	381,935	116,501	335,302	1,106,350	0.95
1/19 through 12/19	117,988,275	0	0	19	309,098	0	290,799	599,897	0.51
1/20 through 12/20	141,835,688	4	88,751	21	453,731	60,520	320,765	923,767	0.65
5 YR. TOTAL	529,091,138	13	569,885	124	2,276,096	247,952	1,928,003	5,021,936	0.95
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.538	44%	0.411	0.95			
Pure Premium Indicated by National Relativity		35%	0.730	28%	0.687	1.42			
Pure Premium Present on Rate Level		36%	0.755	28%	0.655	1.41			
Pure Premium Derived by Formula		0.683			0.557			1.24	

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.
1/16 through 12/16	2,811,461	0	0	0	0	0	3,034	3,034	0.11
1/17 through 12/17	2,337,724	0	0	0	0	0	2,304	2,304	0.10
1/18 through 12/18	2,100,108	0	0	1	7,401	0	11,017	18,418	0.88
1/19 through 12/19	2,326,170	0	0	2	12,005	0	12,456	24,461	1.05
1/20 through 12/20	2,053,891	0	0	0	0	0	2,951	2,951	0.14
5 YR. TOTAL	11,629,354	0	0	3	19,406	0	31,762	51,168	0.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.167	7%	0.273	0.44			
Pure Premium Indicated by National Relativity		39%	0.845	41%	0.705	1.55			
Pure Premium Present on Rate Level		57%	0.790	52%	0.748	1.54			
Pure Premium Derived by Formula		0.787			0.697			1.48	

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.
1/16 through 12/16	37,971,197	0	0	5	43,306	0	66,819	110,125	0.29
1/17 through 12/17	39,519,902	3	124,559	3	111,081	32,367	59,867	327,874	0.83
1/18 through 12/18	42,003,913	2	169,215	6	140,522	108,346	114,444	532,527	1.27
1/19 through 12/19	45,809,137	3	81,442	11	123,283	19,636	99,713	324,074	0.71
1/20 through 12/20	55,897,964	3	61,845	10	190,829	74,513	232,435	559,622	1.00
5 YR. TOTAL	221,202,113	11	437,061	35	609,021	234,862	573,278	1,854,222	0.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.473	24%	0.365	0.84			
Pure Premium Indicated by National Relativity		19%	1.249	20%	1.129	2.38			
Pure Premium Present on Rate Level		65%	0.536	56%	0.453	0.99			
Pure Premium Derived by Formula		0.661			0.567			1.23	

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

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CLASS 2111		CANNERY NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	70,428,670	0	0	4	71,906	0	110,804	182,710	0.26
1/17 through 12/17	68,713,634	5	399,570	10	167,875	117,413	278,410	963,268	1.40
1/18 through 12/18	69,564,042	0	0	11	237,731	0	135,230	372,961	0.54
1/19 through 12/19	81,515,885	1	6,532	3	36,819	8,408	47,932	99,691	0.12
1/20 through 12/20	92,496,010	2	25,986	4	12,376	45,524	68,715	152,601	0.17
5 YR. TOTAL	382,718,241	8	432,088	32	526,707	171,345	641,091	1,771,231	0.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.251	29%		0.212		0.46	
Pure Premium Indicated by National Relativity		40%	0.585	35%		0.495		1.08	
Pure Premium Present on Rate Level		41%	0.459	36%		0.392		0.85	
Pure Premium Derived by Formula		0.470			0.376		0.85		

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.
1/16 through 12/16	1,122,058	0	0	1	1,432	0	10,363	11,795	1.05
1/17 through 12/17	998,907	0	0	0	0	0	910	910	0.09
1/18 through 12/18	976,365	2	140,056	2	2,774	64,637	3,877	211,344	21.65
1/19 through 12/19	1,485,237	1	37,803	1	12,412	17,504	9,873	77,592	5.22
1/20 through 12/20	945,618	0	0	2	10,804	0	9,040	19,844	2.10
5 YR. TOTAL	5,528,185	3	177,859	6	27,422	82,141	34,063	321,485	5.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	3.713	5%		2.102		5.82	
Pure Premium Indicated by National Relativity		44%	0.874	47%		0.773		1.65	
Pure Premium Present on Rate Level		53%	0.894	48%		0.818		1.71	
Pure Premium Derived by Formula		0.970			0.861		1.83		

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.
1/16 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
1/19 through 12/19	64,823	0	0	0	0	0	0	0	0.00
1/20 through 12/20	14,511	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	351,503	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		12%	0.355	13%		0.228		0.58	
Pure Premium Present on Rate Level		87%	0.467	86%		0.476		0.94	
Pure Premium Derived by Formula		0.449			0.439		0.89		

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

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CLASS 2121		BREWERY & DRIVERS							
Industry Group: Manufacturing Hazard Group: 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.
1/16 through 12/16	43,137,035	1	7,135	9	173,732	45,674	195,255	421,796	0.98
1/17 through 12/17	43,323,307	1	159,102	11	67,756	12,224	149,181	388,263	0.90
1/18 through 12/18	54,633,808	2	60,356	6	17,763	105,571	51,640	235,330	0.43
1/19 through 12/19	57,367,420	1	58,316	11	214,196	132,470	227,284	632,266	1.10
1/20 through 12/20	63,280,990	0	0	9	63,395	0	93,514	156,909	0.25
5 YR. TOTAL	261,742,560	5	284,909	46	536,842	295,939	716,874	1,834,564	0.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.314	21%	0.387			0.70	
Pure Premium Indicated by National Relativity		43%	0.231	39%	0.255			0.49	
Pure Premium Present on Rate Level		44%	0.278	40%	0.299			0.58	
Pure Premium Derived by Formula		0.262			0.300		0.56		

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.
1/16 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	1,683	1,683	0.04
1/18 through 12/18	3,731,688	1	91,709	2	9,857	56,968	50,395	208,929	5.60
1/19 through 12/19	3,646,166	0	0	0	0	0	582	582	0.02
1/20 through 12/20	4,197,379	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	19,345,006	1	91,709	2	9,857	56,968	52,660	211,194	1.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.525	7%	0.567			1.09	
Pure Premium Indicated by National Relativity		34%	0.439	36%	0.390			0.83	
Pure Premium Present on Rate Level		62%	0.477	57%	0.503			0.98	
Pure Premium Derived by Formula		0.466			0.467		0.93		

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.
1/16 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
1/19 through 12/19	663,271	0	0	0	0	0	0	0	0.00
1/20 through 12/20	852,756	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,687,211	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		26%	0.424	28%	0.369			0.79	
Pure Premium Present on Rate Level		72%	0.354	69%	0.323			0.68	
Pure Premium Derived by Formula		0.365			0.326		0.69		

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 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.
1/16 through 12/16	8,185,727	1	4,211	2	65,730	0	28,900	98,841	1.21
1/17 through 12/17	9,362,332	1	252,789	2	10,255	40,450	13,979	317,473	3.39
1/18 through 12/18	12,918,309	0	0	1	6,414	0	10,861	17,275	0.13
1/19 through 12/19	16,629,655	2	7,584	4	37,606	16,530	52,224	113,944	0.69
1/20 through 12/20	16,340,654	0	0	4	419,529	0	75,876	495,405	3.03
5 YR. TOTAL	63,436,677	4	264,584	13	539,534	56,980	181,840	1,042,938	1.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	1.268	13%	0.376	1.64			
Pure Premium Indicated by National Relativity		35%	0.399	38%	0.429	0.83			
Pure Premium Present on Rate Level		56%	0.530	49%	0.467	1.00			
Pure Premium Derived by Formula		0.551			0.441			0.99	

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.
1/16 through 12/16	233,768,430	12	843,810	75	851,691	315,793	643,526	2,654,820	1.14
1/17 through 12/17	249,170,722	14	715,057	92	755,600	347,039	800,680	2,618,376	1.05
1/18 through 12/18	269,462,374	19	1,064,215	90	917,843	421,736	852,904	3,256,698	1.21
1/19 through 12/19	264,879,246	13	955,049	87	1,321,445	444,071	1,029,489	3,750,054	1.42
1/20 through 12/20	267,495,041	15	1,094,750	115	2,346,055	425,068	1,339,793	5,205,666	1.95
5 YR. TOTAL	1,284,775,813	73	4,672,881	459	6,192,634	1,953,707	4,666,392	17,485,614	1.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	0.846	62%	0.515	1.36			
Pure Premium Indicated by National Relativity		26%	1.061	19%	0.675	1.74			
Pure Premium Present on Rate Level		26%	0.835	19%	0.546	1.38			
Pure Premium Derived by Formula		0.899			0.551			1.45	

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.
1/16 through 12/16	154,308,315	0	0	12	228,388	0	205,639	434,027	0.28
1/17 through 12/17	138,324,465	2	154,347	15	505,676	147,647	338,123	1,145,793	0.83
1/18 through 12/18	105,596,131	2	101,633	17	414,992	59,460	457,744	1,033,829	0.98
1/19 through 12/19	106,852,734	1	49,122	9	618,161	17,847	488,778	1,173,908	1.10
1/20 through 12/20	105,446,484	0	0	17	491,970	0	320,762	812,732	0.77
5 YR. TOTAL	610,528,129	5	305,102	70	2,259,187	224,954	1,811,046	4,600,289	0.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.420	31%	0.333	0.75			
Pure Premium Indicated by National Relativity		23%	0.471	25%	0.269	0.74			
Pure Premium Present on Rate Level		54%	0.407	44%	0.279	0.69			
Pure Premium Derived by Formula		0.425			0.293			0.72	

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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<b>CLASS</b> 2174		<b>TOBACCO REHANDLING OR WAREHOUSING</b>							
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.
1/16 through 12/16	44,225,170	1	305,070	15	182,835	137,411	197,355	822,671	1.86
1/17 through 12/17	47,113,541	6	98,781	12	140,561	120,575	243,456	603,373	1.28
1/18 through 12/18	41,277,623	1	7,685	6	272,743	3,829	131,406	415,663	1.01
1/19 through 12/19	36,030,295	0	0	10	217,547	0	488,609	706,156	1.96
1/20 through 12/20	33,577,120	1	183,475	7	148,032	121,333	182,020	634,860	1.89
5 YR. TOTAL	202,223,749	9	595,011	50	961,718	383,148	1,242,846	3,182,723	1.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.770	28%	0.804	1.57			
Pure Premium Indicated by National Relativity		8%	0.415	9%	0.985	1.40			
Pure Premium Present on Rate Level		76%	0.575	63%	0.725	1.30			
Pure Premium Derived by Formula		0.593			0.771			1.36	

<b>CLASS</b> 2211		<b>COTTON BATTING, WADDING OR WASTE MFG</b>							
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.
1/16 through 12/16	7,365,373	0	0	2	272,061	0	239,016	511,077	6.94
1/17 through 12/17	7,278,587	0	0	3	204,475	0	191,664	396,139	5.44
1/18 through 12/18	7,787,672	0	0	5	123,588	0	108,264	231,852	2.98
1/19 through 12/19	7,482,635	0	0	2	45,630	0	71,622	117,252	1.57
1/20 through 12/20	8,098,804	0	0	1	2,833	0	4,626	7,459	0.09
5 YR. TOTAL	38,013,071	0	0	13	648,587	0	615,192	1,263,779	3.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	1.706	17%	1.618	3.32			
Pure Premium Indicated by National Relativity		14%	1.495	15%	1.090	2.59			
Pure Premium Present on Rate Level		76%	1.338	68%	1.427	2.77			
Pure Premium Derived by Formula		1.397			1.409			2.81	

<b>CLASS</b> 2220		<b>YARN OR THREAD MFG-COTTON</b>							
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.
1/16 through 12/16	166,781,938	7	181,645	48	847,891	87,314	751,409	1,868,259	1.12
1/17 through 12/17	168,076,531	2	15,755	50	1,330,681	44,376	1,194,838	2,585,650	1.54
1/18 through 12/18	121,246,040	3	43,721	30	420,540	34,703	491,086	990,050	0.82
1/19 through 12/19	215,926,811	7	454,007	38	634,334	403,278	765,516	2,257,135	1.05
1/20 through 12/20	211,982,373	4	650,823	43	1,421,354	325,652	1,114,858	3,512,687	1.66
5 YR. TOTAL	884,013,693	23	1,345,951	209	4,654,800	895,323	4,317,707	11,213,781	1.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.679	49%	0.590	1.27			
Pure Premium Indicated by National Relativity		33%	0.585	25%	0.442	1.03			
Pure Premium Present on Rate Level		34%	0.571	26%	0.491	1.06			
Pure Premium Derived by Formula		0.611			0.527			1.14	

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 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.	
1/16 through 12/16	48,647,290	0	0	13	252,515	0	360,769	613,284	1.26	
1/17 through 12/17	47,121,984	0	0	13	213,142	0	287,024	500,166	1.06	
1/18 through 12/18	51,522,981	1	23,106	17	346,448	26,400	524,262	920,216	1.79	
1/19 through 12/19	46,701,401	1	39,185	12	471,088	21,250	501,401	1,032,924	2.21	
1/20 through 12/20	51,549,215	2	31,586	15	461,308	16,246	203,010	712,150	1.38	
5 YR. TOTAL	245,542,871	4	93,877	70	1,744,501	63,896	1,876,466	3,778,740	1.54	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		21%	0.749	34%	0.790	1.54				
Pure Premium Indicated by National Relativity		25%	1.211	27%	0.950	2.16				
Pure Premium Present on Rate Level		54%	0.803	39%	0.864	1.67				
Pure Premium Derived by Formula		0.894			0.862		1.76			

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.	
1/16 through 12/16	258,539,070	7	210,536	46	601,600	204,152	613,379	1,629,667	0.63	
1/17 through 12/17	265,859,790	6	156,216	48	874,668	80,314	1,422,046	2,533,244	0.95	
1/18 through 12/18	295,442,059	10	440,825	58	963,372	281,026	1,151,595	2,836,818	0.96	
1/19 through 12/19	189,082,787	4	291,462	24	505,790	203,862	444,714	1,445,828	0.77	
1/20 through 12/20	148,499,983	2	39,319	32	896,982	16,378	1,078,052	2,030,731	1.37	
5 YR. TOTAL	1,157,423,689	29	1,138,358	208	3,842,412	785,732	4,709,786	10,476,288	0.91	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		31%	0.430	53%	0.475	0.91				
Pure Premium Indicated by National Relativity		28%	0.392	23%	0.337	0.73				
Pure Premium Present on Rate Level		41%	0.373	24%	0.432	0.81				
Pure Premium Derived by Formula		0.396			0.433		0.83			

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.	
1/16 through 12/16	181,490,585	8	135,604	41	1,084,736	172,733	721,959	2,115,032	1.17	
1/17 through 12/17	179,259,952	13	699,888	42	667,534	387,987	732,817	2,488,226	1.39	
1/18 through 12/18	183,129,423	3	52,065	47	1,008,658	28,631	895,198	1,984,552	1.08	
1/19 through 12/19	187,156,867	3	48,992	27	905,260	76,194	751,074	1,781,520	0.95	
1/20 through 12/20	180,375,827	5	923,918	36	957,739	524,772	752,739	3,159,168	1.75	
5 YR. TOTAL	911,412,654	32	1,860,467	193	4,623,927	1,190,317	3,853,787	11,528,498	1.26	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		32%	0.711	48%	0.553	1.26				
Pure Premium Indicated by National Relativity		34%	0.462	26%	0.415	0.88				
Pure Premium Present on Rate Level		34%	0.507	26%	0.464	0.97				
Pure Premium Derived by Formula		0.557			0.494		1.05			

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 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.
1/16 through 12/16	170,742,964	9	243,909	36	371,435	265,139	582,153	1,462,636	0.86
1/17 through 12/17	165,333,032	7	168,260	32	338,513	177,620	402,618	1,087,011	0.66
1/18 through 12/18	143,940,686	8	335,021	29	282,788	269,593	274,434	1,161,836	0.81
1/19 through 12/19	129,079,144	3	30,040	30	534,520	32,631	648,817	1,246,008	0.97
1/20 through 12/20	113,088,549	6	221,742	28	619,274	168,251	545,768	1,555,035	1.38
5 YR. TOTAL	722,184,375	33	998,972	155	2,146,530	913,234	2,453,790	6,512,526	0.90
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.436	40%	0.466	0.90			
Pure Premium Indicated by National Relativity		16%	0.438	18%	0.496	0.93			
Pure Premium Present on Rate Level		61%	0.337	42%	0.396	0.73			
Pure Premium Derived by Formula		0.376			0.442			0.82	

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.
1/16 through 12/16	88,691,558	5	311,028	24	306,673	167,813	535,240	1,320,754	1.49
1/17 through 12/17	93,694,228	3	137,325	35	554,294	78,984	567,027	1,337,630	1.43
1/18 through 12/18	96,307,780	9	227,185	24	336,285	209,250	390,083	1,162,803	1.21
1/19 through 12/19	84,885,415	1	23,961	23	754,528	20,090	678,264	1,476,843	1.74
1/20 through 12/20	81,713,272	3	147,860	18	192,706	39,634	228,033	608,233	0.75
5 YR. TOTAL	445,292,253	21	847,359	124	2,144,486	515,771	2,398,647	5,906,263	1.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.672	38%	0.654	1.33			
Pure Premium Indicated by National Relativity		17%	0.456	18%	0.483	0.94			
Pure Premium Present on Rate Level		60%	0.530	44%	0.588	1.12			
Pure Premium Derived by Formula		0.550			0.594			1.14	

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.
1/16 through 12/16	40,515,530	2	38,880	8	36,199	24,019	81,792	180,890	0.45
1/17 through 12/17	42,579,210	0	0	5	22,124	0	43,094	65,218	0.15
1/18 through 12/18	45,138,151	0	0	12	496,307	0	395,226	891,533	1.98
1/19 through 12/19	42,517,790	2	48,199	7	127,956	38,642	157,984	372,781	0.88
1/20 through 12/20	41,312,633	1	14,447	10	216,862	16,613	150,382	398,304	0.96
5 YR. TOTAL	212,063,314	5	101,526	42	899,448	79,274	828,478	1,908,726	0.90
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.472	22%	0.428	0.90			
Pure Premium Indicated by National Relativity		24%	0.383	25%	0.387	0.77			
Pure Premium Present on Rate Level		63%	0.379	53%	0.418	0.80			
Pure Premium Derived by Formula		0.392			0.412			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 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.
1/16 through 12/16	18,052,871	1	9,714	3	46,570	7,380	34,721	98,385	0.55
1/17 through 12/17	19,572,577	1	994	4	9,499	2,266	21,892	34,651	0.18
1/18 through 12/18	21,528,682	0	0	0	0	0	4,852	4,852	0.02
1/19 through 12/19	21,193,383	0	0	2	6,561	0	9,179	15,740	0.07
1/20 through 12/20	18,741,504	0	0	2	25,851	0	48,010	73,861	0.39
5 YR. TOTAL	99,089,017	2	10,708	11	88,481	9,646	118,654	227,489	0.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.100	12%	0.129	0.23			
Pure Premium Indicated by National Relativity		20%	0.191	21%	0.251	0.44			
Pure Premium Present on Rate Level		73%	0.251	67%	0.280	0.53			
Pure Premium Derived by Formula		0.228			0.256			0.48	

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.
1/16 through 12/16	51,768,027	4	236,495	17	284,893	265,532	345,024	1,131,944	2.19
1/17 through 12/17	49,704,381	2	60,109	18	329,998	39,897	301,254	731,258	1.47
1/18 through 12/18	49,586,235	1	3,514	10	121,512	1,964	165,579	292,569	0.59
1/19 through 12/19	43,007,620	1	12,372	2	5,070	22,999	39,663	80,104	0.19
1/20 through 12/20	46,579,931	1	10,249	3	40,564	23,443	113,905	188,161	0.40
5 YR. TOTAL	240,646,194	9	322,739	50	782,037	353,835	965,425	2,424,036	1.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.459	27%	0.548	1.01			
Pure Premium Indicated by National Relativity		42%	0.460	36%	0.480	0.94			
Pure Premium Present on Rate Level		42%	0.488	37%	0.547	1.04			
Pure Premium Derived by Formula		0.472			0.523			1.00	

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.
1/16 through 12/16	78,664,704	5	136,912	24	279,550	192,197	328,326	936,985	1.19
1/17 through 12/17	87,815,412	4	154,141	23	363,951	49,551	382,080	949,723	1.08
1/18 through 12/18	82,873,258	1	6,149	23	769,412	6,621	524,249	1,306,431	1.58
1/19 through 12/19	64,738,304	1	78,577	15	538,794	27,302	512,179	1,156,852	1.79
1/20 through 12/20	58,767,587	4	177,303	14	246,662	37,280	531,416	992,661	1.69
5 YR. TOTAL	372,859,265	15	553,082	99	2,198,369	312,951	2,278,250	5,342,652	1.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.738	33%	0.695	1.43			
Pure Premium Indicated by National Relativity		23%	0.258	24%	0.270	0.53			
Pure Premium Present on Rate Level		57%	0.500	43%	0.543	1.04			
Pure Premium Derived by Formula		0.492			0.528			1.02	

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 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.
1/16 through 12/16	14,355,314	1	15,962	6	21,451	21,371	29,785	88,569	0.62
1/17 through 12/17	15,853,190	0	0	4	94,099	0	120,956	215,055	1.36
1/18 through 12/18	13,440,285	2	17,113	9	106,419	17,623	126,334	267,489	1.99
1/19 through 12/19	10,255,659	0	0	0	0	0	21,339	21,339	0.21
1/20 through 12/20	8,953,092	0	0	1	26,539	0	14,223	40,762	0.46
5 YR. TOTAL	62,857,540	3	33,075	20	248,508	38,994	312,637	633,214	1.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.448	14%	0.559	1.01			
Pure Premium Indicated by National Relativity		7%	1.082	7%	0.467	1.55			
Pure Premium Present on Rate Level		85%	0.506	79%	0.584	1.09			
Pure Premium Derived by Formula		0.542			0.572			1.11	

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.
1/16 through 12/16	9,065,768	1	32,926	3	15,759	8,611	18,864	76,160	0.84
1/17 through 12/17	9,967,003	0	0	1	99,173	0	74,575	173,748	1.74
1/18 through 12/18	7,636,670	0	0	1	6,856	0	13,708	20,564	0.27
1/19 through 12/19	7,499,386	0	0	1	209	0	12,244	12,453	0.17
1/20 through 12/20	9,132,009	0	0	1	6,635	0	25,385	32,020	0.35
5 YR. TOTAL	43,300,836	1	32,926	7	128,632	8,611	144,776	314,945	0.73
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.373	9%	0.354	0.73			
Pure Premium Indicated by National Relativity		12%	0.287	13%	0.246	0.53			
Pure Premium Present on Rate Level		82%	0.337	78%	0.359	0.70			
Pure Premium Derived by Formula		0.333			0.344			0.68	

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.
1/16 through 12/16	247,207,812	7	61,939	59	961,483	106,314	864,060	1,993,796	0.81
1/17 through 12/17	248,264,098	7	208,656	68	1,165,082	251,283	1,045,563	2,670,584	1.08
1/18 through 12/18	245,490,357	8	182,653	50	667,482	266,586	611,920	1,728,641	0.70
1/19 through 12/19	306,317,185	5	127,227	72	1,346,266	60,348	1,631,099	3,164,940	1.03
1/20 through 12/20	317,992,447	7	123,718	74	1,514,716	123,630	1,499,041	3,261,105	1.03
5 YR. TOTAL	1,365,271,899	34	704,193	323	5,655,029	808,161	5,651,683	12,819,066	0.94
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.466	60%	0.473	0.94			
Pure Premium Indicated by National Relativity		31%	0.498	20%	0.446	0.94			
Pure Premium Present on Rate Level		31%	0.483	20%	0.469	0.95			
Pure Premium Derived by Formula		0.481			0.467			0.95	

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

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<b>CLASS</b> 2503		<b>DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY</b>								
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.	
1/16 through 12/16	3,238,468	0	0	1	25,614	0	43,874	69,488	2.15	
1/17 through 12/17	4,296,091	0	0	1	10,412	0	10,483	20,895	0.49	
1/18 through 12/18	4,753,722	0	0	0	0	0	772	772	0.02	
1/19 through 12/19	4,364,684	0	0	1	3,486	0	20,763	24,249	0.56	
1/20 through 12/20	3,719,317	0	0	0	0	0	353	353	0.01	
5 YR. TOTAL	20,372,282	0	0	3	39,512	0	76,245	115,757	0.57	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		3%	0.194	5%	0.374	0.57				
Pure Premium Indicated by National Relativity		10%	0.229	10%	0.159	0.39				
Pure Premium Present on Rate Level		87%	0.238	85%	0.238	0.48				
Pure Premium Derived by Formula		0.236			0.237		0.47			

<b>CLASS</b> 2570		<b>MATTRESS OR BOX SPRING MFG</b>								
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.	
1/16 through 12/16	36,848,623	1	2,881	16	326,503	599	230,681	560,664	1.52	
1/17 through 12/17	34,207,102	0	0	8	124,623	0	98,790	223,413	0.65	
1/18 through 12/18	31,065,472	2	91,313	8	66,912	380,729	95,836	634,790	2.04	
1/19 through 12/19	28,264,474	0	0	4	119,883	0	125,970	245,853	0.87	
1/20 through 12/20	30,632,693	0	0	4	68,550	0	48,880	117,430	0.38	
5 YR. TOTAL	161,018,364	3	94,194	40	706,471	381,328	600,157	1,782,150	1.11	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		16%	0.497	25%	0.610	1.11				
Pure Premium Indicated by National Relativity		38%	0.786	37%	0.622	1.41				
Pure Premium Present on Rate Level		46%	0.741	38%	0.714	1.46				
Pure Premium Derived by Formula		0.719			0.654		1.37			

<b>CLASS</b> 2585		<b>LAUNDRY NOC &amp; ROUTE SUPERVISORS, DRIVERS</b>								
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.	
1/16 through 12/16	148,794,752	5	85,634	41	820,031	76,664	644,532	1,626,861	1.09	
1/17 through 12/17	152,770,961	9	119,498	30	457,042	188,023	632,324	1,396,887	0.91	
1/18 through 12/18	170,428,402	6	351,824	37	1,032,804	171,662	896,859	2,453,149	1.44	
1/19 through 12/19	163,504,927	10	482,455	22	383,342	495,942	577,221	1,938,960	1.19	
1/20 through 12/20	172,540,294	5	98,953	22	477,055	88,684	552,006	1,216,698	0.71	
5 YR. TOTAL	808,039,336	35	1,138,364	152	3,170,274	1,020,975	3,302,942	8,632,555	1.07	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		36%	0.533	52%	0.535	1.07				
Pure Premium Indicated by National Relativity		32%	0.832	24%	0.648	1.48				
Pure Premium Present on Rate Level		32%	0.756	24%	0.608	1.36				
Pure Premium Derived by Formula		0.700			0.580		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 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.	
1/16 through 12/16	7,038,075	0	0	1	657	0	24,140	24,797	0.35	
1/17 through 12/17	6,549,296	2	109,674	4	11,850	109,376	15,884	246,784	3.77	
1/18 through 12/18	6,876,407	1	10,340	0	0	126,832	3,121	140,293	2.04	
1/19 through 12/19	5,529,031	0	0	0	0	0	1,423	1,423	0.03	
1/20 through 12/20	8,538,285	1	5,961	4	101,902	4,800	52,460	165,123	1.93	
5 YR. TOTAL	34,531,094	4	125,975	9	114,409	241,008	97,028	578,420	1.68	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		6%	0.696	11%	0.979	1.68				
Pure Premium Indicated by National Relativity		32%	0.716	34%	0.723	1.44				
Pure Premium Present on Rate Level		62%	0.560	55%	0.640	1.20				
Pure Premium Derived by Formula		0.618			0.706		1.32			

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.	
1/16 through 12/16	3,503,809	0	0	4	52,013	0	66,883	118,896	3.39	
1/17 through 12/17	1,951,103	0	0	0	0	0	2,443	2,443	0.13	
1/18 through 12/18	3,227,202	0	0	1	25,887	0	11,915	37,802	1.17	
1/19 through 12/19	2,897,608	0	0	2	118,090	0	61,876	179,966	6.21	
1/20 through 12/20	3,213,600	0	0	1	54,144	0	54,330	108,474	3.38	
5 YR. TOTAL	14,793,322	0	0	8	250,134	0	197,447	447,581	3.03	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	1.691	6%	1.335	3.03				
Pure Premium Indicated by National Relativity		11%	1.040	12%	0.663	1.70				
Pure Premium Present on Rate Level		85%	0.607	82%	0.508	1.12				
Pure Premium Derived by Formula		0.698			0.576		1.27			

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.	
1/16 through 12/16	53,116,085	1	42,614	13	309,004	79,378	492,548	923,544	1.74	
1/17 through 12/17	50,859,554	0	0	3	40,404	0	41,208	81,612	0.16	
1/18 through 12/18	50,972,617	2	16,013	10	92,344	76,986	288,825	474,168	0.93	
1/19 through 12/19	48,588,829	1	3,661	5	75,594	0	47,054	126,309	0.26	
1/20 through 12/20	38,366,445	0	0	3	47,699	0	66,668	114,367	0.30	
5 YR. TOTAL	241,903,530	4	62,288	34	565,045	156,364	936,303	1,720,000	0.71	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		15%	0.259	25%	0.452	0.71				
Pure Premium Indicated by National Relativity		42%	0.404	37%	0.391	0.80				
Pure Premium Present on Rate Level		43%	0.409	38%	0.452	0.86				
Pure Premium Derived by Formula		0.384			0.429		0.81			

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

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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.
1/16 through 12/16	367,263	0	0	0	0	0	191	191	0.05
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
1/19 through 12/19	535,375	0	0	0	0	0	0	0	0.00
1/20 through 12/20	545,195	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,512,239	0	0	0	0	0	191	191	0.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.008	0.01			
Pure Premium Indicated by National Relativity		7%	1.148	7%	1.238	2.39			
Pure Premium Present on Rate Level		91%	1.147	90%	0.701	1.85			
Pure Premium Derived by Formula		1.124			0.718			1.84	

CLASS 2623		LEATHER MFG.--INCLUDING TANNING, LEATHER EMBOSING, 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.
1/16 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
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
1/20 through 12/20	19,656	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	19,656	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		13%	0.743	14%	0.815	1.56			
Pure Premium Present on Rate Level		87%	1.187	86%	1.175	2.36			
Pure Premium Derived by Formula		1.129			1.125			2.25	

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.
1/16 through 12/16	18,929,143	0	0	5	18,516	0	13,930	32,446	0.17
1/17 through 12/17	17,307,822	1	28,784	1	7,666	7,696	6,059	50,205	0.29
1/18 through 12/18	19,585,806	0	0	5	20,800	0	20,401	41,201	0.21
1/19 through 12/19	17,430,610	1	8,226	3	29,452	10,238	62,454	110,370	0.63
1/20 through 12/20	17,859,264	0	0	3	268,740	0	83,662	352,402	1.97
5 YR. TOTAL	91,112,645	2	37,010	17	345,174	17,934	186,506	586,624	0.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.419	12%	0.224	0.64			
Pure Premium Indicated by National Relativity		14%	0.245	15%	0.200	0.45			
Pure Premium Present on Rate Level		78%	0.305	73%	0.299	0.60			
Pure Premium Derived by Formula		0.306			0.275			0.58	

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

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<b>CLASS</b> 2660		<b>BOOT OR SHOE MFG NOC</b>							
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.
1/16 through 12/16	8,631,871	0	0	3	32,783	0	34,045	66,828	0.77
1/17 through 12/17	5,612,368	0	0	2	7,877	0	18,325	26,202	0.47
1/18 through 12/18	6,818,397	1	17,576	3	35,902	132,982	77,480	263,940	3.87
1/19 through 12/19	7,451,787	0	0	2	5,546	0	9,114	14,660	0.20
1/20 through 12/20	5,521,351	0	0	2	80,577	0	24,740	105,317	1.91
5 YR. TOTAL	34,035,774	1	17,576	12	162,685	132,982	163,704	476,947	1.40
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.530	10%	0.872	1.40			
Pure Premium Indicated by National Relativity		25%	0.364	27%	0.339	0.70			
Pure Premium Present on Rate Level		69%	0.437	63%	0.506	0.94			
Pure Premium Derived by Formula		0.424			0.498			0.92	

<b>CLASS</b> 2688		<b>LEATHER GOODS MFG NOC</b>							
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.
1/16 through 12/16	15,615,607	1	10,689	5	95,587	13,212	81,352	200,840	1.29
1/17 through 12/17	16,577,848	0	0	7	140,262	0	213,183	353,445	2.13
1/18 through 12/18	15,938,416	0	0	3	6,991	0	10,935	17,926	0.11
1/19 through 12/19	16,758,148	0	0	5	195,324	0	99,259	294,583	1.76
1/20 through 12/20	18,025,271	1	89,517	7	58,411	64,543	54,402	266,873	1.48
5 YR. TOTAL	82,915,290	2	100,206	27	496,575	77,755	459,131	1,133,667	1.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.720	15%	0.648	1.37			
Pure Premium Indicated by National Relativity		19%	0.253	20%	0.308	0.56			
Pure Premium Present on Rate Level		72%	0.432	65%	0.493	0.93			
Pure Premium Derived by Formula		0.424			0.479			0.90	

<b>CLASS</b> 2702		<b>LOGGING OR TREE REMOVAL - NONMECHANIZED OPERATIONS</b>							
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.
1/16 through 12/16	4,535,716	0	0	1	4,732	0	22,724	27,456	0.61
1/17 through 12/17	4,118,073	2	362,987	4	30,298	343,850	56,810	793,945	19.28
1/18 through 12/18	4,024,911	0	0	4	97,156	0	57,751	154,907	3.85
1/19 through 12/19	3,843,096	2	69,798	2	8,977	353,344	13,227	445,346	11.59
1/20 through 12/20	3,606,995	0	0	2	52,011	0	103,309	155,320	4.31
5 YR. TOTAL	20,128,791	4	432,785	13	193,174	697,194	253,821	1,576,974	7.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	3.110	23%	4.725	7.84			
Pure Premium Indicated by National Relativity		42%	5.627	38%	3.900	9.53			
Pure Premium Present on Rate Level		42%	5.657	39%	4.866	10.52			
Pure Premium Derived by Formula		5.237			4.466			9.70	

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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<b>CLASS</b> 2705		<b>LOGGING OR TREE REMOVAL-PULPWOOD ONLY-ALL OPERATIONS</b>							
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.
1/16 through 12/16	16,914	0	0	0	0	0	0	0	0.00
1/17 through 12/17	12,481	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
1/19 through 12/19	6,900	0	0	0	0	0	0	0	0.00
1/20 through 12/20	1,526	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	49,294	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	0.000		0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.000		0.00	
Pure Premium Present on Rate Level		99%	14.430	98%	11.727	11.727		26.16	
Pure Premium Derived by Formula		14.286			11.492		25.78		

<b>CLASS</b> 2709		<b>LOGGING OR TREE REMOVAL - MECHANIZED EQUIPMENT OPERATORS</b>							
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.
1/16 through 12/16	70,978,269	5	206,649	22	1,306,987	62,009	1,034,932	2,610,577	3.68
1/17 through 12/17	72,403,283	3	235,289	18	536,416	708,940	299,813	1,780,458	2.46
1/18 through 12/18	72,701,932	3	464,946	16	579,459	238,983	955,784	2,239,172	3.08
1/19 through 12/19	73,453,471	2	613,475	12	520,586	619,433	278,476	2,031,970	2.77
1/20 through 12/20	76,689,902	3	452,798	19	511,652	431,539	404,096	1,800,085	2.35
5 YR. TOTAL	366,226,857	16	1,973,157	87	3,455,100	2,060,904	2,973,101	10,462,262	2.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	1.482	55%	1.375	1.375		2.86	
Pure Premium Indicated by National Relativity		31%	2.754	22%	1.968	1.968		4.72	
Pure Premium Present on Rate Level		31%	1.883	23%	1.488	1.488		3.37	
Pure Premium Derived by Formula		2.001			1.531		3.53		

<b>CLASS</b> 2710		<b>SAW MILL</b>							
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.
1/16 through 12/16	79,609,034	9	993,794	42	1,093,823	1,004,597	868,769	3,960,983	4.98
1/17 through 12/17	86,822,773	4	291,947	43	702,689	263,258	660,427	1,918,321	2.21
1/18 through 12/18	88,978,538	1	22,550	49	1,700,891	13,175	1,380,201	3,116,817	3.50
1/19 through 12/19	87,781,685	6	532,929	29	713,987	380,476	987,034	2,614,426	2.98
1/20 through 12/20	95,558,424	2	70,142	37	1,126,140	48,790	954,769	2,199,841	2.30
5 YR. TOTAL	438,750,454	22	1,911,362	200	5,337,530	1,710,296	4,851,200	13,810,388	3.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	1.652	62%	1.495	1.495		3.15	
Pure Premium Indicated by National Relativity		30%	1.443	19%	1.384	1.384		2.83	
Pure Premium Present on Rate Level		30%	1.690	19%	1.578	1.578		3.27	
Pure Premium Derived by Formula		1.601			1.490		3.09		

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

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<b>CLASS</b> 2714		<b>VENEER MFG</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	4,286,534	0	0	2	5,848	0	21,737	27,585	0.64
1/17 through 12/17	3,124,885	1	2,993	2	4,753	4,487	9,624	21,857	0.70
1/18 through 12/18	2,542,609	0	0	1	2,649	0	12,714	15,363	0.60
1/19 through 12/19	1,882,887	0	0	5	75,106	0	143,137	218,243	11.59
1/20 through 12/20	1,120,686	0	0	0	0	0	0	0	0.00
<b>5 YR. TOTAL</b>	<b>12,957,601</b>	<b>1</b>	<b>2,993</b>	<b>10</b>	<b>88,356</b>	<b>4,487</b>	<b>187,212</b>	<b>283,048</b>	<b>2.18</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.705	8%	1.479	2.18			
Pure Premium Indicated by National Relativity		11%	1.123	12%	0.919	2.04			
Pure Premium Present on Rate Level		85%	0.678	80%	0.814	1.49			
Pure Premium Derived by Formula		0.728			0.880		1.61		

<b>CLASS</b> 2727		<b>LOG HAULING &amp; DRIVERS</b>							
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.
1/16 through 12/16	29,483,893	0	0	14	865,781	0	678,108	1,543,889	5.24
1/17 through 12/17	29,852,468	3	221,353	13	498,419	113,635	260,552	1,093,959	3.66
1/18 through 12/18	30,644,344	2	393,774	6	141,426	191,492	210,728	937,420	3.06
1/19 through 12/19	33,615,566	4	236,678	14	433,198	725,855	386,503	1,782,234	5.30
1/20 through 12/20	32,889,590	3	764,110	9	699,303	686,412	476,336	2,626,161	7.98
<b>5 YR. TOTAL</b>	<b>156,485,861</b>	<b>12</b>	<b>1,615,915</b>	<b>56</b>	<b>2,638,127</b>	<b>1,717,394</b>	<b>2,012,227</b>	<b>7,983,663</b>	<b>5.10</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	2.718	42%	2.383	5.10			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		72%	2.306	58%	2.094	4.40			
Pure Premium Derived by Formula		2.421			2.215		4.64		

<b>CLASS</b> 2731		<b>PLANING OR MOLDING MILL</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	73,722,361	1	21,400	23	434,609	20,414	462,680	939,103	1.27
1/17 through 12/17	77,655,716	1	145,389	15	341,025	26,607	402,623	915,644	1.18
1/18 through 12/18	79,158,961	3	257,691	24	619,716	185,949	603,068	1,666,424	2.11
1/19 through 12/19	74,781,120	3	814,292	31	779,137	441,248	439,744	2,474,421	3.31
1/20 through 12/20	85,144,126	3	334,032	15	461,161	248,153	528,136	1,571,482	1.85
<b>5 YR. TOTAL</b>	<b>390,462,284</b>	<b>11</b>	<b>1,572,804</b>	<b>108</b>	<b>2,635,648</b>	<b>922,371</b>	<b>2,436,251</b>	<b>7,567,074</b>	<b>1.94</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	1.078	42%	0.860	1.94			
Pure Premium Indicated by National Relativity		37%	0.754	29%	0.718	1.47			
Pure Premium Present on Rate Level		37%	0.830	29%	0.818	1.65			
Pure Premium Derived by Formula		0.866			0.807		1.67		

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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<b>CLASS</b> 2735		<b>FURNITURE STOCK MFG</b>							
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.
1/16 through 12/16	9,844,284	0	0	8	164,193	0	138,458	302,651	3.07
1/17 through 12/17	10,715,042	0	0	4	15,416	0	37,312	52,728	0.49
1/18 through 12/18	10,832,168	1	49,994	6	66,599	42,060	65,439	224,092	2.07
1/19 through 12/19	11,372,907	0	0	6	65,153	0	116,576	181,729	1.60
1/20 through 12/20	12,068,219	1	27,740	3	114,454	12,410	235,312	389,916	3.23
<b>5 YR. TOTAL</b>	<b>54,832,620</b>	<b>2</b>	<b>77,734</b>	<b>27</b>	<b>425,815</b>	<b>54,470</b>	<b>593,097</b>	<b>1,151,116</b>	<b>2.10</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.918	17%		1.181		2.10	
Pure Premium Indicated by National Relativity		21%	0.743	23%		1.032		1.78	
Pure Premium Present on Rate Level		69%	0.789	60%		0.914		1.70	
Pure Premium Derived by Formula					0.987			1.78	

<b>CLASS</b> 2759		<b>BOX OR BOX SHOOK MFG</b>							
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.
1/16 through 12/16	63,611,383	3	41,727	38	706,460	32,480	707,234	1,487,901	2.34
1/17 through 12/17	63,742,994	3	242,938	36	455,797	62,921	672,887	1,434,543	2.25
1/18 through 12/18	70,302,180	5	117,888	27	357,712	67,830	360,029	903,459	1.29
1/19 through 12/19	73,574,653	6	363,391	32	550,131	524,902	721,519	2,159,943	2.94
1/20 through 12/20	76,187,255	1	99,649	37	852,971	73,934	703,409	1,729,963	2.27
<b>5 YR. TOTAL</b>	<b>347,418,465</b>	<b>18</b>	<b>865,593</b>	<b>170</b>	<b>2,923,071</b>	<b>762,067</b>	<b>3,165,078</b>	<b>7,715,809</b>	<b>2.22</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	1.091	47%		1.130		2.22	
Pure Premium Indicated by National Relativity		36%	1.099	26%		1.104		2.20	
Pure Premium Present on Rate Level		36%	1.062	27%		1.154		2.22	
Pure Premium Derived by Formula					1.130			2.21	

<b>CLASS</b> 2790		<b>PATTERN MAKING NOC</b>							
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.
1/16 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	568	568	0.02
1/18 through 12/18	3,287,442	1	6,454	1	14,736	0	2,244	23,434	0.71
1/19 through 12/19	3,253,506	0	0	1	2,166	0	6,243	8,409	0.26
1/20 through 12/20	3,071,391	0	0	0	0	0	1,471	1,471	0.05
<b>5 YR. TOTAL</b>	<b>14,561,648</b>	<b>1</b>	<b>6,454</b>	<b>2</b>	<b>16,902</b>	<b>0</b>	<b>10,526</b>	<b>33,882</b>	<b>0.23</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.160	6%		0.072		0.23	
Pure Premium Indicated by National Relativity		17%	0.409	19%		0.384		0.79	
Pure Premium Present on Rate Level		80%	0.332	75%		0.419		0.75	
Pure Premium Derived by Formula					0.392			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 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.
1/16 through 12/16	47,849,388	4	90,880	29	629,147	48,119	699,617	1,467,763	3.07
1/17 through 12/17	52,929,480	1	16,812	23	645,379	1,567	584,337	1,248,095	2.36
1/18 through 12/18	52,649,425	3	23,835	20	543,507	7,025	485,421	1,059,788	2.01
1/19 through 12/19	62,175,628	2	100,914	25	500,653	42,234	452,667	1,096,468	1.76
1/20 through 12/20	67,141,823	4	320,310	32	423,102	319,037	305,253	1,367,702	2.04
5 YR. TOTAL	282,745,744	14	552,751	129	2,741,788	417,982	2,527,295	6,239,816	2.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	1.165	39%		1.042		2.21	
Pure Premium Indicated by National Relativity		39%	0.561	30%		0.618		1.18	
Pure Premium Present on Rate Level		39%	0.809	31%		0.949		1.76	
Pure Premium Derived by Formula			0.791			0.886		1.68	

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.
1/16 through 12/16	8,045,310	2	52,743	1	92,681	14,215	8,546	168,185	2.09
1/17 through 12/17	7,941,981	0	0	6	233,712	0	193,973	427,685	5.39
1/18 through 12/18	9,413,573	1	11,830	7	51,021	14,208	42,576	119,635	1.27
1/19 through 12/19	12,133,394	2	28,086	3	41,118	19,811	50,488	139,503	1.15
1/20 through 12/20	13,239,861	2	349,349	1	412	371,716	13,367	734,844	5.55
5 YR. TOTAL	50,774,119	7	442,008	18	418,944	419,950	308,950	1,589,852	3.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	1.696	17%		1.436		3.13	
Pure Premium Indicated by National Relativity		27%	1.886	29%		1.303		3.19	
Pure Premium Present on Rate Level		61%	1.345	54%		1.019		2.36	
Pure Premium Derived by Formula			1.533			1.172		2.71	

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.
1/16 through 12/16	114,092,469	11	603,817	56	680,802	262,519	717,407	2,264,545	1.99
1/17 through 12/17	121,929,911	6	228,189	55	1,578,323	266,531	1,013,616	3,086,659	2.53
1/18 through 12/18	135,934,815	6	303,677	42	506,594	155,477	640,860	1,606,608	1.18
1/19 through 12/19	151,342,769	7	246,467	45	1,089,185	165,716	812,621	2,313,989	1.53
1/20 through 12/20	178,247,130	8	508,155	55	1,322,939	364,691	1,088,024	3,283,809	1.84
5 YR. TOTAL	701,547,094	38	1,890,305	253	5,177,843	1,214,934	4,272,528	12,555,610	1.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	1.008	57%		0.782		1.79	
Pure Premium Indicated by National Relativity		31%	0.952	21%		0.843		1.80	
Pure Premium Present on Rate Level		31%	0.969	22%		0.834		1.80	
Pure Premium Derived by Formula			0.979			0.806		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 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.
1/16 through 12/16	3,243,575	0	0	0	0	0	1,742	1,742	0.05
1/17 through 12/17	3,396,568	0	0	1	4,039	0	3,766	7,805	0.23
1/18 through 12/18	2,940,769	0	0	1	6,168	0	1,297	7,465	0.25
1/19 through 12/19	2,309,994	0	0	1	26,682	0	18,064	44,746	1.94
1/20 through 12/20	785,500	0	0	1	416	0	4,850	5,266	0.67
5 YR. TOTAL	12,676,406	0	0	4	37,305	0	29,719	67,024	0.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.294	6%	0.234	0.53			
Pure Premium Indicated by National Relativity		16%	0.482	17%	0.499	0.98			
Pure Premium Present on Rate Level		80%	0.532	77%	0.484	1.02			
Pure Premium Derived by Formula		0.514			0.472		0.99		

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.
1/16 through 12/16	1,925,571	0	0	1	17,378	0	2,204	19,582	1.02
1/17 through 12/17	1,689,731	0	0	1	2,571	0	8,369	10,940	0.65
1/18 through 12/18	2,063,038	0	0	0	0	0	0	0	0.00
1/19 through 12/19	2,398,782	0	0	0	0	0	0	0	0.00
1/20 through 12/20	1,755,791	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,832,913	0	0	2	19,949	0	10,573	30,522	0.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.203	5%	0.108	0.31			
Pure Premium Indicated by National Relativity		16%	0.556	17%	0.514	1.07			
Pure Premium Present on Rate Level		80%	0.621	78%	0.505	1.13			
Pure Premium Derived by Formula		0.594			0.487		1.08		

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.
1/16 through 12/16	8,766,175	0	0	5	44,232	0	56,813	101,045	1.15
1/17 through 12/17	8,914,286	0	0	9	105,437	0	54,158	159,595	1.79
1/18 through 12/18	11,142,877	0	0	6	138,821	0	113,331	252,152	2.26
1/19 through 12/19	12,445,994	1	8,992	3	12,372	19,390	8,571	49,325	0.40
1/20 through 12/20	13,332,411	1	2,235	5	59,547	9,802	80,739	152,323	1.14
5 YR. TOTAL	54,601,743	2	11,227	28	360,409	29,192	313,612	714,440	1.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.681	16%	0.628	1.31			
Pure Premium Indicated by National Relativity		24%	0.590	26%	0.724	1.31			
Pure Premium Present on Rate Level		67%	0.648	58%	0.808	1.46			
Pure Premium Derived by Formula		0.637			0.757		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 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.
1/16 through 12/16	90,201,009	3	97,696	37	325,761	63,592	386,112	873,161	0.97
1/17 through 12/17	102,121,891	6	192,789	40	716,103	96,152	705,220	1,710,264	1.68
1/18 through 12/18	127,523,216	5	234,333	35	603,546	196,435	397,851	1,432,165	1.12
1/19 through 12/19	136,011,478	3	149,770	30	500,752	86,358	369,196	1,106,076	0.81
1/20 through 12/20	111,902,105	1	5,126	25	484,708	19,352	438,456	947,642	0.85
5 YR. TOTAL	567,759,699	18	679,714	167	2,630,870	461,889	2,296,835	6,069,308	1.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.583	42%	0.486	1.07			
Pure Premium Indicated by National Relativity		36%	0.651	29%	0.542	1.19			
Pure Premium Present on Rate Level		36%	0.641	29%	0.558	1.20			
Pure Premium Derived by Formula		0.628			0.523			1.15	

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.
1/16 through 12/16	359,240,038	16	718,647	161	1,949,149	537,157	2,255,343	5,460,296	1.52
1/17 through 12/17	381,652,030	17	1,053,653	158	2,491,609	501,887	2,528,914	6,576,063	1.72
1/18 through 12/18	364,914,597	17	934,845	146	2,103,928	882,009	2,146,659	6,067,441	1.66
1/19 through 12/19	340,867,153	6	250,769	120	1,988,523	364,278	1,863,168	4,466,738	1.31
1/20 through 12/20	409,685,526	12	489,620	132	2,690,222	453,283	2,816,956	6,450,081	1.57
5 YR. TOTAL	1,856,359,344	68	3,447,534	717	11,223,431	2,738,614	11,611,040	29,020,619	1.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		55%	0.790	87%	0.773	1.56			
Pure Premium Indicated by National Relativity		22%	0.639	6%	0.585	1.22			
Pure Premium Present on Rate Level		23%	0.757	7%	0.735	1.49			
Pure Premium Derived by Formula		0.749			0.759			1.51	

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.
1/16 through 12/16	40,447,458	1	64,262	8	187,309	33,549	171,642	456,762	1.13
1/17 through 12/17	43,463,820	1	1,388	8	166,597	2,183	121,267	291,435	0.67
1/18 through 12/18	41,483,610	3	180,380	6	205,140	24,861	98,344	508,725	1.23
1/19 through 12/19	33,850,350	6	164,750	4	150,607	42,266	85,343	442,966	1.31
1/20 through 12/20	36,703,535	1	219,404	3	26,658	43,910	29,522	319,494	0.87
5 YR. TOTAL	195,948,773	12	630,184	29	736,311	146,769	506,118	2,019,382	1.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.697	23%	0.333	1.03			
Pure Premium Indicated by National Relativity		42%	0.573	38%	0.507	1.08			
Pure Premium Present on Rate Level		42%	0.610	39%	0.498	1.11			
Pure Premium Derived by Formula		0.608			0.463			1.07	

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 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.
1/16 through 12/16	18,171,826	0	0	5	38,527	0	71,643	110,170	0.61
1/17 through 12/17	16,302,324	0	0	8	95,000	0	120,529	215,529	1.32
1/18 through 12/18	18,901,309	1	58,086	14	383,821	49,144	314,242	805,293	4.26
1/19 through 12/19	43,761,414	0	0	5	47,621	0	75,209	122,830	0.28
1/20 through 12/20	50,183,735	0	0	12	197,689	0	311,452	509,141	1.02
5 YR. TOTAL	147,320,608	1	58,086	44	762,658	49,144	893,075	1,762,963	1.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.557	26%	0.640			1.20	
Pure Premium Indicated by National Relativity		28%	0.489	30%	0.613			1.10	
Pure Premium Present on Rate Level		58%	0.647	44%	0.855			1.50	
Pure Premium Derived by Formula		0.590			0.727				1.32

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.
1/16 through 12/16	3,080,712	0	0	1	1,193	0	5,894	7,087	0.23
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	2,507	2,507	0.08
1/19 through 12/19	3,634,683	0	0	0	0	0	3,558	3,558	0.10
1/20 through 12/20	3,995,263	0	0	1	3,418	0	1,044	4,462	0.11
5 YR. TOTAL	16,769,317	0	0	2	4,611	0	13,003	17,614	0.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.027	5%	0.078			0.11	
Pure Premium Indicated by National Relativity		17%	0.380	18%	0.329			0.71	
Pure Premium Present on Rate Level		80%	0.334	77%	0.316			0.65	
Pure Premium Derived by Formula		0.333			0.306				0.64

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.
1/16 through 12/16	6,546,431	1	15,665	3	5,437	22,034	15,007	58,143	0.89
1/17 through 12/17	7,190,660	1	439	4	49,244	1,349	66,904	117,936	1.64
1/18 through 12/18	6,902,595	0	0	1	15,281	0	28,970	44,251	0.64
1/19 through 12/19	7,696,698	0	0	1	5,557	0	6,404	11,961	0.16
1/20 through 12/20	10,111,458	0	0	2	32,697	0	94,556	127,253	1.26
5 YR. TOTAL	38,447,842	2	16,104	11	108,216	23,383	211,841	359,544	0.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.323	13%	0.612			0.94	
Pure Premium Indicated by National Relativity		35%	1.073	38%	0.786			1.86	
Pure Premium Present on Rate Level		56%	0.945	49%	0.812			1.76	
Pure Premium Derived by Formula		0.934			0.776				1.71

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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<b>CLASS</b> <b>3004</b>		<b>IRON OR STEEL: MANUFACTURING: STEEL MAKING-&amp; DRIVERS</b>							
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.
1/16 through 12/16	136,062,980	1	65,016	8	210,884	38,731	259,616	574,247	0.42
1/17 through 12/17	145,815,627	2	419,387	11	710,199	171,635	553,681	1,854,902	1.27
1/18 through 12/18	157,370,169	4	500,135	12	434,869	376,820	420,245	1,732,069	1.10
1/19 through 12/19	143,048,265	3	229,524	9	323,090	136,271	235,725	924,610	0.65
1/20 through 12/20	121,839,807	2	151,889	10	284,712	184,938	266,050	887,589	0.73
<b>5 YR. TOTAL</b>	<b>704,136,848</b>	<b>12</b>	<b>1,365,951</b>	<b>50</b>	<b>1,963,754</b>	<b>908,395</b>	<b>1,735,317</b>	<b>5,973,417</b>	<b>0.85</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.473	33%	0.375	0.85			
Pure Premium Indicated by National Relativity		39%	0.278	33%	0.215	0.49			
Pure Premium Present on Rate Level		39%	0.321	34%	0.274	0.60			
Pure Premium Derived by Formula		0.338			0.288		0.63		

<b>CLASS</b> <b>3018</b>		<b>IRON OR STEEL: MANUFACTURING: ROLLING MILL &amp; DRIVERS</b>							
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.
1/16 through 12/16	826,491	0	0	0	0	0	21,695	21,695	2.63
1/17 through 12/17	755,959	0	0	2	10,211	0	9,193	19,404	2.57
1/18 through 12/18	925,660	1	43,188	0	0	48,053	869	92,110	9.95
1/19 through 12/19	800,304	0	0	1	5,496	0	2,341	7,837	0.98
1/20 through 12/20	343,569	0	0	0	0	0	3,802	3,802	1.11
<b>5 YR. TOTAL</b>	<b>3,651,983</b>	<b>1</b>	<b>43,188</b>	<b>3</b>	<b>15,707</b>	<b>48,053</b>	<b>37,900</b>	<b>144,848</b>	<b>3.97</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	1.613	3%	2.354	3.97			
Pure Premium Indicated by National Relativity		35%	0.597	37%	0.490	1.09			
Pure Premium Present on Rate Level		63%	0.582	60%	0.599	1.18			
Pure Premium Derived by Formula		0.608			0.611		1.22		

<b>CLASS</b> <b>3022</b>		<b>PIPE OR TUBE MFG NOC &amp; DRIVERS</b>							
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.
1/16 through 12/16	21,302,522	2	21,238	6	71,519	5,297	115,196	213,250	1.00
1/17 through 12/17	18,681,329	0	0	15	292,108	0	255,389	547,497	2.93
1/18 through 12/18	19,368,384	2	137,991	10	150,447	66,400	167,289	522,127	2.70
1/19 through 12/19	18,705,813	0	0	6	242,034	0	307,586	549,620	2.94
1/20 through 12/20	7,748,076	0	0	3	70,898	0	34,043	104,941	1.35
<b>5 YR. TOTAL</b>	<b>85,806,124</b>	<b>4</b>	<b>159,229</b>	<b>40</b>	<b>827,006</b>	<b>71,697</b>	<b>879,503</b>	<b>1,937,435</b>	<b>2.26</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.149	19%	1.109	2.26			
Pure Premium Indicated by National Relativity		39%	0.689	40%	0.614	1.30			
Pure Premium Present on Rate Level		48%	0.864	41%	0.793	1.66			
Pure Premium Derived by Formula		0.833			0.781		1.61		

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

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CLASS 3027		ROLLING MILL NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	101,982	0	0	0	0	0	482	482	0.47
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
1/19 through 12/19	146,472	0	0	0	0	0	291	291	0.20
1/20 through 12/20	79,858	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	529,254	0	0	0	0	0	773	773	0.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.146	0.15			
Pure Premium Indicated by National Relativity		35%	0.525	37%	0.380	0.91			
Pure Premium Present on Rate Level		64%	0.404	62%	0.383	0.79			
Pure Premium Derived by Formula		0.442			0.380			0.82	

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.
1/16 through 12/16	10,625,920	0	0	5	48,868	0	63,087	111,955	1.05
1/17 through 12/17	8,584,701	0	0	0	0	0	17,982	17,982	0.21
1/18 through 12/18	9,878,388	0	0	5	113,979	0	179,409	293,388	2.97
1/19 through 12/19	9,643,369	1	56,584	4	23,967	30,681	51,609	162,841	1.69
1/20 through 12/20	11,661,024	0	0	3	59,112	0	103,525	162,637	1.40
5 YR. TOTAL	50,393,402	1	56,584	17	245,926	30,681	415,612	748,803	1.49
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.600	13%	0.886	1.49			
Pure Premium Indicated by National Relativity		46%	0.684	43%	0.611	1.30			
Pure Premium Present on Rate Level		46%	0.616	44%	0.583	1.20			
Pure Premium Derived by Formula		0.646			0.634			1.28	

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.
1/16 through 12/16	70,096,565	1	16,632	26	949,098	53,237	793,713	1,812,680	2.59
1/17 through 12/17	62,632,756	4	293,535	16	403,281	87,981	378,172	1,162,969	1.86
1/18 through 12/18	75,248,831	2	227,288	24	435,538	136,943	468,029	1,267,798	1.69
1/19 through 12/19	83,543,882	1	21,097	26	659,821	21,106	630,314	1,332,338	1.60
1/20 through 12/20	83,521,713	1	241,343	23	693,694	105,103	764,974	1,805,114	2.16
5 YR. TOTAL	375,043,747	9	799,895	115	3,141,432	404,370	3,035,202	7,380,899	1.97
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.051	43%	0.917	1.97			
Pure Premium Indicated by National Relativity		35%	0.970	28%	0.820	1.79			
Pure Premium Present on Rate Level		35%	1.081	29%	0.878	1.96			
Pure Premium Derived by Formula		1.033			0.879			1.91	

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

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<b>CLASS</b> <b>3040</b>		<b>IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-&amp; DRIVERS</b>								
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.	
1/16 through 12/16	32,959,858	3	43,024	7	110,740	54,199	102,893	310,856	0.94	
1/17 through 12/17	30,704,417	1	3,450	8	53,122	8,751	124,156	189,479	0.62	
1/18 through 12/18	37,193,617	0	0	9	191,016	0	175,053	366,069	0.99	
1/19 through 12/19	55,107,375	3	244,779	10	113,678	133,417	125,402	617,276	1.12	
1/20 through 12/20	41,068,870	2	178,764	9	130,427	92,397	129,449	531,037	1.29	
<b>5 YR. TOTAL</b>	<b>197,034,137</b>	<b>9</b>	<b>470,017</b>	<b>43</b>	<b>598,983</b>	<b>288,764</b>	<b>656,953</b>	<b>2,014,717</b>	<b>1.02</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		20%	0.543	29%	0.480	1.02				
Pure Premium Indicated by National Relativity		40%	1.118	35%	0.923	2.04				
Pure Premium Present on Rate Level		40%	0.908	36%	0.776	1.68				
Pure Premium Derived by Formula		0.919			0.742		1.66			

<b>CLASS</b> <b>3041</b>		<b>IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-DECORATIVE OR ARTISTIC- &amp; FOUNDRIES, DRIVERS</b>								
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.	
1/16 through 12/16	2,088,237	0	0	0	0	0	566	566	0.03	
1/17 through 12/17	1,870,057	0	0	1	3,162	0	7,288	10,450	0.56	
1/18 through 12/18	2,379,553	0	0	1	20,861	0	5,885	26,746	1.12	
1/19 through 12/19	2,525,888	0	0	1	13,191	0	8,784	21,975	0.87	
1/20 through 12/20	2,069,640	0	0	1	39,751	0	25,939	65,690	3.17	
<b>5 YR. TOTAL</b>	<b>10,933,375</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>76,965</b>	<b>0</b>	<b>48,462</b>	<b>125,427</b>	<b>1.15</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	0.704	6%	0.443	1.15				
Pure Premium Indicated by National Relativity		23%	0.679	24%	0.550	1.23				
Pure Premium Present on Rate Level		73%	0.732	70%	0.632	1.36				
Pure Premium Derived by Formula		0.719			0.601		1.32			

<b>CLASS</b> <b>3042</b>		<b>ELEVATOR OR ESCALATOR MFG</b>								
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.	
1/16 through 12/16	4,912,055	0	0	2	14,279	0	17,071	31,350	0.64	
1/17 through 12/17	6,235,369	0	0	1	22,399	0	25,857	48,256	0.77	
1/18 through 12/18	6,592,091	0	0	0	0	0	3,113	3,113	0.05	
1/19 through 12/19	5,773,102	0	0	1	16,139	0	24,476	40,615	0.70	
1/20 through 12/20	5,014,947	0	0	1	26,202	0	4,565	30,767	0.61	
<b>5 YR. TOTAL</b>	<b>28,527,564</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>79,019</b>	<b>0</b>	<b>75,082</b>	<b>154,101</b>	<b>0.54</b>	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		7%	0.277	10%	0.263	0.54				
Pure Premium Indicated by National Relativity		23%	0.697	24%	0.465	1.16				
Pure Premium Present on Rate Level		70%	0.732	66%	0.641	1.37				
Pure Premium Derived by Formula		0.692			0.561		1.25			

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 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.
1/16 through 12/16	14,989,063	0	0	5	46,175	0	101,626	147,801	0.99
1/17 through 12/17	15,966,350	1	16,001	5	29,991	36,133	48,645	130,770	0.82
1/18 through 12/18	17,594,897	1	28,090	3	41,040	31,179	62,328	162,637	0.92
1/19 through 12/19	17,020,968	0	0	4	37,804	0	78,847	116,651	0.69
1/20 through 12/20	16,172,806	0	0	2	40,594	0	47,188	87,782	0.54
5 YR. TOTAL	81,744,084	2	44,091	19	195,604	67,312	338,634	645,641	0.79
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.293	17%	0.497	0.79			
Pure Premium Indicated by National Relativity		39%	0.717	41%	0.656	1.37			
Pure Premium Present on Rate Level		50%	0.666	42%	0.643	1.31			
Pure Premium Derived by Formula		0.645			0.624			1.27	

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.
1/16 through 12/16	381,427,438	24	1,358,779	109	1,654,525	762,399	1,296,584	5,072,287	1.33
1/17 through 12/17	418,706,251	11	722,970	105	1,706,067	351,995	1,723,599	4,504,631	1.08
1/18 through 12/18	438,616,085	13	709,897	107	2,356,869	345,869	2,098,382	5,511,017	1.26
1/19 through 12/19	452,518,836	8	310,100	99	1,853,689	164,998	1,535,266	3,864,053	0.85
1/20 through 12/20	399,085,618	6	152,158	77	1,747,646	48,890	1,378,967	3,327,661	0.83
5 YR. TOTAL	2,090,354,228	62	3,253,904	497	9,318,796	1,674,151	8,032,798	22,279,649	1.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		55%	0.601	79%	0.464	1.07			
Pure Premium Indicated by National Relativity		22%	0.651	10%	0.595	1.25			
Pure Premium Present on Rate Level		23%	0.665	11%	0.543	1.21			
Pure Premium Derived by Formula		0.627			0.486			1.11	

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.
1/16 through 12/16	49,800,044	2	150,885	9	90,484	371,708	161,675	774,752	1.56
1/17 through 12/17	39,786,396	0	0	1	15,682	0	34,470	50,152	0.13
1/18 through 12/18	62,994,286	1	13,939	8	44,039	6,482	57,835	122,295	0.19
1/19 through 12/19	54,653,418	2	17,953	12	273,797	6,825	224,833	523,408	0.96
1/20 through 12/20	56,252,432	1	963	5	84,562	902	68,191	154,618	0.28
5 YR. TOTAL	263,486,576	6	183,740	35	508,564	385,917	547,004	1,625,225	0.62
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.263	31%	0.354	0.62			
Pure Premium Indicated by National Relativity		39%	0.992	34%	0.806	1.80			
Pure Premium Present on Rate Level		40%	0.742	35%	0.640	1.38			
Pure Premium Derived by Formula		0.739			0.608			1.35	

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 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.
1/16 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
1/19 through 12/19	340,539	0	0	0	0	0	0	0	0.00
1/20 through 12/20	1,311	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	357,876	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		33%	0.738	36%	0.778			1.52	
Pure Premium Present on Rate Level		66%	0.719	63%	0.719			1.44	
Pure Premium Derived by Formula					0.718	0.733			1.45

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.
1/16 through 12/16	11,184,334	1	44,559	6	123,205	38,984	106,290	313,038	2.80
1/17 through 12/17	11,344,813	1	7,954	10	125,485	24,113	101,480	259,032	2.28
1/18 through 12/18	16,373,054	0	0	7	250,483	0	557,787	808,270	4.94
1/19 through 12/19	20,954,852	1	8,546	6	87,411	0	69,346	165,303	0.79
1/20 through 12/20	18,096,867	1	9,144	4	22,778	14,766	75,917	122,605	0.68
5 YR. TOTAL	77,953,920	4	70,203	33	609,362	77,863	910,820	1,668,248	2.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.872	21%	1.268			2.14	
Pure Premium Indicated by National Relativity		43%	0.881	39%	0.749			1.63	
Pure Premium Present on Rate Level		44%	0.968	40%	1.010			1.98	
Pure Premium Derived by Formula					0.918	0.962			1.88

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.
1/16 through 12/16	10,598,565	1	59,992	2	7,007	36,160	13,985	117,144	1.11
1/17 through 12/17	12,997,162	0	0	2	172,695	0	244,258	416,953	3.21
1/18 through 12/18	17,848,672	0	0	2	18,186	0	11,290	29,476	0.17
1/19 through 12/19	20,602,005	1	105,702	7	86,078	99,698	54,131	345,609	1.68
1/20 through 12/20	27,227,083	0	0	3	19,107	0	79,573	98,680	0.36
5 YR. TOTAL	89,273,487	2	165,694	16	303,073	135,858	403,237	1,007,862	1.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.525	19%	0.604			1.13	
Pure Premium Indicated by National Relativity		30%	0.818	32%	0.750			1.57	
Pure Premium Present on Rate Level		58%	0.785	49%	0.753			1.54	
Pure Premium Derived by Formula					0.764	0.724			1.49

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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<b>CLASS</b> 3111		<b>BLACKSMITH</b>								
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.	
1/16 through 12/16	14,716,492	1	150,083	2	50,926	0	61,810	262,819	1.79	
1/17 through 12/17	19,689,402	2	64,452	4	81,280	88,720	55,300	289,752	1.47	
1/18 through 12/18	15,896,737	0	0	4	143,764	0	404,911	548,675	3.45	
1/19 through 12/19	11,315,347	0	0	4	27,421	0	21,093	48,514	0.43	
1/20 through 12/20	9,442,574	0	0	0	0	0	2,422	2,422	0.03	
5 YR. TOTAL	71,060,552	3	214,535	14	303,391	88,720	545,536	1,152,182	1.62	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		9%	0.729	14%	0.893	1.62				
Pure Premium Indicated by National Relativity		23%	0.460	25%	0.327	0.79				
Pure Premium Present on Rate Level		68%	0.546	61%	0.507	1.05				
Pure Premium Derived by Formula		0.543			0.516		1.06			

<b>CLASS</b> 3113		<b>TOOL MANUFACTURING-NOT DROP OR MACHINE FORGED-NOC</b>								
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.	
1/16 through 12/16	72,378,734	4	264,244	14	210,301	67,526	300,944	843,015	1.17	
1/17 through 12/17	76,109,123	3	64,459	5	200,894	102,153	111,298	478,804	0.63	
1/18 through 12/18	74,655,049	2	72,721	10	400,431	43,771	195,085	712,008	0.95	
1/19 through 12/19	75,999,509	1	157,806	9	110,732	104,187	139,604	512,329	0.67	
1/20 through 12/20	78,294,285	2	152,950	6	96,677	85,657	157,269	492,553	0.63	
5 YR. TOTAL	377,436,700	12	712,180	44	1,019,035	403,294	904,200	3,038,709	0.81	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		18%	0.459	27%	0.346	0.81				
Pure Premium Indicated by National Relativity		41%	0.374	36%	0.330	0.70				
Pure Premium Present on Rate Level		41%	0.408	37%	0.342	0.75				
Pure Premium Derived by Formula		0.403			0.339		0.74			

<b>CLASS</b> 3114		<b>TOOL MFG-DROP OR MACHINE FORGED-NOC: MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS</b>								
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.	
1/16 through 12/16	31,969,364	0	0	5	381,464	0	193,469	574,933	1.80	
1/17 through 12/17	25,427,975	0	0	3	56,095	0	97,929	154,024	0.61	
1/18 through 12/18	26,364,617	1	12,318	2	1,211	12,480	29,280	55,289	0.21	
1/19 through 12/19	20,050,585	0	0	2	68,589	0	82,494	151,083	0.75	
1/20 through 12/20	23,175,149	1	78,420	3	142,584	126,154	46,880	394,038	1.70	
5 YR. TOTAL	126,987,690	2	90,738	15	649,943	138,634	450,052	1,329,367	1.05	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		12%	0.583	19%	0.464	1.05				
Pure Premium Indicated by National Relativity		27%	0.497	28%	0.503	1.00				
Pure Premium Present on Rate Level		61%	0.555	53%	0.488	1.04				
Pure Premium Derived by Formula		0.543			0.488		1.03			

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 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.
1/16 through 12/16	4,316,465	0	0	2	17,894	0	9,584	27,478	0.64
1/17 through 12/17	4,414,692	1	35,103	3	5,092	16,894	13,988	71,077	1.61
1/18 through 12/18	5,166,003	0	0	2	14,245	0	6,776	21,021	0.41
1/19 through 12/19	4,460,023	0	0	0	0	0	0	0	0.00
1/20 through 12/20	5,178,963	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	23,536,146	1	35,103	7	37,231	16,894	30,348	119,576	0.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.307	6%	0.201	0.51			
Pure Premium Indicated by National Relativity		19%	0.397	20%	0.419	0.82			
Pure Premium Present on Rate Level		77%	0.370	74%	0.308	0.68			
Pure Premium Derived by Formula		0.373			0.324			0.70	

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.
1/16 through 12/16	9,804,421	0	0	0	0	0	6,898	6,898	0.07
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
1/19 through 12/19	12,388,526	0	0	0	0	0	0	0	0.00
1/20 through 12/20	11,497,674	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	55,266,327	0	0	0	0	0	6,898	6,898	0.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	7%	0.012	0.01			
Pure Premium Indicated by National Relativity		6%	0.064	6%	0.098	0.16			
Pure Premium Present on Rate Level		90%	0.153	87%	0.149	0.30			
Pure Premium Derived by Formula		0.142			0.136			0.28	

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.
1/16 through 12/16	1,716,938	0	0	1	8,589	0	11,116	19,705	1.15
1/17 through 12/17	1,932,803	0	0	0	0	0	1,044	1,044	0.05
1/18 through 12/18	2,829,258	1	144,841	0	0	69,215	457	214,513	7.58
1/19 through 12/19	2,649,560	0	0	0	0	0	634	634	0.02
1/20 through 12/20	3,826,563	0	0	1	75,213	0	6,196	81,409	2.13
5 YR. TOTAL	12,955,122	1	144,841	2	83,802	69,215	19,447	317,305	2.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	1.765	6%	0.684	2.45			
Pure Premium Indicated by National Relativity		16%	0.236	17%	0.207	0.44			
Pure Premium Present on Rate Level		81%	0.424	77%	0.446	0.87			
Pure Premium Derived by Formula		0.434			0.420			0.85	

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

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CLASS 3126		TOOL MFG-AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL							
Industry Group: Manufacturing Hazard Group: 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.
1/16 through 12/16	12,216,034	0	0	0	0	0	2,592	2,592	0.02
1/17 through 12/17	18,964,221	0	0	1	6,189	0	23,711	29,900	0.16
1/18 through 12/18	18,166,085	0	0	2	53,215	0	82,367	135,582	0.75
1/19 through 12/19	16,491,807	0	0	1	18,767	0	37,684	56,451	0.34
1/20 through 12/20	16,845,434	1	87,782	0	0	88,426	3,547	179,755	1.07
5 YR. TOTAL	82,683,581	1	87,782	4	78,171	88,426	149,901	404,280	0.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.201	12%	0.288	0.49			
Pure Premium Indicated by National Relativity		32%	0.394	34%	0.285	0.68			
Pure Premium Present on Rate Level		60%	0.353	54%	0.297	0.65			
Pure Premium Derived by Formula		0.354			0.292		0.65		

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.
1/16 through 12/16	21,809,768	1	3,601	5	25,449	0	59,463	88,513	0.41
1/17 through 12/17	23,026,841	0	0	2	16,974	0	61,834	78,808	0.34
1/18 through 12/18	25,959,787	0	0	4	83,360	0	78,664	162,024	0.62
1/19 through 12/19	20,042,266	0	0	2	33,018	0	41,744	74,762	0.37
1/20 through 12/20	18,967,422	0	0	4	142,845	0	141,357	284,202	1.50
5 YR. TOTAL	109,806,084	1	3,601	17	301,646	0	383,062	688,309	0.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.278	14%	0.349	0.63			
Pure Premium Indicated by National Relativity		19%	0.227	20%	0.251	0.48			
Pure Premium Present on Rate Level		73%	0.302	66%	0.320	0.62			
Pure Premium Derived by Formula		0.286			0.310		0.60		

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.
1/16 through 12/16	3,702,420	0	0	0	0	0	1,366	1,366	0.04
1/17 through 12/17	3,536,857	0	0	1	22,946	0	28,884	51,830	1.47
1/18 through 12/18	3,593,366	0	0	1	2,910	0	2,293	5,203	0.15
1/19 through 12/19	3,036,513	0	0	0	0	0	2,349	2,349	0.08
1/20 through 12/20	3,590,392	0	0	0	0	0	9,807	9,807	0.27
5 YR. TOTAL	17,459,548	0	0	2	25,856	0	44,699	70,555	0.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.148	7%	0.256	0.40			
Pure Premium Indicated by National Relativity		30%	0.453	32%	0.520	0.97			
Pure Premium Present on Rate Level		66%	0.500	61%	0.516	1.02			
Pure Premium Derived by Formula		0.472			0.499		0.97		

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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<b>CLASS</b> 3145		<b>SCREW MFG</b>							
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.
1/16 through 12/16	2,099,475	0	0	1	1,350	0	6,206	7,556	0.36
1/17 through 12/17	4,686,448	0	0	1	4,216	0	1,428	5,644	0.12
1/18 through 12/18	1,052,848	0	0	0	0	0	0	0	0.00
1/19 through 12/19	4,157,794	0	0	0	0	0	0	0	0.00
1/20 through 12/20	2,766,534	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	14,763,099	0	0	2	5,566	0	7,634	13,200	0.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.038	5%	0.052	0.09			
Pure Premium Indicated by National Relativity		39%	0.383	41%	0.381	0.76			
Pure Premium Present on Rate Level		58%	0.370	54%	0.363	0.73			
Pure Premium Derived by Formula		0.365			0.355		0.72		

<b>CLASS</b> 3146		<b>HARDWARE MFG NOC</b>							
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.
1/16 through 12/16	163,980,874	5	230,144	18	379,209	136,993	398,371	1,144,717	0.70
1/17 through 12/17	150,101,253	1	175,471	18	136,277	80,150	306,730	698,628	0.47
1/18 through 12/18	142,910,570	1	150,230	11	142,231	150,079	348,592	791,132	0.55
1/19 through 12/19	153,235,566	1	28,262	24	495,902	6,040	569,429	1,099,633	0.72
1/20 through 12/20	139,707,187	1	9,144	17	527,935	15,572	476,356	1,029,007	0.74
5 YR. TOTAL	749,935,450	9	593,251	88	1,681,554	388,834	2,099,478	4,763,117	0.64
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.303	39%	0.332	0.64			
Pure Premium Indicated by National Relativity		37%	0.441	30%	0.415	0.86			
Pure Premium Present on Rate Level		38%	0.384	31%	0.375	0.76			
Pure Premium Derived by Formula		0.385			0.370		0.76		

<b>CLASS</b> 3169		<b>STOVE MFG</b>							
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.
1/16 through 12/16	63,034,964	2	93,349	15	354,013	32,021	283,090	762,473	1.21
1/17 through 12/17	65,168,125	3	65,719	16	504,233	27,888	348,582	946,422	1.45
1/18 through 12/18	70,262,586	1	14,594	15	249,762	6,791	221,878	493,025	0.70
1/19 through 12/19	73,196,091	2	467,259	9	184,350	68,767	109,129	829,505	1.13
1/20 through 12/20	76,081,707	1	19,202	12	357,741	12,097	226,699	615,739	0.81
5 YR. TOTAL	347,743,473	9	660,123	67	1,650,099	147,564	1,189,378	3,647,164	1.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.664	31%	0.384	1.05			
Pure Premium Indicated by National Relativity		39%	0.372	34%	0.466	0.84			
Pure Premium Present on Rate Level		41%	0.534	35%	0.509	1.04			
Pure Premium Derived by Formula		0.497			0.456		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 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.	
1/16 through 12/16	487,109,953	9	731,604	61	1,024,804	383,228	912,517	3,052,153	0.63	
1/17 through 12/17	484,077,670	6	283,831	75	1,457,211	84,678	1,033,388	2,859,108	0.59	
1/18 through 12/18	485,840,393	8	321,401	76	1,205,388	254,866	1,045,966	2,827,621	0.58	
1/19 through 12/19	469,986,311	7	350,570	58	1,578,866	187,648	1,278,374	3,395,458	0.72	
1/20 through 12/20	488,695,642	7	356,715	66	1,454,138	203,448	1,131,999	3,146,300	0.64	
5 YR. TOTAL	2,415,709,969	37	2,044,121	336	6,720,407	1,113,868	5,402,244	15,280,640	0.63	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		44%	0.363	61%	0.270	0.63				
Pure Premium Indicated by National Relativity		28%	0.439	19%	0.353	0.79				
Pure Premium Present on Rate Level		28%	0.373	20%	0.277	0.65				
Pure Premium Derived by Formula		0.387			0.287		0.67			

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.	
1/16 through 12/16	8,536,668	0	0	0	0	0	595	595	0.01	
1/17 through 12/17	11,404,380	0	0	0	0	0	5,092	5,092	0.05	
1/18 through 12/18	7,721,570	0	0	0	0	0	777	777	0.01	
1/19 through 12/19	30,384,626	0	0	1	2,486	0	13,418	15,904	0.05	
1/20 through 12/20	26,193,741	0	0	2	206,538	0	40,581	247,119	0.94	
5 YR. TOTAL	84,240,985	0	0	3	209,024	0	60,463	269,487	0.32	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		8%	0.248	13%	0.072	0.32				
Pure Premium Indicated by National Relativity		33%	0.574	35%	0.520	1.09				
Pure Premium Present on Rate Level		59%	0.382	52%	0.387	0.77				
Pure Premium Derived by Formula		0.435			0.393		0.83			

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.	
1/16 through 12/16	63,492,625	0	0	6	170,807	0	113,711	284,518	0.45	
1/17 through 12/17	64,458,870	1	16,577	8	39,395	0	60,368	116,340	0.18	
1/18 through 12/18	64,059,105	1	32,247	6	46,447	39,094	42,245	160,033	0.25	
1/19 through 12/19	65,732,505	1	33,914	3	18,056	19,163	34,249	105,382	0.16	
1/20 through 12/20	72,968,956	3	179,913	3	43,101	94,952	54,570	372,536	0.51	
5 YR. TOTAL	330,712,061	6	262,651	26	317,806	153,209	305,143	1,038,809	0.32	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		15%	0.176	23%	0.139	0.32				
Pure Premium Indicated by National Relativity		33%	0.440	36%	0.363	0.80				
Pure Premium Present on Rate Level		52%	0.335	41%	0.297	0.63				
Pure Premium Derived by Formula		0.346			0.284		0.63			

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

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CLASS 3220		CAN MFG							
Industry Group: Manufacturing Hazard Group: 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.
1/16 through 12/16	34,891,833	2	267,343	4	390,967	189,004	114,147	961,461	2.76
1/17 through 12/17	30,359,138	0	0	5	489,547	0	189,610	679,157	2.24
1/18 through 12/18	19,899,843	0	0	2	39,469	0	18,811	58,280	0.29
1/19 through 12/19	23,314,426	0	0	1	16,139	0	9,911	26,050	0.11
1/20 through 12/20	25,111,551	0	0	0	0	0	2,160	2,160	0.01
5 YR. TOTAL	133,576,791	2	267,343	12	936,122	189,004	334,639	1,727,108	1.29
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.901	17%	0.392	1.29			
Pure Premium Indicated by National Relativity		28%	0.319	30%	0.270	0.59			
Pure Premium Present on Rate Level		60%	0.540	53%	0.412	0.95			
Pure Premium Derived by Formula		0.521			0.366			0.89	

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.
1/16 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
1/19 through 12/19	375	0	0	0	0	0	0	0	0.00
1/20 through 12/20	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,475	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%	0.695	10%	0.485	1.18			
Pure Premium Present on Rate Level		91%	0.783	90%	0.580	1.36			
Pure Premium Derived by Formula		0.775			0.571			1.35	

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.
1/16 through 12/16	7,946,470	0	0	3	228,092	0	92,444	320,536	4.03
1/17 through 12/17	10,390,683	0	0	6	47,657	0	40,090	87,747	0.85
1/18 through 12/18	7,410,733	0	0	4	109,573	0	77,214	186,787	2.52
1/19 through 12/19	7,307,372	0	0	7	167,503	0	89,300	256,803	3.51
1/20 through 12/20	5,563,690	1	1,805	5	140,645	1,141	182,947	326,538	5.87
5 YR. TOTAL	38,618,948	1	1,805	25	693,470	1,141	481,995	1,178,411	3.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	1.800	11%	1.251	3.05			
Pure Premium Indicated by National Relativity		46%	0.734	44%	0.517	1.25			
Pure Premium Present on Rate Level		46%	0.689	45%	0.546	1.24			
Pure Premium Derived by Formula		0.799			0.611			1.41	

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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<b>CLASS</b> 3241		<b>WIRE DRAWING-IRON OR STEEL</b>							
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.
1/16 through 12/16	4,351,468	0	0	0	0	0	2,186	2,186	0.05
1/17 through 12/17	4,001,912	0	0	0	0	0	2,386	2,386	0.06
1/18 through 12/18	4,314,586	0	0	2	54,064	0	27,914	81,978	1.90
1/19 through 12/19	4,646,808	0	0	2	20,725	0	18,153	38,878	0.84
1/20 through 12/20	4,024,974	0	0	0	0	0	204	204	0.01
5 YR. TOTAL	21,339,748	0	0	4	74,789	0	50,843	125,632	0.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.350	8%		0.238		0.59	
Pure Premium Indicated by National Relativity		35%	0.713	38%		0.573		1.29	
Pure Premium Present on Rate Level		60%	0.601	54%		0.525		1.13	
Pure Premium Derived by Formula		0.628			0.520		1.15		

<b>CLASS</b> 3255		<b>WIRE CLOTH MFG</b>							
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.
1/16 through 12/16	1,238,957	0	0	1	12,138	0	6,132	18,270	1.48
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
1/19 through 12/19	946,261	0	0	0	0	0	0	0	0.00
1/20 through 12/20	1,039,998	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,802,628	0	0	1	12,138	0	6,132	18,270	0.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.253	4%		0.128		0.38	
Pure Premium Indicated by National Relativity		9%	0.245	9%		0.366		0.61	
Pure Premium Present on Rate Level		89%	0.510	87%		0.497		1.01	
Pure Premium Derived by Formula		0.481			0.470		0.95		

<b>CLASS</b> 3257		<b>WIRE GOODS MFG NOC</b>							
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.
1/16 through 12/16	74,331,929	1	83,528	17	141,688	101,698	290,813	617,727	0.83
1/17 through 12/17	74,591,887	0	0	21	475,858	0	312,472	788,330	1.06
1/18 through 12/18	74,553,972	3	276,900	17	413,931	59,219	355,196	1,105,246	1.48
1/19 through 12/19	71,360,607	4	272,916	22	848,233	176,843	574,337	1,872,329	2.62
1/20 through 12/20	84,987,289	3	327,257	20	345,304	231,679	412,071	1,316,311	1.55
5 YR. TOTAL	379,825,684	11	960,601	97	2,225,014	569,439	1,944,889	5,699,943	1.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.839	34%		0.662		1.50	
Pure Premium Indicated by National Relativity		39%	0.478	33%		0.489		0.97	
Pure Premium Present on Rate Level		40%	0.557	33%		0.542		1.10	
Pure Premium Derived by Formula		0.585			0.565		1.15		

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

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<b>CLASS</b> 3270		<b>EYELET MFG</b>							
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.
1/16 through 12/16	353,757	0	0	0	0	0	237	237	0.07
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	152	152	0.04
1/19 through 12/19	469,349	0	0	0	0	0	0	0	0.00
1/20 through 12/20	395,465	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,017,589	0	0	0	0	0	389	389	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	2%	0.019			0.02	
Pure Premium Indicated by National Relativity		19%	0.327	20%	0.364			0.69	
Pure Premium Present on Rate Level		80%	0.439	78%	0.458			0.90	
Pure Premium Derived by Formula		0.413			0.430		0.84		

<b>CLASS</b> 3300		<b>BED SPRING OR WIRE MATTRESS MFG</b>							
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.
1/16 through 12/16	25,401,474	1	14,045	9	199,434	22,059	372,850	608,388	2.40
1/17 through 12/17	25,458,100	1	3,940	9	97,451	2,680	133,406	237,477	0.93
1/18 through 12/18	25,125,206	2	59,661	12	289,241	77,800	156,790	583,492	2.32
1/19 through 12/19	20,649,077	1	21,668	6	64,948	2,067	86,527	175,210	0.85
1/20 through 12/20	23,401,279	0	0	9	202,893	0	239,595	442,488	1.89
5 YR. TOTAL	120,035,136	5	99,314	45	853,967	104,606	989,168	2,047,055	1.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.794	25%	0.911			1.71	
Pure Premium Indicated by National Relativity		39%	0.848	37%	0.894			1.74	
Pure Premium Present on Rate Level		47%	0.788	38%	0.924			1.71	
Pure Premium Derived by Formula		0.812			0.910		1.72		

<b>CLASS</b> 3303		<b>SPRING MFG</b>							
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.
1/16 through 12/16	403,931	0	0	0	0	0	0	0	0.00
1/17 through 12/17	475,941	0	0	2	376	0	1,147	1,523	0.32
1/18 through 12/18	167,246	0	0	0	0	0	0	0	0.00
1/19 through 12/19	2,319	0	0	0	0	0	0	0	0.00
1/20 through 12/20	214,433	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,263,870	0	0	2	376	0	1,147	1,523	0.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.030	2%	0.091			0.12	
Pure Premium Indicated by National Relativity		27%	0.652	29%	0.505			1.16	
Pure Premium Present on Rate Level		72%	0.478	69%	0.446			0.92	
Pure Premium Derived by Formula		0.521			0.456		0.98		

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 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.
1/16 through 12/16	4,626,774	0	0	0	0	0	1,530	1,530	0.03
1/17 through 12/17	4,690,859	0	0	1	27,011	0	21,363	48,374	1.03
1/18 through 12/18	4,742,436	0	0	0	0	0	687	687	0.01
1/19 through 12/19	5,325,315	0	0	0	0	0	10,604	10,604	0.20
1/20 through 12/20	4,665,978	0	0	2	71,798	0	80,214	152,012	3.26
5 YR. TOTAL	24,051,362	0	0	3	98,809	0	114,398	213,207	0.89
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.411	8%	0.476	0.89			
Pure Premium Indicated by National Relativity		25%	0.423	27%	0.334	0.76			
Pure Premium Present on Rate Level		70%	0.568	65%	0.540	1.11			
Pure Premium Derived by Formula		0.524			0.479			1.00	

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.
1/16 through 12/16	11,480,943	0	0	3	68,865	0	95,232	164,097	1.43
1/17 through 12/17	13,403,183	1	22,001	3	253,228	11,506	123,078	409,813	3.06
1/18 through 12/18	15,812,916	1	22,528	12	107,053	2,705	109,359	241,645	1.53
1/19 through 12/19	15,570,641	0	0	5	82,599	0	126,206	208,805	1.34
1/20 through 12/20	18,033,711	0	0	6	273,684	0	399,457	673,141	3.73
5 YR. TOTAL	74,301,394	2	44,529	29	785,429	14,211	853,332	1,697,501	2.29
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	1.117	16%	1.168	2.29			
Pure Premium Indicated by National Relativity		21%	0.750	23%	0.494	1.24			
Pure Premium Present on Rate Level		69%	0.686	61%	0.605	1.29			
Pure Premium Derived by Formula		0.743			0.670			1.41	

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.
1/16 through 12/16	11,365,249	1	18,003	1	16,057	0	4,592	38,652	0.34
1/17 through 12/17	10,437,035	1	115,125	4	215,819	51,884	119,521	502,349	4.81
1/18 through 12/18	11,890,230	0	0	4	183,247	0	94,317	277,564	2.33
1/19 through 12/19	8,181,688	1	2,827	1	17,668	2,695	40,284	63,474	0.78
1/20 through 12/20	13,142,540	0	0	6	120,171	0	77,906	198,077	1.51
5 YR. TOTAL	55,016,742	3	135,955	16	552,962	54,579	336,620	1,080,116	1.96
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	1.252	12%	0.711	1.96			
Pure Premium Indicated by National Relativity		14%	0.765	15%	0.333	1.10			
Pure Premium Present on Rate Level		76%	0.912	73%	0.478	1.39			
Pure Premium Derived by Formula		0.925			0.484			1.41	

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 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.
1/16 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
1/19 through 12/19	503,613	0	0	0	0	0	0	0	0.00
1/20 through 12/20	516,282	0	0	0	0	0	127	127	0.03
5 YR. TOTAL	3,291,313	0	0	0	0	0	127	127	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%	0.004			0.00	
Pure Premium Indicated by National Relativity		34%	0.584	36%	0.460			1.04	
Pure Premium Present on Rate Level		64%	0.490	61%	0.407			0.90	
Pure Premium Derived by Formula		0.512			0.414		0.93		

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.
1/16 through 12/16	22,938,720	3	123,697	8	125,480	126,830	80,510	456,517	1.99
1/17 through 12/17	25,940,403	1	51,025	7	613,423	56,669	219,316	940,433	3.63
1/18 through 12/18	28,911,736	3	61,838	6	460,669	11,376	316,634	850,517	2.94
1/19 through 12/19	36,234,180	1	101,780	14	788,526	67,120	322,997	1,280,423	3.53
1/20 through 12/20	35,034,656	2	153,124	14	458,057	127,656	334,958	1,073,795	3.07
5 YR. TOTAL	149,059,695	10	491,464	49	2,446,155	389,651	1,274,415	4,601,685	3.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	1.971	29%	1.116			3.09	
Pure Premium Indicated by National Relativity		39%	1.304	35%	0.902			2.21	
Pure Premium Present on Rate Level		39%	1.377	36%	0.952			2.33	
Pure Premium Derived by Formula		1.479			0.982		2.46		

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.
1/16 through 12/16	22,001,547	0	0	2	8,285	0	25,259	33,544	0.15
1/17 through 12/17	24,181,569	1	84,109	4	178,053	13,128	96,235	371,525	1.54
1/18 through 12/18	23,099,832	1	10,412	3	11,700	16,274	15,214	53,600	0.23
1/19 through 12/19	24,131,410	1	183,304	1	7,660	25,565	38,441	254,970	1.06
1/20 through 12/20	22,500,221	1	86,886	7	50,652	40,849	52,400	230,787	1.03
5 YR. TOTAL	115,914,579	4	364,711	17	256,350	95,816	227,549	944,426	0.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.536	18%	0.279			0.82	
Pure Premium Indicated by National Relativity		43%	0.541	41%	0.482			1.02	
Pure Premium Present on Rate Level		44%	0.626	41%	0.509			1.14	
Pure Premium Derived by Formula		0.578			0.457		1.04		

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

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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.
1/16 through 12/16	7,604,084	0	0	6	12,186	0	30,731	42,917	0.56
1/17 through 12/17	8,493,308	0	0	7	50,639	0	56,085	106,724	1.26
1/18 through 12/18	9,327,238	0	0	3	19,755	0	20,032	39,787	0.43
1/19 through 12/19	7,614,901	0	0	1	22,412	0	20,229	42,641	0.56
1/20 through 12/20	5,974,652	0	0	0	0	0	4,691	4,691	0.08
5 YR. TOTAL	39,014,183	0	0	17	104,992	0	131,768	236,760	0.61
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.269	12%	0.338			0.61	
Pure Premium Indicated by National Relativity		30%	1.052	32%	0.793			1.85	
Pure Premium Present on Rate Level		62%	0.841	56%	0.697			1.54	
Pure Premium Derived by Formula		0.859			0.685		1.54		

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.
1/16 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
1/19 through 12/19	5,632,430	0	0	0	0	0	307	307	0.01
1/20 through 12/20	3,874,464	0	0	0	0	0	581	581	0.02
5 YR. TOTAL	21,377,992	0	0	0	0	0	888	888	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	6%	0.004			0.00	
Pure Premium Indicated by National Relativity		31%	0.353	33%	0.291			0.64	
Pure Premium Present on Rate Level		65%	0.292	61%	0.257			0.55	
Pure Premium Derived by Formula		0.299			0.253		0.55		

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.
1/16 through 12/16	1,661,735	0	0	0	0	0	450	450	0.03
1/17 through 12/17	1,451,341	0	0	1	4,870	0	13,110	17,980	1.24
1/18 through 12/18	757,367	0	0	0	0	0	3,765	3,765	0.50
1/19 through 12/19	1,456,372	0	0	0	0	0	0	0	0.00
1/20 through 12/20	1,954,328	1	22,860	0	0	13,268	0	36,128	1.85
5 YR. TOTAL	7,281,143	1	22,860	1	4,870	13,268	17,325	58,323	0.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.381	3%	0.420			0.80	
Pure Premium Indicated by National Relativity		6%	0.213	6%	0.365			0.58	
Pure Premium Present on Rate Level		92%	0.191	91%	0.203			0.39	
Pure Premium Derived by Formula		0.196			0.219		0.42		

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 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.
1/16 through 12/16	210,282,587	4	91,087	59	1,111,529	54,002	1,068,334	2,324,952	1.11
1/17 through 12/17	216,301,370	5	198,130	53	874,977	161,470	966,632	2,201,209	1.02
1/18 through 12/18	224,625,788	6	276,147	50	783,345	151,399	965,148	2,176,039	0.97
1/19 through 12/19	213,209,973	3	139,223	29	436,954	138,934	529,506	1,244,617	0.58
1/20 through 12/20	135,797,866	2	39,137	34	757,353	34,460	1,107,969	1,938,919	1.43
5 YR. TOTAL	1,000,217,584	20	743,724	225	3,964,158	540,265	4,637,589	9,885,736	0.99
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.471	54%	0.518	0.99			
Pure Premium Indicated by National Relativity		33%	0.637	23%	0.587	1.22			
Pure Premium Present on Rate Level		33%	0.524	23%	0.529	1.05			
Pure Premium Derived by Formula		0.543			0.536			1.08	

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.
1/16 through 12/16	264,467,124	8	290,719	63	657,101	124,660	570,725	1,643,205	0.62
1/17 through 12/17	260,702,964	5	203,456	58	641,626	137,532	678,076	1,660,690	0.64
1/18 through 12/18	286,851,539	9	182,391	52	463,062	123,867	523,285	1,292,605	0.45
1/19 through 12/19	268,951,582	6	260,396	39	1,048,085	259,303	1,008,770	2,576,554	0.96
1/20 through 12/20	333,909,364	6	295,667	45	1,490,455	130,169	844,957	2,761,248	0.83
5 YR. TOTAL	1,414,882,573	34	1,232,629	257	4,300,329	775,531	3,625,813	9,934,302	0.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.391	55%	0.311	0.70			
Pure Premium Indicated by National Relativity		31%	0.536	22%	0.475	1.01			
Pure Premium Present on Rate Level		32%	0.448	23%	0.385	0.83			
Pure Premium Derived by Formula		0.454			0.364			0.82	

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.
1/16 through 12/16	17,982,045	1	14,396	1	9,650	9,517	10,538	44,101	0.25
1/17 through 12/17	18,632,043	0	0	3	28,000	0	47,082	75,082	0.40
1/18 through 12/18	19,782,321	0	0	1	343	0	5,471	5,814	0.03
1/19 through 12/19	18,003,758	0	0	2	20,613	0	28,543	49,156	0.27
1/20 through 12/20	16,668,548	0	0	3	68,961	0	79,698	148,659	0.89
5 YR. TOTAL	91,068,715	1	14,396	10	127,567	9,517	171,332	322,812	0.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.156	13%	0.199	0.36			
Pure Premium Indicated by National Relativity		10%	0.418	11%	0.267	0.69			
Pure Premium Present on Rate Level		82%	0.355	76%	0.350	0.71			
Pure Premium Derived by Formula		0.345			0.321			0.67	

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 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.
1/16 through 12/16	1,228,908	0	0	0	0	0	563	563	0.05
1/17 through 12/17	1,158,754	1	31,339	0	0	18,377	2,042	51,758	4.47
1/18 through 12/18	1,131,468	1	6,758	0	0	6,356	1,241	14,355	1.27
1/19 through 12/19	1,032,098	0	0	0	0	0	0	0	0.00
1/20 through 12/20	1,204,288	0	0	0	0	0	1,168	1,168	0.10
5 YR. TOTAL	5,755,516	2	38,097	0	0	24,733	5,014	67,844	1.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.662	3%	0.517			1.18	
Pure Premium Indicated by National Relativity		20%	0.363	21%	0.287			0.65	
Pure Premium Present on Rate Level		78%	0.298	76%	0.307			0.61	
Pure Premium Derived by Formula		0.318			0.309		0.63		

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.
1/16 through 12/16	5,433,409	0	0	2	23,614	0	11,485	35,099	0.65
1/17 through 12/17	5,623,714	0	0	0	0	0	964	964	0.02
1/18 through 12/18	5,538,592	0	0	1	4,291	0	2,099	6,390	0.12
1/19 through 12/19	1,390,241	0	0	0	0	0	0	0	0.00
1/20 through 12/20	3,722,085	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	21,708,041	0	0	3	27,905	0	14,548	42,453	0.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.129	7%	0.067			0.20	
Pure Premium Indicated by National Relativity		19%	0.483	21%	0.380			0.86	
Pure Premium Present on Rate Level		76%	0.490	72%	0.407			0.90	
Pure Premium Derived by Formula		0.471			0.378		0.85		

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.
1/16 through 12/16	131,837,275	3	45,323	14	271,887	44,980	166,929	529,119	0.40
1/17 through 12/17	125,446,979	0	0	19	252,272	0	231,234	483,506	0.39
1/18 through 12/18	133,537,362	2	104,294	13	243,008	31,287	142,833	521,422	0.39
1/19 through 12/19	134,708,249	0	0	10	218,362	0	229,817	448,179	0.33
1/20 through 12/20	163,455,627	2	66,455	15	553,984	21,100	310,971	952,510	0.58
5 YR. TOTAL	688,985,492	7	216,072	71	1,539,513	97,367	1,081,784	2,934,736	0.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.255	27%	0.171			0.43	
Pure Premium Indicated by National Relativity		40%	0.198	36%	0.171			0.37	
Pure Premium Present on Rate Level		41%	0.250	37%	0.198			0.45	
Pure Premium Derived by Formula		0.230			0.181		0.41		

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 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.
1/16 through 12/16	28,258,298	0	0	3	89,198	0	45,921	135,119	0.48
1/17 through 12/17	22,332,998	0	0	6	54,542	0	68,268	122,810	0.55
1/18 through 12/18	26,040,600	1	9,011	4	33,898	3,197	46,127	92,233	0.35
1/19 through 12/19	17,452,429	0	0	0	0	0	1,571	1,571	0.01
1/20 through 12/20	18,758,892	0	0	3	52,357	0	21,032	73,389	0.39
5 YR. TOTAL	112,843,217	1	9,011	16	229,995	3,197	182,919	425,122	0.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.212	12%	0.165			0.38	
Pure Premium Indicated by National Relativity		27%	0.189	28%	0.201			0.39	
Pure Premium Present on Rate Level		65%	0.267	60%	0.228			0.50	
Pure Premium Derived by Formula						0.242	0.213	0.46	

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.
1/16 through 12/16	209,622,761	4	391,091	25	575,166	316,299	569,604	1,852,160	0.88
1/17 through 12/17	144,380,306	4	107,831	21	221,689	80,944	268,888	679,352	0.47
1/18 through 12/18	136,691,776	2	113,149	24	610,404	16,422	446,080	1,186,055	0.87
1/19 through 12/19	159,905,141	2	143,859	13	448,105	26,618	278,591	897,173	0.56
1/20 through 12/20	180,425,753	1	128,904	16	590,608	78,411	440,080	1,238,003	0.69
5 YR. TOTAL	831,025,737	13	884,834	99	2,445,972	518,694	2,003,243	5,852,743	0.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.401	38%	0.303			0.70	
Pure Premium Indicated by National Relativity		37%	0.395	31%	0.341			0.74	
Pure Premium Present on Rate Level		37%	0.375	31%	0.311			0.69	
Pure Premium Derived by Formula						0.389	0.317	0.71	

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.
1/16 through 12/16	28,859,401	1	26,364	17	203,572	28,326	251,417	509,679	1.77
1/17 through 12/17	26,507,804	2	37,867	12	100,512	18,539	151,642	308,560	1.16
1/18 through 12/18	38,916,997	1	136,335	12	78,378	156,728	104,389	475,830	1.22
1/19 through 12/19	30,583,606	1	22,625	7	79,565	15,395	80,484	198,069	0.65
1/20 through 12/20	31,769,139	1	229,997	7	59,012	126,116	103,902	519,027	1.63
5 YR. TOTAL	156,636,947	6	453,188	55	521,039	345,104	691,834	2,011,165	1.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.622	23%	0.662			1.28	
Pure Premium Indicated by National Relativity		42%	0.575	38%	0.459			1.03	
Pure Premium Present on Rate Level		43%	0.645	39%	0.600			1.25	
Pure Premium Derived by Formula						0.612	0.561	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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<b>CLASS</b> 3629		<b>MACHINED PARTS MFG. NOC</b>							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	160,567,906	2	54,333	30	207,150	40,038	309,994	611,515	0.38
1/17 through 12/17	171,445,753	4	173,526	26	623,256	82,877	560,165	1,439,824	0.84
1/18 through 12/18	188,487,578	2	17,799	20	419,563	8,406	307,969	753,737	0.40
1/19 through 12/19	189,623,167	2	21,278	22	477,403	9,788	259,109	767,578	0.41
1/20 through 12/20	159,036,683	0	0	13	151,081	0	163,543	314,624	0.20
<b>5 YR. TOTAL</b>	<b>869,161,087</b>	<b>10</b>	<b>266,936</b>	<b>111</b>	<b>1,878,453</b>	<b>141,109</b>	<b>1,600,780</b>	<b>3,887,278</b>	<b>0.45</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.247	37%	0.200	0.45			
Pure Premium Indicated by National Relativity		37%	0.349	31%	0.308	0.66			
Pure Premium Present on Rate Level		38%	0.337	32%	0.285	0.62			
Pure Premium Derived by Formula		0.319			0.261		0.58		

<b>CLASS</b> 3632		<b>MACHINE SHOP NOC</b>							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	588,554,197	7	87,091	125	2,028,043	58,267	1,945,116	4,118,517	0.70
1/17 through 12/17	609,624,624	18	793,581	127	2,766,367	420,472	2,020,132	6,000,552	0.98
1/18 through 12/18	757,916,499	7	201,686	118	2,660,815	108,990	2,132,492	5,103,983	0.67
1/19 through 12/19	799,323,534	11	546,459	121	3,619,638	575,968	2,776,649	7,518,714	0.94
1/20 through 12/20	846,444,398	15	1,452,263	110	2,603,067	1,306,447	2,309,357	7,671,134	0.91
<b>5 YR. TOTAL</b>	<b>3,601,863,252</b>	<b>58</b>	<b>3,081,080</b>	<b>601</b>	<b>13,677,930</b>	<b>2,470,144</b>	<b>11,183,746</b>	<b>30,412,900</b>	<b>0.84</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	0.465	88%	0.379	0.84			
Pure Premium Indicated by National Relativity		19%	0.528	6%	0.443	0.97			
Pure Premium Present on Rate Level		20%	0.486	6%	0.393	0.88			
Pure Premium Derived by Formula		0.481			0.384		0.87		

<b>CLASS</b> 3634		<b>VALVE MFG</b>							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	72,797,173	4	53,981	8	158,300	76,225	161,247	449,753	0.62
1/17 through 12/17	84,212,168	1	55,709	7	46,714	28,732	95,338	226,493	0.27
1/18 through 12/18	93,518,011	0	0	9	47,043	0	85,484	132,527	0.14
1/19 through 12/19	79,622,849	2	25,551	10	373,350	94,550	229,323	722,774	0.91
1/20 through 12/20	69,055,238	1	73,735	6	64,846	23,541	113,267	275,389	0.40
<b>5 YR. TOTAL</b>	<b>399,205,439</b>	<b>8</b>	<b>208,976</b>	<b>40</b>	<b>690,253</b>	<b>223,048</b>	<b>684,659</b>	<b>1,806,936</b>	<b>0.45</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.225	24%	0.227	0.45			
Pure Premium Indicated by National Relativity		41%	0.346	38%	0.289	0.64			
Pure Premium Present on Rate Level		42%	0.316	38%	0.261	0.58			
Pure Premium Derived by Formula		0.313			0.263		0.58		

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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<b>CLASS</b> 3635		<b>GEAR MFG OR GRINDING</b>							
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.
1/16 through 12/16	60,963,232	1	9,723	7	63,319	19,968	69,295	162,305	0.27
1/17 through 12/17	71,757,930	0	0	10	94,670	0	147,193	241,863	0.34
1/18 through 12/18	72,112,176	0	0	3	13,368	0	43,864	57,232	0.08
1/19 through 12/19	39,263,528	1	50,872	7	87,214	27,598	98,000	263,684	0.67
1/20 through 12/20	10,493,386	0	0	0	0	0	1,296	1,296	0.01
<b>5 YR. TOTAL</b>	<b>254,590,252</b>	<b>2</b>	<b>60,595</b>	<b>27</b>	<b>258,571</b>	<b>47,566</b>	<b>359,648</b>	<b>726,380</b>	<b>0.29</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.125	19%	0.160	0.29			
Pure Premium Indicated by National Relativity		36%	0.320	39%	0.272	0.59			
Pure Premium Present on Rate Level		50%	0.334	42%	0.270	0.60			
Pure Premium Derived by Formula		0.300			0.250		0.55		

<b>CLASS</b> 3638		<b>BALL OR ROLLER BEARING MFG</b>							
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.
1/16 through 12/16	50,075,712	0	0	11	136,304	0	249,050	385,354	0.77
1/17 through 12/17	71,270,096	3	295,092	11	191,001	147,751	160,735	794,579	1.12
1/18 through 12/18	78,017,416	1	26,220	11	155,746	20,813	213,419	416,198	0.53
1/19 through 12/19	77,730,620	3	265,267	7	110,278	202,407	76,772	654,724	0.84
1/20 through 12/20	67,732,954	0	0	12	469,338	0	279,023	748,361	1.11
<b>5 YR. TOTAL</b>	<b>344,826,798</b>	<b>7</b>	<b>586,579</b>	<b>52</b>	<b>1,062,667</b>	<b>370,971</b>	<b>978,999</b>	<b>2,999,216</b>	<b>0.87</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.478	25%	0.391	0.87			
Pure Premium Indicated by National Relativity		41%	0.355	37%	0.299	0.65			
Pure Premium Present on Rate Level		42%	0.393	38%	0.340	0.73			
Pure Premium Derived by Formula		0.392			0.338		0.73		

<b>CLASS</b> 3642		<b>BATTERY MFG-DRY</b>							
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.
1/16 through 12/16	48,827,998	0	0	7	231,299	0	119,685	350,984	0.72
1/17 through 12/17	41,124,757	2	101,150	5	168,886	185,399	167,727	623,162	1.52
1/18 through 12/18	35,577,770	0	0	1	47,950	0	34,569	82,519	0.23
1/19 through 12/19	37,953,933	0	0	2	126,072	0	75,366	201,438	0.53
1/20 through 12/20	28,588,386	0	0	2	34,973	0	31,009	65,982	0.23
<b>5 YR. TOTAL</b>	<b>192,072,844</b>	<b>2</b>	<b>101,150</b>	<b>17</b>	<b>609,180</b>	<b>185,399</b>	<b>428,356</b>	<b>1,324,085</b>	<b>0.69</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.370	18%	0.320	0.69			
Pure Premium Indicated by National Relativity		18%	0.450	20%	0.295	0.75			
Pure Premium Present on Rate Level		71%	0.301	62%	0.312	0.61			
Pure Premium Derived by Formula		0.335			0.310		0.65		

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 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.
1/16 through 12/16	280,602,757	0	0	23	1,088,264	0	761,496	1,849,760	0.66
1/17 through 12/17	263,202,800	2	58,071	23	479,309	38,006	456,985	1,032,371	0.39
1/18 through 12/18	306,754,212	3	108,938	24	1,188,274	90,033	819,256	2,206,501	0.72
1/19 through 12/19	312,956,054	5	677,174	37	1,362,416	204,221	907,482	3,151,293	1.01
1/20 through 12/20	316,152,175	4	166,316	22	640,542	76,590	567,690	1,451,138	0.46
5 YR. TOTAL	1,479,667,998	14	1,010,499	129	4,758,805	408,850	3,512,909	9,691,063	0.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.390	51%	0.265	0.66			
Pure Premium Indicated by National Relativity		32%	0.431	24%	0.342	0.77			
Pure Premium Present on Rate Level		32%	0.416	25%	0.316	0.73			
Pure Premium Derived by Formula		0.411			0.296			0.71	

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.
1/16 through 12/16	25,123,672	0	0	3	141,793	0	78,323	220,116	0.88
1/17 through 12/17	25,515,033	0	0	3	111,718	0	47,201	158,919	0.62
1/18 through 12/18	27,958,076	1	8,376	3	30,632	0	8,762	47,770	0.17
1/19 through 12/19	37,243,345	1	13,709	6	328,309	3,951	153,364	499,333	1.34
1/20 through 12/20	34,634,119	0	0	2	9,563	0	18,080	27,643	0.08
5 YR. TOTAL	150,474,245	2	22,085	17	622,015	3,951	305,730	953,781	0.63
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.428	19%	0.206	0.63			
Pure Premium Indicated by National Relativity		43%	0.558	40%	0.459	1.02			
Pure Premium Present on Rate Level		44%	0.535	41%	0.426	0.96			
Pure Premium Derived by Formula		0.531			0.397			0.93	

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.
1/16 through 12/16	37,539,665	1	70,257	3	64,956	59,200	69,336	263,749	0.70
1/17 through 12/17	41,609,118	1	14,962	1	14,141	6,037	7,779	42,919	0.10
1/18 through 12/18	47,319,915	2	112,517	1	4,111	100,799	40,862	258,289	0.55
1/19 through 12/19	38,778,543	0	0	3	68,319	0	40,575	108,894	0.28
1/20 through 12/20	28,000,688	0	0	5	115,529	0	75,818	191,347	0.68
5 YR. TOTAL	193,247,929	4	197,736	13	267,056	166,036	234,370	865,198	0.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.241	17%	0.207	0.45			
Pure Premium Indicated by National Relativity		41%	0.234	41%	0.204	0.44			
Pure Premium Present on Rate Level		48%	0.267	42%	0.255	0.52			
Pure Premium Derived by Formula		0.251			0.226			0.48	

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 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.
1/16 through 12/16	247,259,679	1	35,254	28	430,833	31,403	246,506	743,996	0.30
1/17 through 12/17	265,800,012	3	107,028	28	299,718	47,462	326,945	781,153	0.29
1/18 through 12/18	291,799,309	5	315,955	35	443,580	194,560	477,818	1,431,913	0.49
1/19 through 12/19	279,510,856	1	281,887	17	364,343	108,525	600,353	1,355,108	0.49
1/20 through 12/20	286,826,974	4	109,869	19	420,311	108,031	405,394	1,043,605	0.36
5 YR. TOTAL	1,371,196,830	14	849,993	127	1,958,785	489,981	2,057,016	5,355,775	0.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.205	35%	0.186	0.39			
Pure Premium Indicated by National Relativity		39%	0.124	32%	0.115	0.24			
Pure Premium Present on Rate Level		39%	0.162	33%	0.159	0.32			
Pure Premium Derived by Formula		0.157			0.154			0.31	

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.
1/16 through 12/16	211,598,900	2	39,430	14	333,252	27,522	241,502	641,706	0.30
1/17 through 12/17	219,908,177	4	603,231	19	227,292	240,153	186,768	1,257,444	0.57
1/18 through 12/18	239,024,368	4	134,319	12	249,341	64,030	198,670	646,360	0.27
1/19 through 12/19	280,577,495	4	279,709	14	295,737	63,611	227,564	866,621	0.31
1/20 through 12/20	283,773,063	2	13,718	22	715,732	24,718	645,655	1,399,823	0.49
5 YR. TOTAL	1,234,882,003	16	1,070,407	81	1,821,354	420,034	1,500,159	4,811,954	0.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.234	34%	0.155	0.39			
Pure Premium Indicated by National Relativity		38%	0.177	33%	0.166	0.34			
Pure Premium Present on Rate Level		39%	0.199	33%	0.167	0.37			
Pure Premium Derived by Formula		0.199			0.163			0.36	

CLASS 3719		OIL STILL ERECTION OR REPAIR							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 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
1/19 through 12/19	29,806,777	0	0	1	90,782	0	65,725	156,507	0.53
1/20 through 12/20	8,902,219	0	0	1	1,610	0	1,219	2,829	0.03
5 YR. TOTAL	76,909,208	0	0	2	92,392	0	66,944	159,336	0.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.120	8%	0.087	0.21			
Pure Premium Indicated by National Relativity		37%	0.301	39%	0.158	0.46			
Pure Premium Present on Rate Level		57%	0.224	53%	0.140	0.36			
Pure Premium Derived by Formula		0.246			0.143			0.39	

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 3724		MACHINERY OR EQUIPMENT ERECTION OR REPAIR 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.
1/16 through 12/16	581,127,897	23	1,721,284	112	3,038,371	1,260,882	3,355,595	9,376,132	1.61
1/17 through 12/17	602,550,859	15	1,002,118	106	3,543,812	608,427	3,113,955	8,268,312	1.37
1/18 through 12/18	713,272,424	22	3,092,910	107	4,627,300	1,730,590	3,553,900	13,004,700	1.82
1/19 through 12/19	742,157,865	17	1,196,108	136	4,751,157	1,071,538	3,515,032	10,533,835	1.42
1/20 through 12/20	759,423,547	18	1,406,925	107	6,517,525	1,138,337	5,469,670	14,532,457	1.91
5 YR. TOTAL	3,398,532,592	95	8,419,345	568	22,478,165	5,809,774	19,008,152	55,715,436	1.64
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		83%	0.909	100%	0.730	1.64			
Pure Premium Indicated by National Relativity		8%	0.955	0%	0.704	1.66			
Pure Premium Present on Rate Level		9%	0.889	0%	0.696	1.59			
Pure Premium Derived by Formula		0.911			0.730		1.64		

CLASS 3726		BOILER INSTALLATION OR REPAIR-STEAM							
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.
1/16 through 12/16	20,339,926	2	128,655	5	49,876	432,895	31,216	642,642	3.16
1/17 through 12/17	27,773,056	1	256,105	4	206,105	305,171	152,428	919,809	3.31
1/18 through 12/18	25,149,077	1	12,822	2	24,879	5,918	29,464	73,083	0.29
1/19 through 12/19	29,353,463	2	76,081	5	80,467	36,657	63,584	256,789	0.87
1/20 through 12/20	24,076,981	2	251,587	3	100,796	222,808	118,151	693,342	2.88
5 YR. TOTAL	126,692,503	8	725,250	19	462,123	1,003,449	394,843	2,585,665	2.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.937	24%	1.104	2.04			
Pure Premium Indicated by National Relativity		41%	0.981	38%	0.671	1.65			
Pure Premium Present on Rate Level		42%	1.023	38%	0.796	1.82			
Pure Premium Derived by Formula		0.991			0.822		1.81		

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.
1/16 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
1/19 through 12/19	613,565	0	0	0	0	0	0	0	0.00
1/20 through 12/20	1,031,683	0	0	0	0	0	582	582	0.06
5 YR. TOTAL	1,648,557	0	0	0	0	0	582	582	0.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	2%	0.035	0.04			
Pure Premium Indicated by National Relativity		20%	0.565	22%	0.446	1.01			
Pure Premium Present on Rate Level		79%	0.498	76%	0.399	0.90			
Pure Premium Derived by Formula		0.506			0.402		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 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.
1/16 through 12/16	10,313,357	0	0	2	8,714	0	5,985	14,699	0.14
1/17 through 12/17	13,199,412	0	0	0	0	0	4,445	4,445	0.03
1/18 through 12/18	15,163,477	0	0	1	7,770	0	27,095	34,865	0.23
1/19 through 12/19	12,405,311	0	0	0	0	0	12,776	12,776	0.10
1/20 through 12/20	10,719,740	0	0	1	2,378	0	7,103	9,481	0.09
5 YR. TOTAL	61,801,297	0	0	4	18,862	0	57,404	76,266	0.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.031	10%	0.093	0.12			
Pure Premium Indicated by National Relativity		30%	0.403	32%	0.295	0.70			
Pure Premium Present on Rate Level		63%	0.420	58%	0.294	0.71			
Pure Premium Derived by Formula		0.388			0.274			0.66	

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.
1/16 through 12/16	459,816,393	25	1,512,133	141	3,552,485	838,470	2,458,965	8,362,053	1.82
1/17 through 12/17	501,240,824	36	2,593,001	155	4,296,056	1,348,357	2,643,204	10,880,618	2.17
1/18 through 12/18	560,086,786	43	3,051,362	189	6,425,336	1,659,729	4,288,198	15,424,625	2.75
1/19 through 12/19	422,146,333	22	1,926,862	149	5,443,603	1,153,885	3,276,913	11,801,263	2.80
1/20 through 12/20	426,437,843	37	1,765,216	137	4,835,543	1,205,716	3,319,433	11,125,908	2.61
5 YR. TOTAL	2,369,728,179	163	10,848,574	771	24,553,023	6,206,157	15,986,713	57,594,467	2.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		82%	1.494	100%	0.937	2.43			
Pure Premium Indicated by National Relativity		9%	0.882	0%	0.554	1.44			
Pure Premium Present on Rate Level		9%	1.301	0%	0.849	2.15			
Pure Premium Derived by Formula		1.422			0.937			2.36	

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.
1/16 through 12/16	23,769,510	4	142,546	10	125,788	149,940	213,747	632,021	2.66
1/17 through 12/17	23,955,057	2	59,184	16	157,903	21,280	171,937	410,304	1.71
1/18 through 12/18	25,058,779	2	226,924	10	222,820	104,347	313,436	867,527	3.46
1/19 through 12/19	24,810,738	1	119,186	12	137,818	13,933	149,859	420,796	1.70
1/20 through 12/20	25,973,274	4	266,215	7	101,043	191,045	89,664	647,967	2.50
5 YR. TOTAL	123,567,358	13	814,055	55	745,372	480,545	938,643	2,978,615	2.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	1.262	28%	1.149	2.41			
Pure Premium Indicated by National Relativity		41%	1.291	36%	1.125	2.42			
Pure Premium Present on Rate Level		41%	1.151	36%	1.135	2.29			
Pure Premium Derived by Formula		1.228			1.135			2.36	

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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<b>CLASS</b> <b>3822</b>		<b>AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: DIE-PRESSED STEEL</b>							
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.
1/16 through 12/16	1,344,288	0	0	0	0	0	1,205	1,205	0.09
1/17 through 12/17	1,838,157	0	0	1	6,880	0	10,625	17,505	0.95
1/18 through 12/18	1,198,493	0	0	2	54,666	0	91,733	146,399	12.22
1/19 through 12/19	2,511,613	0	0	0	0	0	3,027	3,027	0.12
1/20 through 12/20	4,355,209	0	0	4	101,500	0	95,407	196,907	4.52
<b>5 YR. TOTAL</b>	<b>11,247,760</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>163,046</b>	<b>0</b>	<b>201,997</b>	<b>365,043</b>	<b>3.25</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	1.450	7%	1.796			3.25	
Pure Premium Indicated by National Relativity		37%	0.774	39%	0.816			1.59	
Pure Premium Present on Rate Level		59%	0.687	54%	0.815			1.50	
Pure Premium Derived by Formula		0.750		0.884				1.63	

<b>CLASS</b> <b>3824</b>		<b>AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: NOC</b>							
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.
1/16 through 12/16	66,720,955	6	129,498	34	456,533	62,913	417,972	1,066,916	1.60
1/17 through 12/17	68,541,138	3	248,012	30	654,020	134,225	522,268	1,558,525	2.27
1/18 through 12/18	72,130,657	2	163,582	29	281,059	197,141	322,930	964,712	1.34
1/19 through 12/19	69,995,591	2	265,077	21	373,345	308,316	568,565	1,515,303	2.17
1/20 through 12/20	68,288,908	0	0	14	308,299	0	183,938	492,237	0.72
<b>5 YR. TOTAL</b>	<b>345,677,249</b>	<b>13</b>	<b>806,169</b>	<b>128</b>	<b>2,073,256</b>	<b>702,595</b>	<b>2,015,673</b>	<b>5,597,693</b>	<b>1.62</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.833	40%	0.786			1.62	
Pure Premium Indicated by National Relativity		38%	0.671	30%	0.651			1.32	
Pure Premium Present on Rate Level		38%	0.784	30%	0.818			1.60	
Pure Premium Derived by Formula		0.753		0.755				1.51	

<b>CLASS</b> <b>3826</b>		<b>AIRCRAFT ENGINE MFG</b>							
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.
1/16 through 12/16	118,420,981	0	0	10	295,701	0	155,986	451,687	0.38
1/17 through 12/17	106,796,773	0	0	4	29,531	0	37,751	67,282	0.06
1/18 through 12/18	107,527,180	0	0	4	71,047	0	70,162	141,209	0.13
1/19 through 12/19	108,438,465	0	0	2	118,059	0	99,265	217,324	0.20
1/20 through 12/20	89,415,273	1	111,115	5	126,710	27,211	82,200	347,236	0.39
<b>5 YR. TOTAL</b>	<b>530,598,672</b>	<b>1</b>	<b>111,115</b>	<b>25</b>	<b>641,048</b>	<b>27,211</b>	<b>445,364</b>	<b>1,224,738</b>	<b>0.23</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.142	18%	0.089			0.23	
Pure Premium Indicated by National Relativity		37%	0.172	40%	0.137			0.31	
Pure Premium Present on Rate Level		50%	0.159	42%	0.116			0.28	
Pure Premium Derived by Formula		0.162		0.120				0.28	

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

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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.
1/16 through 12/16	56,159,479	0	0	9	32,691	0	127,518	160,209	0.29
1/17 through 12/17	62,731,796	0	0	7	67,962	0	41,905	109,867	0.18
1/18 through 12/18	62,978,876	0	0	15	172,751	0	158,277	331,028	0.53
1/19 through 12/19	55,882,360	2	68,332	9	111,758	35,922	103,592	319,604	0.57
1/20 through 12/20	45,496,201	0	0	5	335,880	0	120,995	456,875	1.00
5 YR. TOTAL	283,248,712	2	68,332	45	721,042	35,922	552,287	1,377,583	0.49
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.279	21%	0.208	0.49			
Pure Premium Indicated by National Relativity		32%	0.433	35%	0.325	0.76			
Pure Premium Present on Rate Level		53%	0.354	44%	0.286	0.64			
Pure Premium Derived by Formula		0.368			0.283			0.65	

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.
1/16 through 12/16	91,507,126	0	0	7	365,799	0	182,398	548,197	0.60
1/17 through 12/17	107,108,538	3	53,505	6	62,147	7,602	145,706	268,960	0.25
1/18 through 12/18	83,411,546	7	372,823	10	322,123	240,632	219,666	1,155,244	1.39
1/19 through 12/19	73,136,371	2	249,092	4	313,084	94,319	119,239	775,734	1.06
1/20 through 12/20	168,157,039	2	137,840	14	309,437	32,759	426,049	906,085	0.54
5 YR. TOTAL	523,320,620	14	813,260	41	1,372,590	375,312	1,093,058	3,654,220	0.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.418	27%	0.281	0.70			
Pure Premium Indicated by National Relativity		40%	0.282	36%	0.210	0.49			
Pure Premium Present on Rate Level		41%	0.322	37%	0.254	0.58			
Pure Premium Derived by Formula		0.324			0.245			0.57	

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.
1/16 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
1/19 through 12/19	1,268,201	0	0	0	0	0	0	0	0.00
1/20 through 12/20	784,777	0	0	0	0	0	242	242	0.03
5 YR. TOTAL	2,846,622	0	0	0	0	0	242	242	0.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	2%	0.008	0.01			
Pure Premium Indicated by National Relativity		20%	0.291	22%	0.299	0.59			
Pure Premium Present on Rate Level		78%	0.415	76%	0.372	0.79			
Pure Premium Derived by Formula		0.382			0.349			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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<b>CLASS</b> 3865		<b>BABY CARRIAGE MFG</b>							
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.
1/16 through 12/16	2,650,899	0	0	1	4,660	0	1,344	6,004	0.23
1/17 through 12/17	2,261,053	0	0	1	10,821	0	18,913	29,734	1.32
1/18 through 12/18	2,507,432	0	0	0	0	0	122	122	0.01
1/19 through 12/19	2,990,102	0	0	0	0	0	840	840	0.03
1/20 through 12/20	4,409,592	0	0	0	0	0	1,168	1,168	0.03
5 YR. TOTAL	14,819,078	0	0	2	15,481	0	22,387	37,868	0.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.104	7%	0.151			0.26	
Pure Premium Indicated by National Relativity		20%	0.740	21%	0.573			1.31	
Pure Premium Present on Rate Level		76%	0.544	72%	0.554			1.10	
Pure Premium Derived by Formula					0.566			0.530	1.10

<b>CLASS</b> 3881		<b>CAR MFG-RAILROAD-&amp; DRIVERS</b>							
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.
1/16 through 12/16	14,121,743	2	19,874	2	71,720	34,760	52,655	179,009	1.27
1/17 through 12/17	10,225,664	0	0	2	1,981	0	12,905	14,886	0.15
1/18 through 12/18	7,320,691	1	22,172	1	780	0	4,299	27,251	0.37
1/19 through 12/19	6,644,340	1	2,442	3	45,741	0	64,470	112,653	1.70
1/20 through 12/20	4,458,482	0	0	0	0	0	2,780	2,780	0.06
5 YR. TOTAL	42,770,920	4	44,488	8	120,222	34,760	137,109	336,579	0.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.385	12%	0.402			0.79	
Pure Premium Indicated by National Relativity		44%	0.839	44%	0.665			1.50	
Pure Premium Present on Rate Level		48%	0.744	44%	0.583			1.33	
Pure Premium Derived by Formula					0.757			0.597	1.35

<b>CLASS</b> 4000		<b>SAND OR GRAVEL DIGGING &amp; DRIVERS</b>							
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.
1/16 through 12/16	43,258,183	1	7,173	3	195,630	0	125,315	328,118	0.76
1/17 through 12/17	26,387,970	5	384,340	8	359,244	384,443	153,199	1,281,226	4.86
1/18 through 12/18	46,649,943	2	467,454	7	367,270	230,309	219,542	1,284,575	2.75
1/19 through 12/19	42,367,228	2	193,266	5	23,701	90,851	57,745	365,563	0.86
1/20 through 12/20	45,484,299	1	100,355	4	36,098	58,561	121,662	316,676	0.70
5 YR. TOTAL	204,147,623	11	1,152,588	27	981,943	764,164	677,463	3,576,158	1.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	1.046	32%	0.706			1.75	
Pure Premium Indicated by National Relativity		38%	1.505	34%	1.043			2.55	
Pure Premium Present on Rate Level		38%	1.310	34%	0.940			2.25	
Pure Premium Derived by Formula					1.321			0.900	2.22

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 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.
1/16 through 12/16	36,174,483	0	0	6	171,364	0	159,061	330,425	0.91
1/17 through 12/17	36,021,904	1	173,099	10	172,773	69,649	141,601	557,122	1.55
1/18 through 12/18	36,718,226	0	0	8	127,603	0	99,592	227,195	0.62
1/19 through 12/19	33,694,963	2	28,000	11	195,702	42,715	178,832	445,249	1.32
1/20 through 12/20	35,038,481	0	0	11	393,267	0	191,799	585,066	1.67
5 YR. TOTAL	177,648,057	3	201,099	46	1,060,709	112,364	770,885	2,145,057	1.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.710	27%	0.497			1.21	
Pure Premium Indicated by National Relativity		29%	0.786	31%	0.692			1.48	
Pure Premium Present on Rate Level		53%	0.807	42%	0.731			1.54	
Pure Premium Derived by Formula		0.783			0.656		1.44		

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.
1/16 through 12/16	6,868,665	0	0	4	10,683	0	22,379	33,062	0.48
1/17 through 12/17	6,385,297	0	0	2	118,075	0	70,039	188,114	2.95
1/18 through 12/18	7,627,411	0	0	1	1,191	0	41,602	42,793	0.56
1/19 through 12/19	6,551,751	0	0	2	18,507	0	54,104	72,611	1.11
1/20 through 12/20	2,769,820	0	0	0	0	0	1,108	1,108	0.04
5 YR. TOTAL	30,202,944	0	0	9	148,456	0	189,232	337,688	1.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.492	11%	0.627			1.12	
Pure Premium Indicated by National Relativity		18%	0.700	20%	0.511			1.21	
Pure Premium Present on Rate Level		75%	0.790	69%	0.684			1.47	
Pure Premium Derived by Formula		0.753			0.643		1.40		

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.
1/16 through 12/16	85,726,605	7	359,964	36	510,959	123,374	658,913	1,653,210	1.93
1/17 through 12/17	94,043,029	7	451,874	32	585,986	309,436	539,645	1,886,941	2.01
1/18 through 12/18	89,727,799	4	213,161	37	1,061,853	131,625	914,457	2,321,096	2.59
1/19 through 12/19	92,623,106	2	354,585	41	1,215,386	231,546	1,347,931	3,149,448	3.40
1/20 through 12/20	81,739,844	5	183,563	37	1,292,507	164,006	1,895,390	3,535,466	4.33
5 YR. TOTAL	443,860,383	25	1,563,147	183	4,666,691	959,987	5,356,336	12,546,161	2.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	1.404	53%	1.423			2.83	
Pure Premium Indicated by National Relativity		32%	1.330	23%	1.186			2.52	
Pure Premium Present on Rate Level		32%	1.330	24%	1.141			2.47	
Pure Premium Derived by Formula		1.357			1.301		2.66		

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

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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.
1/16 through 12/16	19,000,281	0	0	1	2,379	0	17,073	19,452	0.10
1/17 through 12/17	19,867,215	0	0	4	123,649	0	96,654	220,303	1.11
1/18 through 12/18	24,609,528	0	0	1	24,442	0	13,579	38,021	0.15
1/19 through 12/19	28,521,795	1	52,924	4	170,689	0	131,013	354,626	1.24
1/20 through 12/20	27,991,674	0	0	4	179,015	0	108,245	287,260	1.03
5 YR. TOTAL	119,990,493	1	52,924	14	500,174	0	366,564	919,662	0.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.461	17%		0.305		0.77	
Pure Premium Indicated by National Relativity		34%	0.537	37%		0.472		1.01	
Pure Premium Present on Rate Level		55%	0.493	46%		0.422		0.92	
Pure Premium Derived by Formula		0.504			0.421		0.93		

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.
1/16 through 12/16	751,388	0	0	1	40,621	0	17,223	57,844	7.70
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
1/19 through 12/19	728,762	0	0	0	0	0	0	0	0.00
1/20 through 12/20	923,580	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,225,389	0	0	1	40,621	0	17,223	57,844	1.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.961	3%		0.408		1.37	
Pure Premium Indicated by National Relativity		12%	0.451	12%		0.553		1.00	
Pure Premium Present on Rate Level		86%	0.584	85%		0.468		1.05	
Pure Premium Derived by Formula		0.576			0.476		1.05		

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.
1/16 through 12/16	95,099,656	4	67,191	16	631,048	24,739	268,769	991,747	1.04
1/17 through 12/17	91,662,597	2	70,459	15	1,016,715	18,175	553,886	1,659,235	1.81
1/18 through 12/18	94,454,742	3	327,489	8	220,192	479,169	206,178	1,233,028	1.31
1/19 through 12/19	66,248,088	1	15,240	10	140,049	34,153	151,906	341,348	0.52
1/20 through 12/20	50,054,324	2	84,211	12	171,139	78,368	222,742	556,460	1.11
5 YR. TOTAL	397,519,407	12	564,590	61	2,179,143	634,604	1,403,481	4,781,818	1.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.690	32%		0.513		1.20	
Pure Premium Indicated by National Relativity		28%	0.473	29%		0.457		0.93	
Pure Premium Present on Rate Level		50%	0.572	39%		0.480		1.05	
Pure Premium Derived by Formula		0.570			0.484		1.05		

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

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CLASS 4101		GLASS MFG-& DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	34,352,849	1	151,703	5	94,629	49,098	75,101	370,531	1.08
1/17 through 12/17	97,787,039	0	0	19	280,286	0	268,665	548,951	0.56
1/18 through 12/18	85,415,857	6	592,021	28	155,245	273,984	257,318	1,278,568	1.50
1/19 through 12/19	86,592,879	0	0	27	467,406	0	508,771	976,177	1.13
1/20 through 12/20	74,736,818	1	108,239	13	231,419	103,240	417,876	860,774	1.15
5 YR. TOTAL	378,885,442	8	851,963	92	1,228,985	426,322	1,527,731	4,035,001	1.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.549	29%	0.516	1.07			
Pure Premium Indicated by National Relativity		36%	0.473	35%	0.454	0.93			
Pure Premium Present on Rate Level		43%	0.519	36%	0.415	0.93			
Pure Premium Derived by Formula		0.509			0.458			0.97	

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.
1/16 through 12/16	282,567,974	0	0	13	206,789	0	249,865	456,654	0.16
1/17 through 12/17	263,236,084	2	9,076	7	20,305	26,279	89,903	145,563	0.06
1/18 through 12/18	300,518,219	1	9,664	5	83,398	0	106,399	199,461	0.07
1/19 through 12/19	337,839,937	2	174,898	10	448,992	126,644	412,082	1,162,616	0.34
1/20 through 12/20	349,119,171	1	70,799	13	244,487	35,367	345,675	696,328	0.20
5 YR. TOTAL	1,533,281,385	6	264,437	48	1,003,971	188,290	1,203,924	2,660,622	0.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.083	29%	0.091	0.17			
Pure Premium Indicated by National Relativity		25%	0.144	27%	0.122	0.27			
Pure Premium Present on Rate Level		58%	0.084	44%	0.099	0.18			
Pure Premium Derived by Formula		0.099			0.103			0.20	

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.
1/16 through 12/16	21,865,996	0	0	3	3,833	0	12,457	16,290	0.08
1/17 through 12/17	65,905,799	0	0	2	21,868	0	23,917	45,785	0.07
1/18 through 12/18	57,905,298	1	66,831	1	1,669	52,202	7,865	128,567	0.22
1/19 through 12/19	58,872,234	0	0	3	42,334	0	20,745	63,079	0.11
1/20 through 12/20	60,007,671	0	0	0	0	0	3,323	3,323	0.01
5 YR. TOTAL	264,556,998	1	66,831	9	69,704	52,202	68,307	257,044	0.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.052	15%	0.046	0.10			
Pure Premium Indicated by National Relativity		13%	0.287	14%	0.129	0.42			
Pure Premium Present on Rate Level		77%	0.174	71%	0.146	0.32			
Pure Premium Derived by Formula		0.176			0.129			0.31	

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

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CLASS 4111		GLASSWARE MFG-NO AUTOMATIC BLOWING MACHINES							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	93,764,898	2	309,092	8	331,527	148,021	158,550	947,190	1.01
1/17 through 12/17	100,160,166	4	345,943	7	85,834	116,886	98,016	646,679	0.65
1/18 through 12/18	92,664,735	1	25,254	13	204,361	30,814	237,970	498,399	0.54
1/19 through 12/19	95,383,748	2	397,943	14	216,394	153,633	221,074	989,044	1.04
1/20 through 12/20	93,530,722	1	8,586	12	584,277	14,298	391,744	998,905	1.07
5 YR. TOTAL	475,504,269	10	1,086,818	54	1,422,393	463,652	1,107,354	4,080,217	0.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.528	29%	0.330	0.86			
Pure Premium Indicated by National Relativity		23%	0.541	25%	0.346	0.89			
Pure Premium Present on Rate Level		56%	0.446	46%	0.313	0.76			
Pure Premium Derived by Formula		0.485			0.326		0.81		

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.
1/16 through 12/16	58,588,913	1	348,572	26	564,503	84,225	266,381	1,263,681	2.16
1/17 through 12/17	59,083,136	0	0	11	265,117	0	126,586	391,703	0.66
1/18 through 12/18	69,683,357	2	72,298	22	475,617	65,661	273,865	887,441	1.27
1/19 through 12/19	67,500,425	2	55,731	15	451,562	27,399	218,786	753,478	1.12
1/20 through 12/20	71,721,012	0	0	14	247,487	0	232,992	480,479	0.67
5 YR. TOTAL	326,576,843	5	476,601	88	2,004,286	177,285	1,118,610	3,776,782	1.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.760	29%	0.397	1.16			
Pure Premium Indicated by National Relativity		32%	0.616	34%	0.459	1.08			
Pure Premium Present on Rate Level		45%	0.741	37%	0.457	1.20			
Pure Premium Derived by Formula		0.705			0.440		1.15		

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.
1/16 through 12/16	27,673,034	0	0	6	69,127	0	121,738	190,865	0.69
1/17 through 12/17	31,204,337	1	9,290	7	236,580	0	230,070	475,940	1.53
1/18 through 12/18	32,397,555	0	0	7	102,768	0	88,334	191,102	0.59
1/19 through 12/19	40,811,692	3	118,699	6	208,790	147,890	216,320	691,699	1.69
1/20 through 12/20	41,674,869	2	66,029	7	69,153	26,248	87,695	249,125	0.60
5 YR. TOTAL	173,761,487	6	194,018	33	686,418	174,138	744,157	1,798,731	1.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.507	25%	0.528	1.04			
Pure Premium Indicated by National Relativity		42%	0.785	37%	0.595	1.38			
Pure Premium Present on Rate Level		43%	0.634	38%	0.639	1.27			
Pure Premium Derived by Formula		0.678			0.595		1.27		

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

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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.
1/16 through 12/16	6,518,986	0	0	6	25,910	0	45,323	71,233	1.09
1/17 through 12/17	6,897,058	0	0	6	206,877	0	315,027	521,904	7.57
1/18 through 12/18	7,340,114	1	17,481	5	246,403	36,146	136,571	436,601	5.95
1/19 through 12/19	6,881,561	0	0	6	239,202	0	162,170	401,372	5.83
1/20 through 12/20	7,394,472	0	0	2	46,154	0	63,597	109,751	1.48
5 YR. TOTAL	35,032,191	1	17,481	25	764,546	36,146	722,688	1,540,861	4.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	2.232	18%	2.166	4.40			
Pure Premium Indicated by National Relativity		14%	1.254	15%	0.830	2.08			
Pure Premium Present on Rate Level		76%	1.256	67%	1.656	2.91			
Pure Premium Derived by Formula			1.353		1.624	2.98			

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.
1/16 through 12/16	1,086,726	0	0	0	0	0	667	667	0.06
1/17 through 12/17	1,432,928	0	0	1	4,039	0	7,460	11,499	0.80
1/18 through 12/18	1,060,612	0	0	1	3,947	0	1,952	5,899	0.56
1/19 through 12/19	1,128,287	0	0	0	0	0	0	0	0.00
1/20 through 12/20	935,937	0	0	0	0	0	1,316	1,316	0.14
5 YR. TOTAL	5,644,490	0	0	2	7,986	0	11,395	19,381	0.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.141	4%	0.202	0.34			
Pure Premium Indicated by National Relativity		11%	0.601	12%	0.888	1.49			
Pure Premium Present on Rate Level		87%	0.402	84%	0.487	0.89			
Pure Premium Derived by Formula			0.419		0.524	0.94			

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.
1/16 through 12/16	34,773,492	0	0	3	108,323	0	62,008	170,331	0.49
1/17 through 12/17	34,629,411	0	0	2	18,715	0	17,852	36,567	0.11
1/18 through 12/18	27,475,861	0	0	1	9,513	0	8,049	17,562	0.06
1/19 through 12/19	32,735,207	1	132,163	1	940	85,521	22,663	241,287	0.74
1/20 through 12/20	31,339,491	0	0	3	53,216	0	40,122	93,338	0.30
5 YR. TOTAL	160,953,462	1	132,163	10	190,707	85,521	150,694	559,085	0.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.201	11%	0.147	0.35			
Pure Premium Indicated by National Relativity		32%	0.164	34%	0.149	0.31			
Pure Premium Present on Rate Level		61%	0.160	55%	0.142	0.30			
Pure Premium Derived by Formula			0.164		0.145	0.31			

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

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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.
1/16 through 12/16	6,776,892	0	0	2	13,065	0	34,670	47,735	0.71
1/17 through 12/17	5,838,863	0	0	2	11,361	0	8,095	19,456	0.33
1/18 through 12/18	14,425,951	0	0	0	0	0	5,462	5,462	0.04
1/19 through 12/19	9,147,762	0	0	1	23,407	0	48,020	71,427	0.78
1/20 through 12/20	15,905,559	0	0	1	19,904	0	54,731	74,635	0.47
5 YR. TOTAL	52,095,027	0	0	6	67,737	0	150,978	218,715	0.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.130	11%	0.290	0.42			
Pure Premium Indicated by National Relativity		15%	0.707	16%	0.770	1.48			
Pure Premium Present on Rate Level		77%	0.560	73%	0.456	1.02			
Pure Premium Derived by Formula		0.548			0.488		1.04		

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.
1/16 through 12/16	37,921,811	1	304,318	4	93,837	0	32,113	430,268	1.14
1/17 through 12/17	65,377,160	0	0	7	161,280	0	96,669	257,949	0.40
1/18 through 12/18	35,897,437	0	0	2	20,035	0	5,198	25,233	0.07
1/19 through 12/19	44,824,705	0	0	1	154,961	0	179,971	334,932	0.75
1/20 through 12/20	35,426,398	0	0	0	0	0	425	425	0.00
5 YR. TOTAL	219,447,511	1	304,318	14	430,113	0	314,376	1,048,807	0.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.335	20%	0.143	0.48			
Pure Premium Indicated by National Relativity		24%	0.517	26%	0.339	0.86			
Pure Premium Present on Rate Level		60%	0.547	54%	0.322	0.87			
Pure Premium Derived by Formula		0.506			0.291		0.80		

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.
1/16 through 12/16	126,829,388	3	488,230	15	941,397	191,527	654,513	2,275,667	1.79
1/17 through 12/17	172,423,045	5	174,134	20	405,969	447,123	335,797	1,363,023	0.79
1/18 through 12/18	227,219,306	2	303,157	29	1,432,419	121,778	897,277	2,754,631	1.21
1/19 through 12/19	250,032,572	4	128,467	23	560,560	92,625	588,297	1,369,949	0.55
1/20 through 12/20	271,692,995	3	578,277	29	1,504,316	259,848	1,495,554	3,837,995	1.41
5 YR. TOTAL	1,048,197,306	17	1,672,265	116	4,844,661	1,112,901	3,971,438	11,601,265	1.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.622	49%	0.485	1.11			
Pure Premium Indicated by National Relativity		32%	0.476	25%	0.375	0.85			
Pure Premium Present on Rate Level		33%	0.530	26%	0.421	0.95			
Pure Premium Derived by Formula		0.545			0.441		0.99		

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

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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.	
1/16 through 12/16	2,987,210	0	0	2	13,366	0	28,276	41,642	1.39	
1/17 through 12/17	2,154,653	0	0	2	8,514	0	15,647	24,161	1.12	
1/18 through 12/18	2,140,119	0	0	1	751	0	4,811	5,562	0.26	
1/19 through 12/19	1,727,348	0	0	2	8,415	0	6,309	14,724	0.85	
1/20 through 12/20	1,325,240	0	0	0	0	0	1,358	1,358	0.10	
5 YR. TOTAL	10,334,570	0	0	7	31,046	0	56,401	87,447	0.85	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		3%	0.300	6%	0.546	0.85				
Pure Premium Indicated by National Relativity		19%	0.442	21%	0.457	0.90				
Pure Premium Present on Rate Level		78%	0.528	73%	0.635	1.16				
Pure Premium Derived by Formula		0.505			0.592		1.10			

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.	
1/16 through 12/16	211,442,163	6	230,558	22	265,937	90,617	331,887	918,999	0.44	
1/17 through 12/17	201,958,705	2	43,525	26	448,329	10,994	368,947	871,795	0.43	
1/18 through 12/18	219,658,603	3	69,046	35	847,388	21,006	612,617	1,550,057	0.71	
1/19 through 12/19	230,335,316	3	260,398	32	834,398	354,340	553,717	2,002,853	0.87	
1/20 through 12/20	249,238,271	0	0	31	972,954	0	1,159,426	2,132,380	0.86	
5 YR. TOTAL	1,112,633,058	14	603,527	146	3,369,006	476,957	3,026,594	7,476,084	0.67	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		32%	0.357	46%	0.315	0.67				
Pure Premium Indicated by National Relativity		34%	0.468	27%	0.396	0.86				
Pure Premium Present on Rate Level		34%	0.420	27%	0.340	0.76				
Pure Premium Derived by Formula		0.416			0.344		0.76			

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.	
1/16 through 12/16	170,687,447	2	184,205	25	313,529	230,894	444,188	1,172,816	0.69	
1/17 through 12/17	203,871,679	2	41,957	32	693,369	20,002	650,552	1,405,880	0.69	
1/18 through 12/18	208,155,871	4	237,738	26	1,223,961	209,266	712,415	2,383,380	1.15	
1/19 through 12/19	204,224,885	3	139,156	25	542,943	99,413	393,703	1,175,215	0.58	
1/20 through 12/20	217,752,033	0	0	37	883,275	0	846,052	1,729,327	0.80	
5 YR. TOTAL	1,004,691,915	11	603,056	145	3,657,077	559,575	3,046,910	7,866,618	0.78	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		32%	0.424	48%	0.359	0.78				
Pure Premium Indicated by National Relativity		34%	0.532	26%	0.475	1.01				
Pure Premium Present on Rate Level		34%	0.466	26%	0.413	0.88				
Pure Premium Derived by Formula		0.475			0.403		0.88			

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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<b>CLASS</b> 4250		<b>PAPER COATING</b>							
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.
1/16 through 12/16	89,445,497	1	12,850	17	199,665	10,777	266,013	489,305	0.55
1/17 through 12/17	101,356,247	1	21,670	14	216,192	28,318	132,293	398,473	0.39
1/18 through 12/18	108,918,727	2	169,608	22	350,102	69,279	330,669	919,658	0.84
1/19 through 12/19	128,778,797	1	50,390	10	517,581	30,949	321,380	920,300	0.72
1/20 through 12/20	125,929,982	0	0	15	221,581	0	274,096	495,677	0.39
5 YR. TOTAL	554,429,250	5	254,518	78	1,505,121	139,323	1,324,451	3,223,413	0.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.317	31%	0.264			0.58	
Pure Premium Indicated by National Relativity		39%	0.473	34%	0.374			0.85	
Pure Premium Present on Rate Level		39%	0.394	35%	0.319			0.71	
Pure Premium Derived by Formula		0.408			0.321		0.73		

<b>CLASS</b> 4251		<b>STATIONERY MFG</b>							
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.
1/16 through 12/16	22,734,165	0	0	13	78,972	0	115,572	194,544	0.86
1/17 through 12/17	19,927,827	0	0	8	69,917	0	65,631	135,548	0.68
1/18 through 12/18	21,092,291	0	0	7	57,693	0	119,432	177,125	0.84
1/19 through 12/19	21,812,672	0	0	6	66,148	0	82,413	148,561	0.68
1/20 through 12/20	19,868,459	1	7,346	3	48,611	19,566	83,370	158,893	0.80
5 YR. TOTAL	105,435,414	1	7,346	37	321,341	19,566	466,418	814,671	0.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.312	18%	0.461			0.77	
Pure Premium Indicated by National Relativity		29%	0.834	31%	0.624			1.46	
Pure Premium Present on Rate Level		59%	0.639	51%	0.578			1.22	
Pure Premium Derived by Formula		0.656			0.571		1.23		

<b>CLASS</b> 4263		<b>FIBER GOODS MFG</b>							
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.
1/16 through 12/16	34,126,722	0	0	3	19,624	0	29,221	48,845	0.14
1/17 through 12/17	38,924,660	0	0	6	78,032	0	42,136	120,168	0.31
1/18 through 12/18	38,214,565	2	119,546	8	649,980	112,263	169,259	1,051,048	2.75
1/19 through 12/19	41,804,599	2	245,371	3	58,286	195,850	35,977	535,484	1.28
1/20 through 12/20	47,985,086	0	0	4	89,741	0	126,857	216,598	0.45
5 YR. TOTAL	201,055,632	4	364,917	24	895,663	308,113	403,450	1,972,143	0.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.627	25%	0.354			0.98	
Pure Premium Indicated by National Relativity		26%	0.919	28%	0.727			1.65	
Pure Premium Present on Rate Level		57%	0.653	47%	0.555			1.21	
Pure Premium Derived by Formula		0.718			0.553		1.27		

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 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.
1/16 through 12/16	39,961,438	2	76,951	15	341,259	81,046	279,942	779,198	1.95
1/17 through 12/17	35,512,370	1	16,897	12	259,428	147,743	143,016	567,084	1.60
1/18 through 12/18	46,047,013	0	0	7	53,745	0	93,004	146,749	0.32
1/19 through 12/19	48,235,152	0	0	13	366,502	0	274,695	641,197	1.33
1/20 through 12/20	51,723,571	0	0	10	277,978	0	369,366	647,344	1.25
5 YR. TOTAL	221,479,544	3	93,848	57	1,298,912	228,789	1,160,023	2,781,572	1.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.629	25%	0.627			1.26	
Pure Premium Indicated by National Relativity		42%	0.501	37%	0.432			0.93	
Pure Premium Present on Rate Level		42%	0.515	38%	0.529			1.04	
Pure Premium Derived by Formula		0.527				0.518		1.05	

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.
1/16 through 12/16	139,230,440	3	147,432	30	570,349	143,836	451,255	1,312,872	0.94
1/17 through 12/17	145,521,993	5	132,799	23	314,269	68,322	304,681	820,071	0.56
1/18 through 12/18	151,081,295	1	16,519	43	923,823	21,685	942,177	1,904,204	1.26
1/19 through 12/19	153,455,293	4	301,021	30	1,123,666	338,322	856,383	2,619,392	1.71
1/20 through 12/20	146,154,197	7	493,178	30	862,739	482,627	569,074	2,407,618	1.65
5 YR. TOTAL	735,443,218	20	1,090,949	156	3,794,846	1,054,792	3,123,570	9,064,157	1.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	0.664	44%	0.568			1.23	
Pure Premium Indicated by National Relativity		35%	0.717	28%	0.536			1.25	
Pure Premium Present on Rate Level		35%	0.556	28%	0.478			1.03	
Pure Premium Derived by Formula		0.645				0.534		1.18	

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.
1/16 through 12/16	1,964,165	0	0	0	0	0	1,421	1,421	0.07
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	6,732	6,732	0.43
1/19 through 12/19	1,471,603	0	0	1	1,396	0	2,486	3,882	0.26
1/20 through 12/20	2,065,900	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,934,486	0	0	1	1,396	0	10,639	12,035	0.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.016	4%	0.119			0.14	
Pure Premium Indicated by National Relativity		23%	0.583	25%	0.418			1.00	
Pure Premium Present on Rate Level		74%	0.401	71%	0.368			0.77	
Pure Premium Derived by Formula		0.431				0.371		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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<b>CLASS</b> 4299		<b>PRINTING</b>							
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.
1/16 through 12/16	336,561,758	9	288,721	47	699,958	394,948	739,845	2,123,472	0.63
1/17 through 12/17	344,812,727	5	167,042	45	961,194	152,506	909,450	2,190,192	0.64
1/18 through 12/18	346,960,132	5	346,225	52	1,124,969	257,238	919,981	2,648,413	0.76
1/19 through 12/19	366,309,154	5	104,877	30	634,886	118,995	573,477	1,432,235	0.39
1/20 through 12/20	385,910,955	9	769,264	51	1,240,363	651,815	1,065,203	3,726,645	0.97
5 YR. TOTAL	1,780,554,726	33	1,676,129	225	4,661,370	1,575,502	4,207,956	12,120,957	0.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.356	58%	0.325	0.68			
Pure Premium Indicated by National Relativity		31%	0.417	21%	0.388	0.81			
Pure Premium Present on Rate Level		32%	0.357	21%	0.339	0.70			
Pure Premium Derived by Formula		0.375			0.341			0.72	

<b>CLASS</b> 4304		<b>NEWSPAPER PUBLISHING</b>							
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.
1/16 through 12/16	19,062,674	1	155,624	14	220,857	49,173	175,590	601,244	3.15
1/17 through 12/17	18,004,419	1	92,716	6	36,119	95,549	49,048	273,432	1.52
1/18 through 12/18	16,107,449	2	35,592	8	49,204	24,749	82,438	191,983	1.19
1/19 through 12/19	14,454,792	0	0	4	156,168	0	218,947	375,115	2.60
1/20 through 12/20	11,135,914	1	12,243	3	73,800	33,443	31,514	151,000	1.36
5 YR. TOTAL	78,765,248	5	296,175	35	536,148	202,914	557,537	1,592,774	2.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.057	20%	0.965	2.02			
Pure Premium Indicated by National Relativity		43%	1.126	40%	0.908	2.03			
Pure Premium Present on Rate Level		44%	0.934	40%	0.879	1.81			
Pure Premium Derived by Formula		1.033			0.908			1.94	

<b>CLASS</b> 4307		<b>BOOKBINDING</b>							
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.
1/16 through 12/16	4,049,222	0	0	1	869	0	16,247	17,116	0.42
1/17 through 12/17	3,568,378	0	0	0	0	0	7,704	7,704	0.22
1/18 through 12/18	11,270,008	0	0	4	54,456	0	36,605	91,061	0.81
1/19 through 12/19	12,767,832	0	0	0	0	0	8,462	8,462	0.07
1/20 through 12/20	5,597,609	0	0	6	40,998	0	12,007	53,005	0.95
5 YR. TOTAL	37,253,049	0	0	11	96,323	0	81,025	177,348	0.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.259	8%	0.218	0.48			
Pure Premium Indicated by National Relativity		22%	0.287	24%	0.281	0.57			
Pure Premium Present on Rate Level		73%	0.295	68%	0.319	0.61			
Pure Premium Derived by Formula		0.291			0.302			0.59	

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 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.
1/16 through 12/16	2,469,435	0	0	0	0	0	1,624	1,624	0.07
1/17 through 12/17	2,337,058	0	0	0	0	0	3,705	3,705	0.16
1/18 through 12/18	1,962,572	0	0	0	0	0	2,479	2,479	0.13
1/19 through 12/19	1,981,215	0	0	0	0	0	348	348	0.02
1/20 through 12/20	1,941,288	0	0	0	0	0	439	439	0.02
5 YR. TOTAL	10,691,568	0	0	0	0	0	8,595	8,595	0.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.080	0.08		0.08	
Pure Premium Indicated by National Relativity		11%	0.287	12%	0.272	0.56		0.56	
Pure Premium Present on Rate Level		86%	0.427	84%	0.250	0.68		0.68	
Pure Premium Derived by Formula		0.399			0.246		0.65		

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.
1/16 through 12/16	5,560,283	0	0	2	18,465	0	18,707	37,172	0.67
1/17 through 12/17	5,918,917	0	0	1	35,941	0	21,072	57,013	0.96
1/18 through 12/18	5,807,833	0	0	1	4,237	0	2,175	6,412	0.11
1/19 through 12/19	6,096,269	0	0	0	0	0	304	304	0.01
1/20 through 12/20	4,965,013	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	28,348,315	0	0	4	58,643	0	42,258	100,901	0.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.207	7%	0.149	0.36		0.36	
Pure Premium Indicated by National Relativity		13%	0.276	14%	0.252	0.53		0.53	
Pure Premium Present on Rate Level		83%	0.308	79%	0.306	0.61		0.61	
Pure Premium Derived by Formula		0.300			0.287		0.59		

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.
1/16 through 12/16	59,140,889	0	0	5	100,037	0	79,524	179,561	0.30
1/17 through 12/17	59,607,191	1	32,769	3	20,227	32,111	24,139	109,246	0.18
1/18 through 12/18	61,682,437	2	8,154	4	22,393	3,608	29,010	63,165	0.10
1/19 through 12/19	54,297,660	0	0	5	254,367	0	69,797	324,164	0.60
1/20 through 12/20	56,991,590	0	0	4	27,832	0	46,963	74,795	0.13
5 YR. TOTAL	291,719,767	3	40,923	21	424,856	35,719	249,433	750,931	0.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.160	17%	0.098	0.26		0.26	
Pure Premium Indicated by National Relativity		37%	0.215	40%	0.181	0.40		0.40	
Pure Premium Present on Rate Level		52%	0.169	43%	0.175	0.34		0.34	
Pure Premium Derived by Formula		0.185			0.164		0.35		

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

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CLASS 4410		RUBBER GOODS MFG NOC								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/16 through 12/16	154,672,934	3	178,052	37	724,965	66,670	804,281	1,773,968	1.15	
1/17 through 12/17	154,028,329	2	274,603	33	374,210	173,408	433,657	1,255,878	0.82	
1/18 through 12/18	156,924,800	7	295,510	39	1,214,818	317,284	829,752	2,657,364	1.69	
1/19 through 12/19	135,167,593	4	92,062	38	1,075,981	50,420	659,364	1,877,827	1.39	
1/20 through 12/20	166,307,419	6	290,671	29	1,259,558	210,264	598,075	2,358,568	1.42	
5 YR. TOTAL	767,101,075	22	1,130,898	176	4,649,532	818,046	3,325,129	9,923,605	1.29	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		32%	0.754	48%	0.540	1.29				
Pure Premium Indicated by National Relativity		34%	0.601	26%	0.509	1.11				
Pure Premium Present on Rate Level		34%	0.626	26%	0.545	1.17				
Pure Premium Derived by Formula		0.658			0.533		1.19			

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.	
1/16 through 12/16	291,560,952	16	975,997	65	1,364,921	728,652	1,369,284	4,438,854	1.52	
1/17 through 12/17	298,555,902	5	477,883	81	1,940,818	222,790	1,313,505	3,954,996	1.33	
1/18 through 12/18	319,878,337	12	930,002	64	2,319,319	426,185	1,569,230	5,244,736	1.64	
1/19 through 12/19	282,253,213	7	311,733	62	3,034,273	207,152	1,696,108	5,249,266	1.86	
1/20 through 12/20	278,030,440	4	361,255	32	775,784	135,248	833,356	2,105,643	0.76	
5 YR. TOTAL	1,470,278,844	44	3,056,870	304	9,435,115	1,720,027	6,781,483	20,993,495	1.43	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		55%	0.850	73%	0.578	1.43				
Pure Premium Indicated by National Relativity		22%	0.704	13%	0.485	1.19				
Pure Premium Present on Rate Level		23%	0.943	14%	0.649	1.59				
Pure Premium Derived by Formula		0.839			0.576		1.42			

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.	
1/16 through 12/16	6,560,716	0	0	1	108,166	0	42,406	150,572	2.30	
1/17 through 12/17	5,980,730	0	0	0	0	0	636	636	0.01	
1/18 through 12/18	4,344,624	0	0	0	0	0	7,747	7,747	0.18	
1/19 through 12/19	1,549,197	0	0	0	0	0	0	0	0.00	
1/20 through 12/20	407,779	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	18,843,046	0	0	1	108,166	0	50,789	158,955	0.84	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		3%	0.574	5%	0.270	0.84				
Pure Premium Indicated by National Relativity		12%	0.096	12%	0.149	0.25				
Pure Premium Present on Rate Level		85%	0.290	83%	0.268	0.56				
Pure Premium Derived by Formula		0.275			0.254		0.53			

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 4432		PEN MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	7,672,981	0	0	2	23,628	0	29,555	53,183	0.69
1/17 through 12/17	7,433,898	0	0	2	21,023	0	18,038	39,061	0.53
1/18 through 12/18	7,038,272	0	0	0	0	0	2,716	2,716	0.04
1/19 through 12/19	7,930,935	0	0	1	18,636	0	31,321	49,957	0.63
1/20 through 12/20	886,405	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	30,962,491	0	0	5	63,287	0	81,630	144,917	0.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.204	6%	0.264			0.47	
Pure Premium Indicated by National Relativity		14%	0.424	15%	0.264			0.69	
Pure Premium Present on Rate Level		83%	0.179	79%	0.215			0.39	
Pure Premium Derived by Formula		0.214		0.225				0.44	

CLASS 4452		PLASTICS MFG: FABRICATED PRODUCTS NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	174,389,085	1	38,544	26	382,241	26,127	476,753	923,665	0.53
1/17 through 12/17	153,200,463	4	208,923	35	575,015	89,213	558,638	1,431,789	0.94
1/18 through 12/18	126,194,854	2	125,188	23	712,338	29,144	594,521	1,461,191	1.16
1/19 through 12/19	141,961,969	3	41,725	29	448,935	21,428	493,123	1,005,211	0.71
1/20 through 12/20	165,372,483	5	164,095	30	843,922	102,720	572,334	1,683,071	1.02
5 YR. TOTAL	761,118,854	15	578,475	143	2,962,451	268,632	2,695,369	6,504,927	0.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	0.465	44%	0.389			0.85	
Pure Premium Indicated by National Relativity		36%	0.552	28%	0.516			1.07	
Pure Premium Present on Rate Level		36%	0.485	28%	0.467			0.95	
Pure Premium Derived by Formula		0.504		0.446				0.95	

CLASS 4459		PLASTICS MFG: SHEETS, RODS, OR TUBES							
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.
1/16 through 12/16	173,756,535	4	104,484	51	552,676	124,505	588,375	1,370,040	0.79
1/17 through 12/17	190,686,436	4	181,209	44	533,875	593,001	629,855	1,937,940	1.02
1/18 through 12/18	182,847,331	5	217,699	31	693,909	158,491	530,607	1,600,706	0.88
1/19 through 12/19	234,583,402	12	239,667	48	1,280,259	138,374	1,067,401	2,725,701	1.16
1/20 through 12/20	246,747,741	4	265,572	48	1,503,442	205,119	1,368,642	3,342,775	1.36
5 YR. TOTAL	1,028,621,445	29	1,008,631	222	4,564,161	1,219,490	4,184,880	10,977,162	1.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	0.542	56%	0.525			1.07	
Pure Premium Indicated by National Relativity		33%	0.596	22%	0.532			1.13	
Pure Premium Present on Rate Level		33%	0.535	22%	0.554			1.09	
Pure Premium Derived by Formula		0.558		0.533				1.09	

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 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.
1/16 through 12/16	148,287,364	2	117,603	13	303,196	123,870	399,262	943,931	0.64
1/17 through 12/17	96,161,759	2	436,844	18	600,858	190,676	358,781	1,587,159	1.65
1/18 through 12/18	105,248,400	1	76,962	12	109,080	69,063	187,819	442,924	0.42
1/19 through 12/19	108,468,741	0	0	9	263,383	0	352,889	616,272	0.57
1/20 through 12/20	115,735,190	5	406,464	6	144,333	271,494	156,251	978,542	0.85
5 YR. TOTAL	573,901,454	10	1,037,873	58	1,420,850	655,103	1,455,002	4,568,828	0.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.428	35%	0.368	0.80			
Pure Premium Indicated by National Relativity		37%	0.527	32%	0.410	0.94			
Pure Premium Present on Rate Level		38%	0.489	33%	0.380	0.87			
Pure Premium Derived by Formula		0.488			0.385			0.87	

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.
1/16 through 12/16	622,297,658	18	895,158	138	2,284,493	540,538	2,213,955	5,934,144	0.95
1/17 through 12/17	649,076,991	15	711,443	121	1,749,891	486,359	1,504,317	4,452,010	0.69
1/18 through 12/18	652,281,951	23	944,639	131	2,960,578	743,737	3,650,126	8,299,080	1.27
1/19 through 12/19	652,900,418	19	1,030,832	125	2,216,802	925,126	1,845,390	6,018,150	0.92
1/20 through 12/20	716,982,077	20	1,497,170	113	2,521,868	974,813	2,488,284	7,482,135	1.04
5 YR. TOTAL	3,293,539,095	95	5,079,242	628	11,733,632	3,670,573	11,702,072	32,185,519	0.98
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	0.510	93%	0.467	0.98			
Pure Premium Indicated by National Relativity		20%	0.506	3%	0.461	0.97			
Pure Premium Present on Rate Level		21%	0.496	4%	0.475	0.97			
Pure Premium Derived by Formula		0.506			0.467			0.97	

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.
1/16 through 12/16	15,446,045	1	1,760	1	56,415	0	30,022	88,197	0.57
1/17 through 12/17	15,342,773	0	0	4	71,385	0	125,951	197,336	1.29
1/18 through 12/18	21,943,316	1	493	5	227,291	0	102,533	330,317	1.51
1/19 through 12/19	27,445,079	0	0	6	64,344	0	119,757	184,101	0.67
1/20 through 12/20	24,291,353	0	0	3	24,383	0	57,208	81,591	0.34
5 YR. TOTAL	104,468,566	2	2,253	19	443,818	0	435,471	881,542	0.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.427	16%	0.417	0.84			
Pure Premium Indicated by National Relativity		24%	0.387	26%	0.370	0.76			
Pure Premium Present on Rate Level		65%	0.509	58%	0.424	0.93			
Pure Premium Derived by Formula		0.471			0.409			0.88	

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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<b>CLASS</b> 4511		<b>ANALYTICAL LABORATORIES OR ASSAYING - INCLUDING LABORATORY, OUTSIDE EMPLOYEES, COLLECTORS OF SAMPLES, &amp; DRIVERS</b>							
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.
1/16 through 12/16	695,534,129	3	162,712	21	314,488	116,245	400,448	993,893	0.14
1/17 through 12/17	729,814,939	7	177,846	22	361,818	508,982	435,385	1,484,031	0.20
1/18 through 12/18	787,734,807	4	76,868	23	268,214	67,321	500,537	912,940	0.12
1/19 through 12/19	1,002,300,362	5	379,681	17	418,971	124,767	442,237	1,365,656	0.14
1/20 through 12/20	1,241,597,060	4	253,815	23	507,043	170,266	652,370	1,583,494	0.13
5 YR. TOTAL	4,456,981,297	23	1,050,922	106	1,870,534	987,581	2,430,977	6,340,014	0.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	0.066	47%	0.077			0.14	
Pure Premium Indicated by National Relativity		35%	0.105	26%	0.100			0.21	
Pure Premium Present on Rate Level		35%	0.093	27%	0.090			0.18	
Pure Premium Derived by Formula		0.089		0.086				0.18	

<b>CLASS</b> 4557		<b>INK MFG</b>							
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.
1/16 through 12/16	70,308,207	2	421,796	15	429,602	220,695	378,725	1,450,818	2.06
1/17 through 12/17	53,334,905	0	0	8	56,889	0	151,883	208,772	0.39
1/18 through 12/18	75,894,445	1	107,438	6	53,777	103,100	65,393	329,708	0.43
1/19 through 12/19	74,720,571	3	375,224	7	111,722	135,911	143,266	766,123	1.03
1/20 through 12/20	72,627,047	2	118,991	13	312,651	161,826	376,804	970,272	1.34
5 YR. TOTAL	346,885,175	8	1,023,449	49	964,641	621,532	1,116,071	3,725,693	1.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.573	30%	0.501			1.07	
Pure Premium Indicated by National Relativity		40%	0.475	35%	0.407			0.88	
Pure Premium Present on Rate Level		40%	0.526	35%	0.481			1.01	
Pure Premium Derived by Formula		0.515		0.461				0.98	

<b>CLASS</b> 4558		<b>PAINT MFG</b>							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	60,155,292	2	117,112	11	536,780	108,007	277,903	1,039,802	1.73
1/17 through 12/17	56,938,008	4	103,887	12	84,634	47,127	123,670	359,318	0.63
1/18 through 12/18	64,470,398	1	5,913	12	287,861	0	191,203	484,977	0.75
1/19 through 12/19	53,947,713	0	0	11	376,378	0	199,902	576,280	1.07
1/20 through 12/20	71,544,239	1	38,051	4	240,889	54,215	135,998	469,153	0.66
5 YR. TOTAL	307,055,650	8	264,963	50	1,526,542	209,349	928,676	2,929,530	0.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.583	24%	0.371			0.95	
Pure Premium Indicated by National Relativity		42%	0.365	38%	0.303			0.67	
Pure Premium Present on Rate Level		42%	0.401	38%	0.341			0.74	
Pure Premium Derived by Formula		0.415		0.334				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 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.
1/16 through 12/16	1,669,409	0	0	1	3,482	0	4,687	8,169	0.49
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	9,046	0	3,318	12,364	1.03
1/19 through 12/19	1,324,563	1	15,310	1	532	74,449	22,847	113,138	8.54
1/20 through 12/20	1,433,779	0	0	1	14,278	0	17,544	31,822	2.22
5 YR. TOTAL	7,126,179	1	15,310	4	27,338	74,449	48,396	165,493	2.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.598	4%	1.724	2.32			
Pure Premium Indicated by National Relativity		20%	0.897	21%	0.456	1.35			
Pure Premium Present on Rate Level		77%	0.492	75%	0.368	0.86			
Pure Premium Derived by Formula		0.576			0.441			1.02	

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.
1/16 through 12/16	61,739,462	0	0	6	370,374	0	317,061	687,435	1.11
1/17 through 12/17	63,344,855	2	70,096	2	7,268	305,217	15,608	398,189	0.63
1/18 through 12/18	139,229,575	0	0	4	86,111	0	137,296	223,407	0.16
1/19 through 12/19	89,206,060	1	24,636	0	0	4,844	31,589	61,069	0.07
1/20 through 12/20	95,528,638	0	0	1	158,115	0	88,786	246,901	0.26
5 YR. TOTAL	449,048,590	3	94,732	13	621,868	310,061	590,340	1,617,001	0.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.160	24%	0.201	0.36			
Pure Premium Indicated by National Relativity		14%	0.197	15%	0.181	0.38			
Pure Premium Present on Rate Level		73%	0.171	61%	0.232	0.40			
Pure Premium Derived by Formula		0.173			0.217			0.39	

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.
1/16 through 12/16	14,694,194	2	116,124	10	114,721	54,545	148,890	434,280	2.96
1/17 through 12/17	15,967,184	2	63,100	3	75,471	524,762	113,987	777,320	4.87
1/18 through 12/18	19,494,643	0	0	8	228,152	0	399,815	627,967	3.22
1/19 through 12/19	21,957,034	2	268,217	5	204,259	111,348	111,832	695,656	3.17
1/20 through 12/20	20,123,095	0	0	5	70,400	0	147,169	217,569	1.08
5 YR. TOTAL	92,236,150	6	447,441	31	693,003	690,655	921,693	2,752,792	2.98
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.236	24%	1.748	2.98			
Pure Premium Indicated by National Relativity		41%	0.831	38%	0.700	1.53			
Pure Premium Present on Rate Level		46%	0.908	38%	1.153	2.06			
Pure Premium Derived by Formula		0.919			1.124			2.04	

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

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<b>CLASS</b> 4611		<b>DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING, OR BLENDING-NO MFG OF INGREDIENTS</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	594,545,080	8	362,808	48	839,464	169,492	759,311	2,131,075	0.36
1/17 through 12/17	591,766,354	9	601,128	50	583,015	430,575	673,320	2,288,038	0.39
1/18 through 12/18	506,675,319	6	355,628	37	984,531	164,643	566,270	2,071,072	0.41
1/19 through 12/19	545,150,556	4	159,548	28	528,664	88,094	549,680	1,325,986	0.24
1/20 through 12/20	756,263,539	9	502,132	31	445,533	167,074	536,599	1,651,338	0.22
<b>5 YR. TOTAL</b>	<b>2,994,400,848</b>	<b>36</b>	<b>1,981,244</b>	<b>194</b>	<b>3,381,207</b>	<b>1,019,878</b>	<b>3,085,180</b>	<b>9,467,509</b>	<b>0.32</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	0.179	53%	0.137			0.32	
Pure Premium Indicated by National Relativity		32%	0.205	23%	0.198			0.40	
Pure Premium Present on Rate Level		32%	0.205	24%	0.171			0.38	
Pure Premium Derived by Formula		0.196		0.159				0.36	

<b>CLASS</b> 4635		<b>OXYGEN OR HYDROGEN MFG &amp; DRIVERS</b>							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	57,559,347	1	218,908	8	485,261	98,194	278,457	1,080,820	1.88
1/17 through 12/17	55,700,069	0	0	10	542,118	0	361,257	903,375	1.62
1/18 through 12/18	60,455,277	1	5,608	8	176,031	0	165,152	346,791	0.57
1/19 through 12/19	65,909,488	1	7,391	6	378,394	1,240	311,191	698,216	1.06
1/20 through 12/20	55,794,488	0	0	6	78,523	0	150,433	228,956	0.41
<b>5 YR. TOTAL</b>	<b>295,418,669</b>	<b>3</b>	<b>231,907</b>	<b>38</b>	<b>1,660,327</b>	<b>99,434</b>	<b>1,266,490</b>	<b>3,258,158</b>	<b>1.10</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.641	30%	0.462			1.10	
Pure Premium Indicated by National Relativity		39%	0.572	35%	0.448			1.02	
Pure Premium Present on Rate Level		39%	0.738	35%	0.553			1.29	
Pure Premium Derived by Formula		0.652		0.489				1.14	

<b>CLASS</b> 4653		<b>GLUE MFG &amp; DRIVERS</b>							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	15,457,364	1	166,779	1	1,273	12,212	9,112	189,376	1.23
1/17 through 12/17	17,624,955	2	75,914	6	16,401	77,035	26,098	195,448	1.11
1/18 through 12/18	17,312,198	0	0	7	246,998	0	160,983	407,981	2.36
1/19 through 12/19	17,393,006	1	26,301	5	137,414	3,541	64,282	231,538	1.33
1/20 through 12/20	16,601,133	0	0	1	107	0	19,032	19,139	0.12
<b>5 YR. TOTAL</b>	<b>84,388,656</b>	<b>4</b>	<b>268,994</b>	<b>20</b>	<b>402,193</b>	<b>92,788</b>	<b>279,507</b>	<b>1,043,482</b>	<b>1.24</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.795	14%	0.441			1.24	
Pure Premium Indicated by National Relativity		15%	0.517	16%	0.524			1.04	
Pure Premium Present on Rate Level		76%	0.474	70%	0.405			0.88	
Pure Premium Derived by Formula		0.509		0.429				0.94	

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

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CLASS 4665		RENDERING WORKS NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	35,858,083	1	21,946	14	739,623	37,846	346,315	1,145,730	3.20
1/17 through 12/17	36,828,907	3	104,426	13	255,642	49,741	382,919	792,728	2.15
1/18 through 12/18	37,915,939	6	260,281	16	341,730	239,665	302,156	1,143,832	3.02
1/19 through 12/19	39,009,875	4	623,856	15	632,804	769,787	400,219	2,426,666	6.22
1/20 through 12/20	39,472,826	2	508,137	17	662,662	163,612	816,684	2,151,095	5.45
5 YR. TOTAL	189,085,630	16	1,518,646	75	2,632,461	1,260,651	2,248,293	7,660,051	4.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	2.195	36%	1.856	4.05			
Pure Premium Indicated by National Relativity		37%	1.496	32%	1.370	2.87			
Pure Premium Present on Rate Level		38%	1.491	32%	1.264	2.76			
Pure Premium Derived by Formula		1.669			1.511			3.18	

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.
1/16 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	41,370	0	30,042	71,412	1.25
1/19 through 12/19	5,077,806	1	146,963	0	0	32,036	973	179,972	3.54
1/20 through 12/20	987,909	0	0	0	0	0	2,017	2,017	0.20
5 YR. TOTAL	17,986,141	1	146,963	1	41,370	32,036	33,032	253,401	1.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	1.047	7%	0.362	1.41			
Pure Premium Indicated by National Relativity		24%	1.014	26%	0.736	1.75			
Pure Premium Present on Rate Level		71%	0.645	67%	0.526	1.17			
Pure Premium Derived by Formula		0.754			0.569			1.32	

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.
1/16 through 12/16	10,664,396	0	0	0	0	0	3,752	3,752	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
1/19 through 12/19	17,348,319	0	0	0	0	0	0	0	0.00
1/20 through 12/20	14,130,040	0	0	0	0	0	2,120	2,120	0.02
5 YR. TOTAL	66,568,967	0	0	0	0	0	5,872	5,872	0.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	10%	0.009	0.01			
Pure Premium Indicated by National Relativity		21%	0.593	22%	0.451	1.04			
Pure Premium Present on Rate Level		72%	0.369	68%	0.299	0.67			
Pure Premium Derived by Formula		0.390			0.303			0.69	

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 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.
1/16 through 12/16	34,641,532	0	0	5	70,849	0	91,764	162,613	0.47
1/17 through 12/17	35,395,627	0	0	3	36,517	0	40,928	77,445	0.22
1/18 through 12/18	38,850,418	2	78,975	4	76,733	43,235	47,117	246,060	0.63
1/19 through 12/19	34,747,480	0	0	0	0	0	1,692	1,692	0.01
1/20 through 12/20	33,082,086	0	0	4	7,016	0	28,284	35,300	0.11
5 YR. TOTAL	176,717,143	2	78,975	16	191,115	43,235	209,785	523,110	0.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.153	12%	0.143	0.30			
Pure Premium Indicated by National Relativity		22%	0.150	24%	0.112	0.26			
Pure Premium Present on Rate Level		70%	0.162	64%	0.140	0.30			
Pure Premium Derived by Formula		0.159			0.134		0.29		

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.
1/16 through 12/16	96,719,646	1	5,915	7	77,050	0	77,121	160,086	0.17
1/17 through 12/17	102,049,113	0	0	10	107,927	0	151,602	259,529	0.26
1/18 through 12/18	135,199,004	0	0	13	167,307	0	151,583	318,890	0.24
1/19 through 12/19	140,332,486	0	0	7	60,010	0	70,428	130,438	0.09
1/20 through 12/20	134,264,396	0	0	8	189,277	0	142,712	331,989	0.25
5 YR. TOTAL	608,564,645	1	5,915	45	601,571	0	593,446	1,200,932	0.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.100	24%	0.098	0.20			
Pure Premium Indicated by National Relativity		42%	0.207	38%	0.195	0.40			
Pure Premium Present on Rate Level		42%	0.184	38%	0.174	0.36			
Pure Premium Derived by Formula		0.180			0.164		0.34		

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.
1/16 through 12/16	7,349,182	1	11,803	1	2,072	12,494	8,901	35,270	0.48
1/17 through 12/17	7,376,830	0	0	2	34,199	0	5,685	39,884	0.54
1/18 through 12/18	7,423,951	0	0	0	0	0	3,918	3,918	0.05
1/19 through 12/19	6,838,596	1	304,266	0	0	105,858	3,728	413,852	6.05
1/20 through 12/20	7,057,998	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	36,046,557	2	316,069	3	36,271	118,352	22,232	492,924	1.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.977	7%	0.390	1.37			
Pure Premium Indicated by National Relativity		23%	0.301	24%	0.198	0.50			
Pure Premium Present on Rate Level		72%	0.337	69%	0.230	0.57			
Pure Premium Derived by Formula		0.361			0.234		0.60		

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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<b>CLASS</b> 4717		<b>BUTTER SUBSTITUTE MFG</b>							
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.
1/16 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
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
1/20 through 12/20	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		11%	0.485	12%	0.463	0.95			
Pure Premium Present on Rate Level		89%	0.403	88%	0.394	0.80			
Pure Premium Derived by Formula		0.412			0.402			0.81	

<b>CLASS</b> 4720		<b>SOAP OR SYNTHETIC DETERGENT MFG</b>							
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.
1/16 through 12/16	43,498,562	3	14,713	4	72,088	17,448	19,874	124,123	0.29
1/17 through 12/17	42,135,439	1	91,131	3	22,988	36,711	35,763	186,593	0.44
1/18 through 12/18	42,303,482	0	0	4	22,998	0	34,018	57,016	0.13
1/19 through 12/19	49,711,492	1	9,659	3	97,110	9,015	52,515	168,299	0.34
1/20 through 12/20	54,875,943	0	0	4	23,088	0	33,838	56,926	0.10
5 YR. TOTAL	232,524,918	5	115,503	18	238,272	63,174	176,008	592,957	0.26
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.152	20%	0.103	0.26			
Pure Premium Indicated by National Relativity		39%	0.466	40%	0.429	0.90			
Pure Premium Present on Rate Level		48%	0.356	40%	0.312	0.67			
Pure Premium Derived by Formula		0.372			0.317			0.69	

<b>CLASS</b> 4740		<b>OIL REFINING-PETROLEUM-&amp; DRIVERS</b>							
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.
1/16 through 12/16	11,033,673	1	177,292	2	27,190	39,651	32,148	276,281	2.50
1/17 through 12/17	10,317,163	0	0	3	41,304	0	52,856	94,160	0.91
1/18 through 12/18	10,334,020	0	0	2	36,804	0	95,991	132,795	1.29
1/19 through 12/19	12,008,025	0	0	3	32,393	0	60,250	92,643	0.77
1/20 through 12/20	12,996,534	1	6,167	1	40,499	2,277	22,881	71,824	0.55
5 YR. TOTAL	56,689,415	2	183,459	11	178,190	41,928	264,126	667,703	1.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.638	8%	0.540	1.18			
Pure Premium Indicated by National Relativity		43%	0.191	46%	0.156	0.35			
Pure Premium Present on Rate Level		51%	0.257	46%	0.201	0.46			
Pure Premium Derived by Formula		0.251			0.207			0.46	

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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<b>CLASS</b> 4741		<b>ASPHALT OR TAR DISTILLING OR REFINING &amp; DRIVERS</b>							
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.
1/16 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	265,589	0	127,903	393,492	2.29
1/18 through 12/18	17,291,052	1	913	1	5,363	995	9,704	16,975	0.10
1/19 through 12/19	17,735,858	0	0	0	0	0	477	477	0.00
1/20 through 12/20	19,576,911	0	0	1	57,271	0	30,953	88,224	0.45
<b>5 YR. TOTAL</b>	<b>88,806,425</b>	<b>1</b>	<b>913</b>	<b>3</b>	<b>328,223</b>	<b>995</b>	<b>169,037</b>	<b>499,168</b>	<b>0.56</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.371	15%	0.191			0.56	
Pure Premium Indicated by National Relativity		19%	0.803	20%	0.573			1.38	
Pure Premium Present on Rate Level		70%	0.666	65%	0.477			1.14	
Pure Premium Derived by Formula		0.660			0.453		1.11		

<b>CLASS</b> 4751		<b>SYNTHETIC RUBBER MFG</b>							
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.
1/16 through 12/16	26,321,759	1	6,591	7	158,282	10,813	194,579	370,265	1.41
1/17 through 12/17	32,019,992	4	65,929	13	110,642	52,032	179,394	407,997	1.27
1/18 through 12/18	41,368,904	9	439,150	19	627,735	397,237	579,886	2,044,008	4.94
1/19 through 12/19	33,597,726	1	1,427	13	498,789	11,679	663,587	1,175,482	3.50
1/20 through 12/20	25,419,342	1	84,851	8	277,285	31,604	292,901	686,641	2.70
<b>5 YR. TOTAL</b>	<b>158,727,723</b>	<b>16</b>	<b>597,948</b>	<b>60</b>	<b>1,672,733</b>	<b>503,365</b>	<b>1,910,347</b>	<b>4,684,393</b>	<b>2.95</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	1.431	25%	1.521			2.95	
Pure Premium Indicated by National Relativity		17%	0.343	18%	0.346			0.69	
Pure Premium Present on Rate Level		69%	0.594	57%	0.724			1.32	
Pure Premium Derived by Formula		0.669			0.855		1.52		

<b>CLASS</b> 4771		<b>EXPLOSIVES OR AMMUNITION MFG: NOC &amp; DRIVERS</b>							
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.
1/16 through 12/16	1,448,870	0	0	0	0	0	393	393	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	18,699	0	2,446	21,145	1.50
1/19 through 12/19	4,008,139	0	0	4	113,687	0	52,252	165,939	4.14
1/20 through 12/20	3,787,999	0	0	0	0	0	473	473	0.01
<b>5 YR. TOTAL</b>	<b>11,025,408</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>132,386</b>	<b>0</b>	<b>55,564</b>	<b>187,950</b>	<b>1.71</b>
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	1.201	5%	0.504			1.71	
Pure Premium Indicated by National Relativity		39%	0.648	41%	0.465			1.11	
Pure Premium Present on Rate Level		57%	0.561	54%	0.465			1.03	
Pure Premium Derived by Formula		0.621			0.467		1.09		

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 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.
1/16 through 12/16	768,155	0	0	0	0	0	816	816	0.11
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	1	3,234	0	9,663	12,897	1.08
1/19 through 12/19	2,643,206	0	0	0	0	0	0	0	0.00
1/20 through 12/20	1,364,442	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,698,306	0	0	1	3,234	0	10,479	13,713	0.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.048	5%	0.156	0.20			
Pure Premium Indicated by National Relativity		13%	1.307	14%	0.799	2.11			
Pure Premium Present on Rate Level		84%	0.480	81%	0.619	1.10			
Pure Premium Derived by Formula		0.575			0.621			1.20	

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.
1/16 through 12/16	552,557,452	6	245,357	22	527,573	161,753	487,832	1,422,515	0.26
1/17 through 12/17	651,372,930	2	82,741	24	574,958	27,145	592,627	1,277,471	0.20
1/18 through 12/18	686,659,411	16	1,475,612	45	1,438,964	516,455	1,092,730	4,523,761	0.66
1/19 through 12/19	708,866,096	6	554,847	38	1,270,229	236,237	881,522	2,942,835	0.42
1/20 through 12/20	791,871,496	3	62,221	33	990,114	42,945	1,080,799	2,176,079	0.28
5 YR. TOTAL	3,391,327,385	33	2,420,778	162	4,801,838	984,535	4,135,510	12,342,661	0.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.213	52%	0.151	0.36			
Pure Premium Indicated by National Relativity		31%	0.178	24%	0.163	0.34			
Pure Premium Present on Rate Level		32%	0.183	24%	0.147	0.33			
Pure Premium Derived by Formula		0.193			0.153			0.35	

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.
1/16 through 12/16	163,315,467	7	212,510	13	437,209	140,117	415,753	1,205,589	0.74
1/17 through 12/17	160,451,507	4	557,603	8	509,555	244,408	184,624	1,496,190	0.93
1/18 through 12/18	134,610,618	6	337,116	11	298,068	220,515	211,459	1,067,158	0.79
1/19 through 12/19	127,925,118	0	0	12	358,387	0	290,730	649,117	0.51
1/20 through 12/20	126,351,152	1	5,607	11	349,480	22,163	304,014	681,264	0.54
5 YR. TOTAL	712,653,862	18	1,112,836	55	1,952,699	627,203	1,406,580	5,099,318	0.72
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.430	37%	0.285	0.72			
Pure Premium Indicated by National Relativity		37%	0.417	31%	0.340	0.76			
Pure Premium Present on Rate Level		38%	0.411	32%	0.340	0.75			
Pure Premium Derived by Formula		0.418			0.320			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 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.
1/16 through 12/16	180,864,488	4	50,654	17	685,241	62,710	334,650	1,133,255	0.63
1/17 through 12/17	218,487,496	2	197,574	10	314,795	75,378	341,513	929,260	0.43
1/18 through 12/18	236,948,759	5	400,305	14	856,026	171,256	433,080	1,860,667	0.79
1/19 through 12/19	256,932,618	6	200,984	25	774,458	355,847	707,663	2,038,952	0.79
1/20 through 12/20	262,484,793	9	325,916	12	140,669	99,192	258,554	824,331	0.31
5 YR. TOTAL	1,155,718,154	26	1,175,433	78	2,771,189	764,383	2,075,460	6,786,465	0.59
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.341	41%	0.246	0.59			
Pure Premium Indicated by National Relativity		35%	0.239	29%	0.201	0.44			
Pure Premium Present on Rate Level		36%	0.331	30%	0.264	0.60			
Pure Premium Derived by Formula		0.302			0.238			0.54	

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.
1/16 through 12/16	8,775,032	0	0	1	16,515	0	4,613	21,128	0.24
1/17 through 12/17	8,376,793	0	0	1	898	0	4,944	5,842	0.07
1/18 through 12/18	8,789,544	0	0	1	1,271	0	1,452	2,723	0.03
1/19 through 12/19	9,739,907	0	0	1	36,260	0	69,101	105,361	1.08
1/20 through 12/20	8,949,426	1	10,836	2	36,893	15,481	24,937	88,147	0.99
5 YR. TOTAL	44,630,702	1	10,836	6	91,837	15,481	105,047	223,201	0.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.230	10%	0.270	0.50			
Pure Premium Indicated by National Relativity		34%	0.389	37%	0.422	0.81			
Pure Premium Present on Rate Level		60%	0.383	53%	0.414	0.80			
Pure Premium Derived by Formula		0.376			0.403			0.78	

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.
1/16 through 12/16	4,347,966	0	0	0	0	0	222	222	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	13,633	13,633	0.26
1/19 through 12/19	5,470,135	0	0	0	0	0	714	714	0.01
1/20 through 12/20	5,571,940	0	0	0	0	0	235	235	0.00
5 YR. TOTAL	26,998,029	0	0	0	0	0	14,804	14,804	0.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	5%	0.055	0.06			
Pure Premium Indicated by National Relativity		18%	0.392	20%	0.302	0.69			
Pure Premium Present on Rate Level		79%	0.174	75%	0.174	0.35			
Pure Premium Derived by Formula		0.208			0.194			0.40	

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 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.
1/16 through 12/16	10,314,206	0	0	2	42,292	0	27,046	69,338	0.67
1/17 through 12/17	10,437,250	0	0	6	367,440	0	365,170	732,610	7.02
1/18 through 12/18	12,966,389	1	72,238	1	2,065	105,723	11,274	191,300	1.48
1/19 through 12/19	10,893,728	0	0	3	220,151	0	145,299	365,450	3.36
1/20 through 12/20	13,785,797	0	0	2	77,421	0	104,461	181,882	1.32
5 YR. TOTAL	58,397,370	1	72,238	14	709,369	105,723	653,250	1,540,580	2.64
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	1.338	19%	1.300			2.64	
Pure Premium Indicated by National Relativity		30%	1.540	32%	1.021			2.56	
Pure Premium Present on Rate Level		57%	1.324	49%	1.006			2.33	
Pure Premium Derived by Formula						1.391	1.067	2.46	

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.
1/16 through 12/16	180,157,998	12	682,312	57	1,997,332	567,173	1,849,233	5,096,050	2.83
1/17 through 12/17	179,562,144	19	918,277	51	1,280,104	620,534	980,684	3,799,599	2.12
1/18 through 12/18	190,119,298	11	1,180,222	50	1,681,892	1,035,988	1,071,487	4,969,589	2.61
1/19 through 12/19	205,796,679	17	1,524,347	48	1,598,888	2,477,211	1,323,019	6,923,465	3.37
1/20 through 12/20	210,038,029	18	866,674	54	2,315,631	2,457,236	1,832,366	7,471,907	3.56
5 YR. TOTAL	965,674,148	77	5,171,832	260	8,873,847	7,158,142	7,056,789	28,260,610	2.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		59%	1.454	86%	1.472			2.93	
Pure Premium Indicated by National Relativity		20%	2.043	7%	1.371			3.41	
Pure Premium Present on Rate Level		21%	1.555	7%	1.321			2.88	
Pure Premium Derived by Formula						1.593	1.454	3.05	

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.
1/16 through 12/16	1,036,901	0	0	1	164,387	0	0	164,387	15.85
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	15,591	0	50,775	66,366	4.93
1/19 through 12/19	1,394,290	0	0	0	0	0	0	0	0.00
1/20 through 12/20	1,110,787	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,351,613	0	0	2	179,978	0	50,775	230,753	3.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	2.834	8%	0.799			3.63	
Pure Premium Indicated by National Relativity		16%	1.676	17%	1.057			2.73	
Pure Premium Present on Rate Level		78%	2.452	75%	1.740			4.19	
Pure Premium Derived by Formula						2.351	1.549	3.90	

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 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.
1/16 through 12/16	18,618,480	4	366,797	7	299,859	161,558	282,806	1,111,020	5.97
1/17 through 12/17	37,822,958	3	248,874	17	1,127,610	224,977	517,883	2,119,344	5.60
1/18 through 12/18	72,889,017	2	92,910	17	505,482	118,346	654,965	1,371,703	1.88
1/19 through 12/19	40,897,837	5	475,115	9	387,124	413,912	326,195	1,602,346	3.92
1/20 through 12/20	33,413,529	1	77,714	9	658,128	47,585	740,177	1,523,604	4.56
5 YR. TOTAL	203,641,821	15	1,261,410	59	2,978,203	966,378	2,522,026	7,728,017	3.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	2.082	41%	1.713	3.80			
Pure Premium Indicated by National Relativity		35%	1.954	29%	1.284	3.24			
Pure Premium Present on Rate Level		35%	1.878	30%	1.422	3.30			
Pure Premium Derived by Formula		1.966			1.501			3.47	

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.
1/16 through 12/16	17,731,473	1	8,097	4	99,586	533,082	169,233	809,998	4.57
1/17 through 12/17	24,063,130	1	27,652	7	382,790	1	439,080	849,523	3.53
1/18 through 12/18	26,523,859	1	30,772	9	226,624	8,793	165,114	431,303	1.63
1/19 through 12/19	27,279,901	1	195,048	5	139,816	263,506	144,643	743,013	2.72
1/20 through 12/20	25,571,776	1	98,608	4	719,683	44,610	180,071	1,042,972	4.08
5 YR. TOTAL	121,170,139	5	360,177	29	1,568,499	849,992	1,098,141	3,876,809	3.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	1.592	27%	1.608	3.20			
Pure Premium Indicated by National Relativity		41%	0.887	36%	0.602	1.49			
Pure Premium Present on Rate Level		42%	1.022	37%	1.049	2.07			
Pure Premium Derived by Formula		1.064			1.039			2.10	

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.
1/16 through 12/16	5,444,746	3	177,687	4	106,351	138,238	93,489	515,765	9.47
1/17 through 12/17	6,863,740	3	434,182	1	116,200	291,645	32,245	874,272	12.74
1/18 through 12/18	8,460,949	1	118,745	5	240,064	439,352	168,774	966,935	11.43
1/19 through 12/19	7,951,678	0	0	1	11,339	0	10,632	21,971	0.28
1/20 through 12/20	8,816,242	0	0	0	0	0	319	319	0.00
5 YR. TOTAL	37,537,355	7	730,614	11	473,954	869,235	305,459	2,379,262	6.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	3.209	28%	3.129	6.34			
Pure Premium Indicated by National Relativity		37%	3.285	36%	2.917	6.20			
Pure Premium Present on Rate Level		45%	3.942	36%	3.596	7.54			
Pure Premium Derived by Formula		3.567			3.221			6.79	

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 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.
1/16 through 12/16	63,472,916	8	722,356	21	365,490	272,877	308,489	1,669,212	2.63
1/17 through 12/17	72,331,218	5	308,137	18	578,703	235,823	808,303	1,930,966	2.67
1/18 through 12/18	81,902,920	3	78,470	15	326,300	37,735	361,791	804,296	0.98
1/19 through 12/19	83,260,018	3	134,583	34	1,459,272	40,217	913,726	2,547,798	3.06
1/20 through 12/20	91,476,021	4	407,902	26	862,621	241,148	906,513	2,418,184	2.64
5 YR. TOTAL	392,443,093	23	1,651,448	114	3,592,386	827,800	3,298,822	9,370,456	2.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	1.336	49%	1.052	2.39			
Pure Premium Indicated by National Relativity		33%	1.518	25%	1.222	2.74			
Pure Premium Present on Rate Level		33%	1.306	26%	1.050	2.36			
Pure Premium Derived by Formula			1.386		1.094	2.48			

CLASS 5146		FURNITURE OR FIXTURES INSTALLATION-PORTABLE-NO							
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.
1/16 through 12/16	51,327,775	4	85,000	10	297,541	179,453	271,957	833,951	1.62
1/17 through 12/17	56,179,396	2	92,841	13	298,744	44,440	197,318	633,343	1.13
1/18 through 12/18	62,754,637	3	214,319	19	675,400	65,952	535,275	1,490,946	2.38
1/19 through 12/19	65,863,792	1	45,483	10	239,009	49,446	293,563	627,501	0.95
1/20 through 12/20	60,900,701	2	77,045	18	693,723	51,919	573,884	1,396,571	2.29
5 YR. TOTAL	297,026,301	12	514,688	70	2,204,417	391,210	1,871,997	4,982,312	1.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.915	36%	0.762	1.68			
Pure Premium Indicated by National Relativity		37%	1.352	32%	0.892	2.24			
Pure Premium Present on Rate Level		37%	1.034	32%	0.759	1.79			
Pure Premium Derived by Formula			1.121		0.803	1.92			

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.
1/16 through 12/16	42,729,942	1	24,509	6	299,099	27,131	248,650	599,389	1.40
1/17 through 12/17	46,177,894	1	18,584	4	75,412	26,880	82,236	203,112	0.44
1/18 through 12/18	49,790,860	1	88,120	2	65,988	72,905	74,406	301,419	0.61
1/19 through 12/19	64,971,498	0	0	11	708,353	0	497,120	1,205,473	1.86
1/20 through 12/20	61,289,280	1	368,120	7	455,395	67,254	250,995	1,141,764	1.86
5 YR. TOTAL	264,959,474	4	499,333	30	1,604,247	194,170	1,153,407	3,451,157	1.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.794	26%	0.509	1.30			
Pure Premium Indicated by National Relativity		41%	0.583	37%	0.414	1.00			
Pure Premium Present on Rate Level		41%	0.547	37%	0.449	1.00			
Pure Premium Derived by Formula			0.606		0.452	1.06			

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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<b>CLASS</b> 5183		<b>PLUMBING NOC &amp; DRIVERS</b>							
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.
1/16 through 12/16	559,373,565	27	1,689,699	139	3,227,254	1,241,975	2,956,320	9,115,248	1.63
1/17 through 12/17	664,257,653	24	1,361,041	122	3,592,081	2,016,687	2,709,922	9,679,731	1.46
1/18 through 12/18	728,174,695	18	1,610,487	134	3,595,944	1,345,900	2,874,763	9,427,094	1.30
1/19 through 12/19	755,905,465	23	1,238,488	122	4,341,704	1,096,679	2,619,794	9,296,665	1.23
1/20 through 12/20	791,522,057	19	1,541,355	153	5,169,168	1,572,897	3,759,166	12,042,586	1.52
5 YR. TOTAL	3,499,233,435	111	7,441,070	670	19,926,151	7,274,138	14,919,965	49,561,324	1.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		77%	0.782	100%	0.634	1.42			
Pure Premium Indicated by National Relativity		11%	0.807	0%	0.566	1.37			
Pure Premium Present on Rate Level		12%	0.746	0%	0.606	1.35			
Pure Premium Derived by Formula		0.780			0.634			1.41	

<b>CLASS</b> 5188		<b>AUTOMATIC SPRINKLER INSTALLATION &amp; DRIVERS</b>							
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.
1/16 through 12/16	73,757,527	5	302,471	12	276,768	354,754	287,617	1,221,610	1.66
1/17 through 12/17	80,853,089	6	216,734	13	217,569	93,953	250,891	779,147	0.96
1/18 through 12/18	86,340,267	2	42,966	15	457,362	12,880	631,595	1,144,803	1.33
1/19 through 12/19	79,869,774	4	223,749	15	879,945	559,655	449,396	2,112,745	2.65
1/20 through 12/20	87,843,426	3	398,024	23	747,923	163,671	573,774	1,883,392	2.14
5 YR. TOTAL	408,664,083	20	1,183,944	78	2,579,567	1,184,913	2,193,273	7,141,697	1.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.921	40%	0.827	1.75			
Pure Premium Indicated by National Relativity		36%	0.839	30%	0.632	1.47			
Pure Premium Present on Rate Level		37%	0.753	30%	0.659	1.41			
Pure Premium Derived by Formula		0.829			0.718			1.55	

<b>CLASS</b> 5190		<b>ELECTRICAL WIRING-WITHIN BUILDINGS &amp; DRIVERS</b>							
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.
1/16 through 12/16	754,653,442	29	1,611,363	172	5,208,318	1,310,770	4,340,848	12,471,299	1.65
1/17 through 12/17	828,439,896	25	1,471,388	175	4,718,326	1,317,275	4,128,398	11,635,387	1.40
1/18 through 12/18	925,134,699	26	1,488,968	179	5,037,170	1,442,348	4,169,099	12,137,585	1.31
1/19 through 12/19	953,292,061	26	1,692,986	170	6,217,965	2,006,326	4,885,224	14,802,501	1.55
1/20 through 12/20	960,029,742	17	1,745,967	152	6,846,705	1,408,887	4,906,870	14,908,429	1.55
5 YR. TOTAL	4,421,549,840	123	8,010,672	848	28,028,484	7,485,606	22,430,439	65,955,201	1.49
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		87%	0.815	100%	0.677	1.49			
Pure Premium Indicated by National Relativity		6%	0.670	0%	0.554	1.22			
Pure Premium Present on Rate Level		7%	0.742	0%	0.661	1.40			
Pure Premium Derived by Formula		0.801			0.677			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 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.
1/16 through 12/16	743,981,470	15	816,184	51	1,437,041	827,169	1,059,781	4,140,175	0.56
1/17 through 12/17	745,107,924	17	736,471	36	709,878	466,372	711,733	2,624,454	0.35
1/18 through 12/18	741,071,542	10	931,890	33	1,130,003	437,245	852,979	3,352,117	0.45
1/19 through 12/19	793,661,276	7	597,070	33	1,409,960	287,460	820,918	3,115,408	0.39
1/20 through 12/20	793,741,581	11	902,805	27	1,075,379	517,785	944,487	3,440,456	0.43
5 YR. TOTAL	3,817,563,793	60	3,984,420	180	5,762,261	2,536,031	4,389,898	16,672,610	0.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	0.255	62%	0.181	0.44			
Pure Premium Indicated by National Relativity		28%	0.252	19%	0.181	0.43			
Pure Premium Present on Rate Level		28%	0.232	19%	0.180	0.41			
Pure Premium Derived by Formula		0.248			0.181			0.43	

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.
1/16 through 12/16	74,930,513	5	283,513	14	109,024	205,221	168,900	766,658	1.02
1/17 through 12/17	91,882,227	4	108,153	20	384,339	33,197	430,224	955,913	1.04
1/18 through 12/18	90,251,684	1	1,748	15	238,591	2,895	278,558	521,792	0.58
1/19 through 12/19	98,630,861	6	390,474	15	160,737	329,489	212,803	1,093,503	1.11
1/20 through 12/20	84,968,310	2	171,549	17	294,138	93,030	216,452	775,169	0.91
5 YR. TOTAL	440,663,595	18	955,437	81	1,186,829	663,832	1,306,937	4,113,035	0.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.486	35%	0.447	0.93			
Pure Premium Indicated by National Relativity		38%	0.775	32%	0.565	1.34			
Pure Premium Present on Rate Level		38%	0.620	33%	0.504	1.12			
Pure Premium Derived by Formula		0.647			0.504			1.15	

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.
1/16 through 12/16	131,709,030	7	330,871	50	1,722,398	424,526	1,684,162	4,161,957	3.16
1/17 through 12/17	152,357,478	6	272,302	54	1,804,566	230,854	1,939,236	4,246,958	2.79
1/18 through 12/18	183,460,316	16	983,811	48	1,637,561	824,920	1,543,518	4,989,810	2.72
1/19 through 12/19	232,374,918	4	519,445	69	2,995,936	418,543	2,191,519	6,125,443	2.64
1/20 through 12/20	228,686,933	9	367,518	50	1,646,575	858,424	1,321,045	4,193,562	1.83
5 YR. TOTAL	928,588,675	42	2,473,947	271	9,807,036	2,757,267	8,679,480	23,717,730	2.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		55%	1.323	83%	1.232	2.56			
Pure Premium Indicated by National Relativity		22%	1.591	8%	1.209	2.80			
Pure Premium Present on Rate Level		23%	1.436	9%	1.258	2.69			
Pure Premium Derived by Formula		1.408			1.233			2.64	

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 5215		CONCRETE WORK-INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE							
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.
1/16 through 12/16	42,206,188	0	0	6	45,996	0	64,323	110,319	0.26
1/17 through 12/17	40,445,212	3	199,833	9	248,876	410,551	163,514	1,022,774	2.53
1/18 through 12/18	41,994,930	1	9,870	8	121,104	0	84,669	215,643	0.51
1/19 through 12/19	45,085,960	2	562,819	2	8,551	369,098	62,435	1,002,903	2.22
1/20 through 12/20	47,602,010	0	0	5	135,243	0	126,652	261,895	0.55
5 YR. TOTAL	217,334,300	6	772,522	30	559,770	779,649	501,593	2,613,534	1.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	0.613	35%	0.590			1.20	
Pure Premium Indicated by National Relativity		37%	1.488	32%	1.034			2.52	
Pure Premium Present on Rate Level		38%	1.229	33%	0.980			2.21	
Pure Premium Derived by Formula		1.171			0.861		2.03		

CLASS 5221		CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS-& 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.
1/16 through 12/16	357,912,502	27	2,162,003	95	1,967,249	1,081,530	2,087,975	7,298,757	2.04
1/17 through 12/17	383,519,564	17	808,546	85	2,091,689	553,246	1,806,957	5,260,438	1.37
1/18 through 12/18	415,740,096	16	1,005,058	83	2,091,928	809,073	1,761,549	5,667,608	1.36
1/19 through 12/19	446,001,858	9	863,915	79	3,377,797	763,115	2,674,559	7,679,386	1.72
1/20 through 12/20	461,301,056	12	594,634	67	2,528,120	827,869	1,707,524	5,658,147	1.23
5 YR. TOTAL	2,064,475,076	81	5,434,156	409	12,056,783	4,034,833	10,038,564	31,564,336	1.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		65%	0.847	95%	0.682			1.53	
Pure Premium Indicated by National Relativity		17%	1.203	2%	0.873			2.08	
Pure Premium Present on Rate Level		18%	0.903	3%	0.743			1.65	
Pure Premium Derived by Formula		0.918			0.688		1.61		

CLASS 5222		CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS							
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.
1/16 through 12/16	67,002,235	4	326,769	23	766,148	106,710	679,430	1,879,057	2.80
1/17 through 12/17	69,052,768	1	4,437	26	1,070,754	7,828	1,178,736	2,261,755	3.28
1/18 through 12/18	69,998,156	4	246,465	20	626,533	79,262	504,376	1,456,636	2.08
1/19 through 12/19	72,020,283	4	78,987	23	1,162,150	32,911	895,565	2,169,613	3.01
1/20 through 12/20	72,661,996	0	0	17	2,110,854	0	539,577	2,650,431	3.65
5 YR. TOTAL	350,735,438	13	656,658	109	5,736,439	226,711	3,797,684	10,417,492	2.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	1.823	53%	1.147			2.97	
Pure Premium Indicated by National Relativity		32%	1.791	23%	1.419			3.21	
Pure Premium Present on Rate Level		32%	1.594	24%	1.351			2.95	
Pure Premium Derived by Formula		1.739			1.259		3.00		

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 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.
1/16 through 12/16	18,886,810	0	0	5	115,632	0	111,915	227,547	1.21
1/17 through 12/17	20,889,972	1	45,131	6	99,074	42,106	138,398	324,709	1.55
1/18 through 12/18	24,857,847	3	233,462	6	149,053	119,877	130,086	632,478	2.55
1/19 through 12/19	27,243,301	1	59,775	6	337,686	204,008	152,687	754,156	2.77
1/20 through 12/20	31,730,077	1	14,460	5	241,713	9,960	146,454	412,587	1.30
5 YR. TOTAL	123,608,007	6	352,828	28	943,158	375,951	679,540	2,351,477	1.90
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	1.048	26%	0.854			1.90	
Pure Premium Indicated by National Relativity		41%	0.979	37%	0.791			1.77	
Pure Premium Present on Rate Level		42%	1.058	37%	0.944			2.00	
Pure Premium Derived by Formula		1.024			0.864		1.89		

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.
1/16 through 12/16	95,737,654	9	391,656	32	638,245	245,271	599,560	1,874,732	1.96
1/17 through 12/17	108,022,000	7	424,373	38	1,003,255	204,170	689,985	2,321,783	2.15
1/18 through 12/18	110,553,351	7	560,820	16	233,649	391,385	197,189	1,383,043	1.25
1/19 through 12/19	110,124,959	1	11,919	16	953,816	12,013	318,870	1,296,618	1.18
1/20 through 12/20	123,561,992	1	115,677	24	680,592	23,895	540,640	1,360,804	1.10
5 YR. TOTAL	547,999,956	25	1,504,445	126	3,509,557	876,734	2,346,244	8,236,980	1.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	0.915	47%	0.588			1.50	
Pure Premium Indicated by National Relativity		32%	1.012	26%	0.685			1.70	
Pure Premium Present on Rate Level		33%	0.961	27%	0.685			1.65	
Pure Premium Derived by Formula		0.961			0.639		1.60		

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.
1/16 through 12/16	1,049,449	0	0	0	0	0	1,309	1,309	0.13
1/17 through 12/17	897,979	0	0	0	0	0	5,943	5,943	0.66
1/18 through 12/18	744,710	1	21,738	1	945	54,233	4,542	81,458	10.94
1/19 through 12/19	1,279,295	0	0	1	996	0	17,037	18,033	1.41
1/20 through 12/20	1,554,635	0	0	3	28,273	0	7,801	36,074	2.32
5 YR. TOTAL	5,526,068	1	21,738	5	30,214	54,233	36,632	142,817	2.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.940	6%	1.644			2.58	
Pure Premium Indicated by National Relativity		10%	2.585	11%	1.523			4.11	
Pure Premium Present on Rate Level		86%	1.269	83%	1.287			2.56	
Pure Premium Derived by Formula		1.387			1.334		2.72		

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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<b>CLASS</b> 5403		<b>CARPENTRY NOC</b>							
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.
1/16 through 12/16	205,714,050	17	713,094	65	1,361,535	829,505	1,209,978	4,114,112	2.00
1/17 through 12/17	259,317,403	22	2,669,653	77	2,082,269	1,522,531	1,921,208	8,195,661	3.16
1/18 through 12/18	266,422,450	24	1,210,330	73	2,413,544	982,490	2,099,728	6,706,092	2.52
1/19 through 12/19	281,895,018	17	1,308,016	47	1,576,314	1,189,424	1,635,184	5,708,938	2.03
1/20 through 12/20	289,875,185	9	452,412	46	1,878,517	273,427	1,953,116	4,557,472	1.57
5 YR. TOTAL	1,303,224,106	89	6,353,505	308	9,312,179	4,797,377	8,819,214	29,282,275	2.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		62%	1.202	89%	1.045			2.25	
Pure Premium Indicated by National Relativity		19%	1.420	5%	1.079			2.50	
Pure Premium Present on Rate Level		19%	1.279	6%	1.034			2.31	
Pure Premium Derived by Formula		1.258			1.046		2.30		

<b>CLASS</b> 5437		<b>CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM</b>							
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.
1/16 through 12/16	163,529,062	5	303,156	68	1,558,697	200,692	1,472,237	3,534,782	2.16
1/17 through 12/17	180,071,970	8	417,814	58	2,189,176	405,779	1,627,243	4,640,012	2.58
1/18 through 12/18	200,385,087	9	555,335	64	1,591,845	521,920	1,733,466	4,402,566	2.20
1/19 through 12/19	206,085,878	5	378,841	60	1,458,252	157,604	1,221,645	3,216,342	1.56
1/20 through 12/20	219,239,301	9	651,304	58	1,922,515	426,299	1,876,178	4,876,296	2.22
5 YR. TOTAL	969,311,298	36	2,306,450	308	8,720,485	1,712,294	7,930,769	20,669,998	2.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	1.138	77%	0.995			2.13	
Pure Premium Indicated by National Relativity		24%	1.483	11%	1.113			2.60	
Pure Premium Present on Rate Level		24%	1.231	12%	1.038			2.27	
Pure Premium Derived by Formula		1.243			1.013		2.26		

<b>CLASS</b> 5443		<b>LATHING &amp; DRIVERS</b>							
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.
1/16 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
1/19 through 12/19	218,214	0	0	0	0	0	0	0	0.00
1/20 through 12/20	238,632	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	816,822	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		22%	0.891	24%	0.684			1.58	
Pure Premium Present on Rate Level		77%	0.815	74%	0.788			1.60	
Pure Premium Derived by Formula		0.824			0.747		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 5445		WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD, OR CEMENT BOARD INSTALLATION - WITHIN BUILDINGS & 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.	
1/16 through 12/16	119,857,310	8	411,450	61	2,317,939	334,718	1,477,192	4,541,299	3.79	
1/17 through 12/17	124,542,323	12	427,426	52	1,498,763	232,045	952,590	3,110,824	2.50	
1/18 through 12/18	139,171,151	22	1,438,786	61	2,398,267	1,348,641	2,418,820	7,604,514	5.46	
1/19 through 12/19	142,082,082	8	533,968	57	2,769,459	630,591	2,291,041	6,225,059	4.38	
1/20 through 12/20	147,626,368	14	1,116,965	57	2,638,770	577,727	1,824,579	6,158,041	4.17	
5 YR. TOTAL	673,279,234	64	3,928,595	288	11,623,198	3,123,722	8,964,222	27,639,737	4.11	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		55%	2.310	84%	1.795	4.11				
Pure Premium Indicated by National Relativity		22%	1.452	8%	1.013	2.47				
Pure Premium Present on Rate Level		23%	1.968	8%	1.801	3.77				
Pure Premium Derived by Formula		2.043			1.733		3.78			

CLASS 5462		GLAZIER-AWAY FROM SHOP & DRIVERS								
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/16 through 12/16	51,436,302	2	126,357	18	519,272	60,391	475,049	1,181,069	2.30	
1/17 through 12/17	51,168,897	1	28,667	12	414,012	5,232	310,884	758,795	1.48	
1/18 through 12/18	54,009,494	4	282,472	18	371,049	637,431	358,091	1,649,043	3.05	
1/19 through 12/19	59,855,847	3	107,869	16	635,879	37,607	467,736	1,249,091	2.09	
1/20 through 12/20	62,136,908	0	0	16	411,019	0	340,936	751,955	1.21	
5 YR. TOTAL	278,607,448	10	545,365	80	2,351,231	740,661	1,952,696	5,589,953	2.01	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		29%	1.040	41%	0.967	2.01				
Pure Premium Indicated by National Relativity		35%	1.524	29%	1.107	2.63				
Pure Premium Present on Rate Level		36%	1.308	30%	1.031	2.34				
Pure Premium Derived by Formula		1.306			1.027		2.33			

CLASS 5472		ASBESTOS CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS								
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/16 through 12/16	4,756,582	0	0	1	906	0	6,164	7,070	0.15	
1/17 through 12/17	2,346,200	0	0	1	31,888	0	43,006	74,894	3.19	
1/18 through 12/18	2,719,568	0	0	3	78,198	0	76,419	154,617	5.69	
1/19 through 12/19	1,630,789	0	0	0	0	0	0	0	0.00	
1/20 through 12/20	1,213,188	0	0	0	0	0	15,457	15,457	1.27	
5 YR. TOTAL	12,666,327	0	0	5	110,992	0	141,046	252,038	1.99	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		7%	0.876	11%	1.114	1.99				
Pure Premium Indicated by National Relativity		18%	1.715	20%	1.101	2.82				
Pure Premium Present on Rate Level		75%	1.729	69%	1.563	3.29				
Pure Premium Derived by Formula		1.667			1.421		3.09			

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 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.
1/16 through 12/16	12,519,857	2	350,224	8	75,328	126,464	41,561	593,577	4.74
1/17 through 12/17	17,499,316	1	5,643	5	119,839	0	70,544	196,026	1.12
1/18 through 12/18	23,445,416	8	563,465	7	387,826	543,335	209,781	1,704,407	7.27
1/19 through 12/19	26,181,745	6	454,365	11	411,831	182,725	420,854	1,469,775	5.61
1/20 through 12/20	24,880,917	3	451,105	9	307,259	578,653	202,298	1,539,315	6.19
5 YR. TOTAL	104,527,251	20	1,824,802	40	1,302,083	1,431,177	945,038	5,503,100	5.26
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	2.991	35%	2.273	5.26			
Pure Premium Indicated by National Relativity		38%	2.236	32%	1.455	3.69			
Pure Premium Present on Rate Level		38%	2.398	33%	2.055	4.45			
Pure Premium Derived by Formula			2.479		1.939	4.42			

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.
1/16 through 12/16	238,113,318	18	1,651,946	72	2,254,964	2,016,327	2,100,403	8,023,640	3.37
1/17 through 12/17	250,741,438	15	1,045,226	73	2,072,857	1,081,832	1,736,790	5,936,705	2.37
1/18 through 12/18	281,113,910	20	823,417	90	3,374,881	839,460	2,808,034	7,845,792	2.79
1/19 through 12/19	310,801,279	22	1,352,071	85	3,795,425	2,179,068	3,459,440	10,786,004	3.47
1/20 through 12/20	314,117,049	9	380,995	74	3,539,879	314,242	2,736,071	6,971,187	2.22
5 YR. TOTAL	1,394,886,994	84	5,253,655	394	15,038,006	6,430,929	12,840,738	39,563,328	2.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		67%	1.455	100%	1.382	2.84			
Pure Premium Indicated by National Relativity		16%	1.490	0%	1.168	2.66			
Pure Premium Present on Rate Level		17%	1.390	0%	1.435	2.83			
Pure Premium Derived by Formula			1.450		1.382	2.83			

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.
1/16 through 12/16	78,312,965	1	224,499	14	225,070	99,986	239,552	789,107	1.01
1/17 through 12/17	83,246,434	2	124,243	12	540,337	73,167	387,296	1,125,043	1.35
1/18 through 12/18	88,933,530	2	47,148	20	620,169	8,798	485,214	1,161,329	1.31
1/19 through 12/19	97,992,284	3	88,195	13	331,849	11,793	357,218	789,055	0.81
1/20 through 12/20	97,267,875	1	64,966	15	367,404	56,224	217,719	706,313	0.73
5 YR. TOTAL	445,753,088	9	549,051	74	2,084,829	249,968	1,686,999	4,570,847	1.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.591	39%	0.435	1.03			
Pure Premium Indicated by National Relativity		35%	1.095	30%	0.721	1.82			
Pure Premium Present on Rate Level		35%	0.904	31%	0.586	1.49			
Pure Premium Derived by Formula			0.877		0.568	1.45			

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 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.
1/16 through 12/16	56,492,511	4	106,927	33	939,259	81,591	622,402	1,750,179	3.10
1/17 through 12/17	60,672,219	6	337,964	30	332,889	79,878	380,527	1,131,258	1.87
1/18 through 12/18	64,071,627	1	38,481	20	393,229	5,410	314,001	751,121	1.17
1/19 through 12/19	68,174,588	7	332,087	22	650,204	390,956	437,870	1,811,117	2.66
1/20 through 12/20	78,909,247	7	1,433,860	18	380,674	1,450,834	371,592	3,636,960	4.61
5 YR. TOTAL	328,320,192	25	2,249,319	123	2,696,255	2,008,669	2,126,392	9,080,635	2.77
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	1.506	46%	1.259	2.77			
Pure Premium Indicated by National Relativity		34%	1.414	27%	1.341	2.76			
Pure Premium Present on Rate Level		35%	1.303	27%	1.105	2.41			
Pure Premium Derived by Formula		1.404			1.240			2.64	

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.
1/16 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
1/19 through 12/19	1,242,917	0	0	0	0	0	0	0	0.00
1/20 through 12/20	1,056,803	0	0	1	3,514	0	6,224	9,738	0.92
5 YR. TOTAL	4,672,589	0	0	1	3,514	0	6,224	9,738	0.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.075	5%	0.133	0.21			
Pure Premium Indicated by National Relativity		25%	1.878	26%	1.342	3.22			
Pure Premium Present on Rate Level		71%	1.549	69%	1.084	2.63			
Pure Premium Derived by Formula		1.572			1.104			2.68	

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.
1/16 through 12/16	3,156,568	0	0	1	20,568	0	26,967	47,535	1.51
1/17 through 12/17	4,412,149	0	0	0	0	0	2,719	2,719	0.06
1/18 through 12/18	3,910,355	0	0	0	0	0	0	0	0.00
1/19 through 12/19	4,674,184	0	0	0	0	0	0	0	0.00
1/20 through 12/20	4,553,084	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	20,706,340	0	0	1	20,568	0	29,686	50,254	0.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.099	7%	0.143	0.24			
Pure Premium Indicated by National Relativity		13%	1.390	14%	0.824	2.21			
Pure Premium Present on Rate Level		82%	0.442	79%	0.398	0.84			
Pure Premium Derived by Formula		0.548			0.440			0.99	

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

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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.
1/16 through 12/16	162,109,215	14	1,017,816	47	1,600,898	685,799	1,313,121	4,617,634	2.85
1/17 through 12/17	177,326,794	15	565,790	37	1,105,837	672,707	1,325,398	3,669,732	2.07
1/18 through 12/18	200,679,383	10	876,705	40	1,042,555	571,509	1,184,590	3,675,359	1.83
1/19 through 12/19	212,280,437	12	300,185	49	1,240,293	198,284	1,023,469	2,762,231	1.30
1/20 through 12/20	197,124,445	9	1,164,833	40	1,270,976	400,152	737,944	3,573,905	1.81
5 YR. TOTAL	949,520,274	60	3,925,329	213	6,260,559	2,528,451	5,584,522	18,298,861	1.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	1.073	73%	0.854	1.93			
Pure Premium Indicated by National Relativity		24%	1.502	13%	1.089	2.59			
Pure Premium Present on Rate Level		24%	1.231	14%	0.969	2.20			
Pure Premium Derived by Formula		1.214			0.901			2.12	

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.
1/16 through 12/16	125,608,616	2	135,511	24	768,853	106,458	458,652	1,469,474	1.17
1/17 through 12/17	135,053,639	3	232,471	26	757,606	499,915	998,486	2,488,478	1.84
1/18 through 12/18	144,532,313	5	139,753	30	959,248	116,465	982,745	2,198,211	1.52
1/19 through 12/19	144,789,273	5	506,466	20	626,712	204,600	815,482	2,153,260	1.49
1/20 through 12/20	146,562,138	6	1,091,502	33	1,109,134	722,573	805,940	3,729,149	2.55
5 YR. TOTAL	696,545,979	21	2,105,703	133	4,221,553	1,650,011	4,061,305	12,038,572	1.73
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.908	53%	0.820	1.73			
Pure Premium Indicated by National Relativity		31%	1.068	23%	0.792	1.86			
Pure Premium Present on Rate Level		32%	0.844	24%	0.698	1.54			
Pure Premium Derived by Formula		0.937			0.784			1.72	

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.
1/16 through 12/16	97,819,902	7	427,547	53	1,335,502	835,469	1,273,388	3,871,906	3.96
1/17 through 12/17	92,621,744	6	313,652	39	893,712	233,210	840,058	2,280,632	2.46
1/18 through 12/18	101,594,670	4	229,705	57	1,358,268	77,288	1,330,169	2,995,430	2.95
1/19 through 12/19	136,828,778	7	674,183	33	1,252,700	355,477	1,464,112	3,746,472	2.74
1/20 through 12/20	108,396,724	7	429,939	42	1,753,108	484,835	1,706,365	4,374,247	4.04
5 YR. TOTAL	537,261,818	31	2,075,026	224	6,593,290	1,986,279	6,614,092	17,268,687	3.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	1.613	69%	1.601	3.21			
Pure Premium Indicated by National Relativity		28%	1.626	15%	1.376	3.00			
Pure Premium Present on Rate Level		29%	1.520	16%	1.522	3.04			
Pure Premium Derived by Formula		1.590			1.555			3.15	

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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<b>CLASS</b> 5537		<b>HEATING, VENTILATION, AIR-CONDITIONING AND REFRIGERATION SYSTEMS-INSTALLATION, SERVICE AND REPAIR, SHOP, YARD &amp; DRIVERS</b>							
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.
1/16 through 12/16	615,587,598	25	2,486,624	200	4,234,766	1,097,184	3,895,144	11,713,718	1.90
1/17 through 12/17	669,078,860	32	2,085,624	186	4,825,217	1,121,914	3,693,519	11,726,274	1.75
1/18 through 12/18	749,812,265	27	1,892,633	207	6,289,889	2,344,492	4,178,945	14,705,959	1.96
1/19 through 12/19	767,135,409	31	2,677,833	187	5,157,342	2,491,100	3,763,324	14,089,599	1.84
1/20 through 12/20	850,315,631	20	1,693,737	194	4,867,955	1,380,039	4,089,804	12,031,535	1.42
5 YR. TOTAL	3,651,929,763	135	10,836,451	974	25,375,169	8,434,729	19,620,736	64,267,085	1.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		92%	0.992	100%	0.768			1.76	
Pure Premium Indicated by National Relativity		4%	1.014	0%	0.720			1.73	
Pure Premium Present on Rate Level		4%	1.014	0%	0.805			1.82	
Pure Premium Derived by Formula		0.994			0.768		1.76		

<b>CLASS</b> 5551		<b>ROOFING-ALL KINDS &amp; DRIVERS</b>							
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.
1/16 through 12/16	105,035,869	13	842,900	53	1,724,295	995,097	1,540,530	5,102,822	4.86
1/17 through 12/17	116,786,073	14	1,049,246	61	2,710,093	1,096,502	2,547,209	7,403,050	6.34
1/18 through 12/18	131,193,584	15	1,151,023	70	3,225,600	1,568,037	2,779,677	8,724,337	6.65
1/19 through 12/19	144,871,749	23	3,055,394	65	3,126,601	3,666,424	4,005,302	13,853,721	9.56
1/20 through 12/20	150,250,097	16	2,050,179	67	3,808,505	1,602,932	2,885,705	10,347,321	6.89
5 YR. TOTAL	648,137,372	81	8,148,742	316	14,595,094	8,928,992	13,758,423	45,431,251	7.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		71%	3.509	100%	3.500			7.01	
Pure Premium Indicated by National Relativity		14%	3.043	0%	2.605			5.65	
Pure Premium Present on Rate Level		15%	3.374	0%	3.628			7.00	
Pure Premium Derived by Formula		3.424			3.500		6.92		

<b>CLASS</b> 5606		<b>CONTRACTOR--PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT</b>							
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.
1/16 through 12/16	1,189,436,285	24	1,721,126	53	1,823,114	1,125,607	1,535,437	6,205,284	0.52
1/17 through 12/17	1,373,781,387	10	918,963	56	1,635,611	604,643	1,597,500	4,756,717	0.35
1/18 through 12/18	1,526,231,276	14	1,124,190	52	1,742,689	1,006,801	1,525,897	5,399,577	0.35
1/19 through 12/19	1,681,171,538	18	2,644,051	64	2,654,568	1,019,755	2,267,878	8,586,252	0.51
1/20 through 12/20	1,756,066,868	12	694,165	52	1,227,738	471,590	1,530,975	3,924,468	0.22
5 YR. TOTAL	7,526,687,354	78	7,102,495	277	9,083,720	4,228,396	8,457,687	28,872,298	0.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		64%	0.215	91%	0.169			0.38	
Pure Premium Indicated by National Relativity		18%	0.239	4%	0.205			0.44	
Pure Premium Present on Rate Level		18%	0.235	5%	0.189			0.42	
Pure Premium Derived by Formula		0.223			0.171		0.39		

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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<b>CLASS</b> 5610		<b>CLEANER - DEBRIS REMOVAL - CONSTRUCTION</b>							
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.
1/16 through 12/16	13,447,142	1	13,358	3	11,045	8,353	22,183	54,939	0.41
1/17 through 12/17	12,616,903	2	21,173	8	127,971	18,561	98,857	266,562	2.11
1/18 through 12/18	18,838,425	2	78,458	10	43,827	203,933	49,743	375,961	2.00
1/19 through 12/19	17,213,717	3	162,827	5	16,203	233,521	26,379	438,930	2.55
1/20 through 12/20	20,904,200	1	2,892	9	255,600	11,084	117,266	386,842	1.85
5 YR. TOTAL	83,020,387	9	278,708	35	454,646	475,452	314,428	1,523,234	1.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.883	23%	0.951	1.83			
Pure Premium Indicated by National Relativity		42%	1.224	38%	1.023	2.25			
Pure Premium Present on Rate Level		44%	1.081	39%	1.129	2.21			
Pure Premium Derived by Formula			1.113		1.048	2.16			

<b>CLASS</b> 5645		<b>CARPENTRY- CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT</b>							
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.
1/16 through 12/16	272,134,822	46	3,019,468	198	7,090,552	2,372,535	5,418,184	17,900,739	6.58
1/17 through 12/17	295,569,828	45	3,003,376	190	6,203,997	4,306,211	5,666,270	19,179,854	6.49
1/18 through 12/18	332,409,745	51	3,641,570	186	7,766,358	3,053,517	6,921,034	21,382,479	6.43
1/19 through 12/19	356,536,723	44	3,271,143	201	7,787,600	4,705,135	7,739,568	23,503,446	6.59
1/20 through 12/20	379,477,546	42	3,560,618	197	7,998,594	3,718,779	7,256,148	22,534,139	5.94
5 YR. TOTAL	1,636,128,664	228	16,496,175	972	36,847,101	18,156,177	33,001,204	104,500,657	6.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	3.260	100%	3.127	6.39			
Pure Premium Indicated by National Relativity		0%	2.874	0%	2.353	5.23			
Pure Premium Present on Rate Level		0%	3.264	0%	3.269	6.53			
Pure Premium Derived by Formula			3.260		3.127	6.39			

<b>CLASS</b> 5703		<b>BUILDING RAISING OR MOVING</b>							
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.
1/16 through 12/16	412,888	0	0	1	68,517	0	40,497	109,014	26.40
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
1/19 through 12/19	571,234	0	0	0	0	0	0	0	0.00
1/20 through 12/20	620,172	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,285,680	0	0	1	68,517	0	40,497	109,014	4.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	2.998	6%	1.772	4.77			
Pure Premium Indicated by National Relativity		8%	0.924	9%	0.903	1.83			
Pure Premium Present on Rate Level		88%	2.978	85%	2.957	5.94			
Pure Premium Derived by Formula			2.814		2.701	5.52			

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

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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.
1/16 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
1/19 through 12/19	129,642	0	0	0	0	0	0	0	0.00
1/20 through 12/20	127,760	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	679,292	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.000	0.00			
Pure Premium Indicated by National Relativity		6%	4.825	7%	3.294	8.12			
Pure Premium Present on Rate Level		91%	4.314	89%	4.751	9.07			
Pure Premium Derived by Formula		4.215			4.459			8.67	

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.
1/16 through 12/16	8,682,985	0	0	1	12,734	0	7,153	19,887	0.23
1/17 through 12/17	12,566,132	0	0	0	0	0	8,732	8,732	0.07
1/18 through 12/18	10,401,533	0	0	1	57,960	0	21,395	79,355	0.76
1/19 through 12/19	10,947,974	0	0	0	0	0	3,297	3,297	0.03
1/20 through 12/20	13,416,236	0	0	0	0	0	1,978	1,978	0.02
5 YR. TOTAL	56,014,860	0	0	2	70,694	0	42,555	113,249	0.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.126	6%	0.076	0.20			
Pure Premium Indicated by National Relativity		20%	0.135	22%	0.110	0.25			
Pure Premium Present on Rate Level		77%	0.081	72%	0.102	0.18			
Pure Premium Derived by Formula		0.093			0.102			0.20	

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.
1/16 through 12/16	6,020,115	0	0	3	11,372	0	33,746	45,118	0.75
1/17 through 12/17	13,679,337	0	0	3	11,144	0	47,662	58,806	0.43
1/18 through 12/18	6,619,933	0	0	2	49,086	0	44,472	93,558	1.41
1/19 through 12/19	7,508,095	1	41,689	1	1,744	0	2,344	45,777	0.61
1/20 through 12/20	7,248,929	0	0	3	177,721	0	153,887	331,608	4.58
5 YR. TOTAL	41,076,409	1	41,689	12	251,067	0	282,111	574,867	1.40
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.713	16%	0.687	1.40			
Pure Premium Indicated by National Relativity		21%	1.666	23%	1.154	2.82			
Pure Premium Present on Rate Level		68%	1.356	61%	1.026	2.38			
Pure Premium Derived by Formula		1.350			1.001			2.35	

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

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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.
1/16 through 12/16	419,926	1	15,292	1	425	6,832	835	23,384	5.57
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
1/19 through 12/19	304,523	0	0	0	0	0	392	392	0.13
1/20 through 12/20	431,607	0	0	1	8,125	0	34,994	43,119	9.99
5 YR. TOTAL	1,720,582	1	15,292	2	8,550	6,832	36,221	66,895	3.89
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	1.386	3%	2.502	3.89			
Pure Premium Indicated by National Relativity		7%	1.815	7%	0.863	2.68			
Pure Premium Present on Rate Level		91%	1.388	90%	1.193	2.58			
Pure Premium Derived by Formula		1.418			1.209			2.63	

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.
1/16 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
1/19 through 12/19	466,413	0	0	0	0	0	0	0	0.00
1/20 through 12/20	1,709,902	0	0	1	13,252	0	27,791	41,043	2.40
5 YR. TOTAL	3,288,509	0	0	1	13,252	0	27,791	41,043	1.25
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.403	3%	0.845	1.25			
Pure Premium Indicated by National Relativity		7%	0.863	7%	1.017	1.88			
Pure Premium Present on Rate Level		90%	0.852	90%	0.403	1.26			
Pure Premium Derived by Formula		0.839			0.459			1.30	

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.
1/16 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
1/19 through 12/19	273,781	0	0	0	0	0	0	0	0.00
1/20 through 12/20	234,227	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	604,664	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%	1.744	9%	0.836	2.58			
Pure Premium Present on Rate Level		91%	1.281	89%	0.884	2.17			
Pure Premium Derived by Formula		1.305			0.862			2.17	

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

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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.
1/16 through 12/16	21,435,614	1	17,295	10	225,900	23,766	200,049	467,010	2.18
1/17 through 12/17	24,117,434	0	0	10	406,214	0	269,182	675,396	2.80
1/18 through 12/18	26,697,569	3	261,660	8	200,271	260,450	210,239	932,620	3.49
1/19 through 12/19	26,856,216	1	88,072	8	516,029	14,616	160,975	779,692	2.90
1/20 through 12/20	29,395,561	1	108,592	10	129,146	66,648	214,272	518,658	1.77
5 YR. TOTAL	128,502,394	6	475,619	46	1,477,560	365,480	1,054,717	3,373,376	2.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	1.520	30%	1.105			2.63	
Pure Premium Indicated by National Relativity		39%	1.877	35%	1.237			3.11	
Pure Premium Present on Rate Level		39%	1.722	35%	1.231			2.95	
Pure Premium Derived by Formula		1.738			1.195		2.93		

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.
1/16 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	15,684	0	0	0	0	0	0	0	0.00
1/19 through 12/19	166,468	0	0	0	0	0	0	0	0.00
1/20 through 12/20	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	303,214	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		35%	0.806	37%	0.440			1.25	
Pure Premium Present on Rate Level		64%	0.693	62%	0.433			1.13	
Pure Premium Derived by Formula		0.726			0.431		1.16		

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.
1/16 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
1/19 through 12/19	118,112	0	0	0	0	0	0	0	0.00
1/20 through 12/20	2,331	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,218,915	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%	0.695	33%	0.485			1.18	
Pure Premium Present on Rate Level		68%	0.517	65%	0.323			0.84	
Pure Premium Derived by Formula		0.567			0.370		0.94		

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

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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.
1/16 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
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
1/20 through 12/20	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		7%	0.341	8%	0.345	0.69			
Pure Premium Present on Rate Level		93%	0.366	92%	0.292	0.66			
Pure Premium Derived by Formula		0.364			0.296			0.66	

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.
1/16 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
1/19 through 12/19	275,074	0	0	0	0	0	0	0	0.00
1/20 through 12/20	1,149,788	0	0	1	203,059	0	240,596	443,655	38.59
5 YR. TOTAL	1,577,641	0	0	1	203,059	0	240,596	443,655	28.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	12.871	3%	15.250	28.12			
Pure Premium Indicated by National Relativity		49%	1.453	48%	0.857	2.31			
Pure Premium Present on Rate Level		49%	1.391	49%	0.930	2.32			
Pure Premium Derived by Formula		1.651			1.325			2.98	

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.
1/16 through 12/16	441,953,039	20	1,150,106	103	2,652,171	1,347,513	2,540,868	7,690,658	1.74
1/17 through 12/17	492,506,897	27	1,886,073	113	3,362,853	1,320,322	2,148,560	8,717,808	1.77
1/18 through 12/18	561,359,755	16	1,004,039	118	3,426,172	749,560	3,067,845	8,247,616	1.47
1/19 through 12/19	582,830,629	17	2,196,082	127	5,294,575	2,536,503	4,761,995	14,789,155	2.54
1/20 through 12/20	620,329,875	17	2,508,038	85	4,083,441	1,753,355	3,686,437	12,031,271	1.94
5 YR. TOTAL	2,698,980,195	97	8,744,338	546	18,819,212	7,707,253	16,205,705	51,476,508	1.91
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		79%	1.021	100%	0.886	1.91			
Pure Premium Indicated by National Relativity		10%	1.137	0%	0.838	1.98			
Pure Premium Present on Rate Level		11%	1.002	0%	0.869	1.87			
Pure Premium Derived by Formula		1.031			0.886			1.92	

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 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.
1/16 through 12/16	19,556,557	2	71,709	5	54,834	32,435	74,188	233,166	1.19
1/17 through 12/17	22,122,212	3	271,510	6	222,204	96,473	156,038	746,225	3.37
1/18 through 12/18	26,497,579	2	134,373	4	212,521	55,386	157,649	559,929	2.11
1/19 through 12/19	28,875,788	0	0	4	134,942	0	118,691	253,633	0.88
1/20 through 12/20	33,178,652	2	306,560	2	65,909	1	113,137	485,607	1.46
5 YR. TOTAL	130,230,788	9	784,152	21	690,410	184,295	619,703	2,278,560	1.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	1.132	26%	0.617			1.75	
Pure Premium Indicated by National Relativity		41%	1.065	37%	0.838			1.90	
Pure Premium Present on Rate Level		41%	1.115	37%	0.912			2.03	
Pure Premium Derived by Formula		1.098			0.808		1.91		

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.
1/16 through 12/16	49,162,265	1	5,363	3	43,445	0	39,530	88,338	0.18
1/17 through 12/17	60,496,247	2	383,559	8	149,399	84,402	200,676	818,036	1.35
1/18 through 12/18	70,424,084	1	65,428	4	134,039	68,405	71,230	339,102	0.48
1/19 through 12/19	65,190,668	0	0	2	45,354	0	20,755	66,109	0.10
1/20 through 12/20	62,476,276	0	0	5	330,599	0	526,869	857,468	1.37
5 YR. TOTAL	307,749,540	4	454,350	22	702,836	152,807	859,060	2,169,053	0.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.376	23%	0.329			0.71	
Pure Premium Indicated by National Relativity		40%	0.559	38%	0.321			0.88	
Pure Premium Present on Rate Level		41%	0.519	39%	0.303			0.82	
Pure Premium Derived by Formula		0.508			0.316		0.82		

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.
1/16 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
1/19 through 12/19	31,227	0	0	0	0	0	0	0	0.00
1/20 through 12/20	181,374	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	493,324	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%	1.514	49%	1.004			2.52	
Pure Premium Present on Rate Level		50%	1.382	49%	0.957			2.34	
Pure Premium Derived by Formula		1.433			0.961		2.39		

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 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.
1/16 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
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
1/20 through 12/20	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		14%	1.166	15%	0.646	1.81			
Pure Premium Present on Rate Level		86%	1.513	85%	1.033	2.55			
Pure Premium Derived by Formula		1.464			0.975			2.44	

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.
1/16 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
1/19 through 12/19	274,987	0	0	0	0	0	0	0	0.00
1/20 through 12/20	17,741	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	563,357	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		20%	0.637	22%	0.302	0.94			
Pure Premium Present on Rate Level		79%	0.387	77%	0.245	0.63			
Pure Premium Derived by Formula		0.433			0.255			0.69	

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.
1/16 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
1/19 through 12/19	51,307	0	0	0	0	0	0	0	0.00
1/20 through 12/20	94,911	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	185,229	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		14%	0.786	15%	0.367	1.15			
Pure Premium Present on Rate Level		85%	1.021	84%	0.720	1.74			
Pure Premium Derived by Formula		0.978			0.660			1.64	

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

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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.
1/16 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
1/19 through 12/19	2,032,601	0	0	0	0	0	0	0	0.00
1/20 through 12/20	3,083,106	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,832,536	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	5%	0.000			0.00	
Pure Premium Indicated by National Relativity		16%	1.188	18%	0.835			2.02	
Pure Premium Present on Rate Level		80%	0.806	77%	0.493			1.30	
Pure Premium Derived by Formula					0.835			0.530	1.37

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.
1/16 through 12/16	95,357,850	6	264,031	23	428,996	370,812	686,591	1,750,430	1.84
1/17 through 12/17	120,270,671	7	305,667	23	547,877	811,127	585,828	2,250,499	1.87
1/18 through 12/18	148,408,082	4	351,462	39	782,650	200,312	739,321	2,073,745	1.40
1/19 through 12/19	157,141,078	4	248,807	25	785,692	458,730	672,478	2,165,707	1.38
1/20 through 12/20	174,722,806	6	709,038	39	1,506,904	914,329	1,020,574	4,150,845	2.38
5 YR. TOTAL	695,900,487	27	1,879,005	149	4,052,119	2,755,310	3,704,792	12,391,226	1.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		39%	0.852	60%	0.928			1.78	
Pure Premium Indicated by National Relativity		30%	1.216	20%	0.995			2.21	
Pure Premium Present on Rate Level		31%	0.952	20%	0.876			1.83	
Pure Premium Derived by Formula					0.992			0.931	1.92

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.
1/16 through 12/16	107,470,792	4	517,189	21	221,373	391,924	247,372	1,377,858	1.28
1/17 through 12/17	115,102,181	8	634,490	10	658,114	373,627	240,657	1,906,888	1.66
1/18 through 12/18	130,469,487	0	0	18	551,381	0	1,019,447	1,570,828	1.20
1/19 through 12/19	146,354,524	5	731,571	23	532,713	600,821	605,571	2,470,676	1.69
1/20 through 12/20	146,590,252	2	324,081	17	1,170,582	112,576	781,989	2,389,228	1.63
5 YR. TOTAL	645,987,236	19	2,207,331	89	3,134,163	1,478,948	2,895,036	9,715,478	1.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	0.827	50%	0.677			1.50	
Pure Premium Indicated by National Relativity		33%	0.769	25%	0.655			1.42	
Pure Premium Present on Rate Level		33%	0.776	25%	0.662			1.44	
Pure Premium Derived by Formula					0.791			0.668	1.46

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 6325		CONDUIT CONSTRUCTION-FOR CABLES OR WIRES-& 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.
1/16 through 12/16	60,816,369	3	167,490	17	212,111	70,294	234,959	684,854	1.13
1/17 through 12/17	57,950,311	0	0	7	114,750	0	142,529	257,279	0.44
1/18 through 12/18	81,173,975	2	95,779	12	148,923	120,570	216,971	582,243	0.72
1/19 through 12/19	91,585,938	7	937,768	14	414,418	857,684	492,846	2,702,716	2.95
1/20 through 12/20	106,222,817	2	74,962	18	681,789	197,906	709,099	1,663,756	1.57
5 YR. TOTAL	397,749,410	14	1,275,999	68	1,571,991	1,246,454	1,796,404	5,890,848	1.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.716	39%		0.765		1.48	
Pure Premium Indicated by National Relativity		36%	1.027	30%		0.738		1.77	
Pure Premium Present on Rate Level		37%	0.784	31%		0.654		1.44	
Pure Premium Derived by Formula		0.853			0.722		1.58		

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							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	34,964,525	4	184,596	8	327,628	77,402	304,507	894,133	2.56
1/17 through 12/17	40,648,043	2	36,624	6	52,584	12,570	77,424	179,202	0.44
1/18 through 12/18	43,035,321	3	263,360	12	166,625	81,948	203,004	714,937	1.66
1/19 through 12/19	49,281,272	0	0	15	304,635	0	297,981	602,616	1.22
1/20 through 12/20	54,827,991	3	348,393	16	276,238	234,720	249,836	1,109,187	2.02
5 YR. TOTAL	222,757,152	12	832,973	57	1,127,710	406,640	1,132,752	3,500,075	1.57
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.880	33%		0.691		1.57	
Pure Premium Indicated by National Relativity		38%	1.130	33%		0.992		2.12	
Pure Premium Present on Rate Level		39%	1.039	34%		0.849		1.89	
Pure Premium Derived by Formula		1.037			0.844		1.88		

CLASS 6503		POTATO CHIP, POPCORN & SNACK CHIP MFG. NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	35,483,252	2	37,556	5	21,337	43,281	79,100	181,274	0.51
1/17 through 12/17	33,618,109	5	133,953	10	394,018	128,277	250,435	906,683	2.70
1/18 through 12/18	31,421,309	2	92,363	10	199,965	18,729	149,111	460,168	1.46
1/19 through 12/19	36,632,035	0	0	5	159,952	0	83,138	243,090	0.66
1/20 through 12/20	41,074,260	1	135,805	6	270,292	39,125	183,131	628,353	1.53
5 YR. TOTAL	178,228,965	10	399,677	36	1,045,564	229,412	744,915	2,419,568	1.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.811	21%		0.547		1.36	
Pure Premium Indicated by National Relativity		42%	0.442	39%		0.356		0.80	
Pure Premium Present on Rate Level		43%	0.552	40%		0.427		0.98	
Pure Premium Derived by Formula		0.545			0.425		0.97		

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 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.
1/16 through 12/16	190,350,166	9	361,019	70	868,517	254,081	1,270,674	2,754,291	1.45
1/17 through 12/17	203,829,944	8	399,056	63	1,036,585	357,687	1,119,068	2,912,396	1.43
1/18 through 12/18	183,656,900	13	303,494	50	780,674	169,210	706,357	1,959,735	1.07
1/19 through 12/19	188,907,144	12	551,884	40	670,881	302,350	765,083	2,290,198	1.21
1/20 through 12/20	216,786,703	5	85,568	75	1,364,268	167,308	1,172,728	2,789,872	1.29
5 YR. TOTAL	983,530,857	47	1,701,021	298	4,720,925	1,250,636	5,033,910	12,706,492	1.29
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.653	58%	0.639	1.29			
Pure Premium Indicated by National Relativity		32%	0.562	21%	0.525	1.09			
Pure Premium Present on Rate Level		32%	0.609	21%	0.627	1.24			
Pure Premium Derived by Formula		0.610			0.613			1.22	

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.
1/16 through 12/16	2,597,407	0	0	0	0	0	311	311	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	630	630	0.03
1/19 through 12/19	1,639,830	0	0	1	1,313	0	1,426	2,739	0.17
1/20 through 12/20	719,206	0	0	1	6,192	0	977	7,169	1.00
5 YR. TOTAL	10,366,608	0	0	2	7,505	0	3,344	10,849	0.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.072	9%	0.032	0.10			
Pure Premium Indicated by National Relativity		6%	0.475	6%	0.913	1.39			
Pure Premium Present on Rate Level		89%	1.257	85%	1.291	2.55			
Pure Premium Derived by Formula		1.151			1.155			2.31	

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.
1/16 through 12/16	51,600,810	4	58,358	13	145,585	424,308	204,932	833,183	1.61
1/17 through 12/17	62,311,431	4	201,014	10	226,115	318,364	100,105	845,598	1.36
1/18 through 12/18	70,884,841	0	0	21	283,744	0	268,071	551,815	0.78
1/19 through 12/19	75,105,185	2	27,910	17	327,821	51,703	263,969	671,403	0.89
1/20 through 12/20	79,850,729	4	173,497	25	465,481	74,803	384,670	1,098,451	1.38
5 YR. TOTAL	339,752,996	14	460,779	86	1,448,746	869,178	1,221,747	4,000,450	1.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.562	34%	0.615	1.18			
Pure Premium Indicated by National Relativity		39%	0.772	33%	0.636	1.41			
Pure Premium Present on Rate Level		39%	0.653	33%	0.625	1.28			
Pure Premium Derived by Formula		0.679			0.625			1.30	

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 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.
1/16 through 12/16	15,402,247	2	46,301	2	4,539	474,237	9,258	534,335	3.47
1/17 through 12/17	15,894,547	1	37,580	1	1,732	59,758	13,482	112,552	0.71
1/18 through 12/18	17,424,728	0	0	4	46,184	0	54,203	100,387	0.58
1/19 through 12/19	17,879,408	1	29,464	3	35,665	14,005	41,525	120,659	0.68
1/20 through 12/20	22,528,805	0	0	6	12,947	0	33,122	46,069	0.20
5 YR. TOTAL	89,129,735	4	113,345	16	101,067	548,000	151,590	914,002	1.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.241	21%	0.785			1.03	
Pure Premium Indicated by National Relativity		44%	0.838	39%	0.711			1.55	
Pure Premium Present on Rate Level		44%	0.759	40%	0.863			1.62	
Pure Premium Derived by Formula		0.732				0.787		1.52	

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.
1/16 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
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
1/20 through 12/20	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%	1.840	10%	1.035			2.88	
Pure Premium Present on Rate Level		91%	1.364	90%	1.072			2.44	
Pure Premium Derived by Formula		1.407				1.068		2.48	

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.
1/16 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
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
1/20 through 12/20	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		7%	0.425	8%	0.472			0.90	
Pure Premium Present on Rate Level		93%	0.780	92%	0.730			1.51	
Pure Premium Derived by Formula		0.755				0.709		1.46	

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 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.
1/16 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
1/19 through 12/19	2,326,543	0	0	0	0	0	0	0	0.00
1/20 through 12/20	2,787,709	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	12,560,796	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.000	7%	0.000			0.00	
Pure Premium Indicated by National Relativity		6%	1.699	6%	0.378			2.08	
Pure Premium Present on Rate Level		89%	1.003	87%	0.635			1.64	
Pure Premium Derived by Formula		0.995			0.575		1.57		

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.
1/16 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
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
1/20 through 12/20	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%	1.121	100%	0.759			1.88	
Pure Premium Derived by Formula		1.121			0.759		1.88		

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.
1/16 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
1/19 through 12/19	539,529	0	0	1	850	0	14,713	15,563	2.89
1/20 through 12/20	271,743	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,387,555	0	0	1	850	0	14,713	15,563	1.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.061	3%	1.060			1.12	
Pure Premium Indicated by National Relativity		11%	2.260	12%	0.569			2.83	
Pure Premium Present on Rate Level		87%	1.247	85%	0.845			2.09	
Pure Premium Derived by Formula		1.335			0.818		2.15		

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

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CLASS		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM I							
7038 + +									
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.
1/16 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
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
1/20 through 12/20	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%	0.862	100%	1.865			2.73	
Pure Premium Derived by Formula		0.862			1.865			2.73	

CLASS		VESSELS-NOT SELF-PROPELLED-PROGRAM I							
7046 + +									
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.
1/16 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
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
1/20 through 12/20	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%	1.512	100%	1.286			2.80	
Pure Premium Derived by Formula		1.512			1.286			2.80	

CLASS		VESSELS-NOC-PROGRAM II-USL ACT							
7047 + +									
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.
1/16 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
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
1/20 through 12/20	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%	1.825	100%	1.287			3.11	
Pure Premium Derived by Formula		1.825			1.287			3.11	

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

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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.
1/16 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
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
1/20 through 12/20	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%	3.202	100%	1.157	4.36			
Pure Premium Derived by Formula		3.202			1.157			4.36	

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.
1/16 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
1/19 through 12/19	143,852	1	25,284	0	0	60,288	0	85,572	59.49
1/20 through 12/20	115,650	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	299,595	1	25,284	0	0	60,288	0	85,572	28.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	8.439	2%	20.123	28.56			
Pure Premium Indicated by National Relativity		11%	0.894	12%	2.054	2.95			
Pure Premium Present on Rate Level		88%	0.959	86%	2.074	3.03			
Pure Premium Derived by Formula		1.027			2.433			3.46	

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.
1/16 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
1/19 through 12/19	1,000	0	0	0	0	0	0	0	0.00
1/20 through 12/20	1,000	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,000	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		3%	1.199	3%	2.560	3.76			
Pure Premium Present on Rate Level		97%	1.682	97%	1.431	3.11			
Pure Premium Derived by Formula		1.668			1.465			3.13	

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

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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.
1/16 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
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
1/20 through 12/20	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.000		0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.000		0.00	
Pure Premium Present on Rate Level		100%	2.649	100%	2.465	2.465		5.11	
Pure Premium Derived by Formula		2.649			2.465		5.11		

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.
1/16 through 12/16	2,653,708	1	66,392	1	17,299	111,398	20,357	215,446	8.12
1/17 through 12/17	2,869,040	0	0	0	0	0	132	132	0.01
1/18 through 12/18	3,193,348	0	0	0	0	0	2,840	2,840	0.09
1/19 through 12/19	2,876,499	0	0	2	9,191	0	12,314	21,505	0.75
1/20 through 12/20	3,329,467	0	0	2	3,147	0	10,277	13,424	0.40
5 YR. TOTAL	14,922,062	1	66,392	5	29,637	111,398	45,920	253,347	1.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.644	9%	1.054	1.054		1.70	
Pure Premium Indicated by National Relativity		17%	0.543	18%	0.582	0.582		1.13	
Pure Premium Present on Rate Level		78%	0.841	73%	1.013	1.013		1.85	
Pure Premium Derived by Formula		0.780			0.939		1.72		

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.
1/16 through 12/16	1,479,236,547	160	12,828,041	718	20,737,151	8,605,811	13,504,236	55,675,239	3.76
1/17 through 12/17	1,577,486,053	168	13,973,555	705	26,309,830	9,096,964	14,850,366	64,230,715	4.07
1/18 through 12/18	1,633,513,344	150	12,567,375	715	28,721,800	7,318,361	17,228,428	65,835,964	4.03
1/19 through 12/19	1,754,683,112	160	17,154,375	636	25,691,628	10,014,374	14,968,858	67,829,235	3.87
1/20 through 12/20	1,896,310,813	189	25,477,024	724	36,231,186	13,964,090	18,491,958	94,164,258	4.97
5 YR. TOTAL	8,341,229,869	827	82,000,370	3,498	137,691,595	48,999,600	79,043,846	347,735,411	4.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.634	100%	1.535	1.535		4.17	
Pure Premium Indicated by National Relativity		0%	2.435	0%	1.390	1.390		3.83	
Pure Premium Present on Rate Level		0%	2.519	0%	1.509	1.509		4.03	
Pure Premium Derived by Formula		2.634			1.535		4.17		

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 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.
1/16 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
1/19 through 12/19	6,028	0	0	0	0	0	0	0	0.00
1/20 through 12/20	111,975	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	178,502	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		25%	2.694	27%	1.258			3.95	
Pure Premium Present on Rate Level		74%	2.559	72%	1.403			3.96	
Pure Premium Derived by Formula					2.567	1.350			3.92

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.
1/16 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	282,769	9	142,006	60,907	77,805	563,487	2.58
1/19 through 12/19	31,515,274	4	378,119	12	531,227	232,281	323,205	1,464,832	4.65
1/20 through 12/20	42,700,131	4	202,805	15	285,820	74,963	261,181	824,769	1.93
5 YR. TOTAL	96,028,493	11	863,693	36	959,053	368,151	662,191	2,853,088	2.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	1.898	29%	1.073			2.97	
Pure Premium Indicated by National Relativity		38%	2.788	35%	1.740			4.53	
Pure Premium Present on Rate Level		39%	2.644	36%	1.616			4.26	
Pure Premium Derived by Formula					2.527	1.502			4.03

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.
1/16 through 12/16	2,198,848	1	121,524	0	0	0	0	121,524	5.53
1/17 through 12/17	3,340,883	0	0	0	0	0	1,583	1,583	0.05
1/18 through 12/18	17,993,265	5	118,606	16	227,889	26,449	194,944	567,888	3.16
1/19 through 12/19	16,153,141	1	28,262	17	130,091	5,689	118,474	282,516	1.75
1/20 through 12/20	2,877,990	2	114,120	0	0	33,795	0	147,915	5.14
5 YR. TOTAL	42,564,127	9	382,512	33	357,980	65,933	315,001	1,121,426	2.64
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	1.740	19%	0.895			2.64	
Pure Premium Indicated by National Relativity		42%	2.782	40%	1.781			4.56	
Pure Premium Present on Rate Level		43%	2.500	41%	1.602			4.10	
Pure Premium Derived by Formula					2.504	1.539			4.04

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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<b>CLASS</b> 7231		<b>MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE COMPANIES -- ALL EMPLOYEES &amp; DRIVERS</b>							
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.
1/16 through 12/16	73,437,569	11	566,816	60	1,314,414	391,735	845,776	3,118,741	4.25
1/17 through 12/17	82,885,827	27	932,287	66	1,157,635	623,216	704,882	3,418,020	4.12
1/18 through 12/18	104,012,012	16	984,969	81	1,933,999	673,028	991,617	4,583,613	4.41
1/19 through 12/19	161,883,852	28	1,744,724	177	3,798,368	572,658	2,271,211	8,386,961	5.18
1/20 through 12/20	279,583,910	42	2,655,362	304	5,830,393	1,273,007	3,627,882	13,386,644	4.79
5 YR. TOTAL	701,803,170	124	6,884,158	688	14,034,809	3,533,644	8,441,368	32,893,979	4.69
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		64%	2.981	80%	1.706	4.69			
Pure Premium Indicated by National Relativity		18%	2.866	10%	1.623	4.49			
Pure Premium Present on Rate Level		18%	2.728	10%	1.661	4.39			
Pure Premium Derived by Formula			2.915		1.693	4.61			

<b>CLASS</b> 7232		<b>TRUCKING: MAIL PARCEL OR PACKAGE DELIVERY-UNDER CONTRACT WITH THE U.S. POSTAL SERVICE-ALL EMPLOYEES &amp; DRIVERS</b>							
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.
1/16 through 12/16	38,001,969	7	520,099	17	152,506	234,526	300,235	1,207,366	3.18
1/17 through 12/17	39,623,883	8	728,031	28	1,194,893	311,626	463,537	2,698,087	6.81
1/18 through 12/18	47,479,870	3	221,365	31	1,488,908	56,602	725,894	2,492,769	5.25
1/19 through 12/19	52,616,468	6	823,533	29	1,316,721	422,609	429,633	2,992,496	5.69
1/20 through 12/20	48,115,980	6	361,956	26	865,936	205,042	468,470	1,901,404	3.95
5 YR. TOTAL	225,838,170	30	2,654,984	131	5,018,964	1,230,405	2,387,769	11,292,122	5.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	3.398	48%	1.602	5.00			
Pure Premium Indicated by National Relativity		28%	3.379	26%	1.563	4.94			
Pure Premium Present on Rate Level		28%	3.982	26%	1.886	5.87			
Pure Premium Derived by Formula			3.556		1.666	5.22			

<b>CLASS</b> 7333 ++		<b>DREDGING-ALL TYPES-PROGRAM I</b>							
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.
1/16 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
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
1/20 through 12/20	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%	0.935	100%	0.537	1.47			
Pure Premium Derived by Formula			0.935		0.537	1.47			

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 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.
1/16 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
1/19 through 12/19	233,620	0	0	0	0	0	0	0	0.00
1/20 through 12/20	200,000	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,180,086	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		3%	0.317	3%	0.122	0.44			
Pure Premium Present on Rate Level		95%	1.035	95%	0.595	1.63			
Pure Premium Derived by Formula		0.993			0.569			1.56	

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.
1/16 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
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
1/20 through 12/20	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%	1.908	100%	0.934	2.84			
Pure Premium Derived by Formula		1.908			0.934			2.84	

CLASS 7360		FREIGHT HANDLING NOC							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	45,501,204	3	248,368	16	226,293	155,888	299,164	929,713	2.04
1/17 through 12/17	49,387,942	2	45,279	17	167,328	54,060	173,735	440,402	0.89
1/18 through 12/18	43,815,450	2	13,331	13	701,415	17,570	300,893	1,033,209	2.36
1/19 through 12/19	43,119,122	3	366,127	15	377,917	182,465	249,764	1,176,273	2.73
1/20 through 12/20	51,632,415	4	384,374	21	387,974	763,377	546,283	2,082,008	4.03
5 YR. TOTAL	233,456,133	14	1,057,479	82	1,860,927	1,173,360	1,569,839	5,661,605	2.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.250	33%	1.175	2.43			
Pure Premium Indicated by National Relativity		38%	1.452	33%	1.061	2.51			
Pure Premium Present on Rate Level		38%	1.168	34%	0.832	2.00			
Pure Premium Derived by Formula		1.296			1.021			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 7370		TAXICAB CO.: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	12,755,484	0	0	5	119,990	0	31,078	151,068	1.19
1/17 through 12/17	16,154,500	4	177,614	6	42,443	146,905	46,340	413,302	2.56
1/18 through 12/18	17,991,129	1	2,253	7	261,912	2,092	249,779	516,036	2.87
1/19 through 12/19	18,866,699	2	24,474	7	121,290	21,512	76,802	244,078	1.29
1/20 through 12/20	16,698,840	4	159,259	4	141,217	126,221	113,335	540,032	3.23
5 YR. TOTAL	82,466,652	11	363,600	29	686,852	296,730	517,334	1,864,516	2.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	1.274	21%	0.987			2.26	
Pure Premium Indicated by National Relativity		42%	1.549	39%	1.189			2.74	
Pure Premium Present on Rate Level		43%	1.230	40%	0.947			2.18	
Pure Premium Derived by Formula		1.371			1.050		2.42		

CLASS 7380		DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMMERCIAL							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	814,750,253	90	5,080,559	320	9,623,290	3,255,064	6,207,210	24,166,123	2.97
1/17 through 12/17	856,394,035	64	4,215,191	347	9,504,941	2,162,926	6,889,221	22,772,279	2.66
1/18 through 12/18	946,914,606	75	4,597,058	371	8,131,633	2,501,220	6,253,498	21,483,409	2.27
1/19 through 12/19	972,012,337	80	6,976,695	357	10,668,678	3,937,118	6,966,123	28,548,614	2.94
1/20 through 12/20	1,044,195,436	71	5,407,850	392	10,886,446	4,458,203	8,233,839	28,986,338	2.78
5 YR. TOTAL	4,634,266,667	380	26,277,353	1,787	48,814,988	16,314,531	34,549,891	125,956,763	2.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	1.620	100%	1.098			2.72	
Pure Premium Indicated by National Relativity		0%	1.761	0%	1.213			2.97	
Pure Premium Present on Rate Level		0%	1.579	0%	1.060			2.64	
Pure Premium Derived by Formula		1.620			1.098		2.72		

CLASS 7382		BUS CO.: ALL OTHER 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.
1/16 through 12/16	73,675,756	17	321,180	50	660,816	352,305	546,633	1,880,934	2.55
1/17 through 12/17	83,592,402	19	384,736	46	629,584	250,782	412,532	1,677,634	2.01
1/18 through 12/18	81,196,163	18	479,800	36	485,605	533,427	432,185	1,931,017	2.38
1/19 through 12/19	83,622,789	15	713,824	46	1,211,050	505,377	790,517	3,220,768	3.85
1/20 through 12/20	76,157,284	7	279,506	57	1,182,823	170,752	653,645	2,286,726	3.00
5 YR. TOTAL	398,244,394	76	2,179,046	235	4,169,878	1,812,643	2,835,512	10,997,079	2.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	1.594	47%	1.167			2.76	
Pure Premium Indicated by National Relativity		33%	1.482	26%	1.077			2.56	
Pure Premium Present on Rate Level		34%	1.274	27%	1.004			2.28	
Pure Premium Derived by Formula		1.448			1.100		2.55		

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 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.
1/16 through 12/16	94,697,594	8	481,367	50	464,900	220,057	415,733	1,582,057	1.67
1/17 through 12/17	94,183,809	7	255,209	45	579,147	173,355	567,515	1,575,226	1.67
1/18 through 12/18	80,544,254	10	424,063	42	493,755	200,775	490,083	1,608,676	2.00
1/19 through 12/19	92,751,090	9	539,999	35	541,821	298,035	788,006	2,167,861	2.34
1/20 through 12/20	100,913,727	7	242,174	44	648,807	241,834	504,135	1,636,950	1.62
5 YR. TOTAL	463,090,474	41	1,942,812	216	2,728,430	1,134,056	2,765,472	8,570,770	1.85
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	1.009	45%	0.842	1.85			
Pure Premium Indicated by National Relativity		34%	1.103	27%	0.760	1.86			
Pure Premium Present on Rate Level		34%	1.031	28%	0.798	1.83			
Pure Premium Derived by Formula		1.048			0.808			1.86	

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.
1/16 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
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
1/20 through 12/20	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%	0.901	100%	0.562	1.46			
Pure Premium Derived by Formula		0.901			0.562			1.46	

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.
1/16 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
1/19 through 12/19	62,549	0	0	0	0	0	0	0	0.00
1/20 through 12/20	1,184,239	0	0	1	724,057	0	111,934	835,991	70.59
5 YR. TOTAL	2,001,412	0	0	1	724,057	0	111,934	835,991	41.77
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	36.177	3%	5.593	41.77			
Pure Premium Indicated by National Relativity		5%	0.150	5%	0.652	0.80			
Pure Premium Present on Rate Level		93%	0.998	92%	0.622	1.62			
Pure Premium Derived by Formula		1.659			0.773			2.43	

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 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.
1/16 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
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
1/20 through 12/20	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%	1.918	100%	1.184	3.10			
Pure Premium Derived by Formula		1.918			1.184			3.10	

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.
1/16 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
1/19 through 12/19	3,246,007	0	0	0	0	0	0	0	0.00
1/20 through 12/20	3,005,981	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	15,726,001	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		3%	0.027	3%	0.002	0.03			
Pure Premium Present on Rate Level		96%	0.034	96%	0.019	0.05			
Pure Premium Derived by Formula		0.033			0.018			0.05	

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	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	586,131,738	45	1,484,380	192	3,889,846	1,239,259	3,335,415	9,948,900	1.70
1/17 through 12/17	606,622,792	33	2,882,051	276	5,725,405	1,517,919	4,399,121	14,524,496	2.39
1/18 through 12/18	691,183,228	36	1,783,292	258	5,933,194	961,693	3,685,330	12,363,509	1.79
1/19 through 12/19	715,378,921	29	2,253,258	238	6,352,613	1,041,120	4,127,246	13,774,237	1.93
1/20 through 12/20	549,687,854	42	3,396,752	223	4,552,702	1,700,810	2,970,961	12,621,225	2.30
5 YR. TOTAL	3,149,004,533	185	11,799,733	1,187	26,453,760	6,460,801	18,518,073	63,232,367	2.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		91%	1.215	100%	0.793	2.01			
Pure Premium Indicated by National Relativity		4%	1.055	0%	0.730	1.79			
Pure Premium Present on Rate Level		5%	1.231	0%	0.862	2.09			
Pure Premium Derived by Formula		1.209			0.793			2.00	

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

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<b>CLASS</b> 7405		<b>AVIATION: AIR CARRIER - SCHEDULED, COMMUTER OR SUPPLEMENTAL - FLYING CREW</b>							
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.
1/16 through 12/16	585,673,123	21	749,862	122	2,171,062	336,236	1,310,964	4,568,124	0.78
1/17 through 12/17	671,186,526	20	1,268,575	143	3,247,917	894,590	2,034,232	7,445,314	1.11
1/18 through 12/18	675,145,665	23	1,649,042	136	2,021,591	742,218	1,129,238	5,542,089	0.82
1/19 through 12/19	639,578,605	7	470,066	102	2,378,441	260,997	1,306,482	4,415,986	0.69
1/20 through 12/20	559,753,568	12	1,002,097	61	1,935,320	476,623	761,189	4,175,229	0.75
5 YR. TOTAL	3,131,337,487	83	5,139,642	564	11,754,331	2,710,664	6,542,105	26,146,742	0.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	0.540	69%	0.295	0.84			
Pure Premium Indicated by National Relativity		21%	0.397	15%	0.186	0.58			
Pure Premium Present on Rate Level		22%	0.482	16%	0.277	0.76			
Pure Premium Derived by Formula		0.497			0.276		0.77		

<b>CLASS</b> 7420		<b>AVIATION: STUNT FLYING, RACING, OR PARACHUTE JUMPING FLYING CREW</b>							
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.
1/16 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
1/19 through 12/19	308,346	0	0	0	0	0	0	0	0.00
1/20 through 12/20	2,321,002	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,230,706	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	4%	0.000	0.00			
Pure Premium Indicated by National Relativity		10%	2.060	10%	1.171	3.23			
Pure Premium Present on Rate Level		86%	2.391	86%	0.922	3.31			
Pure Premium Derived by Formula		2.262			0.910		3.17		

<b>CLASS</b> 7421		<b>AVIATION - TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS - FLYING CREW</b>							
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.
1/16 through 12/16	36,154,492	0	0	5	365,757	0	206,479	572,236	1.58
1/17 through 12/17	38,505,916	0	0	4	35,522	0	47,560	83,082	0.22
1/18 through 12/18	41,157,352	0	0	1	1,565	0	18,564	20,129	0.05
1/19 through 12/19	43,870,950	0	0	0	0	0	2,431	2,431	0.01
1/20 through 12/20	43,268,611	0	0	1	16,821	0	20,217	37,038	0.09
5 YR. TOTAL	202,957,321	0	0	11	419,665	0	295,251	714,916	0.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.207	14%	0.145	0.35			
Pure Premium Indicated by National Relativity		19%	0.245	21%	0.119	0.36			
Pure Premium Present on Rate Level		72%	0.204	65%	0.166	0.37			
Pure Premium Derived by Formula		0.212			0.153		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 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.
1/16 through 12/16	25,670,482	0	0	2	32,917	0	46,482	79,399	0.31
1/17 through 12/17	23,601,683	0	0	1	2,551	0	7,857	10,408	0.04
1/18 through 12/18	26,667,586	0	0	1	833	0	29,202	30,035	0.11
1/19 through 12/19	27,539,304	0	0	3	39,289	0	43,111	82,400	0.30
1/20 through 12/20	29,909,271	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	133,388,326	0	0	7	75,590	0	126,652	202,242	0.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.057	13%	0.095	0.15			
Pure Premium Indicated by National Relativity		23%	0.420	24%	0.225	0.65			
Pure Premium Present on Rate Level		66%	0.408	63%	0.230	0.64			
Pure Premium Derived by Formula		0.372			0.211		0.58		

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.
1/16 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	458,428	0	63,591	522,019	5.51
1/18 through 12/18	11,312,051	0	0	1	3,570	0	29,806	33,376	0.30
1/19 through 12/19	13,037,836	0	0	3	24,754	0	13,911	38,665	0.30
1/20 through 12/20	13,362,920	0	0	0	0	0	3,896	3,896	0.03
5 YR. TOTAL	57,033,827	0	0	5	486,752	0	111,204	597,956	1.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.853	9%	0.195	1.05			
Pure Premium Indicated by National Relativity		30%	0.735	32%	0.311	1.05			
Pure Premium Present on Rate Level		61%	0.715	59%	0.266	0.98			
Pure Premium Derived by Formula		0.733			0.274		1.01		

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.
1/16 through 12/16	43,026,196	3	393,103	0	0	366,777	9,171	769,051	1.79
1/17 through 12/17	51,662,472	0	0	0	0	0	7,733	7,733	0.02
1/18 through 12/18	58,347,826	1	37,239	1	2,734	10,367	13,929	64,269	0.11
1/19 through 12/19	62,304,370	0	0	3	613,564	0	146,140	759,704	1.22
1/20 through 12/20	87,818,083	1	52,572	0	0	10,839	5,429	68,840	0.08
5 YR. TOTAL	303,158,947	5	482,914	4	616,298	387,983	182,402	1,669,597	0.55
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.363	19%	0.188	0.55			
Pure Premium Indicated by National Relativity		24%	0.415	26%	0.115	0.53			
Pure Premium Present on Rate Level		60%	0.395	55%	0.226	0.62			
Pure Premium Derived by Formula		0.395			0.190		0.59		

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 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.
1/16 through 12/16	1,474,099	0	0	0	0	0	248	248	0.02
1/17 through 12/17	2,583,778	0	0	1	6,706	0	6,540	13,246	0.51
1/18 through 12/18	6,472,689	0	0	3	41,163	0	22,307	63,470	0.98
1/19 through 12/19	6,942,504	0	0	0	0	0	1,555	1,555	0.02
1/20 through 12/20	7,023,401	1	19,279	5	84,516	11,942	67,537	183,274	2.61
5 YR. TOTAL	24,496,471	1	19,279	9	132,385	11,942	98,187	261,793	1.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.619	7%	0.450	1.07			
Pure Premium Indicated by National Relativity		40%	0.530	43%	0.405	0.94			
Pure Premium Present on Rate Level		55%	0.493	50%	0.386	0.88			
Pure Premium Derived by Formula		0.514			0.399			0.91	

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.
1/16 through 12/16	23,140,136	0	0	0	0	0	4,079	4,079	0.02
1/17 through 12/17	25,109,295	0	0	1	31,591	0	27,167	58,758	0.23
1/18 through 12/18	26,330,327	1	3,850	2	42,992	0	58,855	105,697	0.40
1/19 through 12/19	26,172,189	0	0	2	207,800	0	301,233	509,033	1.95
1/20 through 12/20	25,241,844	0	0	2	34,158	0	25,386	59,544	0.24
5 YR. TOTAL	125,993,791	1	3,850	7	316,541	0	416,720	737,111	0.59
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.254	12%	0.331	0.59			
Pure Premium Indicated by National Relativity		37%	0.352	40%	0.226	0.58			
Pure Premium Present on Rate Level		54%	0.273	48%	0.200	0.47			
Pure Premium Derived by Formula		0.301			0.226			0.53	

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.
1/16 through 12/16	43,376,152	1	8,336	8	38,402	2,030	87,534	136,302	0.31
1/17 through 12/17	46,423,471	2	105,892	10	93,655	109,342	124,485	433,374	0.93
1/18 through 12/18	47,547,185	1	207,709	8	71,505	47,530	128,530	455,274	0.96
1/19 through 12/19	50,636,143	0	0	6	72,538	0	66,899	139,437	0.28
1/20 through 12/20	50,075,218	1	988	7	401,404	0	128,613	531,005	1.06
5 YR. TOTAL	238,058,169	5	322,925	39	677,504	158,902	536,061	1,695,392	0.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.420	27%	0.292	0.71			
Pure Premium Indicated by National Relativity		40%	0.784	36%	0.650	1.43			
Pure Premium Present on Rate Level		41%	0.679	37%	0.562	1.24			
Pure Premium Derived by Formula		0.672			0.521			1.19	

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 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.
1/16 through 12/16	6,779,404	1	151	5	220,721	4,644	82,091	307,607	4.54
1/17 through 12/17	5,297,884	0	0	3	34,773	0	33,352	68,125	1.29
1/18 through 12/18	5,203,045	0	0	4	473,307	0	160,045	633,352	12.17
1/19 through 12/19	4,905,144	0	0	0	0	0	733	733	0.02
1/20 through 12/20	4,145,508	0	0	0	0	0	2,814	2,814	0.07
5 YR. TOTAL	26,330,985	1	151	12	728,801	4,644	279,035	1,012,631	3.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	2.768	17%	1.077			3.85	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		87%	2.763	83%	1.818			4.58	
Pure Premium Derived by Formula		2.764			1.692		4.46		

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.
1/16 through 12/16	130,522,912	4	750,777	17	426,517	607,245	421,680	2,206,219	1.69
1/17 through 12/17	205,494,208	5	409,208	27	1,512,691	195,047	1,966,950	4,083,896	1.99
1/18 through 12/18	267,375,137	6	502,666	26	1,741,074	329,777	1,492,341	4,065,858	1.52
1/19 through 12/19	196,851,230	4	387,692	19	740,198	209,659	547,549	1,885,098	0.96
1/20 through 12/20	231,792,392	2	40,307	22	1,507,293	38,555	676,997	2,263,152	0.98
5 YR. TOTAL	1,032,035,879	21	2,090,650	111	5,927,773	1,380,283	5,105,517	14,504,223	1.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		45%	0.777	66%	0.628			1.41	
Pure Premium Indicated by National Relativity		27%	0.669	17%	0.570			1.24	
Pure Premium Present on Rate Level		28%	0.860	17%	0.726			1.59	
Pure Premium Derived by Formula		0.771			0.635		1.41		

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.
1/16 through 12/16	72,737,226	1	215,732	10	175,492	71,199	115,255	577,678	0.79
1/17 through 12/17	70,982,776	3	316,420	10	133,899	348,368	152,185	950,872	1.34
1/18 through 12/18	79,442,944	0	0	6	122,295	0	88,641	210,936	0.27
1/19 through 12/19	84,963,196	1	220,664	4	85,918	52,410	96,061	455,053	0.54
1/20 through 12/20	70,649,171	0	0	1	10,980	0	16,451	27,431	0.04
5 YR. TOTAL	378,775,313	5	752,816	31	528,584	471,977	468,593	2,221,970	0.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.338	26%	0.248			0.59	
Pure Premium Indicated by National Relativity		40%	0.443	37%	0.326			0.77	
Pure Premium Present on Rate Level		41%	0.430	37%	0.330			0.76	
Pure Premium Derived by Formula		0.418			0.307		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 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.
1/16 through 12/16	100,496,364	6	607,138	23	667,757	362,295	911,705	2,548,895	2.54
1/17 through 12/17	102,981,128	3	111,580	33	1,507,486	88,436	1,050,951	2,758,453	2.68
1/18 through 12/18	110,886,246	2	65,454	25	875,755	118,368	802,849	1,862,426	1.68
1/19 through 12/19	110,134,608	2	222,387	25	899,574	402,751	724,299	2,249,011	2.04
1/20 through 12/20	120,055,604	1	13,361	20	1,328,925	14,199	975,588	2,332,073	1.94
5 YR. TOTAL	544,553,950	14	1,019,920	126	5,279,497	986,049	4,465,392	11,750,858	2.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	1.157	51%	1.001	2.16			
Pure Premium Indicated by National Relativity		34%	0.820	24%	0.662	1.48			
Pure Premium Present on Rate Level		34%	0.882	25%	0.869	1.75			
Pure Premium Derived by Formula		0.949			0.887			1.84	

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.
1/16 through 12/16	26,904,213	0	0	3	166,481	0	95,276	261,757	0.97
1/17 through 12/17	28,516,157	0	0	6	76,791	0	61,309	138,100	0.48
1/18 through 12/18	33,259,199	1	49,053	5	208,517	94,511	164,948	517,029	1.55
1/19 through 12/19	35,301,643	1	10,452	2	122,655	0	161,238	294,345	0.83
1/20 through 12/20	35,746,679	0	0	7	214,968	0	152,794	367,762	1.03
5 YR. TOTAL	159,727,891	2	59,505	23	789,412	94,511	635,565	1,578,993	0.99
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.531	23%	0.457	0.99			
Pure Premium Indicated by National Relativity		42%	0.701	38%	0.602	1.30			
Pure Premium Present on Rate Level		42%	0.711	39%	0.605	1.32			
Pure Premium Derived by Formula		0.678			0.570			1.25	

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.
1/16 through 12/16	12,240,068	1	5,273	2	21,677	5,431	23,920	56,301	0.46
1/17 through 12/17	15,977,841	0	0	2	45,877	0	45,154	91,031	0.57
1/18 through 12/18	20,914,822	2	10,102	4	227,936	7,709	76,846	322,593	1.54
1/19 through 12/19	17,868,439	1	9,206	7	83,012	6,931	70,545	169,694	0.95
1/20 through 12/20	18,148,362	1	57,838	3	110,268	7,485	120,032	295,623	1.63
5 YR. TOTAL	85,149,532	5	82,419	18	488,770	27,556	336,497	935,242	1.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.671	19%	0.428	1.10			
Pure Premium Indicated by National Relativity		41%	1.136	40%	0.941	2.08			
Pure Premium Present on Rate Level		46%	0.908	41%	0.750	1.66			
Pure Premium Derived by Formula		0.971			0.765			1.74	

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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<b>CLASS</b> 7600		<b>TELECOMMUNICATIONS CO. - CABLE TV OR SATELLITE - ALL OTHER EMPLOYEES &amp; DRIVERS</b>							
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.
1/16 through 12/16	468,092,325	34	2,896,761	177	4,546,170	1,563,247	3,263,872	12,270,050	2.62
1/17 through 12/17	478,389,175	38	3,863,180	179	5,040,104	1,507,401	3,026,394	13,437,079	2.81
1/18 through 12/18	496,766,515	38	4,198,234	184	4,116,255	2,392,839	2,982,555	13,689,883	2.76
1/19 through 12/19	491,985,903	23	2,804,299	151	5,074,502	991,748	3,118,193	11,988,742	2.44
1/20 through 12/20	488,113,082	25	3,683,020	109	3,643,010	1,809,530	2,278,204	11,413,764	2.34
5 YR. TOTAL	2,423,347,000	158	17,445,494	800	22,420,041	8,264,765	14,669,218	62,799,518	2.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		92%	1.645	100%	0.946			2.59	
Pure Premium Indicated by National Relativity		4%	1.576	0%	0.919			2.50	
Pure Premium Present on Rate Level		4%	1.650	0%	1.007			2.66	
Pure Premium Derived by Formula		1.642			0.946		2.59		

<b>CLASS</b> 7605		<b>BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR &amp; DRIVERS</b>							
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.
1/16 through 12/16	211,326,753	10	713,709	44	1,514,424	432,545	1,026,066	3,686,744	1.74
1/17 through 12/17	207,326,276	12	254,523	24	534,428	247,042	396,449	1,432,442	0.69
1/18 through 12/18	212,318,467	5	162,993	34	1,263,979	491,041	1,004,669	2,922,682	1.38
1/19 through 12/19	217,907,480	8	444,334	35	1,419,319	229,442	779,005	2,872,100	1.32
1/20 through 12/20	214,212,280	4	637,033	29	835,838	287,258	767,384	2,527,513	1.18
5 YR. TOTAL	1,063,091,256	39	2,212,592	166	5,567,988	1,687,328	3,973,573	13,441,481	1.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	0.732	54%	0.532			1.26	
Pure Premium Indicated by National Relativity		31%	0.616	23%	0.477			1.09	
Pure Premium Present on Rate Level		31%	0.607	23%	0.476			1.08	
Pure Premium Derived by Formula		0.657			0.506		1.16		

<b>CLASS</b> 7610		<b>RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLOYEES &amp; CLERICAL, DRIVERS</b>							
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.
1/16 through 12/16	480,919,188	2	48,139	15	225,951	38,986	301,196	614,272	0.13
1/17 through 12/17	485,035,527	3	76,623	9	128,252	51,148	180,706	436,729	0.09
1/18 through 12/18	482,910,896	3	152,460	15	389,114	204,159	344,003	1,089,736	0.23
1/19 through 12/19	512,000,263	3	268,621	27	747,824	121,526	575,200	1,713,171	0.34
1/20 through 12/20	584,693,023	2	41,272	12	236,860	30,740	235,680	544,552	0.09
5 YR. TOTAL	2,545,558,897	13	587,115	78	1,728,001	446,559	1,636,785	4,398,460	0.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.091	37%	0.082			0.17	
Pure Premium Indicated by National Relativity		37%	0.125	31%	0.097			0.22	
Pure Premium Present on Rate Level		37%	0.116	32%	0.095			0.21	
Pure Premium Derived by Formula		0.113			0.091		0.20		

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 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.
1/16 through 12/16	30,094,281	1	53,821	21	202,989	68,877	194,369	520,056	1.73
1/17 through 12/17	28,187,872	3	76,022	10	224,131	120,095	228,302	648,550	2.30
1/18 through 12/18	32,015,248	1	21,260	9	118,267	101,281	96,400	337,208	1.05
1/19 through 12/19	31,999,374	5	125,230	13	250,530	111,125	246,828	733,713	2.29
1/20 through 12/20	35,390,074	1	92,379	22	601,701	105,181	384,311	1,183,572	3.34
5 YR. TOTAL	157,686,849	11	368,712	75	1,397,618	506,559	1,150,210	3,423,099	2.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	1.120	29%	1.051	2.17			
Pure Premium Indicated by National Relativity		40%	1.637	35%	1.150	2.79			
Pure Premium Present on Rate Level		40%	1.237	36%	0.986	2.22			
Pure Premium Derived by Formula			1.374		1.062	2.44			

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.
1/16 through 12/16	15,004,636	0	0	2	5,368	0	53,446	58,814	0.39
1/17 through 12/17	16,103,260	0	0	1	5,804	0	23,356	29,160	0.18
1/18 through 12/18	16,090,328	0	0	3	20,806	0	31,541	52,347	0.33
1/19 through 12/19	15,966,055	0	0	2	11,855	0	30,894	42,749	0.27
1/20 through 12/20	16,113,526	0	0	1	140	0	50,409	50,549	0.31
5 YR. TOTAL	79,277,805	0	0	9	43,973	0	189,646	233,619	0.29
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.055	19%	0.239	0.29			
Pure Premium Indicated by National Relativity		43%	1.293	40%	1.049	2.34			
Pure Premium Present on Rate Level		44%	0.941	41%	0.801	1.74			
Pure Premium Derived by Formula			0.977		0.793	1.77			

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.
1/16 through 12/16	1,522,130	0	0	1	757	0	35,234	35,991	2.37
1/17 through 12/17	1,476,589	0	0	0	0	0	18,713	18,713	1.27
1/18 through 12/18	1,429,582	1	25,699	3	43,572	17,986	97,791	185,048	12.95
1/19 through 12/19	1,226,300	0	0	2	4,124	0	9,253	13,377	1.09
1/20 through 12/20	1,044,968	0	0	0	0	0	22,506	22,506	2.15
5 YR. TOTAL	6,699,569	1	25,699	6	48,453	17,986	183,497	275,635	4.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	1.107	5%	3.007	4.11			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		96%	0.941	95%	0.801	1.74			
Pure Premium Derived by Formula			0.948		0.911	1.86			

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 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.
1/16 through 12/16	160,224,201	15	364,958	36	674,250	295,118	918,787	2,253,113	1.41
1/17 through 12/17	165,211,015	5	92,757	52	883,739	76,491	863,250	1,916,237	1.16
1/18 through 12/18	196,827,747	6	83,853	58	1,128,997	197,669	1,071,016	2,481,535	1.26
1/19 through 12/19	201,709,492	8	558,280	42	770,068	295,833	1,107,034	2,731,215	1.35
1/20 through 12/20	204,545,436	5	253,719	34	1,481,551	124,312	1,414,412	3,273,994	1.60
5 YR. TOTAL	928,517,891	39	1,353,567	222	4,938,605	989,423	5,374,499	12,656,094	1.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	0.678	58%	0.685			1.36	
Pure Premium Indicated by National Relativity		31%	0.862	21%	0.713			1.58	
Pure Premium Present on Rate Level		31%	0.726	21%	0.673			1.40	
Pure Premium Derived by Formula		0.750		0.688				1.44	

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.
1/16 through 12/16	314,748,489	19	794,939	51	936,238	655,882	1,022,728	3,409,787	1.08
1/17 through 12/17	305,389,441	14	361,996	62	903,921	602,960	925,923	2,794,800	0.92
1/18 through 12/18	326,970,013	16	814,543	55	1,294,258	519,147	928,741	3,556,689	1.09
1/19 through 12/19	339,726,730	18	539,639	54	1,164,085	411,616	1,196,145	3,311,485	0.97
1/20 through 12/20	262,097,432	6	212,609	39	1,061,016	217,688	904,797	2,396,110	0.91
5 YR. TOTAL	1,548,932,105	73	2,723,726	261	5,359,518	2,407,293	4,978,334	15,468,871	1.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		39%	0.522	63%	0.477			1.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		61%	0.470	37%	0.475			0.95	
Pure Premium Derived by Formula		0.490		0.476				0.97	

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.
1/16 through 12/16	13,301,649	0	0	5	65,763	0	70,839	136,602	1.03
1/17 through 12/17	7,419,811	0	0	0	0	0	1,596	1,596	0.02
1/18 through 12/18	5,967,836	1	137,505	2	36,186	83,090	10,559	267,340	4.48
1/19 through 12/19	6,596,527	0	0	0	0	0	0	0	0.00
1/20 through 12/20	4,035,276	0	0	1	14,166	0	6,147	20,313	0.50
5 YR. TOTAL	37,321,099	1	137,505	8	116,115	83,090	89,141	425,851	1.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.680	12%	0.461			1.14	
Pure Premium Indicated by National Relativity		27%	0.999	29%	0.685			1.68	
Pure Premium Present on Rate Level		64%	0.931	59%	0.627			1.56	
Pure Premium Derived by Formula		0.927		0.624				1.55	

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 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.
1/16 through 12/16	43,369,297	5	300,130	21	173,336	175,533	254,193	903,192	2.08
1/17 through 12/17	43,954,499	0	0	11	57,914	0	79,560	137,474	0.31
1/18 through 12/18	46,376,536	0	0	22	137,353	0	109,545	246,898	0.53
1/19 through 12/19	47,211,362	3	124,842	14	206,963	167,557	304,228	803,590	1.70
1/20 through 12/20	52,500,219	2	54,071	11	159,834	49,463	216,554	479,922	0.91
5 YR. TOTAL	233,411,913	10	479,043	79	735,400	392,553	964,080	2,571,076	1.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.520	28%	0.581			1.10	
Pure Premium Indicated by National Relativity		42%	0.452	36%	0.465			0.92	
Pure Premium Present on Rate Level		42%	0.524	36%	0.591			1.12	
Pure Premium Derived by Formula		0.493			0.543		1.04		

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.
1/16 through 12/16	79,427,965	7	168,293	24	113,660	228,018	228,464	738,435	0.93
1/17 through 12/17	79,674,546	7	83,628	15	77,606	100,787	168,236	430,257	0.54
1/18 through 12/18	89,081,714	3	102,132	20	317,132	497,372	278,977	1,195,613	1.34
1/19 through 12/19	81,273,659	8	105,292	13	201,480	137,414	178,040	622,226	0.77
1/20 through 12/20	70,268,518	3	69,865	9	99,085	42,759	276,892	488,601	0.70
5 YR. TOTAL	399,726,402	28	529,210	81	808,963	1,006,350	1,130,609	3,475,132	0.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.335	33%	0.535			0.87	
Pure Premium Indicated by National Relativity		41%	0.413	33%	0.420			0.83	
Pure Premium Present on Rate Level		41%	0.371	34%	0.480			0.85	
Pure Premium Derived by Formula		0.382			0.478		0.86		

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.
1/16 through 12/16	596,623,696	37	1,303,493	181	2,300,076	922,609	2,048,406	6,574,584	1.10
1/17 through 12/17	637,301,807	41	1,245,470	187	2,452,879	1,077,508	2,076,518	6,852,375	1.08
1/18 through 12/18	689,931,562	41	1,639,750	203	2,988,498	919,000	2,432,883	7,980,131	1.16
1/19 through 12/19	741,402,132	37	1,533,544	171	2,478,281	696,669	2,373,469	7,081,963	0.96
1/20 through 12/20	759,736,197	29	2,198,146	146	2,312,142	1,535,113	1,981,975	8,027,376	1.06
5 YR. TOTAL	3,424,995,394	185	7,920,403	888	12,531,876	5,150,899	10,913,251	36,516,429	1.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		63%	0.597	96%	0.469			1.07	
Pure Premium Indicated by National Relativity		18%	0.432	2%	0.374			0.81	
Pure Premium Present on Rate Level		19%	0.541	2%	0.483			1.02	
Pure Premium Derived by Formula		0.557			0.467		1.02		

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

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<b>CLASS</b> 8008		<b>STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL</b>							
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.
1/16 through 12/16	775,890,115	30	1,033,033	152	1,611,427	768,726	1,964,684	5,377,870	0.69
1/17 through 12/17	745,446,383	22	776,885	105	1,123,768	1,020,193	1,310,852	4,231,698	0.57
1/18 through 12/18	797,875,848	17	421,141	103	1,160,225	307,310	1,634,050	3,522,726	0.44
1/19 through 12/19	845,358,500	26	573,210	109	1,536,291	629,318	1,676,867	4,415,686	0.52
1/20 through 12/20	695,924,201	16	523,941	85	749,751	355,211	1,144,052	2,772,955	0.40
5 YR. TOTAL	3,860,495,047	111	3,328,210	554	6,181,462	3,080,758	7,730,505	20,320,935	0.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	0.246	81%	0.280	0.53			
Pure Premium Indicated by National Relativity		26%	0.229	9%	0.238	0.47			
Pure Premium Present on Rate Level		27%	0.260	10%	0.307	0.57			
Pure Premium Derived by Formula		0.245			0.279			0.52	

<b>CLASS</b> 8010		<b>STORE: HARDWARE</b>							
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.
1/16 through 12/16	308,437,784	18	684,758	59	775,960	644,992	1,040,835	3,146,545	1.02
1/17 through 12/17	337,047,535	9	310,922	58	649,115	220,356	688,665	1,869,058	0.56
1/18 through 12/18	363,140,101	12	612,784	57	678,916	537,940	822,267	2,651,907	0.73
1/19 through 12/19	351,465,422	11	575,074	47	698,663	215,113	1,027,915	2,516,765	0.72
1/20 through 12/20	388,792,599	10	672,767	64	1,147,260	314,050	1,230,259	3,364,336	0.87
5 YR. TOTAL	1,748,883,441	60	2,856,305	285	3,949,914	1,932,451	4,809,941	13,548,611	0.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.389	61%	0.386	0.78			
Pure Premium Indicated by National Relativity		31%	0.382	19%	0.367	0.75			
Pure Premium Present on Rate Level		32%	0.370	20%	0.380	0.75			
Pure Premium Derived by Formula		0.381			0.381			0.76	

<b>CLASS</b> 8013		<b>STORE: JEWELRY</b>							
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.
1/16 through 12/16	226,480,124	1	32,004	6	67,506	29,758	53,859	183,127	0.08
1/17 through 12/17	248,283,304	4	102,530	5	71,665	30,232	82,850	287,277	0.12
1/18 through 12/18	247,976,726	1	10,249	10	125,226	0	188,726	324,201	0.13
1/19 through 12/19	237,659,214	2	231,235	5	84,122	132,837	73,544	521,738	0.22
1/20 through 12/20	270,791,452	1	95,320	4	146,053	167,323	53,250	461,946	0.17
5 YR. TOTAL	1,231,190,820	9	471,338	30	494,572	360,150	452,229	1,778,289	0.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.078	22%	0.066	0.14			
Pure Premium Indicated by National Relativity		43%	0.076	39%	0.066	0.14			
Pure Premium Present on Rate Level		43%	0.078	39%	0.068	0.15			
Pure Premium Derived by Formula		0.077			0.067			0.14	

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

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<b>CLASS</b> 8015		<b>QUICK PRINTING-COPYING OR DUPLICATING SERVICE-ALL EMPLOYEES &amp; CLERICAL, SALESPERSONS, DRIVERS</b>							
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.
1/16 through 12/16	53,563,124	0	0	2	39,791	0	29,424	69,215	0.13
1/17 through 12/17	51,996,202	1	70,430	3	33,833	50,081	57,009	211,353	0.41
1/18 through 12/18	52,012,416	0	0	6	193,575	0	135,034	328,609	0.63
1/19 through 12/19	53,426,395	2	70,245	4	50,604	64,703	85,695	271,247	0.51
1/20 through 12/20	51,654,053	0	0	5	27,074	0	46,929	74,003	0.14
5 YR. TOTAL	262,652,190	3	140,675	20	344,877	114,784	354,091	954,427	0.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.185	15%	0.179			0.36	
Pure Premium Indicated by National Relativity		40%	0.155	42%	0.162			0.32	
Pure Premium Present on Rate Level		50%	0.163	43%	0.157			0.32	
Pure Premium Derived by Formula		0.162		0.162				0.32	

<b>CLASS</b> 8017		<b>STORE: RETAIL NOC</b>							
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.
1/16 through 12/16	1,475,393,210	52	1,321,641	248	3,516,687	1,208,804	3,428,291	9,475,423	0.64
1/17 through 12/17	1,660,767,335	51	2,419,274	268	3,733,464	1,854,553	4,200,960	12,208,251	0.74
1/18 through 12/18	1,672,730,725	41	1,467,503	270	3,650,877	1,372,698	4,226,188	10,717,266	0.64
1/19 through 12/19	1,718,324,315	44	1,381,867	243	3,746,252	1,162,935	3,982,881	10,273,935	0.60
1/20 through 12/20	1,749,783,151	51	2,769,112	212	3,797,560	1,664,647	4,054,986	12,286,305	0.70
5 YR. TOTAL	8,276,998,736	239	9,359,397	1,241	18,444,840	7,263,637	19,893,306	54,961,180	0.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		74%	0.336	100%	0.328			0.66	
Pure Premium Indicated by National Relativity		13%	0.300	0%	0.280			0.58	
Pure Premium Present on Rate Level		13%	0.305	0%	0.317			0.62	
Pure Premium Derived by Formula		0.327		0.328				0.66	

<b>CLASS</b> 8018		<b>STORE: WHOLESALE NOC</b>							
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.
1/16 through 12/16	861,453,570	53	2,396,343	282	4,180,017	1,497,104	3,987,404	12,060,868	1.40
1/17 through 12/17	926,340,687	47	1,776,276	300	4,100,577	897,284	4,233,962	11,008,099	1.19
1/18 through 12/18	1,005,908,956	55	2,291,159	377	5,602,312	1,069,974	4,634,404	13,597,849	1.35
1/19 through 12/19	1,113,483,352	51	2,765,409	392	6,109,150	1,289,789	4,932,268	15,096,616	1.36
1/20 through 12/20	1,676,459,947	88	4,253,234	497	9,808,711	1,820,089	7,142,334	23,024,368	1.37
5 YR. TOTAL	5,583,646,512	294	13,482,421	1,848	29,800,767	6,574,240	24,930,372	74,787,800	1.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		94%	0.775	100%	0.564			1.34	
Pure Premium Indicated by National Relativity		3%	0.724	0%	0.548			1.27	
Pure Premium Present on Rate Level		3%	0.735	0%	0.572			1.31	
Pure Premium Derived by Formula		0.772		0.564				1.34	

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

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CLASS 8021		STORE: MEAT, FISH OR POULTRY DEALER-WHOLESALE								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/16 through 12/16	228,953,286	5	212,937	59	595,075	386,461	803,788	1,998,261	0.87	
1/17 through 12/17	279,663,114	5	137,745	65	857,909	88,290	1,207,719	2,291,663	0.82	
1/18 through 12/18	284,887,474	7	92,726	78	1,046,029	98,426	1,139,887	2,377,068	0.84	
1/19 through 12/19	337,925,810	12	301,998	75	1,293,954	669,462	1,448,913	3,714,327	1.10	
1/20 through 12/20	445,194,835	16	443,965	144	1,973,577	555,131	1,629,911	4,602,584	1.03	
5 YR. TOTAL	1,576,624,519	45	1,189,371	421	5,766,544	1,797,770	6,230,218	14,983,903	0.95	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		41%	0.441	67%	0.509	0.95				
Pure Premium Indicated by National Relativity		29%	0.600	16%	0.583	1.18				
Pure Premium Present on Rate Level		30%	0.492	17%	0.514	1.01				
Pure Premium Derived by Formula		0.502			0.522		1.02			

CLASS 8031		STORE: MEAT, FISH OR POULTRY-RETAIL								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/16 through 12/16	13,690,623	1	2,254	2	4,604	13,819	10,496	31,173	0.23	
1/17 through 12/17	14,862,890	2	109,707	5	21,833	81,779	53,632	266,951	1.80	
1/18 through 12/18	16,074,361	0	0	1	1,085	0	8,781	9,866	0.06	
1/19 through 12/19	16,591,676	1	32,632	0	0	31,905	6,699	71,236	0.43	
1/20 through 12/20	18,399,484	0	0	3	16,277	0	34,680	50,957	0.28	
5 YR. TOTAL	79,619,034	4	144,593	11	43,799	127,503	114,288	430,183	0.54	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		9%	0.237	14%	0.304	0.54				
Pure Premium Indicated by National Relativity		41%	0.479	43%	0.403	0.88				
Pure Premium Present on Rate Level		50%	0.443	43%	0.444	0.89				
Pure Premium Derived by Formula		0.439			0.407		0.85			

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.	
1/16 through 12/16	164,617,889	8	492,198	36	549,607	192,850	564,581	1,799,236	1.09	
1/17 through 12/17	182,588,009	4	99,837	21	472,230	38,583	411,488	1,022,138	0.56	
1/18 through 12/18	172,838,771	6	283,316	11	197,265	108,068	211,701	800,350	0.46	
1/19 through 12/19	178,888,491	3	194,496	18	389,416	96,507	401,188	1,081,607	0.60	
1/20 through 12/20	188,700,580	5	110,763	36	966,198	97,015	677,945	1,851,921	0.98	
5 YR. TOTAL	887,633,740	26	1,180,610	122	2,574,716	533,023	2,266,903	6,555,252	0.74	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		29%	0.423	42%	0.315	0.74				
Pure Premium Indicated by National Relativity		35%	0.424	29%	0.395	0.82				
Pure Premium Present on Rate Level		36%	0.430	29%	0.356	0.79				
Pure Premium Derived by Formula		0.426			0.350		0.78			

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 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.	
1/16 through 12/16	757,853,234	26	889,593	152	2,296,302	624,861	2,311,974	6,122,730	0.81	
1/17 through 12/17	848,269,785	20	637,989	134	1,883,543	458,724	2,459,891	5,440,147	0.64	
1/18 through 12/18	834,941,085	29	849,382	167	1,881,547	512,303	2,654,981	5,898,213	0.71	
1/19 through 12/19	980,418,642	30	1,051,998	197	3,617,052	562,549	3,442,680	8,674,279	0.89	
1/20 through 12/20	1,156,619,017	35	1,654,515	193	3,406,136	1,052,858	3,924,420	10,037,929	0.87	
5 YR. TOTAL	4,578,101,763	140	5,083,477	843	13,084,580	3,211,295	14,793,946	36,173,298	0.79	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		62%	0.397	99%	0.393	0.79				
Pure Premium Indicated by National Relativity		19%	0.398	0%	0.378	0.78				
Pure Premium Present on Rate Level		19%	0.389	1%	0.389	0.78				
Pure Premium Derived by Formula		0.396			0.393		0.79			

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.	
1/16 through 12/16	1,385,309,257	51	1,340,504	201	3,038,284	893,482	3,482,892	8,755,162	0.63	
1/17 through 12/17	1,366,728,695	58	1,724,049	251	3,792,318	1,114,350	4,027,627	10,658,344	0.78	
1/18 through 12/18	1,326,298,164	52	1,167,359	242	3,762,349	654,346	3,262,097	8,846,151	0.67	
1/19 through 12/19	1,441,203,634	38	1,481,551	254	2,965,140	607,903	3,521,504	8,576,098	0.60	
1/20 through 12/20	1,467,330,310	29	1,157,324	258	3,681,843	983,391	4,208,258	10,030,816	0.68	
5 YR. TOTAL	6,986,870,060	228	6,870,787	1,206	17,239,934	4,253,472	18,502,378	46,866,571	0.67	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		68%	0.345	100%	0.326	0.67				
Pure Premium Indicated by National Relativity		16%	0.343	0%	0.372	0.72				
Pure Premium Present on Rate Level		16%	0.310	0%	0.312	0.62				
Pure Premium Derived by Formula		0.339			0.326		0.67			

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.	
1/16 through 12/16	263,049,591	6	222,640	43	699,869	107,740	900,528	1,930,777	0.73	
1/17 through 12/17	264,975,748	9	178,544	59	726,426	368,327	893,111	2,166,408	0.82	
1/18 through 12/18	273,530,411	18	748,549	54	742,774	306,595	1,057,192	2,855,110	1.04	
1/19 through 12/19	274,467,649	14	247,473	47	744,307	158,978	971,943	2,122,701	0.77	
1/20 through 12/20	272,396,967	8	345,320	69	831,341	167,619	1,057,729	2,402,009	0.88	
5 YR. TOTAL	1,348,420,366	55	1,742,526	272	3,744,717	1,109,259	4,880,503	11,477,005	0.85	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		31%	0.407	55%	0.444	0.85				
Pure Premium Indicated by National Relativity		34%	0.315	22%	0.362	0.68				
Pure Premium Present on Rate Level		35%	0.319	23%	0.403	0.72				
Pure Premium Derived by Formula		0.345			0.417		0.76			

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

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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.	
1/16 through 12/16	340,848,343	15	581,696	113	1,540,640	430,765	1,816,771	4,369,872	1.28	
1/17 through 12/17	350,560,383	21	763,048	108	1,693,075	336,260	1,306,313	4,098,696	1.17	
1/18 through 12/18	378,933,480	19	404,166	92	1,481,721	175,751	1,311,766	3,373,404	0.89	
1/19 through 12/19	387,494,119	22	1,053,296	109	1,901,482	612,920	2,090,175	5,657,873	1.46	
1/20 through 12/20	412,379,301	18	1,013,198	83	1,978,885	575,678	1,610,419	5,178,180	1.26	
5 YR. TOTAL	1,870,215,626	95	3,815,404	505	8,595,803	2,131,374	8,135,444	22,678,025	1.21	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		52%	0.664	75%	0.549	1.21				
Pure Premium Indicated by National Relativity		24%	0.601	12%	0.467	1.07				
Pure Premium Present on Rate Level		24%	0.666	13%	0.541	1.21				
Pure Premium Derived by Formula		0.649			0.538		1.19			

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.	
1/16 through 12/16	600,414,300	8	375,758	30	277,256	240,917	379,284	1,273,215	0.21	
1/17 through 12/17	620,338,598	3	298,982	34	469,084	331,982	561,076	1,661,124	0.27	
1/18 through 12/18	565,756,067	6	296,659	35	801,426	546,872	717,725	2,362,682	0.42	
1/19 through 12/19	521,973,471	6	183,782	34	720,572	170,479	824,425	1,899,258	0.36	
1/20 through 12/20	540,306,042	6	256,534	28	527,612	116,337	643,030	1,543,513	0.29	
5 YR. TOTAL	2,848,788,478	29	1,411,715	161	2,795,950	1,406,587	3,125,540	8,739,792	0.31	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		32%	0.148	51%	0.159	0.31				
Pure Premium Indicated by National Relativity		34%	0.176	24%	0.147	0.32				
Pure Premium Present on Rate Level		34%	0.164	25%	0.165	0.33				
Pure Premium Derived by Formula		0.163			0.158		0.32			

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.	
1/16 through 12/16	363,266,321	32	1,090,535	86	1,812,682	841,806	1,455,359	5,200,382	1.43	
1/17 through 12/17	373,054,547	25	675,742	77	763,919	823,791	1,072,660	3,336,112	0.89	
1/18 through 12/18	284,624,357	21	1,226,216	56	873,772	1,485,973	772,702	4,358,663	1.53	
1/19 through 12/19	286,262,044	9	376,708	48	815,596	136,213	1,138,246	2,466,763	0.86	
1/20 through 12/20	303,576,207	15	451,545	54	830,821	473,738	1,596,341	3,352,445	1.10	
5 YR. TOTAL	1,610,783,476	102	3,820,746	321	5,096,790	3,761,521	6,035,308	18,714,365	1.16	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		43%	0.554	70%	0.608	1.16				
Pure Premium Indicated by National Relativity		28%	0.538	15%	0.538	1.08				
Pure Premium Present on Rate Level		29%	0.523	15%	0.556	1.08				
Pure Premium Derived by Formula		0.541			0.590		1.13			

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

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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.
1/16 through 12/16	44,735,318	0	0	4	45,842	0	59,493	105,335	0.24
1/17 through 12/17	48,923,611	1	10,827	5	110,055	8,285	75,225	204,392	0.42
1/18 through 12/18	46,561,283	1	33,627	9	301,123	27,670	162,237	524,657	1.13
1/19 through 12/19	62,986,885	1	22,327	4	54,877	3,472	77,548	158,224	0.25
1/20 through 12/20	64,528,469	0	0	8	111,269	0	123,243	234,512	0.36
5 YR. TOTAL	267,735,566	3	66,781	30	623,166	39,427	497,746	1,227,120	0.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.258	16%		0.201		0.46	
Pure Premium Indicated by National Relativity		42%	0.218	42%		0.166		0.38	
Pure Premium Present on Rate Level		47%	0.191	42%		0.175		0.37	
Pure Premium Derived by Formula		0.210			0.175		0.39		

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.
1/16 through 12/16	79,382,412	2	189,937	14	222,475	66,979	181,416	660,807	0.83
1/17 through 12/17	79,277,029	4	145,529	22	319,070	64,408	374,569	903,576	1.14
1/18 through 12/18	91,386,496	2	121,736	10	115,017	84,581	140,734	462,068	0.51
1/19 through 12/19	106,125,189	3	268,387	22	499,571	470,402	394,127	1,632,487	1.54
1/20 through 12/20	120,304,456	2	106,519	24	569,133	37,804	477,739	1,191,195	0.99
5 YR. TOTAL	476,475,582	13	832,108	92	1,725,266	724,174	1,568,585	4,850,133	1.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.537	38%		0.481		1.02	
Pure Premium Indicated by National Relativity		38%	0.498	31%		0.556		1.05	
Pure Premium Present on Rate Level		39%	0.523	31%		0.557		1.08	
Pure Premium Derived by Formula		0.517			0.528		1.05		

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.
1/16 through 12/16	41,003,798	0	0	4	54,691	0	134,604	189,295	0.46
1/17 through 12/17	43,084,739	2	242,284	5	114,249	272,089	116,036	744,658	1.73
1/18 through 12/18	38,347,482	0	0	4	27,562	0	76,883	104,445	0.27
1/19 through 12/19	38,236,023	0	0	2	91,756	0	88,985	180,741	0.47
1/20 through 12/20	31,559,401	1	49,446	2	4,176	18,076	11,955	83,653	0.27
5 YR. TOTAL	192,231,443	3	291,730	17	292,434	290,165	428,463	1,302,792	0.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.304	14%		0.374		0.68	
Pure Premium Indicated by National Relativity		33%	0.120	35%		0.183		0.30	
Pure Premium Present on Rate Level		60%	0.123	51%		0.188		0.31	
Pure Premium Derived by Formula		0.135			0.212		0.35		

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

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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.	
1/16 through 12/16	35,395,189	0	0	4	13,522	0	18,636	32,158	0.09	
1/17 through 12/17	21,209,540	0	0	3	9,200	0	35,724	44,924	0.21	
1/18 through 12/18	19,893,441	0	0	6	101,766	0	287,880	389,646	1.96	
1/19 through 12/19	44,763,122	0	0	2	448	0	8,540	8,988	0.02	
1/20 through 12/20	27,660,249	0	0	3	63,617	0	126,379	189,996	0.69	
5 YR. TOTAL	148,921,541	0	0	18	188,553	0	477,159	665,712	0.45	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		11%	0.127	18%	0.320	0.45				
Pure Premium Indicated by National Relativity		44%	0.439	41%	0.402	0.84				
Pure Premium Present on Rate Level		45%	0.358	41%	0.410	0.77				
Pure Premium Derived by Formula		0.368			0.391		0.76			

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.	
1/16 through 12/16	4,374,679	0	0	1	131	0	4,649	4,780	0.11	
1/17 through 12/17	4,706,766	0	0	1	14,756	0	3,521	18,277	0.39	
1/18 through 12/18	5,003,664	0	0	0	0	0	2,514	2,514	0.05	
1/19 through 12/19	5,451,814	0	0	2	39,747	0	52,197	91,944	1.69	
1/20 through 12/20	5,578,906	0	0	3	13,146	0	25,697	38,843	0.70	
5 YR. TOTAL	25,115,829	0	0	7	67,780	0	88,578	156,358	0.62	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		6%	0.270	9%	0.353	0.62				
Pure Premium Indicated by National Relativity		10%	0.688	10%	0.368	1.06				
Pure Premium Present on Rate Level		84%	0.608	81%	0.599	1.21				
Pure Premium Derived by Formula		0.596			0.554		1.15			

CLASS 8106		IRON OR STEEL MERCHANT & 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.	
1/16 through 12/16	69,308,645	4	344,646	21	418,688	80,041	400,029	1,243,404	1.79	
1/17 through 12/17	74,162,174	2	21,144	21	328,915	52,216	332,693	734,968	0.99	
1/18 through 12/18	73,897,318	1	152,015	20	377,603	358,514	269,166	1,157,298	1.57	
1/19 through 12/19	71,538,972	2	283,695	16	327,981	57,982	268,836	938,494	1.31	
1/20 through 12/20	71,330,907	2	388,139	17	318,153	119,464	308,309	1,134,065	1.59	
5 YR. TOTAL	360,238,016	11	1,189,639	95	1,771,340	668,217	1,579,033	5,208,229	1.45	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		26%	0.822	39%	0.624	1.45				
Pure Premium Indicated by National Relativity		37%	0.922	30%	0.869	1.79				
Pure Premium Present on Rate Level		37%	0.886	31%	0.778	1.66				
Pure Premium Derived by Formula		0.883			0.745		1.63			

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 8107		MACHINERY DEALER NOC-STORE OR YARD-& 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.	
1/16 through 12/16	274,908,779	8	482,900	53	1,437,899	478,420	1,000,386	3,399,605	1.24	
1/17 through 12/17	302,820,343	7	541,204	58	1,940,308	350,856	1,446,861	4,279,229	1.41	
1/18 through 12/18	309,743,717	15	567,980	52	1,370,991	369,590	1,076,653	3,385,214	1.09	
1/19 through 12/19	316,633,539	9	763,537	47	1,418,914	653,844	1,415,707	4,252,002	1.34	
1/20 through 12/20	320,420,857	4	179,586	54	2,222,547	124,962	2,534,253	5,061,348	1.58	
5 YR. TOTAL	1,524,527,235	43	2,535,207	264	8,390,659	1,977,672	7,473,860	20,377,398	1.34	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		47%	0.717	68%	0.620	1.34				
Pure Premium Indicated by National Relativity		26%	0.663	16%	0.531	1.19				
Pure Premium Present on Rate Level		27%	0.660	16%	0.547	1.21				
Pure Premium Derived by Formula		0.688			0.594		1.28			

CLASS 8111		PLUMBERS SUPPLIES 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.	
1/16 through 12/16	90,617,476	1	5,532	26	876,082	4,470	785,980	1,672,064	1.85	
1/17 through 12/17	100,058,347	3	160,180	18	274,093	66,617	225,690	726,580	0.73	
1/18 through 12/18	112,096,752	3	289,852	14	137,611	58,798	301,450	787,711	0.70	
1/19 through 12/19	112,973,172	3	271,033	16	380,242	331,518	352,925	1,335,718	1.18	
1/20 through 12/20	112,510,978	1	3,291	17	889,250	13,749	518,128	1,424,418	1.27	
5 YR. TOTAL	528,256,725	11	729,888	91	2,557,278	475,152	2,184,173	5,946,491	1.13	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		23%	0.622	34%	0.503	1.13				
Pure Premium Indicated by National Relativity		38%	0.493	33%	0.425	0.92				
Pure Premium Present on Rate Level		39%	0.447	33%	0.394	0.84				
Pure Premium Derived by Formula		0.505			0.441		0.95			

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.	
1/16 through 12/16	57,429,657	1	87,691	10	57,451	28,809	107,687	281,638	0.49	
1/17 through 12/17	58,129,231	2	72,143	7	106,801	72,274	157,991	409,209	0.70	
1/18 through 12/18	65,438,923	1	3,696	9	257,638	2,686	194,223	458,243	0.70	
1/19 through 12/19	65,986,608	2	42,580	15	227,461	27,034	202,536	499,611	0.76	
1/20 through 12/20	72,119,330	1	98,618	14	303,755	26,739	292,341	721,453	1.00	
5 YR. TOTAL	319,103,749	7	304,728	55	953,106	157,542	954,778	2,370,154	0.74	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		18%	0.394	27%	0.349	0.74				
Pure Premium Indicated by National Relativity		41%	0.529	36%	0.473	1.00				
Pure Premium Present on Rate Level		41%	0.479	37%	0.426	0.91				
Pure Premium Derived by Formula		0.484			0.422		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 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.
1/16 through 12/16	8,113,123	1	17,288	5	272,516	9,820	150,609	450,233	5.55
1/17 through 12/17	7,704,561	1	49,134	3	71,804	14,501	52,581	188,020	2.44
1/18 through 12/18	8,333,444	2	102,971	8	194,704	26,563	164,239	488,477	5.86
1/19 through 12/19	8,003,989	0	0	9	118,801	0	78,577	197,378	2.47
1/20 through 12/20	8,748,796	0	0	3	36,514	0	10,980	47,494	0.54
5 YR. TOTAL	40,903,913	4	169,393	28	694,339	50,884	456,986	1,371,602	3.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	2.112	16%		1.242		3.35	
Pure Premium Indicated by National Relativity		36%	1.662	38%		1.288		2.95	
Pure Premium Present on Rate Level		52%	1.699	46%		1.192		2.89	
Pure Premium Derived by Formula			1.735			1.236		2.97	

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.
1/16 through 12/16	9,176,567	2	36,882	4	19,206	41,835	26,507	124,430	1.36
1/17 through 12/17	11,404,731	0	0	7	50,321	0	64,910	115,231	1.01
1/18 through 12/18	13,237,738	1	157,003	3	27,857	314,950	55,136	554,946	4.19
1/19 through 12/19	12,709,961	0	0	7	15,879	0	50,040	65,919	0.52
1/20 through 12/20	10,711,274	0	0	2	17,324	0	14,683	32,007	0.30
5 YR. TOTAL	57,240,271	3	193,885	23	130,587	356,785	211,276	892,533	1.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.567	18%		0.992		1.56	
Pure Premium Indicated by National Relativity		26%	0.906	28%		0.894		1.80	
Pure Premium Present on Rate Level		63%	0.935	54%		1.022		1.96	
Pure Premium Derived by Formula			0.887			0.981		1.87	

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.
1/16 through 12/16	59,622,168	5	127,033	16	99,067	134,031	145,323	505,454	0.85
1/17 through 12/17	71,525,749	3	20,505	21	238,416	19,348	274,285	552,554	0.77
1/18 through 12/18	77,284,878	0	0	21	258,158	0	248,769	506,927	0.66
1/19 through 12/19	77,883,367	2	57,551	20	490,118	14,509	368,489	930,667	1.20
1/20 through 12/20	76,485,884	5	308,299	19	471,817	601,798	338,316	1,720,230	2.25
5 YR. TOTAL	362,802,046	15	513,388	97	1,557,576	769,686	1,375,182	4,215,832	1.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.571	37%		0.591		1.16	
Pure Premium Indicated by National Relativity		38%	0.865	31%		0.859		1.72	
Pure Premium Present on Rate Level		38%	0.720	32%		0.689		1.41	
Pure Premium Derived by Formula			0.739			0.705		1.44	

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

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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.
1/16 through 12/16	39,474,151	1	19,714	16	370,474	17,181	280,557	687,926	1.74
1/17 through 12/17	44,805,853	1	41,614	12	174,672	9,973	494,398	720,657	1.61
1/18 through 12/18	39,878,690	0	0	8	97,307	0	80,203	177,510	0.45
1/19 through 12/19	43,658,085	1	26,969	5	147,672	88,080	143,039	405,760	0.93
1/20 through 12/20	52,797,076	3	179,880	5	93,802	92,528	192,181	558,391	1.06
5 YR. TOTAL	220,613,855	6	268,177	46	883,927	207,762	1,190,378	2,550,244	1.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.522	31%	0.634			1.16	
Pure Premium Indicated by National Relativity		40%	0.772	34%	0.726			1.50	
Pure Premium Present on Rate Level		41%	0.754	35%	0.764			1.52	
Pure Premium Derived by Formula		0.717			0.711			1.43	

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.
1/16 through 12/16	120,795,443	5	420,783	36	843,922	333,942	556,291	2,154,938	1.78
1/17 through 12/17	138,982,091	1	9,180	26	920,906	24,846	699,709	1,654,641	1.19
1/18 through 12/18	147,489,314	4	295,022	38	452,114	310,898	701,319	1,759,353	1.19
1/19 through 12/19	152,940,160	1	133,345	37	1,314,565	457,354	795,447	2,700,711	1.77
1/20 through 12/20	160,079,734	6	573,335	26	1,779,362	243,441	855,506	3,451,644	2.16
5 YR. TOTAL	720,286,742	17	1,431,665	163	5,310,869	1,370,481	3,608,272	11,721,287	1.63
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.936	53%	0.691			1.63	
Pure Premium Indicated by National Relativity		32%	0.982	23%	0.790			1.77	
Pure Premium Present on Rate Level		32%	0.797	24%	0.675			1.47	
Pure Premium Derived by Formula		0.906			0.710			1.62	

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.
1/16 through 12/16	282,343,279	17	917,197	113	2,362,177	620,223	1,958,041	5,857,638	2.07
1/17 through 12/17	321,880,150	26	1,253,755	131	2,402,363	1,096,623	2,289,620	7,042,361	2.19
1/18 through 12/18	347,689,593	22	1,326,316	137	2,980,326	954,405	2,438,396	7,699,443	2.22
1/19 through 12/19	384,803,513	13	806,715	135	4,638,216	219,293	3,082,140	8,746,364	2.27
1/20 through 12/20	421,068,687	24	1,353,887	118	2,710,121	1,554,576	2,967,636	8,586,220	2.04
5 YR. TOTAL	1,757,785,222	102	5,657,870	634	15,093,203	4,445,120	12,735,833	37,932,026	2.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		67%	1.181	99%	0.977			2.16	
Pure Premium Indicated by National Relativity		16%	1.190	0%	0.936			2.13	
Pure Premium Present on Rate Level		17%	1.169	1%	1.007			2.18	
Pure Premium Derived by Formula		1.180			0.977			2.16	

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

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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.
1/16 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
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
1/20 through 12/20	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		24%	1.538	25%	0.563	2.10			
Pure Premium Present on Rate Level		76%	0.834	75%	0.400	1.23			
Pure Premium Derived by Formula		1.003			0.441			1.44	

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.
1/16 through 12/16	26,582,842	3	264,421	5	178,451	77,313	79,064	599,249	2.25
1/17 through 12/17	31,805,428	2	77,597	17	280,802	47,896	295,657	701,952	2.21
1/18 through 12/18	40,169,478	1	39,664	16	299,238	19,937	223,867	582,706	1.45
1/19 through 12/19	36,679,081	1	7,720	12	126,157	13,936	88,349	236,162	0.64
1/20 through 12/20	40,254,594	0	0	18	566,033	0	280,631	846,664	2.10
5 YR. TOTAL	175,491,423	7	389,402	68	1,450,681	159,082	967,568	2,966,733	1.69
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	1.049	27%	0.642	1.69			
Pure Premium Indicated by National Relativity		40%	1.009	36%	0.791	1.80			
Pure Premium Present on Rate Level		40%	1.014	37%	0.778	1.79			
Pure Premium Derived by Formula		1.019			0.746			1.77	

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.
1/16 through 12/16	98,382,624	7	335,644	29	701,081	213,991	671,136	1,921,852	1.95
1/17 through 12/17	103,343,247	5	546,095	29	506,100	325,042	517,220	1,894,457	1.83
1/18 through 12/18	108,323,308	8	621,110	26	618,806	382,534	541,274	2,163,724	2.00
1/19 through 12/19	107,131,474	7	374,516	27	813,739	256,621	818,985	2,263,861	2.11
1/20 through 12/20	110,729,687	8	682,660	25	1,297,607	398,624	1,050,810	3,429,701	3.10
5 YR. TOTAL	527,910,340	35	2,560,025	136	3,937,333	1,576,812	3,599,425	11,673,595	2.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	1.231	54%	0.981	2.21			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		64%	1.119	46%	0.984	2.10			
Pure Premium Derived by Formula		1.159			0.982			2.14	

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

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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.
1/16 through 12/16	3,805,322	3	42,742	3	28,789	33,920	26,389	131,840	3.47
1/17 through 12/17	4,484,037	0	0	5	58,965	0	21,117	80,082	1.79
1/18 through 12/18	4,800,821	0	0	5	55,682	0	34,802	90,484	1.89
1/19 through 12/19	4,502,341	0	0	2	2,563	0	15,323	17,886	0.40
1/20 through 12/20	4,054,917	0	0	1	1,581	0	2,042	3,623	0.09
5 YR. TOTAL	21,647,438	3	42,742	16	147,580	33,920	99,673	323,915	1.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.879	13%	0.617			1.50	
Pure Premium Indicated by National Relativity		29%	1.267	31%	1.276			2.54	
Pure Premium Present on Rate Level		63%	1.400	56%	1.334			2.73	
Pure Premium Derived by Formula		1.320			1.223		2.54		

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.
1/16 through 12/16	40,268,661	1	10,376	17	403,417	7,020	465,072	885,885	2.20
1/17 through 12/17	47,773,149	2	453,954	18	336,766	141,268	305,449	1,237,437	2.59
1/18 through 12/18	46,412,429	2	135,335	14	109,388	51,386	190,312	486,421	1.05
1/19 through 12/19	44,513,643	2	80,270	16	285,876	70,011	179,357	615,514	1.38
1/20 through 12/20	45,681,467	0	0	15	381,410	0	547,969	929,379	2.04
5 YR. TOTAL	224,649,349	7	679,935	80	1,516,857	269,685	1,688,159	4,154,636	1.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.978	33%	0.872			1.85	
Pure Premium Indicated by National Relativity		39%	1.181	33%	0.986			2.17	
Pure Premium Present on Rate Level		39%	0.957	34%	0.854			1.81	
Pure Premium Derived by Formula		1.049			0.904		1.95		

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.
1/16 through 12/16	38,077,532	2	224,745	16	385,799	119,669	441,333	1,171,546	3.08
1/17 through 12/17	45,148,744	0	0	11	265,143	0	309,528	574,671	1.27
1/18 through 12/18	52,641,857	3	483,274	20	991,981	275,772	443,343	2,194,370	4.17
1/19 through 12/19	48,869,684	3	348,118	14	284,833	190,392	280,322	1,103,665	2.26
1/20 through 12/20	56,111,888	4	475,555	13	487,755	224,926	402,020	1,590,256	2.83
5 YR. TOTAL	240,849,705	12	1,531,692	74	2,415,511	810,759	1,876,546	6,634,508	2.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	1.639	38%	1.116			2.76	
Pure Premium Indicated by National Relativity		37%	1.023	31%	0.989			2.01	
Pure Premium Present on Rate Level		37%	1.259	31%	1.099			2.36	
Pure Premium Derived by Formula		1.270			1.071		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 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.
1/16 through 12/16	7,488,561	0	0	3	49,895	0	64,935	114,830	1.53
1/17 through 12/17	7,906,845	1	18,517	4	9,917	17,501	28,988	74,923	0.95
1/18 through 12/18	9,563,455	0	0	8	169,419	0	168,827	338,246	3.54
1/19 through 12/19	11,184,169	1	107,186	3	3,269	56,311	70,402	237,168	2.12
1/20 through 12/20	10,944,249	0	0	1	15,561	0	42,529	58,090	0.53
5 YR. TOTAL	47,087,279	2	125,703	19	248,061	73,812	375,681	823,257	1.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.794	19%	0.955			1.75	
Pure Premium Indicated by National Relativity		44%	1.501	40%	1.706			3.21	
Pure Premium Present on Rate Level		45%	1.115	41%	1.382			2.50	
Pure Premium Derived by Formula		1.250			1.430		2.68		

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.
1/16 through 12/16	2,906,576	1	1,083	2	35,267	29,697	12,522	78,569	2.70
1/17 through 12/17	4,392,059	0	0	1	1,227	0	18,542	19,769	0.45
1/18 through 12/18	4,398,102	0	0	6	37,504	0	88,017	125,521	2.85
1/19 through 12/19	3,931,916	0	0	4	36,752	0	21,233	57,985	1.48
1/20 through 12/20	3,965,166	0	0	1	1,432	0	11,245	12,677	0.32
5 YR. TOTAL	19,593,819	1	1,083	14	112,182	29,697	151,559	294,521	1.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.578	13%	0.925			1.50	
Pure Premium Indicated by National Relativity		46%	1.556	43%	1.765			3.32	
Pure Premium Present on Rate Level		47%	1.241	44%	1.558			2.80	
Pure Premium Derived by Formula		1.339			1.565		2.90		

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.
1/16 through 12/16	19,723,810	1	4,835	8	54,402	13,868	78,630	151,735	0.77
1/17 through 12/17	21,030,369	1	30,308	7	172,787	62,711	291,793	557,599	2.65
1/18 through 12/18	20,971,247	1	169,077	9	280,118	31,762	266,940	747,897	3.57
1/19 through 12/19	27,275,685	2	52,428	8	251,721	23,114	135,567	462,830	1.70
1/20 through 12/20	24,548,104	3	112,493	6	99,945	44,737	63,139	320,314	1.30
5 YR. TOTAL	113,549,215	8	369,141	38	858,973	176,192	836,069	2,240,375	1.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	1.082	22%	0.891			1.97	
Pure Premium Indicated by National Relativity		43%	0.766	39%	0.680			1.45	
Pure Premium Present on Rate Level		43%	0.769	39%	0.768			1.54	
Pure Premium Derived by Formula		0.812			0.761		1.57		

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

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CLASS 8292		STORAGE WAREHOUSE NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	196,245,197	7	256,699	68	610,053	179,410	757,608	1,803,770	0.92
1/17 through 12/17	221,162,246	14	570,462	92	964,901	847,566	981,069	3,363,998	1.52
1/18 through 12/18	217,289,705	17	1,375,709	85	1,588,861	1,108,666	1,136,437	5,209,673	2.40
1/19 through 12/19	239,907,192	9	319,734	79	1,755,037	151,249	863,661	3,089,681	1.29
1/20 through 12/20	257,729,954	5	163,417	71	1,634,889	247,725	1,494,963	3,540,994	1.37
5 YR. TOTAL	1,132,334,294	52	2,686,021	395	6,553,741	2,534,616	5,233,738	17,008,116	1.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		44%	0.816	65%	0.686			1.50	
Pure Premium Indicated by National Relativity		28%	0.752	17%	0.629			1.38	
Pure Premium Present on Rate Level		28%	0.787	18%	0.676			1.46	
Pure Premium Derived by Formula		0.790			0.675		1.47		

CLASS 8293		STORAGE WAREHOUSE-FURNITURE & 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.
1/16 through 12/16	82,464,208	17	603,258	85	1,189,491	406,993	940,648	3,140,390	3.81
1/17 through 12/17	82,300,350	7	200,259	61	1,030,593	251,727	788,505	2,271,084	2.76
1/18 through 12/18	89,476,369	8	258,110	72	1,395,689	187,249	1,183,777	3,024,825	3.38
1/19 through 12/19	91,797,029	8	419,694	72	2,206,603	359,129	1,218,801	4,204,227	4.58
1/20 through 12/20	91,114,187	14	514,463	56	1,029,372	264,525	1,001,422	2,809,782	3.08
5 YR. TOTAL	437,152,143	54	1,995,784	346	6,851,748	1,469,623	5,133,153	15,450,308	3.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	2.024	60%	1.510			3.53	
Pure Premium Indicated by National Relativity		29%	1.658	20%	1.164			2.82	
Pure Premium Present on Rate Level		30%	1.774	20%	1.472			3.25	
Pure Premium Derived by Formula		1.843			1.433		3.28		

CLASS 8304		GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	4,790,575	0	0	0	0	0	1,675	1,675	0.04
1/17 through 12/17	5,328,666	0	0	0	0	0	3,441	3,441	0.07
1/18 through 12/18	5,056,223	0	0	1	19,165	0	24,940	44,105	0.87
1/19 through 12/19	4,868,587	0	0	5	320,757	0	132,114	452,871	9.30
1/20 through 12/20	3,930,167	0	0	1	36,563	0	46,451	83,014	2.11
5 YR. TOTAL	23,974,218	0	0	7	376,485	0	208,621	585,106	2.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	1.570	12%	0.870			2.44	
Pure Premium Indicated by National Relativity		46%	1.259	44%	1.165			2.42	
Pure Premium Present on Rate Level		46%	1.203	44%	1.055			2.26	
Pure Premium Derived by Formula		1.258			1.081		2.34		

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

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CLASS 8350		GASOLINE - OR OIL 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.
1/16 through 12/16	159,220,119	16	1,799,602	54	2,134,049	1,342,932	1,527,301	6,803,884	4.27
1/17 through 12/17	154,765,790	13	1,077,500	75	2,218,230	837,876	1,627,880	5,761,486	3.72
1/18 through 12/18	161,001,566	16	1,329,759	52	1,622,981	1,298,091	957,308	5,208,139	3.24
1/19 through 12/19	159,157,099	20	1,353,121	49	1,275,147	1,636,727	1,187,922	5,452,917	3.43
1/20 through 12/20	160,292,319	15	1,460,275	52	1,611,973	1,246,590	1,672,624	5,991,462	3.74
5 YR. TOTAL	794,436,893	80	7,020,257	282	8,862,380	6,362,216	6,973,035	29,217,888	3.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	1.999	87%	1.679	3.68			
Pure Premium Indicated by National Relativity		22%	1.540	6%	0.924	2.46			
Pure Premium Present on Rate Level		22%	1.844	7%	1.722	3.57			
Pure Premium Derived by Formula			1.864		1.637	3.50			

CLASS 8380		AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	1,989,053,051	69	3,695,885	406	6,559,779	2,568,930	5,729,350	18,553,944	0.93
1/17 through 12/17	2,062,928,309	65	3,028,255	381	6,815,665	2,063,642	6,255,872	18,163,434	0.88
1/18 through 12/18	2,280,415,684	66	5,178,905	416	7,660,406	3,703,440	6,352,474	22,895,225	1.00
1/19 through 12/19	2,365,074,119	58	3,593,982	374	7,179,452	1,990,969	5,748,018	18,512,421	0.78
1/20 through 12/20	2,433,135,134	48	2,572,588	380	8,535,364	1,926,576	6,375,319	19,409,847	0.80
5 YR. TOTAL	11,130,606,297	306	18,069,615	1,957	36,750,666	12,253,557	30,461,033	97,534,871	0.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.493	100%	0.384	0.88			
Pure Premium Indicated by National Relativity		0%	0.569	0%	0.431	1.00			
Pure Premium Present on Rate Level		0%	0.517	0%	0.406	0.92			
Pure Premium Derived by Formula			0.493		0.384	0.88			

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.
1/16 through 12/16	22,902,772	0	0	4	193,471	0	168,668	362,139	1.58
1/17 through 12/17	24,132,113	0	0	3	61,926	0	59,807	121,733	0.51
1/18 through 12/18	23,748,563	2	54,435	0	0	48,984	15,763	119,182	0.50
1/19 through 12/19	18,183,894	0	0	3	212,765	0	150,985	363,750	2.00
1/20 through 12/20	19,863,525	0	0	5	41,563	0	48,109	89,672	0.45
5 YR. TOTAL	108,830,867	2	54,435	15	509,725	48,984	443,332	1,056,476	0.97
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.518	15%	0.452	0.97			
Pure Premium Indicated by National Relativity		30%	0.365	32%	0.341	0.71			
Pure Premium Present on Rate Level		60%	0.423	53%	0.391	0.81			
Pure Premium Derived by Formula			0.415		0.384	0.80			

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

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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.
1/16 through 12/16	66,581,577	4	96,746	18	689,479	50,924	301,101	1,138,250	1.71
1/17 through 12/17	72,892,440	3	146,614	15	499,067	66,794	377,234	1,089,709	1.50
1/18 through 12/18	74,850,556	6	171,784	18	494,473	171,960	376,973	1,215,190	1.62
1/19 through 12/19	74,378,290	5	252,622	11	268,635	471,910	203,879	1,197,046	1.61
1/20 through 12/20	69,797,479	2	176,348	8	169,131	63,380	130,282	539,141	0.77
5 YR. TOTAL	358,500,342	20	844,114	70	2,120,785	824,968	1,389,469	5,179,336	1.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.827	31%	0.618	1.45			
Pure Premium Indicated by National Relativity		39%	0.574	34%	0.432	1.01			
Pure Premium Present on Rate Level		39%	0.627	35%	0.497	1.12			
Pure Premium Derived by Formula		0.650			0.512			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.
1/16 through 12/16	32,608,233	1	131,742	7	31,019	44,032	77,935	284,728	0.87
1/17 through 12/17	35,981,832	1	622	13	246,466	903	546,685	794,676	2.21
1/18 through 12/18	35,481,747	2	18,206	8	69,291	15,197	69,238	171,932	0.49
1/19 through 12/19	43,418,569	2	22,696	11	119,957	31,290	151,182	325,125	0.75
1/20 through 12/20	31,363,993	1	8,158	4	90,433	10,991	162,714	272,296	0.87
5 YR. TOTAL	178,854,374	7	181,424	43	557,166	102,413	1,007,754	1,848,757	1.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.413	23%	0.621	1.03			
Pure Premium Indicated by National Relativity		44%	0.453	38%	0.386	0.84			
Pure Premium Present on Rate Level		44%	0.401	39%	0.523	0.92			
Pure Premium Derived by Formula		0.425			0.493			0.92	

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.
1/16 through 12/16	280,086,179	6	759,397	26	516,795	307,120	396,222	1,979,534	0.71
1/17 through 12/17	276,048,815	2	197,054	27	1,008,170	461,146	619,404	2,285,774	0.83
1/18 through 12/18	320,761,304	6	126,860	41	1,704,415	167,064	879,759	2,878,098	0.90
1/19 through 12/19	315,252,849	4	185,403	31	1,397,216	78,600	758,406	2,419,625	0.77
1/20 through 12/20	359,815,336	10	1,148,209	36	1,066,234	429,619	631,722	3,275,784	0.91
5 YR. TOTAL	1,551,964,483	28	2,416,923	161	5,692,830	1,443,549	3,285,513	12,838,815	0.83
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.523	50%	0.305	0.83			
Pure Premium Indicated by National Relativity		30%	0.424	25%	0.291	0.72			
Pure Premium Present on Rate Level		31%	0.444	25%	0.296	0.74			
Pure Premium Derived by Formula		0.469			0.299			0.77	

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

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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.
1/16 through 12/16	12,357,612	1	19,451	4	55,375	21,858	47,643	144,327	1.17
1/17 through 12/17	8,805,359	0	0	5	81,242	0	16,750	97,992	1.11
1/18 through 12/18	15,264,271	1	105,253	9	448,475	136,557	843,350	1,533,635	10.05
1/19 through 12/19	17,121,359	0	0	3	255,965	0	42,791	298,756	1.75
1/20 through 12/20	11,091,773	0	0	1	89,723	0	481,913	571,636	5.15
5 YR. TOTAL	64,640,374	2	124,704	22	930,780	158,415	1,432,447	2,646,346	4.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	1.633	22%	2.461			4.09	
Pure Premium Indicated by National Relativity		42%	1.107	39%	0.999			2.11	
Pure Premium Present on Rate Level		44%	1.332	39%	1.311			2.64	
Pure Premium Derived by Formula			1.280		1.442			2.72	

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.
1/16 through 12/16	1,334,979,171	5	154,777	35	677,874	72,816	653,427	1,558,894	0.12
1/17 through 12/17	1,342,978,152	2	32,022	22	276,791	10,843	531,747	851,403	0.06
1/18 through 12/18	1,485,473,602	5	182,402	26	588,586	75,829	617,636	1,464,453	0.10
1/19 through 12/19	1,615,841,598	4	464,956	21	578,873	235,791	659,096	1,938,716	0.12
1/20 through 12/20	1,635,319,794	7	576,996	18	645,880	373,303	583,606	2,179,785	0.13
5 YR. TOTAL	7,414,592,317	23	1,411,153	122	2,768,004	768,582	3,045,512	7,993,251	0.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	0.056	47%	0.051			0.11	
Pure Premium Indicated by National Relativity		34%	0.066	26%	0.056			0.12	
Pure Premium Present on Rate Level		34%	0.063	27%	0.051			0.11	
Pure Premium Derived by Formula			0.062		0.052			0.11	

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.
1/16 through 12/16	90,524,457	1	1,237	8	170,385	523	85,887	258,032	0.29
1/17 through 12/17	99,713,338	2	62,019	8	99,038	63,863	232,188	457,108	0.46
1/18 through 12/18	118,497,646	0	0	14	189,642	0	217,214	406,856	0.34
1/19 through 12/19	127,060,963	1	59,047	12	275,919	44,094	201,026	580,086	0.46
1/20 through 12/20	129,759,486	0	0	12	143,125	0	352,745	495,870	0.38
5 YR. TOTAL	565,555,890	4	122,303	54	878,109	108,480	1,089,060	2,197,952	0.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.177	27%	0.212			0.39	
Pure Premium Indicated by National Relativity		41%	0.319	36%	0.269			0.59	
Pure Premium Present on Rate Level		41%	0.264	37%	0.221			0.49	
Pure Premium Derived by Formula			0.271		0.236			0.51	

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 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.
1/16 through 12/16	540,700,339	2	31,441	5	45,106	8,519	74,277	159,343	0.03
1/17 through 12/17	626,047,545	3	80,564	3	33,957	55,968	75,975	246,464	0.04
1/18 through 12/18	742,936,211	0	0	5	30,757	0	99,964	130,721	0.02
1/19 through 12/19	830,264,416	1	215,202	3	30,367	22,976	62,698	331,243	0.04
1/20 through 12/20	802,097,943	1	19,603	5	109,850	15,547	126,750	271,750	0.03
5 YR. TOTAL	3,542,046,454	7	346,810	21	250,037	103,010	439,664	1,139,521	0.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.017	17%	0.015			0.03	
Pure Premium Indicated by National Relativity		33%	0.011	36%	0.012			0.02	
Pure Premium Present on Rate Level		54%	0.021	47%	0.014			0.04	
Pure Premium Derived by Formula		0.017			0.013		0.03		

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.
1/16 through 12/16	13,409,035	0	0	0	0	0	8,898	8,898	0.07
1/17 through 12/17	12,473,946	0	0	1	2,594	0	16,046	18,640	0.15
1/18 through 12/18	17,347,493	1	4,474	1	27,811	150,748	25,759	208,792	1.20
1/19 through 12/19	18,113,511	0	0	0	0	0	9,278	9,278	0.05
1/20 through 12/20	19,931,052	0	0	0	0	0	10,811	10,811	0.05
5 YR. TOTAL	81,275,037	1	4,474	2	30,405	150,748	70,792	256,419	0.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.043	13%	0.273			0.32	
Pure Premium Indicated by National Relativity		13%	0.297	14%	0.313			0.61	
Pure Premium Present on Rate Level		79%	0.390	73%	0.359			0.75	
Pure Premium Derived by Formula		0.350			0.341		0.69		

CLASS 8719		STEVEDORING: TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK							
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.
1/16 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
1/19 through 12/19	297,418	0	0	0	0	0	0	0	0.00
1/20 through 12/20	355,562	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,487,048	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		7%	0.270	7%	0.240			0.51	
Pure Premium Present on Rate Level		92%	0.463	91%	0.424			0.89	
Pure Premium Derived by Formula		0.445			0.403		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 8720		INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC							
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.
1/16 through 12/16	212,655,466	3	487,375	21	333,220	247,846	438,785	1,507,226	0.71
1/17 through 12/17	229,485,937	4	266,468	13	586,609	195,724	290,795	1,339,596	0.58
1/18 through 12/18	272,582,216	1	226,447	21	361,737	92,462	285,292	965,938	0.36
1/19 through 12/19	241,339,726	2	43,905	12	264,754	31,669	284,393	624,721	0.26
1/20 through 12/20	259,078,202	5	797,085	8	97,382	369,823	136,166	1,400,456	0.54
5 YR. TOTAL	1,215,141,547	15	1,821,280	75	1,643,702	937,524	1,435,431	5,837,937	0.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.285	39%		0.195		0.48	
Pure Premium Indicated by National Relativity		36%	0.262	30%		0.219		0.48	
Pure Premium Present on Rate Level		37%	0.272	31%		0.222		0.49	
Pure Premium Derived by Formula		0.272			0.211			0.48	

CLASS 8721		REAL ESTATE APPRAISAL COMPANIES-OUTSIDE EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	219,167,304	5	375,625	3	40,429	506,941	24,950	947,945	0.43
1/17 through 12/17	243,086,649	1	84,370	4	89,009	426,837	55,250	655,466	0.27
1/18 through 12/18	258,651,243	0	0	2	64,854	0	71,223	136,077	0.05
1/19 through 12/19	305,885,721	2	36,973	1	127,596	74,567	116,311	355,447	0.12
1/20 through 12/20	452,263,826	0	0	3	89,609	0	199,822	289,431	0.06
5 YR. TOTAL	1,479,054,743	8	496,968	13	411,497	1,008,345	467,556	2,384,366	0.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.061	27%		0.100		0.16	
Pure Premium Indicated by National Relativity		19%	0.056	20%		0.054		0.11	
Pure Premium Present on Rate Level		67%	0.058	53%		0.083		0.14	
Pure Premium Derived by Formula		0.058			0.082			0.14	

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.
1/16 through 12/16	2,386,910,510	5	330,126	24	474,744	194,080	401,299	1,400,249	0.06
1/17 through 12/17	2,769,285,028	4	88,751	22	417,890	215,568	413,755	1,135,964	0.04
1/18 through 12/18	2,889,207,564	6	408,688	21	311,323	229,043	416,056	1,365,110	0.05
1/19 through 12/19	3,245,145,121	5	140,763	24	718,194	267,017	367,691	1,493,665	0.05
1/20 through 12/20	3,459,077,248	3	95,797	4	52,904	64,124	138,875	351,700	0.01
5 YR. TOTAL	14,749,625,471	23	1,064,125	95	1,975,055	969,832	1,737,676	5,746,688	0.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.021	46%		0.018		0.04	
Pure Premium Indicated by National Relativity		34%	0.023	27%		0.021		0.04	
Pure Premium Present on Rate Level		35%	0.028	27%		0.025		0.05	
Pure Premium Derived by Formula		0.024			0.021			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 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.
1/16 through 12/16	3,485,543	0	0	0	0	0	918	918	0.03
1/17 through 12/17	4,436,955	0	0	1	4,725	0	37,136	41,861	0.94
1/18 through 12/18	4,265,534	0	0	2	2,521	0	12,017	14,538	0.34
1/19 through 12/19	3,884,659	0	0	1	832	0	12,521	13,353	0.34
1/20 through 12/20	6,432,082	0	0	1	7,083	0	1,699	8,782	0.14
5 YR. TOTAL	22,504,773	0	0	5	15,161	0	64,291	79,452	0.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.067	7%	0.286			0.35	
Pure Premium Indicated by National Relativity		16%	0.355	17%	0.452			0.81	
Pure Premium Present on Rate Level		79%	0.505	76%	0.418			0.92	
Pure Premium Derived by Formula		0.459			0.415		0.87		

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.
1/16 through 12/16	10,815,173,595	63	2,662,420	183	3,211,306	1,828,254	3,836,368	11,538,348	0.11
1/17 through 12/17	11,579,820,133	47	2,686,786	191	4,948,894	1,607,000	4,685,355	13,928,035	0.12
1/18 through 12/18	12,077,012,308	48	3,015,591	202	5,369,735	2,045,070	4,714,847	15,145,243	0.13
1/19 through 12/19	12,436,670,209	40	3,349,300	143	4,297,711	2,548,457	3,651,177	13,846,645	0.11
1/20 through 12/20	12,726,060,339	14	1,157,985	131	4,024,794	579,857	3,476,506	9,239,142	0.07
5 YR. TOTAL	59,634,736,584	212	12,872,082	850	21,852,440	8,608,638	20,364,253	63,697,413	0.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		87%	0.058	100%	0.049			0.11	
Pure Premium Indicated by National Relativity		6%	0.060	0%	0.049			0.11	
Pure Premium Present on Rate Level		7%	0.056	0%	0.050			0.11	
Pure Premium Derived by Formula		0.058			0.049		0.11		

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.
1/16 through 12/16	6,173,193	1	75,376	1	2,503	127,029	6,629	211,537	3.43
1/17 through 12/17	6,580,707	0	0	2	8,199	0	14,583	22,782	0.35
1/18 through 12/18	7,537,060	2	149,878	2	701	336,425	9,705	496,709	6.59
1/19 through 12/19	5,891,041	0	0	2	96,956	0	82,526	179,482	3.05
1/20 through 12/20	4,466,357	0	0	3	18,606	0	6,566	25,172	0.56
5 YR. TOTAL	30,648,358	3	225,254	10	126,965	463,454	120,009	935,682	3.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	1.149	12%	1.904			3.05	
Pure Premium Indicated by National Relativity		30%	0.810	32%	0.756			1.57	
Pure Premium Present on Rate Level		63%	0.690	56%	0.874			1.56	
Pure Premium Derived by Formula		0.758			0.960		1.72		

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 8748		AUTOMOBILE SALESPERSONS								
Industry Group: Office and Clerical 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.	
1/16 through 12/16	856,206,958	9	1,000,796	19	486,907	592,316	459,549	2,539,568	0.30	
1/17 through 12/17	876,035,339	12	836,468	25	994,127	431,194	612,459	2,874,248	0.33	
1/18 through 12/18	932,755,379	8	289,658	24	853,538	144,979	852,467	2,140,642	0.23	
1/19 through 12/19	965,364,629	10	573,966	24	1,043,699	603,271	775,440	2,996,376	0.31	
1/20 through 12/20	1,102,057,527	0	0	17	629,384	0	558,018	1,187,402	0.11	
5 YR. TOTAL	4,732,419,832	39	2,700,888	109	4,007,655	1,771,760	3,257,933	11,738,236	0.25	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		38%	0.142	53%	0.106	0.25				
Pure Premium Indicated by National Relativity		31%	0.113	23%	0.093	0.21				
Pure Premium Present on Rate Level		31%	0.133	24%	0.105	0.24				
Pure Premium Derived by Formula		0.130			0.103		0.23			

CLASS 8755		LABOR UNION-ALL EMPLOYEES								
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/16 through 12/16	13,155,457	0	0	1	2,761	0	5,127	7,888	0.06	
1/17 through 12/17	12,738,683	0	0	2	31,094	0	22,977	54,071	0.42	
1/18 through 12/18	15,739,843	0	0	0	0	0	0	0	0.00	
1/19 through 12/19	16,762,582	0	0	0	0	0	0	0	0.00	
1/20 through 12/20	17,845,909	0	0	0	0	0	1,404	1,404	0.01	
5 YR. TOTAL	76,242,474	0	0	3	33,855	0	29,508	63,363	0.08	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		3%	0.044	5%	0.039	0.08				
Pure Premium Indicated by National Relativity		19%	0.079	20%	0.041	0.12				
Pure Premium Present on Rate Level		78%	0.069	75%	0.063	0.13				
Pure Premium Derived by Formula		0.070			0.057		0.13			

CLASS 8799		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP - CLERICAL STAFF								
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/16 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	1,211	1,211	0.01	
1/18 through 12/18	10,294,895	0	0	0	0	0	0	0	0.00	
1/19 through 12/19	11,111,335	0	0	1	24,030	0	10,899	34,929	0.31	
1/20 through 12/20	13,958,837	0	0	1	3,334	0	1,698	5,032	0.04	
5 YR. TOTAL	55,459,490	0	0	2	27,364	0	13,808	41,172	0.07	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		3%	0.049	5%	0.025	0.07				
Pure Premium Indicated by National Relativity		17%	0.167	18%	0.113	0.28				
Pure Premium Present on Rate Level		80%	0.094	77%	0.091	0.19				
Pure Premium Derived by Formula		0.105			0.092		0.20			

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 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.
1/16 through 12/16	29,660,062	1	10,842	5	31,696	17,815	38,558	98,911	0.33
1/17 through 12/17	37,175,236	0	0	4	56,541	0	20,181	76,722	0.21
1/18 through 12/18	35,548,397	0	0	5	254,485	0	102,492	356,977	1.00
1/19 through 12/19	23,525,382	1	11,222	7	255,821	6,634	102,019	375,696	1.60
1/20 through 12/20	30,706,727	0	0	6	57,517	0	114,657	172,174	0.56
5 YR. TOTAL	156,615,804	2	22,064	27	656,060	24,449	377,907	1,080,480	0.69
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.433	16%	0.257	0.69			
Pure Premium Indicated by National Relativity		45%	0.317	42%	0.323	0.64			
Pure Premium Present on Rate Level		45%	0.294	42%	0.279	0.57			
Pure Premium Derived by Formula		0.318			0.294			0.61	

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.
1/16 through 12/16	3,205,290,205	3	249,790	12	337,656	113,702	310,960	1,012,108	0.03
1/17 through 12/17	3,163,814,274	2	174,476	11	389,788	361,760	363,560	1,289,584	0.04
1/18 through 12/18	3,441,416,785	1	38,690	15	181,826	11,649	243,448	475,613	0.01
1/19 through 12/19	3,331,223,405	0	0	9	390,620	0	306,378	696,998	0.02
1/20 through 12/20	3,574,084,263	0	0	9	142,893	0	144,905	287,798	0.01
5 YR. TOTAL	16,715,828,932	6	462,956	56	1,442,783	487,111	1,369,251	3,762,101	0.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.011	32%	0.011	0.02			
Pure Premium Indicated by National Relativity		38%	0.010	34%	0.009	0.02			
Pure Premium Present on Rate Level		38%	0.016	34%	0.011	0.03			
Pure Premium Derived by Formula		0.013			0.010			0.02	

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.
1/16 through 12/16	40,868,282,957	80	2,352,878	359	5,655,333	1,993,360	5,954,377	15,955,948	0.04
1/17 through 12/17	43,227,009,883	79	3,243,299	395	6,905,623	2,019,136	7,618,652	19,786,710	0.05
1/18 through 12/18	45,777,531,824	92	3,118,769	398	6,548,337	2,885,934	7,252,326	19,805,366	0.04
1/19 through 12/19	48,555,271,800	86	4,676,227	335	7,439,575	3,419,717	7,620,719	23,156,238	0.05
1/20 through 12/20	50,603,185,590	51	3,176,942	310	8,198,060	1,690,749	7,431,740	20,497,491	0.04
5 YR. TOTAL	229,031,282,054	388	16,568,115	1,797	34,746,928	12,008,896	35,877,814	99,201,753	0.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.022	100%	0.021	0.04			
Pure Premium Indicated by National Relativity		0%	0.026	0%	0.025	0.05			
Pure Premium Present on Rate Level		0%	0.023	0%	0.021	0.04			
Pure Premium Derived by Formula		0.022			0.021			0.04	

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

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CLASS 8820		ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS							
Industry Group: Office and Clerical Hazard Group: 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.
1/16 through 12/16	1,457,767,835	2	43,050	12	162,424	52,952	306,791	565,217	0.04
1/17 through 12/17	1,540,723,102	3	114,503	13	130,238	14,315	291,093	550,149	0.04
1/18 through 12/18	1,625,329,128	0	0	7	73,566	0	271,913	345,479	0.02
1/19 through 12/19	1,667,667,721	3	41,676	8	102,379	41,289	158,290	343,634	0.02
1/20 through 12/20	1,768,590,895	0	0	8	168,856	0	239,566	408,422	0.02
5 YR. TOTAL	8,060,078,681	8	199,229	48	637,463	108,556	1,267,653	2,212,901	0.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.010	32%	0.017	0.03			
Pure Premium Indicated by National Relativity		40%	0.025	34%	0.021	0.05			
Pure Premium Present on Rate Level		40%	0.022	34%	0.022	0.04			
Pure Premium Derived by Formula		0.021			0.020			0.04	

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.
1/16 through 12/16	301,716,261	24	573,627	77	1,018,177	342,414	1,294,403	3,228,621	1.07
1/17 through 12/17	349,049,545	23	455,781	129	999,974	413,634	1,360,722	3,230,111	0.93
1/18 through 12/18	369,514,500	30	1,108,411	135	1,850,111	800,896	1,900,449	5,659,867	1.53
1/19 through 12/19	389,959,572	31	1,188,365	118	1,943,479	722,137	1,921,591	5,775,572	1.48
1/20 through 12/20	1,119,993,449	53	2,226,061	228	5,465,890	1,102,510	4,473,061	13,267,522	1.19
5 YR. TOTAL	2,530,233,327	161	5,552,245	687	11,277,631	3,381,591	10,950,226	31,161,693	1.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	0.665	80%	0.566	1.23			
Pure Premium Indicated by National Relativity		24%	0.545	10%	0.484	1.03			
Pure Premium Present on Rate Level		24%	0.500	10%	0.460	0.96			
Pure Premium Derived by Formula		0.597			0.547			1.14	

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.
1/16 through 12/16	278,705,633	18	591,773	71	696,780	383,489	977,465	2,649,507	0.95
1/17 through 12/17	291,083,690	14	479,331	64	487,020	256,901	741,505	1,964,757	0.68
1/18 through 12/18	319,770,884	13	300,279	70	1,068,994	353,295	1,517,904	3,240,472	1.01
1/19 through 12/19	324,671,548	11	417,587	68	709,953	373,582	886,647	2,387,769	0.74
1/20 through 12/20	475,010,821	12	1,007,770	90	1,433,696	822,257	1,505,508	4,769,231	1.00
5 YR. TOTAL	1,689,242,576	68	2,796,740	363	4,396,443	2,189,524	5,629,029	15,011,736	0.89
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.426	63%	0.463	0.89			
Pure Premium Indicated by National Relativity		31%	0.352	18%	0.386	0.74			
Pure Premium Present on Rate Level		32%	0.383	19%	0.422	0.81			
Pure Premium Derived by Formula		0.389			0.441			0.83	

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

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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.
1/16 through 12/16	465,724,545	10	488,303	66	727,088	437,491	1,369,545	3,022,427	0.65
1/17 through 12/17	544,890,189	9	188,739	59	418,931	190,347	1,258,279	2,056,296	0.38
1/18 through 12/18	571,326,132	11	298,205	101	711,962	193,664	1,877,056	3,080,887	0.54
1/19 through 12/19	623,950,145	13	463,796	79	1,222,660	269,826	2,090,721	4,047,003	0.65
1/20 through 12/20	702,694,620	8	358,572	107	1,336,223	238,411	2,646,097	4,579,303	0.65
5 YR. TOTAL	2,908,585,631	51	1,797,615	412	4,416,864	1,329,739	9,241,698	16,785,916	0.58
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.214	72%	0.363	0.58			
Pure Premium Indicated by National Relativity		33%	0.172	14%	0.287	0.46			
Pure Premium Present on Rate Level		33%	0.181	14%	0.322	0.50			
Pure Premium Derived by Formula		0.189			0.347			0.54	

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.
1/16 through 12/16	6,590,443,776	39	2,097,431	164	3,650,014	964,025	2,963,714	9,675,184	0.15
1/17 through 12/17	6,609,638,155	33	1,202,131	153	3,058,504	863,441	2,982,981	8,107,057	0.12
1/18 through 12/18	7,226,477,525	46	1,856,956	142	2,806,567	989,372	2,966,553	8,619,448	0.12
1/19 through 12/19	7,687,850,987	44	2,978,012	142	2,907,721	1,851,090	3,280,465	11,017,288	0.14
1/20 through 12/20	8,227,277,126	33	1,853,458	150	3,193,273	946,432	2,908,215	8,901,378	0.11
5 YR. TOTAL	36,341,687,569	195	9,987,988	751	15,616,079	5,614,360	15,101,928	46,320,355	0.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		74%	0.070	100%	0.057	0.13			
Pure Premium Indicated by National Relativity		13%	0.065	0%	0.054	0.12			
Pure Premium Present on Rate Level		13%	0.067	0%	0.057	0.12			
Pure Premium Derived by Formula		0.069			0.057			0.13	

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.
1/16 through 12/16	1,377,747,309	26	1,506,332	88	1,974,159	740,743	1,632,999	5,854,233	0.43
1/17 through 12/17	1,452,529,256	32	2,062,294	87	2,080,036	1,231,030	2,051,180	7,424,540	0.51
1/18 through 12/18	1,407,137,643	18	1,247,808	109	2,525,877	618,450	1,979,691	6,371,826	0.45
1/19 through 12/19	2,538,512,766	39	2,864,863	154	2,727,643	1,914,133	2,911,319	10,417,958	0.41
1/20 through 12/20	2,837,183,919	44	3,272,093	197	3,519,392	1,415,496	3,784,021	11,991,002	0.42
5 YR. TOTAL	9,613,110,893	159	10,953,390	635	12,827,107	5,919,852	12,359,210	42,059,559	0.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		69%	0.247	97%	0.190	0.44			
Pure Premium Indicated by National Relativity		15%	0.203	1%	0.173	0.38			
Pure Premium Present on Rate Level		16%	0.219	2%	0.169	0.39			
Pure Premium Derived by Formula		0.236			0.189			0.43	

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

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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.
1/16 through 12/16	1,026,983,218	55	2,128,196	199	2,311,467	1,091,784	2,152,779	7,684,226	0.75
1/17 through 12/17	1,110,195,979	61	2,806,329	228	3,391,200	1,673,043	3,365,086	11,235,658	1.01
1/18 through 12/18	1,206,551,095	53	2,998,415	224	2,623,346	1,461,643	3,000,694	10,084,098	0.84
1/19 through 12/19	1,205,097,592	61	3,840,063	207	3,303,592	1,806,780	2,876,047	11,826,482	0.98
1/20 through 12/20	1,261,729,319	62	3,477,959	202	4,121,065	1,647,722	2,811,053	12,057,799	0.96
5 YR. TOTAL	5,810,557,203	292	15,250,962	1,060	15,750,670	7,680,972	14,205,659	52,888,263	0.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		80%	0.534	100%	0.377	0.91			
Pure Premium Indicated by National Relativity		10%	0.477	0%	0.348	0.83			
Pure Premium Present on Rate Level		10%	0.512	0%	0.393	0.91			
Pure Premium Derived by Formula		0.526			0.377		0.90		

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.
1/16 through 12/16	389,633,129	16	465,126	118	1,338,653	373,384	1,454,155	3,631,318	0.93
1/17 through 12/17	414,898,576	32	875,933	119	848,366	536,563	1,241,252	3,502,114	0.84
1/18 through 12/18	422,876,061	25	808,724	120	1,275,243	562,454	1,746,444	4,392,865	1.04
1/19 through 12/19	454,316,925	16	561,593	123	1,730,949	266,876	2,279,664	4,839,082	1.07
1/20 through 12/20	502,479,973	17	801,757	102	1,573,058	587,166	1,499,522	4,461,503	0.89
5 YR. TOTAL	2,184,204,664	106	3,513,133	582	6,766,269	2,326,443	8,221,037	20,826,882	0.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	0.471	77%	0.483	0.95			
Pure Premium Indicated by National Relativity		26%	0.497	11%	0.460	0.96			
Pure Premium Present on Rate Level		26%	0.479	12%	0.491	0.97			
Pure Premium Derived by Formula		0.480			0.481		0.96		

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.
1/16 through 12/16	136,464,492	12	184,313	52	330,712	116,558	472,531	1,104,114	0.81
1/17 through 12/17	112,945,899	13	200,615	47	327,459	303,061	451,666	1,282,801	1.14
1/18 through 12/18	102,438,564	1	14,778	26	361,763	5,212	271,264	653,017	0.64
1/19 through 12/19	100,714,355	4	83,055	25	444,153	80,301	419,503	1,027,012	1.02
1/20 through 12/20	55,519,617	1	27,088	14	166,123	52,445	212,026	457,682	0.82
5 YR. TOTAL	508,082,927	31	509,849	164	1,630,210	557,577	1,826,990	4,524,626	0.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.421	36%	0.469	0.89			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		77%	0.500	64%	0.460	0.96			
Pure Premium Derived by Formula		0.482			0.463		0.95		

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

**NORTH CAROLINA**  
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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.
1/16 through 12/16	1,106,235,717	51	1,240,004	233	2,990,827	769,874	3,323,001	8,323,706	0.75
1/17 through 12/17	1,181,523,714	41	1,910,946	252	4,110,740	1,310,951	4,279,000	11,611,637	0.98
1/18 through 12/18	1,174,840,742	52	1,704,735	227	3,547,816	914,594	4,024,135	10,191,280	0.87
1/19 through 12/19	1,190,973,143	50	2,405,244	228	4,149,259	1,329,213	3,618,517	11,502,233	0.97
1/20 through 12/20	351,338,912	16	801,646	47	993,108	488,803	1,022,110	3,305,667	0.94
5 YR. TOTAL	5,004,912,228	210	8,062,575	987	15,791,750	4,813,435	16,266,763	44,934,523	0.90
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		74%	0.477	100%	0.421	0.90			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		26%	0.500	0%	0.460	0.96			
Pure Premium Derived by Formula		0.483			0.421			0.90	

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.
1/16 through 12/16	6,478,654,117	19	883,031	60	661,579	475,260	826,675	2,846,545	0.04
1/17 through 12/17	7,053,498,133	14	865,643	70	1,192,733	591,615	1,341,658	3,991,649	0.06
1/18 through 12/18	7,664,195,671	18	857,194	50	615,377	286,316	878,160	2,637,047	0.03
1/19 through 12/19	9,310,516,904	14	812,906	43	942,694	415,298	970,429	3,141,327	0.03
1/20 through 12/20	9,396,006,628	3	229,095	23	630,837	91,502	550,789	1,502,223	0.02
5 YR. TOTAL	39,902,871,453	68	3,647,869	246	4,043,220	1,859,991	4,567,711	14,118,791	0.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	0.019	68%	0.016	0.04			
Pure Premium Indicated by National Relativity		27%	0.022	16%	0.023	0.05			
Pure Premium Present on Rate Level		27%	0.024	16%	0.020	0.04			
Pure Premium Derived by Formula		0.021			0.018			0.04	

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.
1/16 through 12/16	9,140,512	0	0	0	0	0	2,321	2,321	0.03
1/17 through 12/17	9,236,760	1	63,956	2	35,571	9,436	13,612	122,575	1.33
1/18 through 12/18	9,028,704	0	0	2	20,458	0	11,145	31,603	0.35
1/19 through 12/19	10,764,609	0	0	2	27,528	0	55,657	83,185	0.77
1/20 through 12/20	10,395,477	0	0	0	0	0	1,756	1,756	0.02
5 YR. TOTAL	48,566,062	1	63,956	6	83,557	9,436	84,491	241,440	0.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.304	5%	0.193	0.50			
Pure Premium Indicated by National Relativity		27%	0.132	29%	0.075	0.21			
Pure Premium Present on Rate Level		69%	0.150	66%	0.088	0.24			
Pure Premium Derived by Formula		0.151			0.089			0.24	

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 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.
1/16 through 12/16	712,341,520	23	627,096	94	1,294,833	626,692	1,128,461	3,677,082	0.52
1/17 through 12/17	783,281,856	21	555,015	103	1,126,179	481,307	1,321,073	3,483,574	0.45
1/18 through 12/18	853,485,276	20	318,317	69	975,161	233,884	987,735	2,515,097	0.30
1/19 through 12/19	901,040,602	11	193,693	87	1,322,947	205,148	1,689,577	3,411,365	0.38
1/20 through 12/20	924,828,127	15	836,017	71	1,512,476	651,259	1,063,609	4,063,361	0.44
5 YR. TOTAL	4,174,977,381	90	2,530,138	424	6,231,596	2,198,290	6,190,455	17,150,479	0.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	0.210	75%	0.201	0.41			
Pure Premium Indicated by National Relativity		26%	0.282	12%	0.306	0.59			
Pure Premium Present on Rate Level		27%	0.241	13%	0.244	0.49			
Pure Premium Derived by Formula		0.237			0.219			0.46	

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.
1/16 through 12/16	4,297,444,186	45	827,423	293	2,079,430	687,036	3,709,637	7,303,526	0.17
1/17 through 12/17	4,476,193,612	65	1,525,169	288	2,618,531	1,596,544	4,073,524	9,813,768	0.22
1/18 through 12/18	4,681,148,086	72	1,089,267	307	3,201,026	1,407,038	4,175,240	9,872,571	0.21
1/19 through 12/19	4,810,035,775	55	918,756	273	1,716,539	805,501	3,575,612	7,016,408	0.15
1/20 through 12/20	4,938,420,623	40	2,118,761	213	2,166,370	1,412,829	3,273,888	8,971,848	0.18
5 YR. TOTAL	23,203,242,282	277	6,479,376	1,374	11,781,896	5,908,948	18,807,901	42,978,121	0.19
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		64%	0.079	100%	0.107	0.19			
Pure Premium Indicated by National Relativity		18%	0.068	0%	0.087	0.16			
Pure Premium Present on Rate Level		18%	0.078	0%	0.107	0.19			
Pure Premium Derived by Formula		0.077			0.107			0.18	

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.
1/16 through 12/16	681,792,426	16	501,903	81	788,817	509,099	931,411	2,731,230	0.40
1/17 through 12/17	702,101,493	21	604,630	97	950,974	334,569	1,219,319	3,109,492	0.44
1/18 through 12/18	765,376,763	16	480,413	109	1,134,571	395,984	1,409,583	3,420,551	0.45
1/19 through 12/19	791,938,753	11	253,580	102	1,425,477	196,714	1,543,641	3,419,412	0.43
1/20 through 12/20	811,803,532	13	548,285	101	1,539,337	354,180	1,852,508	4,294,310	0.53
5 YR. TOTAL	3,753,012,967	77	2,388,811	490	5,839,176	1,790,546	6,956,462	16,974,995	0.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.219	68%	0.233	0.45			
Pure Premium Indicated by National Relativity		30%	0.174	16%	0.207	0.38			
Pure Premium Present on Rate Level		31%	0.183	16%	0.214	0.40			
Pure Premium Derived by Formula		0.194			0.226			0.42	

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 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.
1/16 through 12/16	569,642,638	1	5,127	3	15,762	8,553	46,711	76,153	0.01
1/17 through 12/17	757,581,153	0	0	5	67,697	0	84,470	152,167	0.02
1/18 through 12/18	1,088,649,919	0	0	5	176,580	0	173,037	349,617	0.03
1/19 through 12/19	2,123,305,781	2	144,127	6	230,426	103,079	182,906	660,538	0.03
1/20 through 12/20	4,785,706,029	1	327,314	5	89,641	74,964	72,724	564,643	0.01
5 YR. TOTAL	9,324,885,520	4	476,568	24	580,106	186,596	559,848	1,803,118	0.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.011	25%	0.008	0.02			
Pure Premium Indicated by National Relativity		32%	0.010	34%	0.009	0.02			
Pure Premium Present on Rate Level		46%	0.024	41%	0.011	0.04			
Pure Premium Derived by Formula		0.017			0.010			0.03	

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.
1/16 through 12/16	1,221,684,961	2	166,978	21	758,045	279,968	610,389	1,815,380	0.15
1/17 through 12/17	1,176,409,008	2	210,877	18	236,461	74,796	235,948	758,082	0.06
1/18 through 12/18	1,147,269,255	10	744,242	14	321,984	481,171	230,834	1,778,231	0.16
1/19 through 12/19	1,147,548,727	6	283,168	8	336,652	146,114	173,254	939,188	0.08
1/20 through 12/20	1,255,932,561	1	96,890	12	465,508	46,332	374,203	982,933	0.08
5 YR. TOTAL	5,948,844,512	21	1,502,155	73	2,118,650	1,028,381	1,624,628	6,273,814	0.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.061	35%	0.045	0.11			
Pure Premium Indicated by National Relativity		38%	0.031	32%	0.024	0.06			
Pure Premium Present on Rate Level		38%	0.043	33%	0.036	0.08			
Pure Premium Derived by Formula		0.043			0.035			0.08	

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.
1/16 through 12/16	962,877,637	17	497,151	68	1,503,206	412,815	1,149,138	3,562,310	0.37
1/17 through 12/17	1,091,734,292	15	1,268,958	60	1,220,583	901,294	1,199,926	4,590,761	0.42
1/18 through 12/18	1,200,793,182	12	1,046,717	77	1,380,135	751,449	1,390,706	4,569,007	0.38
1/19 through 12/19	1,320,888,152	10	552,626	67	1,761,584	265,125	1,690,534	4,269,869	0.32
1/20 through 12/20	1,386,355,377	17	1,165,203	62	2,527,726	669,856	1,544,118	5,906,903	0.43
5 YR. TOTAL	5,962,648,640	71	4,530,655	334	8,393,234	3,000,539	6,974,422	22,898,850	0.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	0.217	74%	0.167	0.38			
Pure Premium Indicated by National Relativity		25%	0.177	13%	0.141	0.32			
Pure Premium Present on Rate Level		25%	0.185	13%	0.159	0.34			
Pure Premium Derived by Formula		0.199			0.163			0.36	

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 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.
1/16 through 12/16	820,944,935	46	1,427,251	228	3,116,869	1,384,117	3,489,159	9,417,396	1.15
1/17 through 12/17	869,355,103	54	1,716,179	274	4,426,459	1,007,586	3,853,109	11,003,333	1.27
1/18 through 12/18	934,299,189	60	2,401,931	255	4,737,344	1,342,544	4,638,769	13,120,588	1.40
1/19 through 12/19	979,337,885	36	1,708,704	244	4,271,725	1,032,141	4,043,084	11,055,654	1.13
1/20 through 12/20	1,065,404,973	41	1,794,954	232	3,990,831	1,938,095	3,882,795	11,606,675	1.09
5 YR. TOTAL	4,669,342,085	237	9,049,019	1,233	20,543,228	6,704,483	19,906,916	56,203,646	1.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		82%	0.634	100%	0.570	1.20			
Pure Premium Indicated by National Relativity		9%	0.605	0%	0.514	1.12			
Pure Premium Present on Rate Level		9%	0.672	0%	0.599	1.27			
Pure Premium Derived by Formula		0.635			0.570			1.21	

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.
1/16 through 12/16	578,926,918	21	1,198,481	101	2,392,721	702,039	2,243,062	6,536,303	1.13
1/17 through 12/17	621,322,485	21	936,919	140	2,614,768	642,512	2,154,089	6,348,288	1.02
1/18 through 12/18	673,124,768	30	1,589,845	133	1,958,407	980,668	1,981,934	6,510,854	0.97
1/19 through 12/19	716,716,508	22	1,466,096	166	3,397,625	1,089,954	3,128,064	9,081,739	1.27
1/20 through 12/20	734,774,630	24	1,522,907	118	2,638,365	906,923	2,948,402	8,016,597	1.09
5 YR. TOTAL	3,324,865,309	118	6,714,248	658	13,001,886	4,322,096	12,455,551	36,493,781	1.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		66%	0.593	98%	0.505	1.10			
Pure Premium Indicated by National Relativity		17%	0.669	1%	0.543	1.21			
Pure Premium Present on Rate Level		17%	0.604	1%	0.521	1.13			
Pure Premium Derived by Formula		0.608			0.506			1.11	

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.
1/16 through 12/16	41,984,640	1	4,116	16	30,346	4,514	170,406	209,382	0.50
1/17 through 12/17	56,292,014	0	0	14	70,302	0	183,565	253,867	0.45
1/18 through 12/18	65,598,112	1	79,319	16	74,887	22,573	328,357	505,136	0.77
1/19 through 12/19	56,962,255	0	0	18	286,774	0	249,255	536,029	0.94
1/20 through 12/20	53,893,602	1	9,029	5	13,215	5,955	70,234	98,433	0.18
5 YR. TOTAL	274,730,623	3	92,464	69	475,524	33,042	1,001,817	1,602,847	0.58
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.207	28%	0.377	0.58			
Pure Premium Indicated by National Relativity		42%	0.413	36%	0.488	0.90			
Pure Premium Present on Rate Level		43%	0.378	36%	0.518	0.90			
Pure Premium Derived by Formula		0.367			0.468			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

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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.
1/16 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	1,748	1,748	0.24
1/18 through 12/18	569,975	0	0	0	0	0	0	0	0.00
1/19 through 12/19	574,324	0	0	1	47,221	0	0	47,221	8.22
1/20 through 12/20	571,444	0	0	1	59,355	0	49,178	108,533	18.99
5 YR. TOTAL	3,167,584	0	0	2	106,576	0	50,926	157,502	4.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	3.365	3%	1.608			4.97	
Pure Premium Indicated by National Relativity		14%	1.025	14%	0.944			1.97	
Pure Premium Present on Rate Level		84%	0.682	83%	0.671			1.35	
Pure Premium Derived by Formula						0.784	0.737	1.52	

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.
1/16 through 12/16	17,005,225	0	0	4	24,330	0	40,848	65,178	0.38
1/17 through 12/17	10,553,043	0	0	1	758	0	4,212	4,970	0.05
1/18 through 12/18	20,409,806	1	8,196	4	19,186	25,347	18,219	70,948	0.35
1/19 through 12/19	22,113,137	0	0	0	0	0	23,674	23,674	0.11
1/20 through 12/20	26,353,540	0	0	3	78,811	0	36,289	115,100	0.44
5 YR. TOTAL	96,434,751	1	8,196	12	123,085	25,347	123,242	279,870	0.29
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.136	14%	0.154			0.29	
Pure Premium Indicated by National Relativity		45%	0.509	43%	0.401			0.91	
Pure Premium Present on Rate Level		45%	0.460	43%	0.372			0.83	
Pure Premium Derived by Formula						0.450	0.354	0.80	

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.
1/16 through 12/16	83,892,928	13	478,871	28	155,138	590,214	300,475	1,524,698	1.82
1/17 through 12/17	80,852,905	7	364,978	24	207,544	65,198	309,519	947,239	1.17
1/18 through 12/18	76,753,470	9	278,184	22	256,246	155,829	400,242	1,090,501	1.42
1/19 through 12/19	175,257,431	9	669,591	34	687,353	429,845	771,062	2,557,851	1.46
1/20 through 12/20	172,433,780	2	288,645	37	615,304	54,242	605,926	1,564,117	0.91
5 YR. TOTAL	589,190,514	40	2,080,269	145	1,921,585	1,295,328	2,387,224	7,684,406	1.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	0.679	46%	0.625			1.30	
Pure Premium Indicated by National Relativity		36%	0.689	27%	0.639			1.33	
Pure Premium Present on Rate Level		36%	0.634	27%	0.646			1.28	
Pure Premium Derived by Formula						0.666	0.634	1.30	

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 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.
1/16 through 12/16	1,476,397	0	0	0	0	0	1,877	1,877	0.13
1/17 through 12/17	2,954,977	0	0	0	0	0	102	102	0.00
1/18 through 12/18	3,144,181	0	0	0	0	0	6,763	6,763	0.22
1/19 through 12/19	4,423,143	0	0	0	0	0	5,131	5,131	0.12
1/20 through 12/20	258,564	0	0	0	0	0	7	7	0.00
5 YR. TOTAL	12,257,262	0	0	0	0	0	13,880	13,880	0.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	4%	0.113			0.11	
Pure Premium Indicated by National Relativity		48%	0.291	48%	0.271			0.56	
Pure Premium Present on Rate Level		49%	0.236	48%	0.239			0.48	
Pure Premium Derived by Formula		0.255			0.249		0.50		

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.
1/16 through 12/16	604,186,255	21	404,779	120	966,886	226,899	1,352,623	2,951,187	0.49
1/17 through 12/17	650,148,546	21	627,505	118	1,120,525	326,409	1,475,388	3,549,827	0.55
1/18 through 12/18	692,477,801	20	436,469	123	1,072,578	307,771	1,668,101	3,484,919	0.50
1/19 through 12/19	659,711,897	16	304,787	98	1,851,445	177,097	1,457,984	3,791,313	0.58
1/20 through 12/20	560,750,433	6	92,437	85	1,756,463	47,704	1,331,695	3,228,299	0.58
5 YR. TOTAL	3,167,274,932	84	1,865,977	544	6,767,897	1,085,880	7,285,791	17,005,545	0.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		48%	0.273	75%	0.264			0.54	
Pure Premium Indicated by National Relativity		26%	0.428	12%	0.380			0.81	
Pure Premium Present on Rate Level		26%	0.337	13%	0.322			0.66	
Pure Premium Derived by Formula		0.330			0.285		0.62		

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.
1/16 through 12/16	153,273,512	2	28,701	37	304,244	79,557	532,476	944,978	0.62
1/17 through 12/17	169,249,990	4	97,956	39	716,430	40,235	701,102	1,555,723	0.92
1/18 through 12/18	181,934,829	8	67,377	36	401,492	53,405	301,871	824,145	0.45
1/19 through 12/19	151,006,978	2	48,616	25	326,718	47,095	301,443	723,872	0.48
1/20 through 12/20	96,496,406	3	19,608	15	275,076	21,515	388,615	704,814	0.73
5 YR. TOTAL	751,961,715	19	262,258	152	2,023,960	241,807	2,225,507	4,753,532	0.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.304	36%	0.328			0.63	
Pure Premium Indicated by National Relativity		39%	0.327	32%	0.277			0.60	
Pure Premium Present on Rate Level		39%	0.304	32%	0.318			0.62	
Pure Premium Derived by Formula		0.313			0.308		0.62		

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 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.
1/16 through 12/16	466,140,299	12	162,821	73	591,434	198,088	773,467	1,725,810	0.37
1/17 through 12/17	460,903,524	17	874,067	80	915,200	795,919	949,936	3,535,122	0.77
1/18 through 12/18	486,151,917	13	383,925	76	824,563	412,977	1,038,871	2,660,336	0.55
1/19 through 12/19	484,560,146	8	613,335	57	598,451	416,332	1,018,446	2,646,564	0.55
1/20 through 12/20	507,451,396	13	654,105	69	1,259,198	413,372	1,294,371	3,621,046	0.71
5 YR. TOTAL	2,405,207,282	63	2,688,253	355	4,188,846	2,236,688	5,075,091	14,188,878	0.59
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.286	63%	0.304	0.59			
Pure Premium Indicated by National Relativity		31%	0.291	18%	0.304	0.60			
Pure Premium Present on Rate Level		32%	0.262	19%	0.296	0.56			
Pure Premium Derived by Formula		0.280			0.302			0.58	

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.
1/16 through 12/16	32,005,997	1	3,995	3	156,095	10,801	38,464	209,355	0.65
1/17 through 12/17	28,476,305	1	29,819	2	50,276	24,941	86,864	191,900	0.67
1/18 through 12/18	30,859,063	0	0	2	4,744	0	23,526	28,270	0.09
1/19 through 12/19	27,767,885	0	0	1	26,826	0	41,020	67,846	0.25
1/20 through 12/20	27,592,103	1	75,405	1	21,798	54,922	15,411	167,536	0.61
5 YR. TOTAL	146,701,353	3	109,219	9	259,739	90,664	205,285	664,907	0.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.252	13%	0.202	0.45			
Pure Premium Indicated by National Relativity		43%	0.288	43%	0.235	0.52			
Pure Premium Present on Rate Level		48%	0.243	44%	0.215	0.46			
Pure Premium Derived by Formula		0.263			0.222			0.49	

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.
1/16 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	808	0	1,276	2,084	0.06
1/18 through 12/18	3,636,612	0	0	1	11,163	0	18,757	29,920	0.82
1/19 through 12/19	4,237,588	0	0	0	0	0	1,106	1,106	0.03
1/20 through 12/20	4,030,808	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	19,397,344	0	0	2	11,971	0	21,139	33,110	0.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.062	5%	0.109	0.17			
Pure Premium Indicated by National Relativity		36%	0.260	39%	0.257	0.52			
Pure Premium Present on Rate Level		61%	0.243	56%	0.270	0.51			
Pure Premium Derived by Formula		0.244			0.257			0.50	

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 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.
1/16 through 12/16	395,293,757	10	234,665	45	164,155	782,071	545,353	1,726,244	0.44
1/17 through 12/17	430,331,436	4	11,726	49	375,233	42,034	876,025	1,305,018	0.30
1/18 through 12/18	465,447,863	5	31,059	48	347,172	77,463	649,211	1,104,905	0.24
1/19 through 12/19	439,610,528	5	164,218	36	370,398	271,926	544,251	1,350,793	0.31
1/20 through 12/20	418,696,064	4	32,329	25	167,565	55,473	365,947	621,314	0.15
5 YR. TOTAL	2,149,379,648	28	473,997	203	1,424,523	1,228,967	2,980,787	6,108,274	0.28
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.088	49%	0.196	0.28			
Pure Premium Indicated by National Relativity		38%	0.151	25%	0.183	0.33			
Pure Premium Present on Rate Level		38%	0.124	26%	0.205	0.33			
Pure Premium Derived by Formula		0.126			0.195			0.32	

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.
1/16 through 12/16	2,389,737,307	62	1,785,193	477	3,739,673	1,325,659	4,833,837	11,684,362	0.49
1/17 through 12/17	2,446,194,065	50	1,640,188	419	4,272,928	1,334,296	5,394,372	12,641,784	0.52
1/18 through 12/18	2,602,581,286	53	1,230,653	475	4,695,595	963,255	6,035,244	12,924,747	0.50
1/19 through 12/19	2,550,402,441	42	1,386,373	400	4,295,248	1,111,939	5,149,363	11,942,923	0.47
1/20 through 12/20	2,433,205,280	32	1,587,713	349	5,353,245	1,238,117	5,806,352	13,985,427	0.58
5 YR. TOTAL	12,422,120,379	239	7,630,120	2,120	22,356,689	5,973,266	27,219,168	63,179,243	0.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		79%	0.241	100%	0.267	0.51			
Pure Premium Indicated by National Relativity		10%	0.263	0%	0.262	0.53			
Pure Premium Present on Rate Level		11%	0.233	0%	0.260	0.49			
Pure Premium Derived by Formula		0.242			0.267			0.51	

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.
1/16 through 12/16	1,718,713,307	60	1,313,541	346	1,999,855	1,055,701	2,895,459	7,264,556	0.42
1/17 through 12/17	1,871,737,773	52	1,011,759	359	2,671,824	557,880	3,672,973	7,914,436	0.42
1/18 through 12/18	1,967,918,448	47	1,793,854	359	3,541,204	1,670,752	3,876,929	10,882,739	0.55
1/19 through 12/19	2,076,430,860	49	912,118	389	4,241,982	689,685	4,343,431	10,187,216	0.49
1/20 through 12/20	2,093,320,746	31	1,045,682	348	4,440,488	581,830	4,859,259	10,927,259	0.52
5 YR. TOTAL	9,728,121,134	239	6,076,954	1,801	16,895,353	4,555,848	19,648,051	47,176,206	0.49
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		70%	0.236	100%	0.249	0.49			
Pure Premium Indicated by National Relativity		15%	0.238	0%	0.255	0.49			
Pure Premium Present on Rate Level		15%	0.233	0%	0.251	0.48			
Pure Premium Derived by Formula		0.236			0.249			0.49	

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 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.
1/16 through 12/16	57,058,935	1	7,159	8	48,193	0	84,427	139,779	0.25
1/17 through 12/17	69,531,797	0	0	10	99,260	0	107,326	206,586	0.30
1/18 through 12/18	85,342,088	1	109,302	16	295,419	95,046	206,286	706,053	0.83
1/19 through 12/19	85,925,081	1	3,427	5	225,790	0	145,263	374,480	0.44
1/20 through 12/20	75,835,169	1	84,975	8	75,119	10,184	67,624	237,902	0.31
5 YR. TOTAL	373,693,070	4	204,863	47	743,781	105,230	610,926	1,664,800	0.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.254	24%		0.192		0.45	
Pure Premium Indicated by National Relativity		43%	0.253	38%		0.248		0.50	
Pure Premium Present on Rate Level		43%	0.254	38%		0.276		0.53	
Pure Premium Derived by Formula		0.254			0.245			0.50	

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.
1/16 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	437	437	0.04
1/19 through 12/19	923,094	0	0	0	0	0	0	0	0.00
1/20 through 12/20	636,532	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,331,898	0	0	0	0	0	437	437	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	2%		0.010		0.01	
Pure Premium Indicated by National Relativity		7%	0.276	8%		0.199		0.48	
Pure Premium Present on Rate Level		92%	0.147	90%		0.247		0.39	
Pure Premium Derived by Formula		0.155			0.238			0.39	

CLASS 9093		BOWLING LANE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	24,006,894	0	0	4	24,626	0	56,042	80,668	0.34
1/17 through 12/17	24,445,608	0	0	8	124,824	0	160,535	285,359	1.17
1/18 through 12/18	28,433,288	0	0	10	69,459	0	110,778	180,237	0.63
1/19 through 12/19	24,646,356	0	0	5	29,907	0	36,442	66,349	0.27
1/20 through 12/20	17,026,543	0	0	3	24,295	0	30,137	54,432	0.32
5 YR. TOTAL	118,558,689	0	0	30	273,111	0	393,934	667,045	0.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.230	14%		0.332		0.56	
Pure Premium Indicated by National Relativity		37%	0.278	39%		0.269		0.55	
Pure Premium Present on Rate Level		56%	0.213	47%		0.290		0.50	
Pure Premium Derived by Formula		0.238			0.288			0.53	

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 9101		COLLEGE: ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/16 through 12/16	465,510,514	55	942,345	212	1,208,408	1,379,939	1,964,927	5,495,619	1.18
1/17 through 12/17	453,087,177	60	1,585,688	239	1,878,204	1,221,237	2,953,091	7,638,220	1.69
1/18 through 12/18	487,013,403	40	834,400	240	1,592,645	633,522	2,488,715	5,549,282	1.14
1/19 through 12/19	478,629,059	38	966,139	185	1,503,962	956,126	2,089,198	5,515,425	1.15
1/20 through 12/20	468,459,569	30	615,870	156	1,976,204	574,301	2,292,672	5,459,047	1.17
5 YR. TOTAL	2,352,699,722	223	4,944,442	1,032	8,159,423	4,765,125	11,788,603	29,657,593	1.26
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	0.557	98%	0.704			1.26	
Pure Premium Indicated by National Relativity		22%	0.671	1%	0.694			1.37	
Pure Premium Present on Rate Level		22%	0.615	1%	0.730			1.35	
Pure Premium Derived by Formula		0.595			0.704			1.30	

CLASS 9102		PARK NOC-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.
1/16 through 12/16	367,740,532	20	1,212,655	94	1,107,282	1,276,634	1,738,782	5,335,353	1.45
1/17 through 12/17	406,764,976	25	836,711	112	1,949,864	840,883	2,170,297	5,797,755	1.43
1/18 through 12/18	430,253,229	21	976,679	107	1,665,514	674,301	1,586,447	4,902,941	1.14
1/19 through 12/19	449,737,805	17	711,549	107	2,713,086	420,701	2,207,008	6,052,344	1.35
1/20 through 12/20	476,104,316	8	810,201	89	2,349,580	438,736	1,732,003	5,330,520	1.12
5 YR. TOTAL	2,130,600,858	91	4,547,795	509	9,785,326	3,651,255	9,434,537	27,418,913	1.29
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	0.673	88%	0.614			1.29	
Pure Premium Indicated by National Relativity		21%	0.814	6%	0.728			1.54	
Pure Premium Present on Rate Level		22%	0.720	6%	0.670			1.39	
Pure Premium Derived by Formula		0.713			0.624			1.34	

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.
1/16 through 12/16	78,517,998	2	71,178	16	55,274	14,150	127,199	267,801	0.34
1/17 through 12/17	86,689,326	3	41,258	13	77,422	25,185	327,975	471,840	0.54
1/18 through 12/18	92,485,095	2	20,670	12	100,172	31,271	194,491	346,604	0.38
1/19 through 12/19	84,033,797	0	0	10	68,855	0	120,570	189,425	0.23
1/20 through 12/20	43,198,836	3	2,720	12	101,746	102,575	184,222	391,263	0.91
5 YR. TOTAL	384,925,052	10	135,826	63	403,469	173,181	954,457	1,666,933	0.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.140	28%	0.293			0.43	
Pure Premium Indicated by National Relativity		42%	0.405	36%	0.415			0.82	
Pure Premium Present on Rate Level		42%	0.318	36%	0.368			0.69	
Pure Premium Derived by Formula		0.326			0.364			0.69	

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 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.	
1/16 through 12/16	25,190,456	1	6,485	1	42	4,755	13,540	24,822	0.10	
1/17 through 12/17	24,269,571	0	0	6	48,362	0	56,529	104,891	0.43	
1/18 through 12/18	28,861,807	0	0	4	23,917	0	53,903	77,820	0.27	
1/19 through 12/19	35,326,681	2	28,927	1	7,695	7,012	26,101	69,735	0.20	
1/20 through 12/20	27,594,099	0	0	0	0	0	10,456	10,456	0.04	
5 YR. TOTAL	141,242,614	3	35,412	12	80,016	11,767	160,529	287,724	0.20	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		11%	0.082	17%	0.122	0.20				
Pure Premium Indicated by National Relativity		44%	0.476	41%	0.413	0.89				
Pure Premium Present on Rate Level		45%	0.406	42%	0.352	0.76				
Pure Premium Derived by Formula		0.401			0.338		0.74			

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.	
1/16 through 12/16	16,302,959	1	34,689	10	62,483	17,364	103,310	217,846	1.34	
1/17 through 12/17	14,862,842	2	34,944	6	75,203	60,334	255,735	426,216	2.87	
1/18 through 12/18	16,784,376	3	204,137	10	279,583	115,355	276,241	875,316	5.22	
1/19 through 12/19	16,528,752	1	1,921	5	143,584	3,135	151,950	300,590	1.82	
1/20 through 12/20	19,849,617	4	741,523	4	200,299	443,919	154,643	1,540,384	7.76	
5 YR. TOTAL	84,328,546	11	1,017,214	35	761,152	640,107	941,879	3,360,352	3.99	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		19%	2.109	29%	1.876	3.99				
Pure Premium Indicated by National Relativity		38%	2.353	35%	1.833	4.19				
Pure Premium Present on Rate Level		43%	1.976	36%	1.773	3.75				
Pure Premium Derived by Formula		2.145			1.824		3.97			

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.	
1/16 through 12/16	19,382,651	2	3,262	10	42,217	10,334	452,379	508,192	2.62	
1/17 through 12/17	19,248,408	2	1,568	2	61,103	6,238	424,352	493,261	2.56	
1/18 through 12/18	21,046,070	2	9,879	3	84,553	19,605	368,055	482,092	2.29	
1/19 through 12/19	19,684,049	1	1,276	4	21,237	3,196	339,593	365,302	1.86	
1/20 through 12/20	11,525,111	0	0	1	4,113	0	239,404	243,517	2.11	
5 YR. TOTAL	90,886,289	7	15,985	20	213,223	39,373	1,823,783	2,092,364	2.30	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		11%	0.252	32%	2.050	2.30				
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00				
Pure Premium Present on Rate Level		89%	0.615	68%	2.038	2.65				
Pure Premium Derived by Formula		0.575			2.042		2.62			

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 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.
1/16 through 12/16	15,194,420	6	444,571	43	1,477,137	270,290	864,517	3,056,515	20.12
1/17 through 12/17	16,006,998	3	252,289	21	467,367	19,658	436,835	1,176,149	7.35
1/18 through 12/18	15,984,030	5	160,786	41	947,420	8,353	703,338	1,819,897	11.39
1/19 through 12/19	16,110,870	0	0	15	742,402	0	455,723	1,198,125	7.44
1/20 through 12/20	16,385,887	1	154,833	1	13,407	10,734	260,724	439,698	2.68
5 YR. TOTAL	79,682,205	15	1,012,479	121	3,647,733	309,035	2,721,137	7,690,384	9.65
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	5.848	41%	3.803	9.65			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		74%	4.050	59%	3.936	7.99			
Pure Premium Derived by Formula		4.517			3.881			8.40	

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.
1/16 through 12/16	32,554,643	2	11,550	13	79,336	31,895	163,362	286,143	0.88
1/17 through 12/17	36,431,225	1	16,054	13	47,177	31,685	248,702	343,618	0.94
1/18 through 12/18	38,230,465	3	42,059	17	83,141	36,190	305,685	467,075	1.22
1/19 through 12/19	33,992,160	2	167,610	11	40,772	157,385	121,902	487,669	1.44
1/20 through 12/20	40,509,709	4	116,377	16	199,273	219,000	288,670	823,320	2.03
5 YR. TOTAL	181,718,202	12	353,650	70	449,699	476,155	1,128,321	2,407,825	1.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.442	35%	0.883	1.33			
Pure Premium Indicated by National Relativity		40%	1.155	32%	1.517	2.67			
Pure Premium Present on Rate Level		41%	0.932	33%	1.199	2.13			
Pure Premium Derived by Formula		0.928			1.190			2.12	

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.
1/16 through 12/16	35,020,074	1	6,915	6	30,280	6,131	150,944	194,270	0.56
1/17 through 12/17	38,460,303	0	0	2	20,613	0	100,851	121,464	0.32
1/18 through 12/18	42,747,174	1	18,138	12	47,588	6,116	273,187	345,029	0.81
1/19 through 12/19	43,588,910	0	0	8	43,541	0	96,263	139,804	0.32
1/20 through 12/20	27,491,983	0	0	1	1,030	0	42,245	43,275	0.16
5 YR. TOTAL	187,308,444	2	25,053	29	143,052	12,247	663,490	843,842	0.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.090	23%	0.361	0.45			
Pure Premium Indicated by National Relativity		42%	0.484	38%	0.628	1.11			
Pure Premium Present on Rate Level		46%	0.389	39%	0.538	0.93			
Pure Premium Derived by Formula		0.393			0.531			0.92	

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 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.
1/16 through 12/16	2,702,131	0	0	1	10,828	0	13,683	24,511	0.91
1/17 through 12/17	2,796,821	0	0	1	9,332	0	11,577	20,909	0.75
1/18 through 12/18	2,634,565	1	5,047	0	0	0	4,622	9,669	0.37
1/19 through 12/19	2,358,064	0	0	1	4,074	0	5,303	9,377	0.40
1/20 through 12/20	649,148	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	11,140,729	1	5,047	3	24,234	0	35,185	64,466	0.58
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.263	13%	0.316			0.58	
Pure Premium Indicated by National Relativity		21%	1.203	22%	2.254			3.46	
Pure Premium Present on Rate Level		72%	2.211	65%	2.747			4.96	
Pure Premium Derived by Formula		1.863			2.323		4.19		

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.
1/16 through 12/16	12,612,053	0	0	7	157,588	0	178,649	336,237	2.67
1/17 through 12/17	15,027,844	1	38,070	5	227,596	91,336	102,310	459,312	3.06
1/18 through 12/18	16,229,428	0	0	5	79,217	0	60,183	139,400	0.86
1/19 through 12/19	15,720,962	2	75,188	8	44,173	70,783	76,116	266,260	1.69
1/20 through 12/20	19,628,291	0	0	10	186,308	0	144,239	330,547	1.68
5 YR. TOTAL	79,218,578	3	113,258	35	694,882	162,119	561,497	1,531,756	1.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	1.020	22%	0.913			1.93	
Pure Premium Indicated by National Relativity		43%	1.086	39%	0.932			2.02	
Pure Premium Present on Rate Level		43%	1.151	39%	1.154			2.31	
Pure Premium Derived by Formula		1.105			1.014		2.12		

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.
1/16 through 12/16	59,530,025	4	168,430	19	807,405	119,502	359,276	1,454,613	2.44
1/17 through 12/17	66,627,794	4	213,820	19	398,568	88,022	279,890	980,300	1.47
1/18 through 12/18	77,707,792	7	364,537	22	919,485	389,179	478,824	2,152,025	2.77
1/19 through 12/19	81,085,524	7	516,453	20	484,614	147,591	453,444	1,602,102	1.98
1/20 through 12/20	85,862,460	6	235,497	28	1,524,088	175,055	558,803	2,493,443	2.90
5 YR. TOTAL	370,813,595	28	1,498,737	108	4,134,160	919,349	2,130,237	8,682,483	2.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	1.519	46%	0.822			2.34	
Pure Premium Indicated by National Relativity		33%	1.440	27%	1.031			2.47	
Pure Premium Present on Rate Level		33%	1.435	27%	1.066			2.50	
Pure Premium Derived by Formula		1.465			0.944		2.41		

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

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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.
1/16 through 12/16	172,106,830	16	1,253,159	73	2,536,871	1,029,101	1,640,461	6,459,592	3.75
1/17 through 12/17	182,842,105	15	810,847	67	2,418,232	949,893	1,773,321	5,952,293	3.26
1/18 through 12/18	185,419,657	10	606,247	85	2,525,437	399,978	1,864,786	5,396,448	2.91
1/19 through 12/19	213,249,247	10	637,324	77	3,340,496	1,543,175	1,960,453	7,481,448	3.51
1/20 through 12/20	222,287,845	17	1,131,694	80	3,760,904	441,877	2,222,913	7,557,388	3.40
5 YR. TOTAL	975,905,684	68	4,439,271	382	14,581,940	4,364,024	9,461,934	32,847,169	3.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		64%	1.949	89%	1.417			3.37	
Pure Premium Indicated by National Relativity		18%	2.366	5%	1.664			4.03	
Pure Premium Present on Rate Level		18%	1.965	6%	1.498			3.46	
Pure Premium Derived by Formula		2.027			1.434		3.46		

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.
1/16 through 12/16	34,944,421	2	4,677	6	103,300	7,563	86,130	201,670	0.58
1/17 through 12/17	35,693,276	2	154,884	5	14,584	141,976	39,961	351,405	0.99
1/18 through 12/18	37,671,548	3	351,556	7	76,605	279,183	96,118	803,462	2.13
1/19 through 12/19	30,396,718	1	11,273	7	184,180	8,775	264,300	468,528	1.54
1/20 through 12/20	33,050,634	0	0	6	116,579	0	117,439	234,018	0.71
5 YR. TOTAL	171,756,597	8	522,390	31	495,248	437,497	603,948	2,059,083	1.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.592	25%	0.606			1.20	
Pure Premium Indicated by National Relativity		42%	0.495	37%	0.462			0.96	
Pure Premium Present on Rate Level		43%	0.574	38%	0.634			1.21	
Pure Premium Derived by Formula		0.544			0.563		1.11		

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.
1/16 through 12/16	48,834,041	2	103,005	17	119,306	126,149	199,797	548,257	1.12
1/17 through 12/17	51,758,888	4	154,662	16	210,943	40,632	274,015	680,252	1.31
1/18 through 12/18	53,735,800	2	33,931	8	82,529	20,847	120,440	257,747	0.48
1/19 through 12/19	51,189,605	0	0	12	210,882	0	189,319	400,201	0.78
1/20 through 12/20	51,565,256	1	52,436	14	257,361	0	180,877	490,674	0.95
5 YR. TOTAL	257,083,590	9	344,034	67	881,021	187,628	964,448	2,377,131	0.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.477	28%	0.448			0.93	
Pure Premium Indicated by National Relativity		41%	0.622	36%	0.589			1.21	
Pure Premium Present on Rate Level		41%	0.592	36%	0.562			1.15	
Pure Premium Derived by Formula		0.584			0.540		1.12		

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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<b>CLASS</b> 9505		<b>PAINTING: AUTOMOBILE OR CARRIAGE BODIES</b>							
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.
1/16 through 12/16	13,039,980	0	0	6	91,299	0	63,077	154,376	1.18
1/17 through 12/17	5,270,735	0	0	1	8,699	0	15,480	24,179	0.46
1/18 through 12/18	4,527,615	0	0	3	71,769	0	44,451	116,220	2.57
1/19 through 12/19	4,931,231	1	60,520	2	3,823	18,520	23,715	106,578	2.16
1/20 through 12/20	5,838,810	0	0	2	161,701	0	197,315	359,016	6.15
5 YR. TOTAL	33,608,371	1	60,520	14	337,291	18,520	344,038	760,369	2.26
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	1.184	11%	1.079	2.26			
Pure Premium Indicated by National Relativity		25%	0.483	27%	0.516	1.00			
Pure Premium Present on Rate Level		67%	0.867	62%	0.689	1.56			
Pure Premium Derived by Formula		0.796			0.685			1.48	

<b>CLASS</b> 9516		<b>ELECTRONIC EQUIPMENT - INSTALLATION, SERVICE, OR REPAIR - SHOP AND OUTSIDE &amp; DRIVERS</b>							
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.
1/16 through 12/16	70,940,752	4	99,485	15	374,334	31,742	389,854	895,415	1.26
1/17 through 12/17	71,051,530	1	126,665	14	367,845	39,733	195,983	730,226	1.03
1/18 through 12/18	70,996,153	2	28,370	17	389,822	35,663	191,845	645,700	0.91
1/19 through 12/19	72,938,345	1	89,757	12	192,091	40,794	243,944	566,586	0.78
1/20 through 12/20	72,536,484	2	14,056	11	266,651	17,113	236,831	534,651	0.74
5 YR. TOTAL	358,463,264	10	358,333	69	1,590,743	165,045	1,258,457	3,372,578	0.94
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.544	30%	0.397	0.94			
Pure Premium Indicated by National Relativity		39%	0.590	35%	0.420	1.01			
Pure Premium Present on Rate Level		39%	0.634	35%	0.454	1.09			
Pure Premium Derived by Formula		0.597			0.425			1.02	

<b>CLASS</b> 9519		<b>HOUSEHOLD AND COMMERCIAL APPLIANCES-ELECTRICAL-INSTALLATION, SERVICE OR REPAIR &amp; DRIVERS</b>							
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.
1/16 through 12/16	66,277,806	4	334,089	33	901,420	127,826	626,153	1,989,488	3.00
1/17 through 12/17	69,450,443	7	128,233	20	332,082	49,778	467,311	977,404	1.41
1/18 through 12/18	73,989,691	6	448,673	21	424,906	385,979	389,844	1,649,402	2.23
1/19 through 12/19	94,095,212	4	196,244	37	756,054	89,441	425,577	1,467,316	1.56
1/20 through 12/20	101,981,550	3	497,309	33	699,922	145,766	596,791	1,939,788	1.90
5 YR. TOTAL	405,794,702	24	1,604,548	144	3,114,384	798,790	2,505,676	8,023,398	1.98
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	1.163	42%	0.814	1.98			
Pure Premium Indicated by National Relativity		34%	1.013	29%	0.681	1.69			
Pure Premium Present on Rate Level		35%	1.083	29%	0.772	1.86			
Pure Premium Derived by Formula		1.084			0.763			1.85	

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 9521		HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING							
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.
1/16 through 12/16	37,972,584	4	154,701	16	323,279	68,965	226,932	773,877	2.04
1/17 through 12/17	40,436,235	1	4,106	13	147,098	0	122,727	273,931	0.68
1/18 through 12/18	39,993,884	1	24,050	6	93,721	10,336	101,164	229,271	0.57
1/19 through 12/19	48,714,789	1	25,273	16	385,350	19,393	146,406	576,422	1.18
1/20 through 12/20	53,122,066	3	94,945	20	477,587	39,510	448,244	1,060,286	2.00
5 YR. TOTAL	220,239,558	10	303,075	71	1,427,035	138,204	1,045,473	2,913,787	1.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.786	27%	0.537	1.32			
Pure Premium Indicated by National Relativity		40%	0.749	36%	0.641	1.39			
Pure Premium Present on Rate Level		41%	0.750	37%	0.595	1.35			
Pure Premium Derived by Formula			0.756		0.596	1.35			

CLASS 9522		UPHOLSTERING							
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.
1/16 through 12/16	538,336,032	7	584,809	89	876,355	353,399	890,359	2,704,922	0.50
1/17 through 12/17	592,198,319	16	1,176,118	76	1,301,580	647,763	1,087,864	4,213,325	0.71
1/18 through 12/18	552,665,241	14	966,217	82	1,410,689	539,688	1,413,235	4,329,829	0.78
1/19 through 12/19	538,859,344	8	344,194	79	1,236,530	267,215	1,259,760	3,107,699	0.58
1/20 through 12/20	547,555,004	7	278,626	83	2,263,747	206,643	1,486,195	4,235,211	0.77
5 YR. TOTAL	2,769,613,940	52	3,349,964	409	7,088,901	2,014,708	6,137,413	18,590,986	0.67
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	0.377	70%	0.294	0.67			
Pure Premium Indicated by National Relativity		24%	0.633	15%	0.458	1.09			
Pure Premium Present on Rate Level		25%	0.433	15%	0.318	0.75			
Pure Premium Derived by Formula			0.452		0.322	0.77			

CLASS 9534		MOBILE CRANE AND HOISTING SERVICE CONTRACTORS-NOC-ALL 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.
1/16 through 12/16	26,701,443	1	151,832	9	375,778	105,520	278,721	911,851	3.42
1/17 through 12/17	31,334,017	0	0	8	346,742	0	238,243	584,985	1.87
1/18 through 12/18	28,931,932	1	37,138	6	201,361	17,376	306,417	562,292	1.94
1/19 through 12/19	34,983,049	1	409,712	5	508,105	268,203	477,470	1,663,490	4.76
1/20 through 12/20	34,493,341	1	80,226	4	109,404	158,092	184,351	532,073	1.54
5 YR. TOTAL	156,443,782	4	678,908	32	1,541,390	549,191	1,485,202	4,254,691	2.72
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	1.419	29%	1.300	2.72			
Pure Premium Indicated by National Relativity		39%	1.089	35%	0.822	1.91			
Pure Premium Present on Rate Level		40%	1.210	36%	0.930	2.14			
Pure Premium Derived by Formula			1.207		1.000	2.21			

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 9554		SIGN INSTALLATION, MAINTENANCE, REPAIR OR REMOVAL & 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.
1/16 through 12/16	21,258,227	2	218,408	17	418,089	283,853	282,008	1,202,358	5.66
1/17 through 12/17	19,985,954	3	230,906	7	124,807	89,536	562,765	1,008,014	5.04
1/18 through 12/18	20,897,788	2	34,305	5	18,483	74,123	57,947	184,858	0.89
1/19 through 12/19	20,663,953	0	0	9	236,550	0	293,916	530,466	2.57
1/20 through 12/20	20,437,130	2	571,401	12	338,736	180,171	633,222	1,723,530	8.43
5 YR. TOTAL	103,243,052	9	1,055,020	50	1,136,665	627,683	1,829,858	4,649,226	4.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	2.123	33%	2.380	4.50			
Pure Premium Indicated by National Relativity		39%	1.888	33%	1.488	3.38			
Pure Premium Present on Rate Level		40%	1.851	34%	1.814	3.67			
Pure Premium Derived by Formula			1.923		1.893	3.82			

CLASS 9586		BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON							
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.
1/16 through 12/16	205,112,019	2	4,322	9	118,583	7,119	60,679	190,703	0.09
1/17 through 12/17	227,378,407	4	27,988	15	270,307	32,290	160,075	490,660	0.22
1/18 through 12/18	237,930,177	1	13,831	11	21,653	0	43,692	79,176	0.03
1/19 through 12/19	228,846,106	1	8,678	10	229,666	53,116	161,155	452,615	0.20
1/20 through 12/20	232,520,247	4	310,668	9	179,239	232,576	62,055	784,538	0.34
5 YR. TOTAL	1,131,786,956	12	365,487	54	819,448	325,101	487,656	1,997,692	0.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.105	23%	0.072	0.18			
Pure Premium Indicated by National Relativity		42%	0.114	38%	0.088	0.20			
Pure Premium Present on Rate Level		42%	0.107	39%	0.085	0.19			
Pure Premium Derived by Formula			0.110		0.083	0.19			

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.
1/16 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
1/19 through 12/19	92,120	0	0	0	0	0	0	0	0.00
1/20 through 12/20	82,831	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	174,951	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		7%	0.220	7%	0.446	0.67			
Pure Premium Present on Rate Level		93%	0.499	92%	0.434	0.93			
Pure Premium Derived by Formula			0.479		0.431	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 9620		FUNERAL DIRECTOR & 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.
1/16 through 12/16	90,900,561	1	2,637	4	70,336	683	171,229	244,885	0.27
1/17 through 12/17	94,012,900	3	176,706	11	429,471	143,821	310,087	1,060,085	1.13
1/18 through 12/18	94,696,626	3	214,928	8	347,976	126,105	257,754	946,763	1.00
1/19 through 12/19	96,520,379	1	17,317	5	28,170	32,375	115,006	192,868	0.20
1/20 through 12/20	108,761,599	2	220,761	14	278,029	114,408	313,523	926,721	0.85
5 YR. TOTAL	484,892,065	10	632,349	42	1,153,982	417,392	1,167,599	3,371,322	0.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.368	30%	0.327	0.70			
Pure Premium Indicated by National Relativity		41%	0.291	35%	0.309	0.60			
Pure Premium Present on Rate Level		42%	0.279	35%	0.343	0.62			
Pure Premium Derived by Formula			0.299		0.326	0.63			

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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### APPENDIX B-III

#### Adjustments to Obtain Loss Costs

The following items are combined with the derived by formula pure premium to obtain the proposed loss cost:

##### 1. Test Correction Factor

The payrolls are now extended by the loss costs presently in effect and by the indicated loss costs to determine if the required change in manual premium level as calculated in Exhibit I has been achieved. Since at first this calculation may not yield the required results, an iterative process is initiated which continuously tests the proposed loss costs including tentative test correction factors until the required change in manual premium level is obtained. The test correction factor is applied to the derived by formula pure premiums.

The factors referred to above are set out as follows:

	Test Correction Factor
Manufacturing	0.9982
Contracting	0.9913
Office & Clerical	1.0047
Goods & Services	0.9907
Miscellaneous	0.9839

##### 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	1.103
Contracting	1.090
Office & Clerical	1.131
Goods & Services	1.047
Miscellaneous	1.043

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### APPENDIX B-III

#### 3. 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 17% above to 33% below
Contracting	from 12% above to 38% below
Office & Clerical	from 13% above to 37% below
Goods & Services	from 16% above to 34% below
Miscellaneous	from 18% above to 32% 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

7394 7395 7398

List of Classifications Limited by the Lower Swing

NONE

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### 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
01/01/16 - 12/31/16	0	0	26	1,699,127	4,184,212	1,144,574	2,885,317	2,035,214	6,231,488
01/01/17 - 12/31/17	297,500	658,753	173,908	2,289,786	4,676,766	963,788	2,915,422	1,932,173	7,787,977
01/01/18 - 12/31/18	192,000	0	0	1,638,105	4,624,056	1,612,241	3,062,024	2,925,177	7,527,529
01/01/19 - 12/31/19	0	627,779	65,528	2,711,657	3,486,083	1,389,953	3,316,537	3,165,077	7,345,873
01/01/20 - 12/31/20	0	680,301	0	995,322	2,152,059	754,973	3,314,422	1,439,136	7,041,760

#### 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
01/01/16 - 12/31/16	0.754	0.729	0.754	0.754	0.729	0.754	0.729	0.761	0.756
01/01/17 - 12/31/17	0.800	0.769	0.800	0.800	0.769	0.800	0.769	0.791	0.783
01/01/18 - 12/31/18	0.872	0.820	0.872	0.872	0.820	0.872	0.820	0.816	0.808
01/01/19 - 12/31/19	1.030	0.919	1.030	1.030	0.919	1.030	0.919	0.833	0.825
01/01/20 - 12/31/20	1.644	1.208	1.644	1.644	1.208	1.644	1.208	0.857	0.820

#### 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	1.203

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
01/01/16 - 12/31/16	0	0	22	1,437,469	3,422,493	968,315	2,360,056	2,038,200	6,088,320
01/01/17 - 12/31/17	267,041	568,395	156,102	2,055,352	4,035,276	865,112	2,515,528	2,081,583	7,854,280
01/01/18 - 12/31/18	187,853	0	0	1,602,727	4,254,399	1,577,421	2,817,239	3,116,559	7,831,886
01/01/19 - 12/31/19	0	647,327	75,730	3,133,814	3,594,632	1,606,344	3,419,807	3,521,851	7,848,320
01/01/20 - 12/31/20	0	922,082	0	1,835,974	2,916,905	1,392,626	4,492,375	1,718,241	7,552,581

**SECONDARY CONVERSION FACTORS (Appendix B-I, Section A-3)**

Policy Period	INDUSTRY GROUP: Office and Clerical
01/01/16 - 12/31/16	0.978
01/01/17 - 12/31/17	0.970
01/01/18 - 12/31/18	0.926
01/01/19 - 12/31/19	0.971
01/01/20 - 12/31/20	0.984

**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
01/01/16 - 12/31/16	40,868,282,957	2,352,878	5,655,333	1,993,360	5,954,377	8,008,211	7,947,737	15,955,948
01/01/17 - 12/31/17	43,227,009,883	3,243,299	6,905,623	2,019,136	7,618,652	10,148,922	9,637,788	19,786,710
01/01/18 - 12/31/18	45,777,531,824	3,118,769	6,548,337	2,885,934	7,252,326	9,667,106	10,138,260	19,805,366
01/01/19 - 12/31/19	48,555,271,800	4,676,227	7,439,575	3,419,717	7,620,719	12,115,802	11,040,436	23,156,238
01/01/20 - 12/31/20	50,603,185,590	3,176,942	8,198,060	1,690,749	7,431,740	11,375,002	9,122,489	20,497,491
<b>Total</b>	<b>229,031,282,054</b>	<b>16,568,115</b>	<b>34,746,928</b>	<b>12,008,896</b>	<b>35,877,814</b>	<b>51,315,043</b>	<b>47,886,710</b>	<b>99,201,753</b>
		<b>INDICATED PURE PREMIUM</b>				<b>0.022</b>	<b>0.021</b>	<b>0.04</b>

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	0.026	0.024	0.05
Conversion Factors (App. B-I, Section B)	0.879	0.884	xxx
<b>PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)</b>	<b>0.023</b>	<b>0.021</b>	<b>0.04</b>

**NORTH CAROLINA**

**APPENDIX B-IV**

**Derivation of Proposed Loss Cost - Code 8810**  
Industry Group - Office and Clerical, Hazard Group - C

The loss cost for the above-captioned classification is derived as follows:

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
1. Indicated Pure Premium	0.022	0.021	0.04
2. Pure Premium Indicated by National Relativity	0.026	0.025	0.05
3. Pure Premium Present on Rate Level	0.023	0.021	0.04
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)	0.022	0.021	0.04
8. Test Correction Factor	1.0047	1.0047	xxx
9. Underlying Pure Premiums = (7) x (8) *	0.019	0.021	0.04
10. Ratio of Manual to Standard Premium			1.131
11. Loss Cost = (9) x (10)			0.05
12. Loss Cost Within Swing Limits			0.05
Current Loss Cost x Swing Limits			
a) Lower bound = 0.06 x 0.630 = 0.04			
b) Upper bound = 0.06 x 1.130 = 0.06			
13. Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	0.019	0.021	0.04
14. Miscellaneous Loadings			0.00
15. Final Loaded Loss Cost			0.05

\* 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

WCSP data is used to determine the F-Classification (F-Class) loss costs. The latest year of WCSP payroll is extended by both the current and proposed loss costs. Based on \$9,591,856 of payroll, the overall loss cost level change in North Carolina is -13.3%.

#### I. Overview of Methodology

- 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.
- F-class code countrywide relativities are then calculated by comparing the F-class countrywide pure premiums by class to the overall countrywide F-class pure premium. The relativity values are reflected in the table in Section II.
- A single state primary base pure premium is calculated by applying a countrywide to state relativity factor to bring the F-class overall countrywide pure premium to the North Carolina proposed level.
- A final base pure premium is calculated by bringing the primary base pure premium to the proposed North Carolina trend and benefit levels, and applying any applicable expenses and/or offsets.
- Final F-Class loss costs are calculated by applying the countrywide relativity by class code to the final base pure premium and applying swing limits.

\*Losses are limited to \$500,000 for a single claim occurrence and \$1,500,000 for each multiple claim occurrence. Texas data is included for policies effective 1/1/2013 and subsequent.

## NORTH CAROLINA

### APPENDIX B-V

II. The F-class code countrywide relativities:

<b>Class Code</b>	<b>Countrywide Relativity**</b>
6006	1.686
6801*	1.000
6824	1.184
6825	0.351
6826	0.666
6828*	1.000
6829*	1.000
6843	1.358
6845	0.729
6872	1.268
6873*	1.000
6874	1.592
7309	1.227
7313	0.498
7317	0.946
7327	2.518
7350	1.023
8709	0.385
8726	0.264
9077*	1.000

\*Relativities for class codes with a limited amount of data are set to 1.000.

\*\*The relativities have been locked into the values from the prior filing

III. 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

9077

Classifications Limited by the Lower Swing

6843	6845	6872	6874
7309	7313	7317	7327
7350	8709	8726	

## NORTH CAROLINA

### APPENDIX B-V

#### Derivation of State Base Pure Premium

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
1. Overall Countrywide Pure Premium			2.76
2. State Act Pure Premium Relativity Factor			1.071
3. Countrywide State Act Weight			24%
<b>4. Primary Base Pure Premium</b> = [(1) x (2) x (3)] + [(1) x (1 - (3))]			<b>2.81</b>
5. Countrywide Weights	51%	49%	100%
6. Trend Factors	0.952	0.952	xx
7. Weighted Benefits	1.000	1.001	xx
8. Weighted Loss-Based Expenses	1.267	1.200	xx
<b>9. Secondary Base Pure Premium</b> = (4tot) x (5) x (6) x (7) x (8)	1.729	1.575	<b>3.30</b>
10. Additional Offsets			1.000
<b>11. Final Base Pure Premium</b> = (9) x (10)			<b>3.30</b>

**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	3.30
2. Countrywide Class Code 6872 Relativity (Section II)	1.268
3. Loss Cost = (1) x (2)	4.18
4. Loss Cost Within Swing Limits	4.54
Current Loss Cost x Swing Limits	
a) Lower bound = $5.34 \times 0.85 = 4.54$	
a) Upper bound = $5.34 \times 1.15 = 6.14$	
5. Miscellaneous Loadings	0.00
6. Final Loaded Loss Cost	4.54

## NORTH CAROLINA

### APPENDIX B-V

#### 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.) Assessment Rate on Indemnity Losses *	8.8%
2.) Assessment Rate on Total Losses #	4.8%

\* Calculated using data provided by the U.S. Department of Labor

# Calculated using U.S. Department of Labor data and on-leveled and developed USL&HW losses - statistical plan data

# NORTH CAROLINA

## APPENDIX C-I

### ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2022 AND JANUARY 1, 2023

**NCCI estimates that the changes to the Hospital Inpatient fee schedule in North Carolina, effective October 1, 2022, will result in an impact of +0.1% on overall workers compensation system costs.**

**NCCI estimates that the changes to other sections of the medical fee schedule in North Carolina, effective January 1, 2023, will result in an impact of +0.2% on overall workers compensation system costs.**

#### **SUMMARY OF CHANGES**

Changes to the medical fee schedule adopted by the North Carolina Industrial Commission are described below.

#### **Effective October 1, 2022**

- Hospital Inpatient Services
  - Updated the maximum reimbursement rates for Hospital Inpatient services performed in a non-critical access hospital from 160% of Medicare's 2022 Hospital Inpatient Prospective Payment System (IPPS) rates to 160% of Medicare's 2023 IPPS rates.

#### **Effective January 1, 2023**

- Physician Services
  - Updated the maximum reimbursement rates for professional services to be based on Medicare's 2023 Resource-Based Relative Value Scale (RBRVS). Previously, the maximum reimbursement rates were based on Medicare's 2022 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 2022 Hospital Outpatient Prospective Payment System (OPPS) rates to 200% of Medicare's 2023 OPPS rates.
- Ambulatory Surgical Center Services
  - Updated the maximum reimbursement rates for Ambulatory Surgical Center (ASC) services from 200% of Medicare's 2022 ASC payment rates to 200% of Medicare's 2023 ASC payment rates.
- Durable Medical Equipment, Prosthetics, Orthotics, and Supplies (DMEPOS)
  - Updated the maximum reimbursement rates for DMEPOS services from 100% of Medicare's 2022 DMEPOS payment rates to 100% of Medicare's 2023 DMEPOS payment rates.

# NORTH CAROLINA

## APPENDIX C-I

### ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2022 AND JANUARY 1, 2023

#### 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 and ASC services, observed payments are aggregated according to packaging rules, where applicable.
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.
  - Any potential impact from the share of costs not subject to the fee schedule will be realized in future claim experience and reflected in subsequent loss cost filings, as appropriate.
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 and durable medical equipment, prosthetics, orthotics, and supplies 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 2021. Reported medical experience for COVID-19 claims as reported in NCCI Call 31 for Large Loss and Catastrophe have been excluded from the data on which this analysis is based.
- The share of benefit costs attributed to medical benefits is based on NCCI's Financial Call data for North Carolina from Policy Years 2019 and 2020 projected to the effective date of the benefit changes.

**NORTH CAROLINA**

**APPENDIX C-I**

**ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES  
EFFECTIVE OCTOBER 1, 2022 AND JANUARY 1, 2023**

**SUMMARY OF IMPACTS**

The impact from the medical fee schedule change in North Carolina, effective October 1, 2022, 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	+1.3%	14.6%	+0.2%	47%	+0.1%

The impacts from the medical fee schedule changes in North Carolina, effective January 1, 2023, 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	-1.0%	41.4%	-0.4%
Hospital Outpatient	+2.0%	17.9%	+0.4%
ASC	+4.6%	4.6%	+0.2%
DMEPOS	+1.8%	9.0%	+0.2%
<b>Combined Impact on Medical Costs (D) = Total of (C)</b>			<b>+0.4%</b>
Medical Costs as a Share of Overall Costs (E)			47%
<b>Combined Impact on Overall Costs (F) = (D) x (E)</b>			<b>+0.2%</b>

The impact on medical costs from the fee schedule changes effective October 1, 2022 and January 1, 2023 are combined to determine the Factor to Reflect Proposed Changes in Medical Benefits (Exhibit I):

Date of Change	Impact on Medical Costs
October 1, 2022	+0.2%
January 1, 2023	+0.4%
<b>Combined Impact</b>	<b>+0.6%</b>

Refer to the appendix for the weighted-average changes in maximum allowable reimbursements (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.

## NORTH CAROLINA

### APPENDIX C-I

#### ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2022 AND JANUARY 1, 2023

#### NON-QUANTIFIED CHANGES

- Maximum reimbursement for dental services and ambulance services 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 claim experience and reflected in subsequent loss cost filings in North Carolina, as appropriate.

#### 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	1.9%	0.0%
Major Surgery	14.8%	-1.9%
Pain Management	1.6%	-0.6%
Radiology	8.4%	-2.3%
Physical Medicine	33.5%	-1.2%
Evaluation & Management	20.4%	-1.4%
Emergency Medicine	1.9%	-2.3%
Neurology	0.6%	-3.5%
Clinical Laboratory	0.5%	+2.1%
Other Professional Services	3.2%	-1.7%
Payments with no specific MAR	13.2%	—
<b>Total</b>	<b>100.0%</b>	<b>-1.3%</b>

#### *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	86.8%	-1.3%	-1.0%
Hospital Inpatient	70.8%	+1.6%	+1.3%
Hospital Outpatient	88.7%	+2.5%	+2.0%
ASC	96.6%	+5.7%	+4.6%
DMEPOS	27.2%	+2.3%	+1.8%

## NORTH CAROLINA

### APPENDIX D

#### Data Reporting Requirements - G.S. 58-36-15 (g) and (h)

##### Item (g)

- (1) A detailed list of the rates, loss costs, rules, and policy forms filed, accompanied by a list of those superseded; and
- (2) A detailed description, properly referenced, of all changes in policy forms, rules, prospective loss costs, and rates, including the effect of each change.

##### Response

See the summary page at the beginning of Exhibit RB-1 and Appendix E.

##### Item (h)

- (1) North Carolina earned premiums at the actual and current rate level; losses and loss adjustment expenses, each on paid and incurred bases without trending or other modification for the experience period, including the loss ratio anticipated at the time the rates were promulgated for the experience period;
- (2) Credibility factor development and application;
- (3) Loss development factor derivation and application on both paid and incurred bases and in both numbers and dollars of claims;
- (4) Trending factor development and application;
- (5) Changes in premium base resulting from rating exposure trends;
- (6) Limiting factor development and application;
- (7) Overhead expense development and application of commission and brokerage, other acquisition expenses, general expenses, taxes, licenses and fees;
- (8) Percent rate or prospective loss costs change;
- (9) Final proposed rates;
- (10) Investment earnings, consisting of investment income and realized plus unrealized capital gains, from loss, loss expense, and unearned premium reserves;
- (11) Identification of applicable statistical plans and programs and a certification of compliance with them;
- (12) Investment earnings on capital and surplus;
- (13) Level of capital and surplus needed to support premium writings without endangering the solvency of member companies; and
- (14) Such other information that may be required by any rule adopted by the Commissioner.

##### Response

To the extent that G. S. 58-36-15 (h) applies to workers' compensation insurance voluntary loss costs and residual market rate filings, the required information is included in the 11 NCAC 10.1111 responses.

# NORTH CAROLINA

## APPENDIX E

### Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/23</u>	<u>Proposed 04/01/24</u>	<u>Percent Change</u>
0005	1.52	1.31	-13.8%
0008	1.09	1.01	-7.3%
0016	2.44	1.93	-20.9%
0034	1.73	1.63	-5.8%
0035	1.06	0.98	-7.5%
0036	1.79	1.66	-7.3%
0037	1.76	1.61	-8.5%
0042	2.35	2.09	-11.1%
0050	3.27	2.92	-10.7%
0059	0.17	na	na
0065	0.05	na	na
0066	0.05	na	na
0067	0.05	na	na
0079	1.21	0.97	-19.8%
0083	2.06	1.93	-6.3%
0106	6.69	5.49	-17.9%
0113	2.10	1.80	-14.3%
0170	1.15	1.02	-11.3%
0251	2.11	2.07	-1.9%
0401	4.19	3.61	-13.8%
0771	0.22	0.21	-4.5%
0908	85.00	79.00	-7.1%
0913	235.00	194.00	-17.4%
0917	1.99	1.78	-10.6%
1005	3.62	3.28	-9.4%
1164	1.77	1.69	-4.5%
1165	1.49	1.35	-9.4%
1320	1.00	0.91	-9.0%
1322	4.68	4.10	-12.4%
1430	2.60	2.51	-3.5%
1438	2.12	1.79	-15.6%
1452	1.15	0.97	-15.7%
1463	4.30	3.81	-11.4%
1472	1.29	1.24	-3.9%
1624	1.64	1.44	-12.2%
1642	1.19	1.16	-2.5%
1654	4.37	3.67	-16.0%
1699	1.22	1.20	-1.6%
1701	1.29	1.20	-7.0%
1710	2.43	2.09	-14.0%
1747	1.11	1.16	4.5%
1748	2.19	2.00	-8.7%
1803	3.62	2.98	-17.7%
1924	1.49	1.44	-3.4%

# NORTH CAROLINA

## APPENDIX E

### Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/23</u>	<u>Proposed 04/01/24</u>	<u>Percent Change</u>
1925	1.92	1.82	-5.2%
2002	1.59	1.58	-0.6%
2003	1.41	1.36	-3.5%
2014	2.38	2.05	-13.9%
2016	1.14	1.13	-0.9%
2021	1.54	1.41	-8.4%
2039	1.30	1.24	-4.6%
2041	1.24	1.15	-7.3%
2065	1.10	0.96	-12.7%
2070	2.46	2.34	-4.9%
2081	1.82	1.70	-6.6%
2089	1.16	1.01	-12.9%
2095	1.69	1.37	-18.9%
2105	1.84	1.63	-11.4%
2110	1.18	1.36	15.3%
2111	1.02	0.93	-8.8%
2112	2.05	2.02	-1.5%
2114	1.13	0.98	-13.3%
2121	0.69	0.62	-10.1%
2130	1.17	1.03	-12.0%
2131	0.81	0.76	-6.2%
2143	1.19	1.09	-8.4%
2157	1.65	1.60	-3.0%
2172	0.82	0.79	-3.7%
2174	1.55	1.50	-3.2%
2211	3.31	3.09	-6.6%
2220	1.27	1.26	-0.8%
2288	1.99	1.93	-3.0%
2302	0.96	0.92	-4.2%
2305	1.16	1.16	0.0%
2361	0.88	0.90	2.3%
2362	1.34	1.26	-6.0%
2380	0.95	0.88	-7.4%
2388	0.64	0.53	-17.2%
2402	1.24	1.09	-12.1%
2413	1.25	1.13	-9.6%
2416	1.30	1.22	-6.2%
2417	0.83	0.75	-9.6%
2501	1.14	1.05	-7.9%
2503	0.57	0.52	-8.8%
2570	1.74	1.51	-13.2%
2585	1.63	1.41	-13.5%
2586	1.43	1.46	2.1%
2587	1.28	1.32	3.1%

# NORTH CAROLINA

## APPENDIX E

### Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/23</u>	<u>Proposed 04/01/24</u>	<u>Percent Change</u>
2589	1.03	0.89	-13.6%
2600	2.21	2.03	-8.1%
2623	2.83	2.48	-12.4%
2651	0.72	0.64	-11.1%
2660	1.13	1.01	-10.6%
2688	1.11	0.99	-10.8%
2702	11.85	9.96	-15.9%
2705	29.45	26.45	-10.2%
2709	3.80	3.63	-4.5%
2710	3.91	3.41	-12.8%
2714	1.78	1.78	0.0%
2727	4.95	4.76	-3.8%
2731	1.97	1.84	-6.6%
2735	2.04	1.96	-3.9%
2759	2.65	2.44	-7.9%
2790	0.90	0.81	-10.0%
2797	2.10	1.84	-12.4%
2799	2.98	2.92	-2.0%
2802	2.16	1.96	-9.3%
2835	1.22	1.08	-11.5%
2836	1.35	1.19	-11.9%
2841	1.74	1.53	-12.1%
2881	1.43	1.27	-11.2%
2883	1.78	1.67	-6.2%
2915	1.32	1.18	-10.6%
2916	1.80	1.46	-18.9%
2923	0.78	0.71	-9.0%
2960	2.10	1.89	-10.0%
3004	0.71	0.68	-4.2%
3018	1.41	1.35	-4.3%
3022	1.98	1.78	-10.1%
3027	0.94	0.90	-4.3%
3028	1.43	1.41	-1.4%
3030	2.34	2.11	-9.8%
3040	2.01	1.83	-9.0%
3041	1.63	1.46	-10.4%
3042	1.64	1.38	-15.9%
3064	1.57	1.40	-10.8%
3076	1.45	1.22	-15.9%
3081	1.68	1.49	-11.3%
3082	1.75	1.60	-8.6%
3085	2.42	2.07	-14.5%
3110	1.84	1.64	-10.9%
3111	1.26	1.17	-7.1%

**NORTH CAROLINA**

**APPENDIX E**

**Loss Costs Comparison**

<b><u>Class Code</u></b>	<b><u>Current 04/01/23</u></b>	<b><u>Proposed 04/01/24</u></b>	<b><u>Percent Change</u></b>
3113	0.90	0.82	-8.9%
3114	1.25	1.14	-8.8%
3118	0.81	0.77	-4.9%
3119	0.36	0.31	-13.9%
3122	1.04	0.94	-9.6%
3126	0.78	0.71	-9.0%
3131	0.74	0.65	-12.2%
3132	1.22	1.07	-12.3%
3145	0.88	0.79	-10.2%
3146	0.91	0.83	-8.8%
3169	1.25	1.05	-16.0%
3179	0.78	0.74	-5.1%
3180	0.92	0.92	0.0%
3188	0.76	0.69	-9.2%
3220	1.14	0.98	-14.0%
3224	1.63	1.48	-9.2%
3227	1.48	1.56	5.4%
3241	1.35	1.27	-5.9%
3255	1.20	1.05	-12.5%
3257	1.31	1.27	-3.1%
3270	1.07	0.93	-13.1%
3300	2.05	1.90	-7.3%
3303	1.11	1.08	-2.7%
3307	1.32	1.10	-16.7%
3315	1.54	1.56	1.3%
3334	1.66	1.56	-6.0%
3336	1.07	1.01	-5.6%
3365	2.93	2.66	-9.2%
3372	1.36	1.14	-16.2%
3373	1.84	1.70	-7.6%
3383	0.66	0.61	-7.6%
3385	0.47	0.46	-2.1%
3400	1.26	1.19	-5.6%
3507	1.00	0.90	-10.0%
3515	0.84	0.73	-13.1%
3548	0.72	0.69	-4.2%
3559	1.07	0.94	-12.1%
3574	0.54	0.45	-16.7%
3581	0.59	0.51	-13.6%
3612	0.82	0.77	-6.1%
3620	1.49	1.29	-13.4%
3629	0.74	0.64	-13.5%
3632	1.05	0.95	-9.5%
3634	0.69	0.64	-7.2%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/23</u>	<u>Proposed 04/01/24</u>	<u>Percent Change</u>
3635	0.72	0.61	-15.3%
3638	0.88	0.81	-8.0%
3642	0.73	0.71	-2.7%
3643	0.88	0.78	-11.4%
3647	1.15	1.03	-10.4%
3648	0.62	0.53	-14.5%
3681	0.38	0.34	-10.5%
3685	0.44	0.40	-9.1%
3719	0.46	0.43	-6.5%
3724	1.99	1.78	-10.6%
3726	2.29	1.96	-14.4%
3803	1.07	1.00	-6.5%
3807	0.85	0.73	-14.1%
3808	2.57	2.59	0.8%
3821	2.63	2.45	-6.8%
3822	1.80	1.80	0.0%
3824	1.92	1.67	-13.0%
3826	0.33	0.31	-6.1%
3827	0.77	0.72	-6.5%
3830	0.69	0.63	-8.7%
3851	0.94	0.81	-13.8%
3865	1.31	1.20	-8.4%
3881	1.59	1.49	-6.3%
4000	2.53	2.28	-9.9%
4021	1.84	1.59	-13.6%
4024	1.78	1.53	-14.0%
4034	2.96	2.92	-1.4%
4036	1.10	1.01	-8.2%
4038	1.26	1.16	-7.9%
4062	1.26	1.16	-7.9%
4101	1.12	1.07	-4.5%
4109	0.22	0.22	0.0%
4110	0.38	0.34	-10.5%
4111	0.91	0.89	-2.2%
4114	1.43	1.26	-11.9%
4130	1.52	1.40	-7.9%
4131	3.48	3.28	-5.7%
4133	1.06	1.04	-1.9%
4149	0.36	0.34	-5.6%
4206	1.22	1.14	-6.6%
4207	1.04	0.88	-15.4%
4239	1.14	1.08	-5.3%
4240	1.39	1.21	-12.9%
4243	0.91	0.84	-7.7%

**NORTH CAROLINA**

**APPENDIX E**

**Loss Costs Comparison**

<b><u>Class Code</u></b>	<b><u>Current 04/01/23</u></b>	<b><u>Proposed 04/01/24</u></b>	<b><u>Percent Change</u></b>
4244	1.05	0.97	-7.6%
4250	0.85	0.81	-4.7%
4251	1.46	1.36	-6.8%
4263	1.45	1.40	-3.4%
4273	1.25	1.15	-8.0%
4279	1.24	1.30	4.8%
4283	0.92	0.88	-4.3%
4299	0.83	0.78	-6.0%
4304	2.17	2.14	-1.4%
4307	0.73	0.65	-11.0%
4351	0.81	0.71	-12.3%
4352	0.73	0.65	-11.0%
4361	0.44	0.40	-9.1%
4410	1.40	1.31	-6.4%
4420	1.91	1.56	-18.3%
4431	0.67	0.58	-13.4%
4432	0.47	0.49	4.3%
4452	1.14	1.05	-7.9%
4459	1.30	1.20	-7.7%
4470	1.04	0.96	-7.7%
4484	1.16	1.07	-7.8%
4493	1.12	0.97	-13.4%
4511	0.21	0.18	-14.3%
4557	1.20	1.07	-10.8%
4558	0.89	0.83	-6.7%
4568	1.03	1.13	9.7%
4581	0.48	0.43	-10.4%
4583	2.46	2.25	-8.5%
4611	0.45	0.40	-11.1%
4635	1.54	1.26	-18.2%
4653	1.05	1.04	-1.0%
4665	3.30	3.50	6.1%
4683	1.40	1.46	4.3%
4686	0.80	0.76	-5.0%
4692	0.36	0.32	-11.1%
4693	0.43	0.38	-11.6%
4703	0.68	0.65	-4.4%
4717	0.95	0.89	-6.3%
4720	0.80	0.76	-5.0%
4740	0.55	0.51	-7.3%
4741	1.37	1.22	-10.9%
4751	1.58	1.68	6.3%
4771	1.23	1.20	-2.4%
4777	1.31	1.31	0.0%

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**APPENDIX E**

**Loss Costs Comparison**

<b><u>Class Code</u></b>	<b><u>Current 04/01/23</u></b>	<b><u>Proposed 04/01/24</u></b>	<b><u>Percent Change</u></b>
4825	0.39	0.39	0.0%
4828	0.90	0.82	-8.9%
4829	0.71	0.60	-15.5%
4902	0.95	0.86	-9.5%
4923	0.42	0.44	4.8%
5020	2.93	2.66	-9.2%
5022	3.62	3.29	-9.1%
5037	5.28	4.22	-20.1%
5040	4.15	3.75	-9.6%
5057	2.61	2.28	-12.6%
5059	9.48	7.34	-22.6%
5102	2.96	2.68	-9.5%
5146	2.26	2.08	-8.0%
5160	1.25	1.14	-8.8%
5183	1.70	1.53	-10.0%
5188	1.78	1.67	-6.2%
5190	1.77	1.60	-9.6%
5191	0.47	0.45	-4.3%
5192	1.29	1.19	-7.8%
5213	3.39	2.86	-15.6%
5215	2.78	2.20	-20.9%
5221	2.07	1.73	-16.4%
5222	3.71	3.24	-12.7%
5223	2.52	2.04	-19.0%
5348	2.07	1.73	-16.4%
5402	3.22	2.94	-8.7%
5403	2.91	2.49	-14.4%
5437	2.86	2.44	-14.7%
5443	2.02	1.70	-15.8%
5445	4.74	4.08	-13.9%
5462	2.94	2.52	-14.3%
5472	4.14	3.34	-19.3%
5473	5.60	4.77	-14.8%
5474	3.55	3.06	-13.8%
5478	1.87	1.56	-16.6%
5479	3.03	2.86	-5.6%
5480	3.31	2.89	-12.7%
5491	1.06	1.07	0.9%
5506	2.77	2.29	-17.3%
5507	1.94	1.86	-4.1%
5535	3.83	3.40	-11.2%
5537	2.29	1.91	-16.6%
5551	8.81	7.48	-15.1%
5606	0.53	0.43	-18.9%

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**APPENDIX E**

**Loss Costs Comparison**

<b><u>Class Code</u></b>	<b><u>Current 04/01/23</u></b>	<b><u>Proposed 04/01/24</u></b>	<b><u>Percent Change</u></b>
5610	2.78	2.33	-16.2%
5645	8.22	6.90	-16.1%
5703	7.47	5.96	-20.2%
5705	11.40	9.37	-17.8%
5951	0.22	0.22	0.0%
6003	3.00	2.54	-15.3%
6005	3.25	2.83	-12.9%
6018	1.58	1.41	-10.8%
6045	2.73	2.34	-14.3%
6204	3.72	3.17	-14.8%
6206	1.42	1.25	-12.0%
6213	1.06	1.01	-4.7%
6214	0.83	0.71	-14.5%
6216	2.92	3.22	10.3%
6217	2.35	2.07	-11.9%
6229	2.55	2.06	-19.2%
6233	1.04	0.89	-14.4%
6235	2.94	2.58	-12.2%
6236	3.20	2.64	-17.5%
6237	0.80	0.74	-7.5%
6251	2.20	1.77	-19.5%
6252	1.65	1.47	-10.9%
6306	2.30	2.08	-9.6%
6319	1.81	1.58	-12.7%
6325	1.81	1.70	-6.1%
6400	2.38	2.04	-14.3%
6503	1.17	1.07	-8.5%
6504	1.48	1.35	-8.8%
6702	2.38	2.04	-14.3%
6703	3.81	3.23	-15.2%
6704	2.65	2.27	-14.3%
6801	3.22	3.30	2.5%
6811	2.87	2.37	-17.4%
6824	4.34	3.91	-9.9%
6826	2.39	2.20	-7.9%
6834	1.44	1.34	-6.9%
6836	1.83	1.55	-15.3%
6843	5.53	4.71	-14.8%
6845	3.91	3.33	-14.8%
6854	2.74	2.54	-7.3%
6872	5.34	4.54	-15.0%
6874	9.98	8.49	-14.9%
6882	1.70	1.50	-11.8%
6884	1.85	1.62	-12.4%

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**APPENDIX E**

**Loss Costs Comparison**

<b><u>Class Code</u></b>	<b><u>Current 04/01/23</u></b>	<b><u>Proposed 04/01/24</u></b>	<b><u>Percent Change</u></b>
7016	2.12	1.99	-6.1%
7024	2.36	2.21	-6.4%
7038	3.07	3.20	4.2%
7046	3.15	2.89	-8.3%
7047	3.40	3.15	-7.4%
7050	4.91	5.06	3.1%
7090	3.41	3.55	4.1%
7098	3.50	3.21	-8.3%
7099	5.04	4.58	-9.1%
7133	2.09	1.76	-15.8%
7151	2.54	2.14	-15.7%
7152	4.07	3.39	-16.7%
7153	2.82	2.38	-15.6%
7219	4.54	4.28	-5.7%
7222	4.46	4.02	-9.9%
7225	4.80	4.13	-14.0%
7230	4.62	4.15	-10.2%
7231	4.94	4.72	-4.5%
7232	6.61	5.36	-18.9%
7309	5.39	4.59	-14.8%
7313	2.40	2.04	-15.0%
7317	4.82	4.10	-14.9%
7327	10.36	8.81	-15.0%
7333	1.66	1.45	-12.7%
7335	1.84	1.61	-12.5%
7337	2.65	2.30	-13.2%
7350	6.46	5.50	-14.9%
7360	2.25	2.38	5.8%
7370	2.45	2.48	1.2%
7380	2.97	2.78	-6.4%
7382	2.57	2.62	1.9%
7390	2.10	1.93	-8.1%
7394	1.65	1.94	17.6%
7395	1.83	2.15	17.5%
7398	2.64	3.07	16.3%
7402	0.07	0.06	-14.3%
7403	2.36	2.05	-13.1%
7405	0.86	0.79	-8.1%
7420	3.73	3.25	-12.9%
7421	0.42	0.38	-9.5%
7422	0.72	0.59	-18.1%
7425	1.11	1.03	-7.2%
7431	0.70	0.60	-14.3%
7445	0.29	0.26	-10.3%

**NORTH CAROLINA**

**APPENDIX E**

**Loss Costs Comparison**

<b><u>Class Code</u></b>	<b><u>Current 04/01/23</u></b>	<b><u>Proposed 04/01/24</u></b>	<b><u>Percent Change</u></b>
7453	0.23	0.20	-13.0%
7502	0.99	0.94	-5.1%
7515	0.53	0.54	1.9%
7520	1.40	1.22	-12.9%
7529	5.77	4.82	-16.5%
7538	1.99	1.52	-23.6%
7539	0.86	0.74	-14.0%
7540	1.97	1.89	-4.1%
7580	1.48	1.28	-13.5%
7590	1.87	1.78	-4.8%
7600	2.99	2.66	-11.0%
7605	1.36	1.25	-8.1%
7610	0.27	0.24	-11.1%
7705	2.50	2.50	0.0%
7710	1.96	1.82	-7.1%
7711	1.96	1.82	-7.1%
7720	1.57	1.48	-5.7%
7723	1.06	0.99	-6.6%
7855	1.96	1.68	-14.3%
8001	1.28	1.08	-15.6%
8002	0.98	0.89	-9.2%
8006	1.18	1.07	-9.3%
8008	0.65	0.54	-16.9%
8010	0.86	0.79	-8.1%
8013	0.17	0.15	-11.8%
8015	0.37	0.34	-8.1%
8017	0.71	0.68	-4.2%
8018	1.50	1.38	-8.0%
8021	1.16	1.06	-8.6%
8031	1.02	0.88	-13.7%
8032	0.90	0.81	-10.0%
8033	0.89	0.82	-7.9%
8037	0.71	0.69	-2.8%
8039	0.83	0.80	-3.6%
8044	1.39	1.24	-10.8%
8045	0.38	0.34	-10.5%
8046	1.24	1.17	-5.6%
8047	0.42	0.40	-4.8%
8058	1.24	1.09	-12.1%
8072	0.36	0.36	0.0%
8102	0.88	0.79	-10.2%
8103	1.39	1.19	-14.4%
8106	1.91	1.69	-11.5%
8107	1.39	1.33	-4.3%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/23</u>	<u>Proposed 04/01/24</u>	<u>Percent Change</u>
8111	0.97	0.98	1.0%
8116	1.04	0.94	-9.6%
8203	3.46	3.28	-5.2%
8204	2.25	1.94	-13.8%
8209	1.62	1.50	-7.4%
8215	1.74	1.48	-14.9%
8227	1.85	1.74	-5.9%
8232	2.50	2.24	-10.4%
8233	1.42	1.50	5.6%
8235	2.06	1.83	-11.2%
8236	2.42	2.22	-8.3%
8263	3.14	2.64	-15.9%
8264	2.08	2.03	-2.4%
8265	2.71	2.43	-10.3%
8279	2.87	2.79	-2.8%
8288	3.22	3.02	-6.2%
8291	1.77	1.63	-7.9%
8292	1.68	1.52	-9.5%
8293	3.73	3.40	-8.8%
8304	2.60	2.43	-6.5%
8350	4.10	3.63	-11.5%
8380	1.06	0.91	-14.2%
8381	0.94	0.83	-11.7%
8385	1.29	1.20	-7.0%
8392	1.06	0.95	-10.4%
8393	0.85	0.80	-5.9%
8500	3.04	2.83	-6.9%
8601	0.15	0.12	-20.0%
8602	0.63	0.58	-7.9%
8603	0.04	0.03	-25.0%
8606	0.86	0.72	-16.3%
8709	2.61	2.22	-14.9%
8719	1.02	0.88	-13.7%
8720	0.57	0.50	-12.3%
8721	0.18	0.16	-11.1%
8723	0.07	0.06	-14.3%
8725	1.06	0.91	-14.2%
8726	1.37	1.17	-14.6%
8734	0.19	0.16	-15.8%
8737	0.17	0.15	-11.8%
8738	0.27	0.23	-14.8%
8742	0.14	0.12	-14.3%
8745	1.80	1.78	-1.1%
8748	0.31	0.26	-16.1%

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**APPENDIX E**

**Loss Costs Comparison**

<b><u>Class Code</u></b>	<b><u>Current 04/01/23</u></b>	<b><u>Proposed 04/01/24</u></b>	<b><u>Percent Change</u></b>
8755	0.17	0.15	-11.8%
8799	0.24	0.23	-4.2%
8800	0.74	0.69	-6.8%
8803	0.03	0.02	-33.3%
8805	0.08	0.07	-12.5%
8810	0.06	0.05	-16.7%
8814	0.07	0.06	-14.3%
8815	0.12	0.10	-16.7%
8820	0.06	0.05	-16.7%
8824	1.10	1.12	1.8%
8826	0.92	0.86	-6.5%
8831	0.58	0.55	-5.2%
8832	0.16	0.15	-6.3%
8833	0.50	0.49	-2.0%
8835	1.04	0.93	-10.6%
8842	1.11	0.99	-10.8%
8855	0.06	0.05	-16.7%
8856	0.31	0.27	-12.9%
8864	0.56	0.47	-16.1%
8868	0.24	0.21	-12.5%
8869	0.51	0.48	-5.9%
8871	0.04	0.03	-25.0%
8901	0.10	0.09	-10.0%
9012	0.44	0.41	-6.8%
9014	1.46	1.25	-14.4%
9015	1.29	1.15	-10.9%
9016	1.03	0.87	-15.5%
9019	1.52	1.56	2.6%
9033	0.96	0.84	-12.5%
9040	1.47	1.35	-8.2%
9044	0.55	0.52	-5.5%
9052	0.76	0.64	-15.8%
9058	0.71	0.65	-8.5%
9060	0.64	0.61	-4.7%
9061	0.53	0.50	-5.7%
9062	0.59	0.52	-11.9%
9063	0.38	0.34	-10.5%
9077	2.42	2.78	14.9%
9082	0.57	0.53	-7.0%
9083	0.56	0.50	-10.7%
9084	0.61	0.52	-14.8%
9089	0.45	0.41	-8.9%
9093	0.58	0.54	-6.9%
9101	1.54	1.35	-12.3%

**NORTH CAROLINA**

**APPENDIX E**

**Loss Costs Comparison**

<b><u>Class Code</u></b>	<b><u>Current 04/01/23</u></b>	<b><u>Proposed 04/01/24</u></b>	<b><u>Percent Change</u></b>
9102	1.56	1.38	-11.5%
9154	0.77	0.71	-7.8%
9156	0.98	0.84	-14.3%
9170	4.31	4.11	-4.6%
9178	2.98	2.69	-9.7%
9179	8.99	8.62	-4.1%
9180	2.40	2.17	-9.6%
9182	1.04	0.95	-8.7%
9186	5.58	4.30	-22.9%
9220	2.65	2.20	-17.0%
9402	2.82	2.47	-12.4%
9403	3.90	3.56	-8.7%
9410	1.39	1.15	-17.3%
9501	1.38	1.24	-10.1%
9505	1.86	1.63	-12.4%
9516	1.25	1.06	-15.2%
9519	2.13	1.92	-9.9%
9521	1.61	1.49	-7.5%
9522	0.90	0.85	-5.6%
9534	2.69	2.39	-11.2%
9554	4.61	4.12	-10.6%
9586	0.22	0.20	-9.1%
9600	1.12	1.00	-10.7%
9620	0.71	0.65	-8.5%

## **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.

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 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		
Date	Pure Premium Level Change	Expense Constant	Date	Premium Level Change	Expense Constant
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
4/1/22	0.947	n/a	4/1/22	1.020	\$160
4/1/23	0.952	n/a	4/1/23	0.992	\$160

Section B - Factors adjusting assigned risk and voluntary premium to present pure premium level

	Policy Year <u>2021</u>	Policy Year <u>2020</u>	Policy Year <u>2019</u>	Policy Year <u>2018</u>	Policy Year <u>2017</u>	Policy Year <u>2016</u>	Policy Year <u>2015</u>	Policy Year <u>2014</u>
(1) Assigned Risk Market Share	0.084	0.084	0.085	0.086	0.080	0.076	0.073	0.073
(2) Voluntary Market Share	0.916	0.916	0.915	0.914	0.920	0.924	0.927	0.927
(3) Assigned Risk Standard Prem. Adj. Factor	0.722	0.684	0.610	0.524	0.461	0.434	0.428	0.422
(4) Voluntary Standard Prem. Adj. Factor	0.89	0.836	0.735	0.629	0.551	0.480	0.441	0.432
(5) Current Premium Index A/R to Voluntary	2.516	2.516	2.516	2.516	2.516	2.516	2.516	2.516
(6) Final Premium Adjustment Factor = [ ((1)x(3))/(5) + (2)x(4) ]	0.839	0.789	0.694	0.593	0.522	0.457	0.421	0.412

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>
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
10/1/20	1.000	10/1/20	1.002
1/1/21	1.000	1/1/21	1.013
10/1/21	1.000	10/1/21	1.002
1/1/22	1.000	1/1/22	1.003

Section D - Factors adjusting policy year indemnity and medical losses to present benefit level

	<u>Policy Year 2021</u>	<u>Policy Year 2020</u>	<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>
(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	1.003	1.014	1.026	1.036	1.047	1.050	1.050	1.021

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 1(d) The filer shall provide the latest available written and earned premiums and market shares for the ten largest writers of North Carolina workers compensation insurance.

Response

See attached Exhibit 1(d).

Ten Largest Writers of Workers Compensation  
Insurance in North Carolina

	<u>Written Premium</u>	<u>Earned Premium</u>	Written Premium Market <u>Share</u>
Hartford Fire & Cas Grp	112,697	110,786	7.8%
Travelers Grp	105,952	105,037	7.3%
BCBS of MI Grp	103,575	107,524	7.2%
Builders Grp	92,770	92,602	6.4%
Liberty Mut Grp	83,077	82,762	5.7%
Chubb Ltd Grp	56,876	56,372	3.9%
WR Berkley Corp Grp	53,983	55,924	3.7%
American Financial Grp	52,286	53,792	3.6%
Zurich Ins Grp	52,712	52,142	3.6%
Berkshire Hathaway Grp	50,613	48,444	3.5%

Note: The premium figures are based on calendar year 2022 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>
2020	+	+	634,641,083	114,677,526
2021	+	+	625,969,074	114,067,633
2022	+	+	590,903,569	136,922,647

**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>
2014	286,330,375	5,533,340	246,253,406	6,918,907
2015	275,080,584	4,940,564	234,901,225	8,019,378
2016	266,293,163	9,932,002	215,961,281	27,856,297
2017	269,066,733	11,189,403	216,154,782	11,865,027
2018	282,600,689	19,780,048	236,617,815	27,282,465
2019	260,507,108	35,956,428	233,936,036	72,513,273
2020	210,933,197	58,641,107	217,613,263	58,222,136
2021	119,647,289	102,820,638	163,798,201	133,048,376

\* PY data is valued as of 12/31/22.

+ AY incurred losses and LAE data by state is not collected in the Calendar-Accident Year Call for Experience.

## North Carolina Loss Adjustment Expense Data \*

### Policy Year

Policy Year <sup>^</sup>	Defense & Cost Containment Expense		Adjusting & Other Expense		Total LAE	
	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>
2017	59,896,147	11,455,826	45,903,672	5,334,562	105,799,819	16,790,388
2018	61,842,458	16,639,880	49,171,719	8,301,913	111,014,177	24,941,793
2019	54,582,235	24,644,229	46,635,227	10,992,512	101,217,462	35,636,741
2020	44,809,097	31,921,203	42,894,437	15,596,761	87,703,534	47,517,964
2021	27,565,517	52,276,902	29,107,868	25,893,929	56,673,385	78,170,831

### Accident Year

Accident Year <sup>^</sup>	Defense & Cost Containment Expense		Adjusting & Other Expense		Total LAE	
	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>
2017	59,908,740	11,322,434	48,830,229	5,769,832	108,738,969	17,092,266
2018	63,089,544	15,791,893	51,752,477	6,321,803	114,842,021	22,113,696
2019	60,450,702	22,300,780	53,554,014	10,765,782	114,004,716	33,066,562
2020	46,887,463	30,578,366	46,604,158	12,765,090	93,491,621	43,343,456
2021	37,770,243	44,002,743	37,113,345	20,933,443	74,883,588	64,936,186
2022	11,905,459	67,031,818	22,469,909	35,790,461	34,375,368	102,822,279

### 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>
2017	65,430,891	299,760,472	57,826,735	135,498,052	123,257,626	435,258,524
2018	64,998,517	292,290,500	64,152,570	120,385,993	129,151,087	412,676,493
2019	66,892,205	278,835,461	64,601,817	119,051,184	131,494,022	397,886,645
2020	65,071,283	273,504,461	56,073,837	120,017,390	121,145,120	393,521,851
2021	62,028,668	272,616,541	56,142,550	115,984,425	118,171,218	388,600,966
2022	64,417,110	297,300,026	73,267,492	117,154,947	137,684,602	414,454,973

\* Please see the response to Item 1(e).

<sup>^</sup> PY and AY data is valued as of 12/31/22.

## 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 1/1/16 to 12/31/20

	(1)	(2)	(3)	(4)
Loss Group	Lost-Time Cases	Converted Indicated Losses*	Average Cost Per Case [(2) / (1)]	Index for Credibility
Indemnity	88,560	2,726,931,184	30,792	1,700
Medical	88,560	2,262,579,525	25,549	800
Total		4,989,510,709		

Injury Group	(5) Converted Expected Losses**	(6) Adjustment of Indicateds to Expecteds (5) / (2)	(7) Full Standard for State Credibility (Expected Losses) [(3)x(4)]xtot(6)	(8) Full Standard for National Credibility (Lost-Time Cases)
Indemnity	2,350,115,199		45,646,061	2,300
Medical	1,999,628,098		17,822,982	2,000
Total	4,349,743,298	0.872		

State credibility exponent: 0.5

National credibility exponent: 0.5

Percentage of the complement of state credibility that the national credibility is limited to: 50%

\* These expected unlimited losses are at ultimate, on-level, trended, and include the proposed experience and loss-based expense changes as well as any miscellaneous premium adjustments.

\*\* These expected losses are payroll extended underlying pure premiums adjusted to include the proposed experience, trend, benefit and loss-based expense changes as well as any miscellaneous premium adjustments.

## 11 NCAC 10.1111 – WORKERS COMPENSATION

### Item

- 3(a) The filer shall provide all information related to the derivation of all loss development factors contained in the filing, including the following:
- (i) A description of all data reviewed;
  - (ii) A complete description of the methodology used to derive these factors;
  - (iii) A description of alternative methodologies used in the last three years;
  - (iv) A description of the criteria used to select a methodology;
  - (v) Specific details on the application of these criteria in the selection of a methodology for this filing;
  - (vi) Details on the application of the methodology to this filing.

### Response

- (i) See Exhibits RB-1, RB-3, and RB-5.
- (ii) See Exhibits RB-1, RB-3, and RB-5.
- (iii) The methodologies used in the previous three filings are similar to those used in the current filing except for 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.

## 11 NCAC 10.1111 – WORKERS COMPENSATION

### Item

- 3(b) The filer shall provide at least the latest five available years of the aggregate loss data described in Sub-items (3)(b)(i) through (iii) of this Rule for matching companies for all pairs of successive evaluation dates. The filer shall also provide the corresponding loss development factors and five-year average factors derivable from the data.
- (i) Data on both a policy year and an accident year basis;
  - (ii) Data separated into indemnity and medical portions, as well as combined data;
  - (iii) Data separated into paid, case incurred and incurred but not reported\* portions, as well as combined data.

### Response

See attached Exhibit 3(b) for all requested data.

\* The Rate Bureau is advised by NCCI that bulk and IBNR reserves are not collected on the ratemaking financial calls.

North Carolina - Paid  
Policy Year Development Factors

North Carolina - Paid									
Policy Year Development Factors									
Indemnity Losses			Medical Losses			Total Losses			
PY	1st	2nd	Dev't	1st	2nd	Dev't	1st	2nd	Dev't
2016	100,506,700	188,010,429	1.871	149,568,432	191,567,718	1.281	250,075,132	379,578,147	1.518
2017	106,465,415	200,323,248	1.882	148,534,812	191,345,918	1.288	255,000,227	391,669,166	1.536
2018	113,236,888	213,969,962	1.890	163,503,034	209,606,576	1.282	276,739,922	423,576,538	1.531
2019	115,281,316	211,445,151	1.834	156,208,598	210,624,656	1.348	271,489,914	422,069,807	1.555
2020	115,619,376	210,933,197	1.824	169,524,781	217,613,263	1.284	285,144,157	428,546,460	1.503
2-yr avg			1.829			1.316			1.529
3-yr avg			1.849			1.305			1.530
4-yr avg			1.858			1.301			1.531
5-yr avg			1.860			1.297			1.529
Indemnity Losses			Medical Losses			Total Losses			
PY	2nd	3rd	Dev't	2nd	3rd	Dev't	2nd	3rd	Dev't
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	188,010,429	235,001,155	1.250	191,567,718	206,022,737	1.075	379,578,147	441,023,892	1.162
2017	200,323,248	243,261,155	1.214	191,345,918	203,986,064	1.066	391,669,166	447,247,219	1.142
2018	213,969,962	262,159,765	1.225	209,606,576	230,516,899	1.100	423,576,538	492,676,664	1.163
2019	211,445,151	260,507,108	1.232	210,624,656	233,936,036	1.111	422,069,807	494,443,144	1.171
2-yr avg			1.229			1.106			1.167
3-yr avg			1.224			1.092			1.159
4-yr avg			1.230			1.088			1.160
5-yr avg			1.236			1.086			1.161
Indemnity Losses			Medical Losses			Total Losses			
PY	3rd	4th	Dev't	3rd	4th	Dev't	3rd	4th	Dev't
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	256,472,717	1.070	213,705,697	223,758,437	1.047	453,368,019	480,231,154	1.059
2016	235,001,155	253,233,388	1.078	206,022,737	211,726,215	1.028	441,023,892	464,959,603	1.054
2017	243,261,155	260,578,021	1.071	203,986,064	211,525,779	1.037	447,247,219	472,103,800	1.056
2018	262,159,765	282,600,689	1.078	230,516,899	236,617,815	1.026	492,676,664	519,218,504	1.054
2-yr avg			1.075			1.032			1.055
3-yr avg			1.076			1.030			1.055
4-yr avg			1.074			1.035			1.056
5-yr avg			1.077			1.033			1.056
Indemnity Losses			Medical Losses			Total Losses			
PY	4th	5th	Dev't	4th	5th	Dev't	4th	5th	Dev't
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	241,845,216	1.035	498,344,960	517,428,392	1.038
2015	256,472,717	266,868,619	1.041	223,758,437	229,827,662	1.027	480,231,154	496,696,281	1.034
2016	253,233,388	261,928,411	1.034	211,726,215	214,379,169	1.013	464,959,603	476,307,580	1.024
2017	260,578,021	269,066,733	1.033	211,525,779	216,154,782	1.022	472,103,800	485,221,515	1.028
2-yr avg			1.034			1.018			1.026
3-yr avg			1.036			1.021			1.029
4-yr avg			1.037			1.024			1.031
5-yr avg			1.038			1.023			1.031
Indemnity Losses			Medical Losses			Total Losses			
PY	5th	6th	Dev't	5th	6th	Dev't	5th	6th	Dev't
2012	285,539,311	291,018,417	1.019	274,551,680	279,062,812	1.016	560,090,991	570,081,229	1.018
2013	282,668,003	288,472,267	1.021	249,555,663	252,312,240	1.011	532,223,666	540,784,507	1.016
2014	275,583,176	281,092,164	1.020	241,845,216	243,974,939	1.009	517,428,392	525,067,103	1.015
2015	266,868,619	272,353,430	1.021	229,827,662	233,809,616	1.017	496,696,281	506,163,046	1.019
2016	261,928,411	266,293,163	1.017	214,379,169	215,961,281	1.007	476,307,580	482,254,444	1.012
2-yr avg			1.019			1.012			1.016
3-yr avg			1.019			1.011			1.015
4-yr avg			1.020			1.011			1.016
5-yr avg			1.020			1.012			1.016
Indemnity Losses			Medical Losses			Total Losses			
PY	6th	7th	Dev't	6th	7th	Dev't	6th	7th	Dev't
2011	320,684,057	325,238,755	1.014	297,671,217	300,282,150	1.009	618,355,274	625,520,905	1.012
2012	290,824,730	293,762,425	1.010	278,712,354	280,741,812	1.007	569,537,084	574,504,237	1.009
2013	288,472,267	291,647,021	1.011	252,309,728	253,865,974	1.006	540,781,995	545,512,995	1.009
2014	281,092,164	284,570,292	1.012	243,974,939	245,490,395	1.006	525,067,103	530,060,687	1.010
2015	272,353,430	275,080,584	1.010	233,809,457	234,901,225	1.005	506,162,887	509,981,809	1.008
2-yr avg			1.011			1.006			1.009
3-yr avg			1.011			1.006			1.009
4-yr avg			1.011			1.006			1.009
5-yr avg			1.011			1.007			1.010

## North Carolina - Paid

## Policy Year Development Factors, Continued

PY	Indemnity Losses			Medical Losses			Total Losses		
	7th	8th	Dev't	7th	8th	Dev't	7th	8th	Dev't
2010	342,259,244	346,602,822	1.013	293,385,985	296,670,811	1.011	635,645,229	643,273,633	1.012
2011	324,323,176	328,965,052	1.014	299,808,546	302,059,086	1.008	624,131,722	631,024,138	1.011
2012	293,569,029	295,743,950	1.007	280,516,805	281,483,630	1.003	574,085,834	577,227,580	1.005
2013	290,934,421	292,837,528	1.007	253,557,547	254,146,462	1.002	544,491,968	546,983,990	1.005
2014	284,368,389	286,330,375	1.007	245,152,963	246,253,406	1.004	529,521,352	532,583,781	1.006
2-yr avg			1.007			1.003			1.006
3-yr avg			1.007			1.003			1.005
4-yr avg			1.009			1.004			1.007
5-yr avg			1.010			1.006			1.008
PY	Indemnity Losses			Medical Losses			Total Losses		
	8th	9th	Dev't	8th	9th	Dev't	8th	9th	Dev't
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	346,253,552	350,255,692	1.012	296,315,180	299,847,335	1.012	642,568,732	650,103,027	1.012
2011	328,683,257	331,724,372	1.009	301,877,096	304,139,403	1.007	630,560,353	635,863,775	1.008
2012	295,600,668	297,597,766	1.007	281,220,459	283,080,580	1.007	576,821,127	580,678,346	1.007
2013	292,259,532	293,049,637	1.003	253,616,366	253,937,392	1.001	545,875,898	546,987,029	1.002
2-yr avg			1.005			1.004			1.005
3-yr avg			1.006			1.005			1.006
4-yr avg			1.008			1.007			1.007
5-yr avg			1.008			1.007			1.007
PY	Indemnity Losses			Medical Losses			Total Losses		
	9th	10th	Dev't	9th	10th	Dev't	9th	10th	Dev't
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	283,870,381	1.007	629,003,588	633,292,883	1.007
2010	349,573,011	352,949,230	1.010	299,370,989	301,620,277	1.008	648,944,000	654,569,507	1.009
2011	329,176,273	331,520,943	1.007	302,955,023	304,720,726	1.006	632,131,296	636,241,669	1.007
2012	296,333,283	297,287,029	1.003	281,842,442	282,824,760	1.003	578,175,725	580,111,789	1.003
2-yr avg			1.005			1.005			1.005
3-yr avg			1.007			1.006			1.006
4-yr avg			1.007			1.006			1.007
5-yr avg			1.006			1.005			1.006
PY	Indemnity Losses			Medical Losses			Total Losses		
	10th	11th	Dev't	10th	11th	Dev't	10th	11th	Dev't
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	309,476,637	1.004	684,605,853	688,180,366	1.005
2009	349,004,845	349,971,827	1.003	283,584,670	285,091,919	1.005	632,589,515	635,063,746	1.004
2010	351,654,876	353,328,356	1.005	300,965,853	302,781,502	1.006	652,620,729	656,109,858	1.005
2011	328,928,943	329,542,694	1.002	302,657,288	303,108,344	1.001	631,586,231	632,651,038	1.002
2-yr avg			1.004			1.004			1.004
3-yr avg			1.003			1.004			1.004
4-yr avg			1.004			1.004			1.004
5-yr avg			1.004			1.005			1.005
PY	Indemnity Losses			Medical Losses			Total Losses		
	11th	12th	Dev't	11th	12th	Dev't	11th	12th	Dev't
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	309,376,605	310,336,010	1.003	687,857,780	690,142,132	1.003
2009	348,718,973	349,814,124	1.003	284,524,102	287,149,567	1.009	633,243,075	636,963,691	1.006
2010	351,231,302	352,623,111	1.004	301,227,821	303,367,506	1.007	652,459,123	655,990,617	1.005
2-yr avg			1.004			1.008			1.006
3-yr avg			1.004			1.006			1.005
4-yr avg			1.004			1.007			1.005
5-yr avg			1.004			1.006			1.005
PY	Indemnity Losses			Medical Losses			Total Losses		
	12th	13th	Dev't	12th	13th	Dev't	12th	13th	Dev't
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
2008	379,434,208	380,195,457	1.002	309,871,098	310,959,134	1.004	689,305,306	691,154,591	1.003
2009	344,862,025	346,097,486	1.004	283,547,500	284,471,579	1.003	628,409,525	630,569,065	1.003
2-yr avg			1.003			1.004			1.003
3-yr avg			1.003			1.004			1.003
4-yr avg			1.003			1.004			1.004
5-yr avg			1.003			1.004			1.004

## North Carolina - Paid

## Policy Year Development Factors, Continued

Indemnity Losses				Medical Losses			Total Losses		
PY	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't
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
2007	425,233,650	426,422,986	1.003	357,365,523	359,191,526	1.005	782,599,173	785,614,512	1.004
2008	376,436,849	377,067,029	1.002	308,214,592	308,684,215	1.002	684,651,441	685,751,244	1.002
2-yr avg			1.003			1.004			1.003
3-yr avg			1.002			1.003			1.003
4-yr avg			1.002			1.004			1.003
5-yr avg			1.003			1.004			1.003
Indemnity Losses				Medical Losses			Total Losses		
PY	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
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
2006	385,641,590	386,471,318	1.002	316,226,646	317,220,704	1.003	701,868,236	703,692,022	1.003
2007	420,525,605	420,851,036	1.001	353,842,113	355,418,419	1.004	774,367,718	776,269,455	1.002
2-yr avg			1.002			1.004			1.003
3-yr avg			1.002			1.001			1.001
4-yr avg			1.003			1.002			1.002
5-yr avg			1.003			1.003			1.003
Indemnity Losses				Medical Losses			Total Losses		
PY	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't
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
2005	371,961,206	372,558,505	1.002	319,809,873	321,152,240	1.004	691,771,079	693,710,745	1.003
2006	379,668,027	380,200,903	1.001	310,840,989	311,610,657	1.002	690,509,016	691,811,560	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			1.004			1.003
Indemnity Losses				Medical Losses			Total Losses		
PY	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
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
2004	361,285,830	362,054,339	1.002	310,227,620	312,136,185	1.006	671,513,450	674,190,524	1.004
2005	368,065,370	368,522,212	1.001	317,920,425	318,460,764	1.002	685,985,795	686,982,976	1.001
2-yr avg			1.002			1.004			1.003
3-yr avg			1.002			1.004			1.003
4-yr avg			1.003			1.004			1.003
5-yr avg			1.002			1.004			1.003
Indemnity Losses				Medical Losses			Total Losses		
PY	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't
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	304,959,667	1.003	239,869,570	240,703,873	1.003	544,058,804	545,663,540	1.003
2003	336,814,887	338,108,794	1.004	256,787,369	257,472,764	1.003	593,602,256	595,581,558	1.003
2004	353,588,903	354,204,214	1.002	305,120,738	307,164,922	1.007	658,709,641	661,369,136	1.004
2-yr avg			1.003			1.005			1.004
3-yr avg			1.003			1.004			1.003
4-yr avg			1.003			1.004			1.003
5-yr avg			1.003			1.008			1.005
Indemnity Losses				Medical Losses			Total Losses		
PY	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
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
2002	304,940,506	305,733,126	1.003	240,683,662	242,357,497	1.007	545,624,168	548,090,623	1.005
2003	329,847,612	330,394,050	1.002	252,154,506	252,958,046	1.003	582,002,118	583,352,096	1.002
2-yr avg			1.003			1.005			1.004
3-yr avg			1.002			1.004			1.003
4-yr avg			1.002			1.004			1.003
5-yr avg			1.002			1.004			1.003

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Policy Year Development Factors

Indemnity Losses				Medical Losses			Total Losses		
PY	1st	2nd	Dev't	1st	2nd	Dev't	1st	2nd	Dev't
2016	188,314,802	242,574,705	1.288	247,314,026	255,523,438	1.033	435,628,828	498,098,143	1.143
2017	203,119,110	254,624,531	1.254	248,939,050	234,144,524	0.941	452,058,160	488,769,055	1.081
2018	214,827,127	276,298,762	1.286	272,144,049	269,506,071	0.990	486,971,176	545,804,833	1.121
2019	220,551,456	275,812,661	1.251	292,096,849	296,702,498	1.016	512,648,305	572,515,159	1.117
2020	212,008,248	269,574,304	1.272	277,190,170	275,835,399	0.995	489,198,418	545,409,703	1.115
2-yr avg			1.262			1.006			1.116
3-yr avg			1.270			1.000			1.118
4-yr avg			1.266			0.986			1.109
5-yr avg			1.270			0.995			1.115

  

Indemnity Losses				Medical Losses			Total Losses		
PY	2nd	3rd	Dev't	2nd	3rd	Dev't	2nd	3rd	Dev't
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	242,574,705	262,483,524	1.082	255,523,438	245,759,382	0.962	498,098,143	508,242,906	1.020
2017	254,624,531	269,948,846	1.060	234,144,524	231,124,715	0.987	488,769,055	501,073,561	1.025
2018	276,298,762	295,060,824	1.068	269,506,071	266,970,362	0.991	545,804,833	562,031,186	1.030
2019	275,812,661	296,463,536	1.075	296,702,498	306,449,309	1.033	572,515,159	602,912,845	1.053
2-yr avg			1.072			1.012			1.042
3-yr avg			1.068			1.004			1.036
4-yr avg			1.071			0.993			1.032
5-yr avg			1.075			0.990			1.032

  

Indemnity Losses				Medical Losses			Total Losses		
PY	3rd	4th	Dev't	3rd	4th	Dev't	3rd	4th	Dev't
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	272,740,057	1.016	244,899,639	243,420,899	0.994	513,330,636	516,160,956	1.006
2016	262,483,524	269,403,993	1.026	245,759,382	244,884,296	0.996	508,242,906	514,288,289	1.012
2017	269,948,846	277,754,469	1.029	231,124,715	228,133,939	0.987	501,073,561	505,888,408	1.010
2018	295,060,824	302,380,737	1.025	266,970,362	263,900,280	0.989	562,031,186	566,281,017	1.008
2-yr avg			1.027			0.988			1.009
3-yr avg			1.027			0.991			1.010
4-yr avg			1.024			0.992			1.009
5-yr avg			1.025			0.994			1.010

  

Indemnity Losses				Medical Losses			Total Losses		
PY	4th	5th	Dev't	4th	5th	Dev't	4th	5th	Dev't
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	253,620,343	0.973	545,776,717	541,995,023	0.993
2015	272,740,057	278,381,633	1.021	243,420,899	241,095,702	0.990	516,160,956	519,477,335	1.006
2016	269,403,993	272,622,962	1.012	244,884,296	244,854,826	1.000	514,288,289	517,477,788	1.006
2017	277,754,469	280,256,136	1.009	228,133,939	228,019,809	0.999	505,888,408	508,275,945	1.005
2-yr avg			1.011			1.000			1.006
3-yr avg			1.014			0.996			1.006
4-yr avg			1.013			0.991			1.003
5-yr avg			1.013			0.990			1.002

  

Indemnity Losses				Medical Losses			Total Losses		
PY	5th	6th	Dev't	5th	6th	Dev't	5th	6th	Dev't
2012	300,264,843	300,251,368	1.000	304,144,229	298,684,743	0.982	604,409,072	598,936,111	0.991
2013	292,796,847	295,281,835	1.008	261,215,336	259,560,345	0.994	554,012,183	554,842,180	1.001
2014	288,374,680	290,314,750	1.007	253,620,343	253,548,939	1.000	541,995,023	543,863,689	1.003
2015	278,381,633	279,859,356	1.005	241,095,702	241,901,786	1.003	519,477,335	521,761,142	1.004
2016	272,622,962	276,225,165	1.013	244,854,826	243,817,578	0.996	517,477,788	520,042,743	1.005
2-yr avg			1.009			1.000			1.005
3-yr avg			1.008			1.000			1.004
4-yr avg			1.008			0.998			1.003
5-yr avg			1.007			0.995			1.001

  

Indemnity Losses				Medical Losses			Total Losses		
PY	6th	7th	Dev't	6th	7th	Dev't	6th	7th	Dev't
2011	331,892,749	332,361,064	1.001	315,319,289	315,843,123	1.002	647,212,038	648,204,187	1.002
2012	300,057,681	300,418,810	1.001	298,334,285	296,128,748	0.993	598,391,966	596,547,558	0.997
2013	295,281,835	296,375,007	1.004	259,557,833	259,373,246	0.999	554,839,668	555,748,253	1.002
2014	290,314,750	291,120,799	1.003	253,548,939	253,364,488	0.999	543,863,689	544,485,287	1.001
2015	279,859,356	280,021,148	1.001	241,901,627	242,920,603	1.004	521,760,983	522,941,751	1.002
2-yr avg			1.002			1.002			1.002
3-yr avg			1.003			1.001			1.002
4-yr avg			1.002			0.999			1.001
5-yr avg			1.002			0.999			1.001

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## Policy Year Development Factors, Continued

PY	Indemnity Losses			Medical Losses			Total Losses		
	7th	8th	Dev't	7th	8th	Dev't	7th	8th	Dev't
2010	358,993,173	361,012,889	1.006	324,448,153	324,868,089	1.001	683,441,326	685,880,978	1.004
2011	331,445,485	333,787,306	1.007	315,369,519	315,018,858	0.999	646,815,004	648,806,164	1.003
2012	300,225,414	300,910,311	1.002	295,903,741	295,600,137	0.999	596,129,155	596,510,448	1.001
2013	295,662,407	295,591,151	1.000	259,064,819	258,988,197	1.000	554,727,226	554,579,348	1.000
2014	290,918,896	291,863,715	1.003	253,027,056	253,172,313	1.001	543,945,952	545,036,028	1.002
2-yr avg			1.002			1.001			1.001
3-yr avg			1.002			1.000			1.001
4-yr avg			1.003			1.000			1.002
5-yr avg			1.004			1.000			1.002
PY	Indemnity Losses			Medical Losses			Total Losses		
	8th	9th	Dev't	8th	9th	Dev't	8th	9th	Dev't
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	360,663,619	362,263,372	1.004	324,512,458	327,407,976	1.009	685,176,077	689,671,348	1.007
2011	333,505,511	335,077,319	1.005	314,836,868	314,325,167	0.998	648,342,379	649,402,486	1.002
2012	300,767,029	301,393,186	1.002	295,336,966	296,000,436	1.002	596,103,995	597,393,622	1.002
2013	295,013,155	295,174,762	1.001	258,458,101	258,795,741	1.001	553,471,256	553,970,503	1.001
2-yr avg			1.002			1.002			1.002
3-yr avg			1.003			1.000			1.002
4-yr avg			1.003			1.003			1.003
5-yr avg			1.003			1.001			1.002
PY	Indemnity Losses			Medical Losses			Total Losses		
	9th	10th	Dev't	9th	10th	Dev't	9th	10th	Dev't
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	301,042,209	0.994	659,502,378	657,299,641	0.997
2010	361,580,691	363,846,017	1.006	326,931,630	326,644,138	0.999	688,512,321	690,490,155	1.003
2011	332,529,220	332,945,617	1.001	313,140,787	312,244,356	0.997	645,670,007	645,189,973	0.999
2012	300,128,703	300,348,027	1.001	294,762,298	294,408,992	0.999	594,891,001	594,757,019	1.000
2-yr avg			1.001			0.998			1.000
3-yr avg			1.003			0.998			1.001
4-yr avg			1.002			0.997			1.000
5-yr avg			1.001			0.998			1.000
PY	Indemnity Losses			Medical Losses			Total Losses		
	10th	11th	Dev't	10th	11th	Dev't	10th	11th	Dev't
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	319,847,794	0.998	706,732,743	705,474,661	0.998
2009	355,839,775	356,626,275	1.002	300,756,498	300,814,472	1.000	656,596,273	657,440,747	1.001
2010	362,551,663	365,242,976	1.007	325,989,714	325,829,801	1.000	688,541,377	691,072,777	1.004
2011	330,353,617	330,378,653	1.000	310,180,918	310,757,125	1.002	640,534,535	641,135,778	1.001
2-yr avg			1.004			1.001			1.003
3-yr avg			1.003			1.001			1.002
4-yr avg			1.002			1.000			1.001
5-yr avg			1.002			0.999			1.001
PY	Indemnity Losses			Medical Losses			Total Losses		
	11th	12th	Dev't	11th	12th	Dev't	11th	12th	Dev't
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	319,747,762	319,834,321	1.000	705,152,075	705,805,898	1.001
2009	355,286,054	355,733,797	1.001	300,246,655	303,797,400	1.012	655,532,709	659,531,197	1.006
2010	363,145,922	363,249,091	1.000	324,276,120	324,460,738	1.001	687,422,042	687,709,829	1.000
2-yr avg			1.001			1.007			1.003
3-yr avg			1.001			1.004			1.002
4-yr avg			1.001			1.004			1.002
5-yr avg			1.001			1.003			1.002
PY	Indemnity Losses			Medical Losses			Total Losses		
	12th	13th	Dev't	12th	13th	Dev't	12th	13th	Dev't
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
2008	385,599,663	386,218,054	1.002	319,369,409	319,447,494	1.000	704,969,072	705,665,548	1.001
2009	350,781,698	351,010,079	1.001	300,195,333	299,994,252	0.999	650,977,031	651,004,331	1.000
2-yr avg			1.002			1.000			1.001
3-yr avg			1.001			1.004			1.002
4-yr avg			1.001			1.003			1.002
5-yr avg			1.001			1.001			1.001

## North Carolina - Paid+Case

## Policy Year Development Factors, Continued

PY	Indemnity Losses			Medical Losses			Total Losses		
	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't
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
2007	431,251,066	430,930,360	0.999	382,033,914	382,409,671	1.001	813,284,980	813,340,031	1.000
2008	382,238,877	381,613,368	0.998	316,701,230	316,108,096	0.998	698,940,107	697,721,464	0.998
2-yr avg			0.999			1.000			0.999
3-yr avg			1.000			1.001			1.000
4-yr avg			1.000			1.001			1.001
5-yr avg			1.000			1.000			1.000
PY	Indemnity Losses			Medical Losses			Total Losses		
	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
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	334,091,250	1.007	708,930,679	711,860,713	1.004
2006	391,806,193	392,527,519	1.002	326,822,484	325,861,911	0.997	718,628,677	718,389,430	1.000
2007	424,848,716	425,016,226	1.000	376,771,909	375,797,286	0.997	801,620,625	800,813,512	0.999
2-yr avg			1.001			0.997			1.000
3-yr avg			1.001			1.000			1.001
4-yr avg			1.001			1.000			1.001
5-yr avg			1.001			1.000			1.001
PY	Indemnity Losses			Medical Losses			Total Losses		
	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't
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
2005	377,769,463	377,983,493	1.001	334,091,250	334,512,033	1.001	711,860,713	712,495,526	1.001
2006	385,724,228	385,065,557	0.998	318,959,632	317,771,386	0.996	704,683,860	702,836,943	0.997
2-yr avg			1.000			0.999			0.999
3-yr avg			1.000			0.999			1.000
4-yr avg			1.001			0.999			1.000
5-yr avg			1.000			0.997			0.998
PY	Indemnity Losses			Medical Losses			Total Losses		
	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
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
2004	367,084,579	367,185,721	1.000	326,871,430	327,577,004	1.002	693,956,009	694,762,725	1.001
2005	373,490,358	373,389,165	1.000	331,280,218	327,511,664	0.989	704,770,576	700,900,829	0.995
2-yr avg			1.000			0.996			0.998
3-yr avg			1.001			0.996			0.999
4-yr avg			1.001			0.997			1.000
5-yr avg			1.001			0.997			0.999
PY	Indemnity Losses			Medical Losses			Total Losses		
	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't
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	310,790,172	1.002	248,634,531	249,390,976	1.003	558,854,825	560,181,148	1.002
2003	344,378,122	344,250,000	1.000	273,318,465	272,906,911	0.998	617,696,587	617,156,911	0.999
2004	358,720,285	358,693,302	1.000	320,561,557	323,252,784	1.008	679,281,842	681,946,086	1.004
2-yr avg			1.000			1.003			1.002
3-yr avg			1.001			1.003			1.002
4-yr avg			1.001			1.003			1.002
5-yr avg			1.001			1.003			1.002
PY	Indemnity Losses			Medical Losses			Total Losses		
	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
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	279,065,632	1.002	226,312,506	227,471,974	1.005	504,803,771	506,537,606	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
2002	310,771,011	310,515,714	0.999	249,370,765	250,173,224	1.003	560,141,776	560,688,938	1.001
2003	335,776,973	335,761,153	1.000	267,469,392	267,470,981	1.000	603,246,365	603,232,134	1.000
2-yr avg			1.000			1.002			1.001
3-yr avg			1.000			1.001			1.000
4-yr avg			1.001			1.002			1.001
5-yr avg			1.000			1.002			1.001

North Carolina - Paid

Accident Year Development Factors

Accident Year Development Factors									
Indemnity Losses			Medical Losses			Total Losses			
AY	1st	2nd	Dev't	1st	2nd	Dev't	1st	2nd	Dev't
2017	42,787,818	151,777,571	3.547	94,898,977	177,358,015	1.869	137,686,795	329,135,586	2.390
2018	46,532,928	162,649,570	3.495	93,632,374	185,368,712	1.980	140,165,302	348,018,282	2.483
2019	47,109,927	171,277,372	3.636	102,251,954	199,912,843	1.955	149,361,881	371,190,215	2.485
2020	44,160,012	157,544,209	3.568	83,502,805	185,449,948	2.221	127,662,817	342,994,157	2.687
2021	51,414,311	169,908,452	3.305	101,766,436	198,340,858	1.949	153,180,747	368,249,310	2.404
2-yr avg			3.437			2.085			2.546
3-yr avg			3.503			2.042			2.525
4-yr avg			3.501			2.026			2.515
5-yr avg			3.510			1.995			2.490
Indemnity Losses			Medical Losses			Total Losses			
AY	2nd	3rd	Dev't	2nd	3rd	Dev't	2nd	3rd	Dev't
2016	146,729,011	215,871,439	1.471	176,586,392	200,431,713	1.135	323,315,403	416,303,152	1.288
2017	151,777,571	224,904,469	1.482	177,358,015	199,989,725	1.128	329,135,586	424,894,194	1.291
2018	162,649,570	236,351,956	1.453	185,368,712	210,324,002	1.135	348,018,282	446,675,958	1.283
2019	171,277,372	248,466,897	1.451	199,912,843	233,956,159	1.170	371,190,215	482,423,056	1.300
2020	157,544,209	226,526,631	1.438	185,449,948	213,424,343	1.151	342,994,157	439,950,974	1.283
2-yr avg			1.445			1.161			1.292
3-yr avg			1.447			1.152			1.289
4-yr avg			1.456			1.146			1.289
5-yr avg			1.459			1.144			1.289
Indemnity Losses			Medical Losses			Total Losses			
AY	3rd	4th	Dev't	3rd	4th	Dev't	3rd	4th	Dev't
2015	219,518,296	253,805,079	1.156	210,816,168	222,089,511	1.053	430,334,464	475,894,590	1.106
2016	215,871,439	243,949,716	1.130	200,431,713	210,606,824	1.051	416,303,152	454,556,540	1.092
2017	224,904,469	252,402,456	1.122	199,989,725	208,248,093	1.041	424,894,194	460,650,549	1.084
2018	236,351,956	267,273,142	1.131	210,324,002	224,076,766	1.065	446,675,958	491,349,908	1.100
2019	248,466,897	283,473,665	1.141	233,956,159	250,639,666	1.071	482,423,056	534,113,331	1.107
2-yr avg			1.136			1.068			1.104
3-yr avg			1.131			1.059			1.097
4-yr avg			1.131			1.057			1.096
5-yr avg			1.136			1.056			1.098
Indemnity Losses			Medical Losses			Total Losses			
AY	4th	5th	Dev't	4th	5th	Dev't	4th	5th	Dev't
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	222,089,511	232,051,695	1.045	475,894,590	498,979,974	1.049
2016	243,949,716	257,505,435	1.056	210,606,824	216,752,814	1.029	454,556,540	474,258,249	1.043
2017	252,402,456	263,456,789	1.044	208,248,093	213,282,831	1.024	460,650,549	476,739,620	1.035
2018	267,273,142	282,326,847	1.056	224,076,766	229,290,507	1.023	491,349,908	511,617,354	1.041
2-yr avg			1.050			1.024			1.038
3-yr avg			1.052			1.025			1.040
4-yr avg			1.052			1.030			1.042
5-yr avg			1.053			1.029			1.041
Indemnity Losses			Medical Losses			Total Losses			
AY	5th	6th	Dev't	5th	6th	Dev't	5th	6th	Dev't
2013	276,076,322	283,102,368	1.025	247,440,997	250,455,164	1.012	523,517,319	533,557,532	1.019
2014	272,686,539	280,923,247	1.030	247,856,752	255,563,231	1.031	520,543,291	536,486,478	1.031
2015	266,928,279	274,658,576	1.029	232,051,695	235,499,904	1.015	498,979,974	510,158,480	1.022
2016	257,505,435	263,758,182	1.024	216,752,814	218,806,845	1.009	474,258,249	482,565,027	1.018
2017	263,456,789	268,812,417	1.020	213,282,831	215,464,392	1.010	476,739,620	484,276,809	1.016
2-yr avg			1.022			1.010			1.017
3-yr avg			1.024			1.011			1.019
4-yr avg			1.026			1.016			1.022
5-yr avg			1.026			1.015			1.021
Indemnity Losses			Medical Losses			Total Losses			
AY	6th	7th	Dev't	6th	7th	Dev't	6th	7th	Dev't
2012	301,445,330	306,622,370	1.017	281,146,164	285,222,338	1.014	582,591,494	591,844,708	1.016
2013	282,994,168	286,572,598	1.013	250,332,459	251,959,508	1.006	533,326,627	538,532,106	1.010
2014	280,923,247	284,097,282	1.011	255,563,231	256,740,211	1.005	536,486,478	540,837,493	1.008
2015	274,658,576	279,288,536	1.017	235,499,904	239,201,860	1.016	510,158,480	518,490,396	1.016
2016	263,758,182	266,337,194	1.010	218,806,845	219,433,855	1.003	482,565,027	485,771,049	1.007
2-yr avg			1.014			1.010			1.012
3-yr avg			1.013			1.008			1.010
4-yr avg			1.013			1.008			1.010
5-yr avg			1.014			1.009			1.011

## North Carolina - Paid

## Accident Year Development Factors, Continued

AY	Indemnity Losses			Medical Losses			Total Losses		
	7th	8th	Dev't	7th	8th	Dev't	7th	8th	Dev't
2011	328,585,654	332,824,725	1.013	298,913,917	301,514,582	1.009	627,499,571	634,339,307	1.011
2012	306,300,591	309,593,975	1.011	284,834,162	286,147,382	1.005	591,134,753	595,741,357	1.008
2013	286,472,643	289,218,443	1.010	251,796,564	253,606,179	1.007	538,269,207	542,824,622	1.008
2014	283,673,665	286,259,394	1.009	256,569,712	257,802,083	1.005	540,243,377	544,061,477	1.007
2015	279,144,496	282,182,338	1.011	238,919,169	240,762,046	1.008	518,063,665	522,944,384	1.009
2-yr avg			1.010			1.007			1.008
3-yr avg			1.010			1.007			1.008
4-yr avg			1.010			1.006			1.008
5-yr avg			1.011			1.007			1.009
AY	Indemnity Losses			Medical Losses			Total Losses		
	8th	9th	Dev't	8th	9th	Dev't	8th	9th	Dev't
2010	342,157,154	345,781,154	1.011	292,733,114	295,960,446	1.011	634,890,268	641,741,600	1.011
2011	331,885,460	336,354,577	1.013	300,910,469	303,622,786	1.009	632,795,929	639,977,363	1.011
2012	309,227,015	311,927,916	1.009	285,929,668	287,122,699	1.004	595,156,683	599,050,615	1.007
2013	288,855,067	290,270,383	1.005	253,401,498	254,161,395	1.003	542,256,565	544,431,778	1.004
2014	286,127,522	287,540,687	1.005	257,622,751	257,980,949	1.001	543,750,273	545,521,636	1.003
2-yr avg			1.005			1.002			1.004
3-yr avg			1.006			1.003			1.005
4-yr avg			1.008			1.004			1.006
5-yr avg			1.009			1.006			1.007
AY	Indemnity Losses			Medical Losses			Total Losses		
	9th	10th	Dev't	9th	10th	Dev't	9th	10th	Dev't
2009	345,854,930	348,777,240	1.008	289,488,937	290,867,757	1.005	635,343,867	639,644,997	1.007
2010	345,376,760	348,913,468	1.010	295,818,885	299,293,293	1.012	641,195,645	648,206,761	1.011
2011	336,250,625	338,978,427	1.008	303,509,420	305,537,560	1.007	639,760,045	644,515,987	1.007
2012	311,684,421	313,840,192	1.007	286,888,496	288,774,305	1.007	598,572,917	602,614,497	1.007
2013	289,337,353	290,012,443	1.002	253,364,218	254,111,304	1.003	542,701,571	544,123,747	1.003
2-yr avg			1.005			1.005			1.005
3-yr avg			1.006			1.006			1.006
4-yr avg			1.007			1.007			1.007
5-yr avg			1.007			1.007			1.007
AY	Indemnity Losses			Medical Losses			Total Losses		
	10th	11th	Dev't	10th	11th	Dev't	10th	11th	Dev't
2008	417,316,998	418,939,325	1.004	329,890,460	333,394,023	1.011	747,207,458	752,333,348	1.007
2009	348,389,025	351,020,679	1.008	290,603,490	292,192,398	1.005	638,992,515	643,213,077	1.007
2010	348,227,388	350,987,348	1.008	298,767,398	300,960,465	1.007	646,994,786	651,947,813	1.008
2011	336,110,730	338,483,619	1.007	304,169,231	306,003,995	1.006	640,279,961	644,487,614	1.007
2012	311,564,678	312,290,445	1.002	286,721,218	287,235,939	1.002	598,285,896	599,526,384	1.002
2-yr avg			1.005			1.004			1.005
3-yr avg			1.006			1.005			1.006
4-yr avg			1.006			1.005			1.006
5-yr avg			1.006			1.006			1.006
AY	Indemnity Losses			Medical Losses			Total Losses		
	11th	12th	Dev't	11th	12th	Dev't	11th	12th	Dev't
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	418,201,192	419,862,040	1.004	332,951,196	334,472,279	1.005	751,152,388	754,334,319	1.004
2009	350,489,745	351,573,482	1.003	291,951,631	293,074,307	1.004	642,441,376	644,647,789	1.003
2010	349,487,474	350,695,480	1.003	300,318,044	301,795,695	1.005	649,805,518	652,491,175	1.004
2011	336,635,266	337,664,707	1.003	304,686,970	305,740,249	1.003	641,322,236	643,404,956	1.003
2-yr avg			1.003			1.004			1.004
3-yr avg			1.003			1.004			1.003
4-yr avg			1.003			1.004			1.004
5-yr avg			1.003			1.004			1.004
AY	Indemnity Losses			Medical Losses			Total Losses		
	12th	13th	Dev't	12th	13th	Dev't	12th	13th	Dev't
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	334,461,367	336,100,877	1.005	754,313,204	757,410,397	1.004
2009	350,900,564	352,127,112	1.003	292,665,074	295,549,761	1.010	643,565,638	647,676,873	1.006
2010	346,840,549	348,585,746	1.005	298,673,875	300,369,242	1.006	645,514,424	648,954,988	1.005
2-yr avg			1.004			1.008			1.006
3-yr avg			1.004			1.007			1.005
4-yr avg			1.004			1.007			1.005
5-yr avg			1.003			1.007			1.005

## North Carolina - Paid

## Accident Year Development Factors, Continued

Indemnity Losses				Medical Losses			Total Losses		
AY	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't
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
2008	421,057,394	422,131,631	1.003	335,687,112	337,149,076	1.004	756,744,506	759,280,707	1.003
2009	347,861,276	348,307,545	1.001	292,747,334	293,502,638	1.003	640,608,610	641,810,183	1.002
2-yr avg			1.002			1.004			1.003
3-yr avg			1.002			1.003			1.003
4-yr avg			1.002			1.004			1.003
5-yr avg			1.003			1.004			1.003
Indemnity Losses				Medical Losses			Total Losses		
AY	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
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
2007	402,169,067	403,135,677	1.002	341,451,058	342,614,548	1.003	743,620,125	745,750,225	1.003
2008	418,068,055	418,752,986	1.002	333,525,444	334,200,432	1.002	751,593,499	752,953,418	1.002
2-yr avg			1.002			1.003			1.003
3-yr avg			1.002			1.000			1.001
4-yr avg			1.002			1.002			1.002
5-yr avg			1.003			1.002			1.002
Indemnity Losses				Medical Losses			Total Losses		
AY	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't
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
2006	374,446,469	375,148,177	1.002	309,667,762	310,931,340	1.004	684,114,231	686,079,517	1.003
2007	396,371,876	396,595,325	1.001	334,731,418	336,208,996	1.004	731,103,294	732,804,321	1.002
2-yr avg			1.002			1.004			1.003
3-yr avg			1.002			1.005			1.003
4-yr avg			1.003			1.005			1.003
5-yr avg			1.003			1.005			1.003
Indemnity Losses				Medical Losses			Total Losses		
AY	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
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	271,527,671	1.002	623,538,039	624,921,600	1.002
2005	370,312,088	370,827,713	1.001	333,940,842	336,048,386	1.006	704,252,930	706,876,099	1.004
2006	369,037,435	369,680,506	1.002	307,620,342	308,447,293	1.003	676,657,777	678,127,799	1.002
2-yr avg			1.002			1.005			1.003
3-yr avg			1.002			1.004			1.003
4-yr avg			1.003			1.004			1.004
5-yr avg			1.003			1.004			1.003
Indemnity Losses				Medical Losses			Total Losses		
AY	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't
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	323,963,531	1.003	251,766,426	253,054,288	1.005	574,804,918	577,017,819	1.004
2004	353,393,929	354,558,089	1.003	271,527,671	272,334,164	1.003	624,921,600	626,892,253	1.003
2005	366,437,382	366,859,962	1.001	332,996,550	334,880,834	1.006	699,433,932	701,740,796	1.003
2-yr avg			1.002			1.005			1.003
3-yr avg			1.002			1.005			1.003
4-yr avg			1.002			1.004			1.003
5-yr avg			1.002			1.008			1.005
Indemnity Losses				Medical Losses			Total Losses		
AY	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
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
2003	323,945,237	325,126,074	1.004	253,032,332	254,804,258	1.007	576,977,569	579,930,332	1.005
2004	345,573,420	346,237,673	1.002	264,924,999	265,507,324	1.002	610,498,419	611,744,997	1.002
2-yr avg			1.003			1.005			1.004
3-yr avg			1.003			1.004			1.003
4-yr avg			1.003			1.004			1.003
5-yr avg			1.002			1.004			1.003

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AY	Indemnity Losses			Medical Losses			Total Losses		
	1st	2nd	Dev't	1st	2nd	Dev't	1st	2nd	Dev't
2017	142,575,079	233,303,188	1.636	233,436,248	270,546,079	1.159	376,011,327	503,849,267	1.340
2018	151,631,400	247,676,357	1.633	235,609,749	259,027,018	1.099	387,241,149	506,703,375	1.308
2019	156,359,559	263,420,454	1.685	272,518,473	314,118,785	1.153	428,878,032	577,539,239	1.347
2020	146,982,662	240,074,857	1.633	237,715,206	273,129,796	1.149	384,697,868	513,204,653	1.334
2021	153,572,047	250,998,524	1.634	276,704,931	298,264,448	1.078	430,276,978	549,262,972	1.277
2-yr avg			1.634			1.114			1.306
3-yr avg			1.651			1.127			1.319
4-yr avg			1.646			1.120			1.317
5-yr avg			1.644			1.128			1.321
AY	Indemnity Losses			Medical Losses			Total Losses		
	2nd	3rd	Dev't	2nd	3rd	Dev't	2nd	3rd	Dev't
2016	217,977,989	254,154,543	1.166	241,768,436	233,032,373	0.964	459,746,425	487,186,916	1.060
2017	233,303,188	262,863,675	1.127	270,546,079	251,017,374	0.928	503,849,267	513,881,049	1.020
2018	247,676,357	281,735,173	1.138	259,027,018	251,931,265	0.973	506,703,375	533,666,438	1.053
2019	263,420,454	298,479,493	1.133	314,118,785	298,770,483	0.951	577,539,239	597,249,976	1.034
2020	240,074,857	273,202,809	1.138	273,129,796	271,764,447	0.995	513,204,653	544,967,256	1.062
2-yr avg			1.136			0.973			1.048
3-yr avg			1.136			0.973			1.050
4-yr avg			1.134			0.962			1.042
5-yr avg			1.140			0.962			1.046
AY	Indemnity Losses			Medical Losses			Total Losses		
	3rd	4th	Dev't	3rd	4th	Dev't	3rd	4th	Dev't
2015	265,676,177	279,064,843	1.050	257,298,565	255,187,585	0.992	522,974,742	534,252,428	1.022
2016	254,154,543	263,645,403	1.037	233,032,373	228,535,766	0.981	487,186,916	492,181,169	1.010
2017	262,863,675	271,136,392	1.031	251,017,374	249,097,844	0.992	513,881,049	520,234,236	1.012
2018	281,735,173	293,831,201	1.043	251,931,265	252,913,006	1.004	533,666,438	546,744,207	1.025
2019	298,479,493	310,309,681	1.040	298,770,483	304,950,476	1.021	597,249,976	615,260,157	1.030
2-yr avg			1.042			1.013			1.028
3-yr avg			1.038			1.006			1.022
4-yr avg			1.038			1.000			1.019
5-yr avg			1.040			0.998			1.020
AY	Indemnity Losses			Medical Losses			Total Losses		
	4th	5th	Dev't	4th	5th	Dev't	4th	5th	Dev't
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	255,187,585	249,732,379	0.979	534,252,428	533,403,760	0.998
2016	263,645,403	270,154,859	1.025	228,535,766	226,335,367	0.990	492,181,169	496,490,226	1.009
2017	271,136,392	275,676,362	1.017	249,097,844	245,541,855	0.986	520,234,236	521,218,217	1.002
2018	293,831,201	298,818,388	1.017	252,913,006	248,989,815	0.984	546,744,207	547,808,203	1.002
2-yr avg			1.017			0.985			1.002
3-yr avg			1.020			0.987			1.004
4-yr avg			1.019			0.985			1.003
5-yr avg			1.019			0.986			1.003
AY	Indemnity Losses			Medical Losses			Total Losses		
	5th	6th	Dev't	5th	6th	Dev't	5th	6th	Dev't
2013	289,896,816	292,235,838	1.008	269,030,056	267,581,184	0.995	558,926,872	559,817,022	1.002
2014	286,351,637	289,063,923	1.009	266,152,765	262,621,760	0.987	552,504,402	551,685,683	0.999
2015	283,671,381	287,159,254	1.012	249,732,379	250,498,054	1.003	533,403,760	537,657,308	1.008
2016	270,154,859	271,925,203	1.007	226,335,367	226,408,968	1.000	496,490,226	498,334,171	1.004
2017	275,676,362	277,221,084	1.006	245,541,855	246,276,538	1.003	521,218,217	523,497,622	1.004
2-yr avg			1.007			1.002			1.004
3-yr avg			1.008			1.002			1.005
4-yr avg			1.009			0.998			1.004
5-yr avg			1.008			0.998			1.003
AY	Indemnity Losses			Medical Losses			Total Losses		
	6th	7th	Dev't	6th	7th	Dev't	6th	7th	Dev't
2012	314,678,104	314,625,490	1.000	303,816,443	299,069,133	0.984	618,494,547	613,694,623	0.992
2013	292,127,638	292,544,094	1.001	267,458,479	264,590,001	0.989	559,586,117	557,134,095	0.996
2014	289,063,923	289,892,012	1.003	262,621,760	262,617,700	1.000	551,685,683	552,509,712	1.001
2015	287,159,254	287,840,359	1.002	250,498,054	251,157,519	1.003	537,657,308	538,997,878	1.002
2016	271,925,203	274,869,304	1.011	226,408,968	226,100,276	0.999	498,334,171	500,969,580	1.005
2-yr avg			1.007			1.001			1.004
3-yr avg			1.005			1.001			1.003
4-yr avg			1.004			0.998			1.001
5-yr avg			1.003			0.995			0.999

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## Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
AY	7th	8th	Dev't	7th	8th	Dev't	7th	8th	Dev't
2011	342,553,141	342,632,943	1.000	316,497,658	317,605,529	1.004	659,050,799	660,238,472	1.002
2012	314,303,711	315,303,813	1.003	298,680,957	298,747,965	1.000	612,984,668	614,051,778	1.002
2013	292,444,139	293,738,658	1.004	264,427,057	264,155,553	0.999	556,871,196	557,894,211	1.002
2014	289,468,395	289,979,862	1.002	262,447,201	262,746,551	1.001	551,915,596	552,726,413	1.001
2015	287,696,319	288,231,722	1.002	250,874,828	251,196,186	1.001	538,571,147	539,427,908	1.002
2-yr avg			1.002			1.001			1.002
3-yr avg			1.003			1.000			1.002
4-yr avg			1.003			1.000			1.002
5-yr avg			1.002			1.001			1.002
Indemnity Losses			Medical Losses			Total Losses			
AY	8th	9th	Dev't	8th	9th	Dev't	8th	9th	Dev't
2010	356,095,154	358,227,673	1.006	325,983,567	324,995,570	0.997	682,078,721	683,223,243	1.002
2011	341,693,678	343,626,940	1.006	317,001,416	317,568,292	1.002	658,695,094	661,195,232	1.004
2012	314,936,853	316,255,669	1.004	298,530,251	297,638,610	0.997	613,467,104	613,894,279	1.001
2013	293,375,282	293,631,080	1.001	263,950,872	263,905,088	1.000	557,326,154	557,536,168	1.000
2014	289,847,990	290,724,876	1.003	262,567,219	262,974,944	1.002	552,415,209	553,699,820	1.002
2-yr avg			1.002			1.001			1.001
3-yr avg			1.003			1.000			1.001
4-yr avg			1.004			1.000			1.002
5-yr avg			1.004			1.000			1.002
Indemnity Losses			Medical Losses			Total Losses			
AY	9th	10th	Dev't	9th	10th	Dev't	9th	10th	Dev't
2009	357,190,270	357,396,348	1.001	309,190,094	307,808,269	0.996	666,380,364	665,204,617	0.998
2010	357,823,279	358,921,142	1.003	324,854,009	325,113,303	1.001	682,677,288	684,034,445	1.002
2011	343,522,988	344,206,892	1.002	317,454,926	317,051,823	0.999	660,977,914	661,258,715	1.000
2012	316,012,174	316,203,292	1.001	297,404,407	297,758,608	1.001	613,416,581	613,961,900	1.001
2013	292,698,050	292,754,988	1.000	263,107,911	263,514,268	1.002	555,805,961	556,269,256	1.001
2-yr avg			1.001			1.002			1.001
3-yr avg			1.001			1.001			1.001
4-yr avg			1.002			1.001			1.001
5-yr avg			1.001			1.000			1.000
Indemnity Losses			Medical Losses			Total Losses			
AY	10th	11th	Dev't	10th	11th	Dev't	10th	11th	Dev't
2008	429,671,703	430,283,997	1.001	349,357,843	348,977,574	0.999	779,029,546	779,261,571	1.000
2009	357,008,133	357,035,529	1.000	307,544,002	307,127,085	0.999	664,552,135	664,162,614	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
2011	341,339,195	342,734,049	1.004	315,683,494	313,995,406	0.995	657,022,689	656,729,455	1.000
2012	313,927,778	314,337,371	1.001	295,705,521	295,041,867	0.998	609,633,299	609,379,238	1.000
2-yr avg			1.003			0.997			1.000
3-yr avg			1.004			0.998			1.001
4-yr avg			1.003			0.998			1.001
5-yr avg			1.003			0.998			1.001
Indemnity Losses			Medical Losses			Total Losses			
AY	11th	12th	Dev't	11th	12th	Dev't	11th	12th	Dev't
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	429,545,864	428,657,382	0.998	348,534,747	349,176,974	1.002	778,080,611	777,834,356	1.000
2009	356,504,595	357,402,370	1.003	306,886,318	306,677,750	0.999	663,390,913	664,080,120	1.001
2010	359,515,545	361,474,504	1.005	324,205,705	324,786,176	1.002	683,721,250	686,260,680	1.004
2011	340,885,696	340,609,018	0.999	312,678,381	313,153,072	1.002	653,564,077	653,762,090	1.000
2-yr avg			1.002			1.002			1.002
3-yr avg			1.002			1.001			1.002
4-yr avg			1.001			1.001			1.001
5-yr avg			1.002			1.001			1.001
Indemnity Losses			Medical Losses			Total Losses			
AY	12th	13th	Dev't	12th	13th	Dev't	12th	13th	Dev't
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	349,166,062	349,631,610	1.001	777,813,241	778,623,248	1.001
2009	356,642,085	357,205,736	1.002	306,268,517	310,100,332	1.013	662,910,602	667,306,068	1.007
2010	357,619,573	357,917,020	1.001	321,664,356	321,676,946	1.000	679,283,929	679,593,966	1.000
2-yr avg			1.002			1.007			1.004
3-yr avg			1.001			1.005			1.003
4-yr avg			1.001			1.003			1.002
5-yr avg			1.001			1.002			1.002

## North Carolina - Paid+Case

## Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
AY	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't
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
2008	428,739,512	429,535,307	1.002	349,217,845	349,300,952	1.000	777,957,357	778,836,259	1.001
2009	352,719,331	353,009,641	1.001	307,296,183	307,287,722	1.000	660,015,514	660,297,363	1.000
2-yr avg			1.002			1.000			1.001
3-yr avg			1.001			1.004			1.002
4-yr avg			1.001			1.003			1.002
5-yr avg			1.001			1.003			1.002
Indemnity Losses			Medical Losses			Total Losses			
AY	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
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	325,535,744	1.011	703,095,663	707,531,114	1.006
2007	406,447,857	406,255,645	1.000	363,560,335	364,144,071	1.002	770,008,192	770,399,716	1.001
2008	425,471,731	424,949,394	0.999	345,667,813	344,764,727	0.997	771,139,544	769,714,121	0.998
2-yr avg			1.000			1.000			1.000
3-yr avg			1.000			1.003			1.002
4-yr avg			1.000			1.002			1.001
5-yr avg			1.000			1.001			1.001
Indemnity Losses			Medical Losses			Total Losses			
AY	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't
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
2006	381,990,370	382,472,006	1.001	325,534,176	324,082,104	0.996	707,524,546	706,554,110	0.999
2007	399,307,582	399,437,499	1.000	355,459,535	355,053,009	0.999	754,767,117	754,490,508	1.000
2-yr avg			1.001			0.998			1.000
3-yr avg			1.001			0.998			1.000
4-yr avg			1.001			0.999			1.001
5-yr avg			1.001			1.000			1.001
Indemnity Losses			Medical Losses			Total Losses			
AY	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
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	278,613,670	0.999	638,312,473	638,888,352	1.001
2005	374,958,521	375,058,416	1.000	351,653,819	352,548,568	1.003	726,612,340	727,606,984	1.001
2006	376,361,264	375,411,018	0.997	320,771,106	316,016,457	0.985	697,132,370	691,427,475	0.992
2-yr avg			0.999			0.994			0.997
3-yr avg			1.000			0.996			0.998
4-yr avg			1.001			0.996			0.999
5-yr avg			1.000			0.993			0.997
Indemnity Losses			Medical Losses			Total Losses			
AY	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't
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	331,763,290	1.002	272,694,951	272,553,403	0.999	603,707,310	604,316,693	1.001
2004	360,274,682	360,278,279	1.000	278,613,670	278,787,196	1.001	638,888,352	639,065,475	1.000
2005	370,668,085	370,781,319	1.000	349,496,732	351,631,653	1.006	720,164,817	722,412,972	1.003
2-yr avg			1.000			1.004			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			1.002			1.001
Indemnity Losses			Medical Losses			Total Losses			
AY	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
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
2003	331,744,996	331,401,713	0.999	272,531,447	272,517,955	1.000	604,276,443	603,919,668	0.999
2004	351,293,610	351,405,306	1.000	271,378,031	271,782,500	1.001	622,671,641	623,187,806	1.001
2-yr avg			1.000			1.001			1.000
3-yr avg			1.000			1.001			1.001
4-yr avg			1.001			1.002			1.001
5-yr avg			1.001			1.001			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>	Medical <u>Only</u>	<u>Total</u>	<u>Indemnity</u>	Medical <u>Only</u>	<u>Total</u>	<u>Indemnity</u>	Medical <u>Only</u>	<u>Total</u>
2017	10,128	30,954	41,082	219	70	289	10,347	31,024	41,371
2018	10,134	30,029	40,163	422	55	477	10,556	30,084	40,640
2019	9,101	27,232	36,333	749	104	853	9,850	27,336	37,186
2020	8,663	23,679	32,342	1,764	342	2,106	10,427	24,021	34,448
2021	5,190	24,157	29,347	4,655	1,846	6,501	9,845	26,003	35,848

**Accident Year**

Accident Year	Paid (Closed) Claim Counts			Outstanding (Open) Claim Counts			Total Claim Counts		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	<u>Indemnity</u>	Medical <u>Only</u>	<u>Total</u>	<u>Indemnity</u>	Medical <u>Only</u>	<u>Total</u>	<u>Indemnity</u>	Medical <u>Only</u>	<u>Total</u>
2018	10,336	30,946	41,282	302	151	453	10,638	31,097	41,735
2019	9,854	30,726	40,580	592	309	901	10,446	31,035	41,481
2020	8,765	23,007	31,772	1,122	260	1,382	9,887	23,267	33,154
2021	7,163	24,929	32,092	2,929	741	3,670	10,092	25,670	35,762
2022	2,342	18,699	21,041	6,505	5,639	12,144	8,847	24,338	33,185

\* 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 12/31/22.

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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
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	7,683,799	8,272,033	8,188,090	8,759,940	8,938,025	2012	1,572,602	1,553,292	1,349,708	1,531,111	1,530,535	2012	9,256,401	9,825,325	9,537,798	10,291,051	10,468,560
2013	6,587,304	8,683,914	8,563,336	7,683,302	7,638,898	2013	916,588	878,775	884,277	849,777	829,777	2013	7,503,892	9,562,689	9,447,613	8,533,079	8,468,675
2014	12,090,525	12,956,565	13,233,449	13,465,455	13,330,545	2014	1,496,889	1,286,028	1,114,101	1,082,601	966,871	2014	13,587,414	14,242,593	14,347,550	14,548,056	14,297,416
2015	14,250,354	15,405,649	15,378,127	15,371,943	15,509,420	2015	1,138,388	969,668	3,410,664	2,432,874	2,248,539	2015	15,388,742	16,375,317	18,788,791	17,804,817	17,757,959
2016	15,075,531	15,100,350	15,357,004	15,629,984	15,591,624	2016	1,519,225	1,411,833	1,153,632	1,164,353	1,131,086	2016	16,594,756	16,512,183	16,510,636	16,794,337	16,722,710
2017	15,269,213	16,090,984	16,968,540	16,889,614		2017	3,417,386	6,736,901	4,622,757	4,605,464		2017	18,686,599	22,827,885	21,591,297	21,495,078	
2018	13,473,863	13,926,549	16,912,531			2018	4,165,414	4,387,116	4,389,425			2018	17,639,277	18,313,665	21,301,956		
2019	16,163,712	17,021,657				2019	1,219,038	14,850,951				2019	17,382,750	31,872,608			
2020	18,832,960					2020	1,096,851					2020	19,929,811				
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	
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	1.077	0.990	1.070	1.020		2012	0.988	0.869	1.134	1.000		2012	1.061	0.971	1.079	1.017	
2013	1.318	0.986	0.897	0.994		2013	0.959	1.006	0.961	0.976		2013	1.274	0.988	0.903	0.992	
2014	1.072	1.021	1.018	0.990		2014	0.859	0.866	0.972	0.893		2014	1.048	1.007	1.014	0.983	
2015	1.081	0.998	1.000	1.009		2015	0.852	3.517	0.713	0.924		2015	1.064	1.147	0.948	0.997	
2016	1.002	1.017	1.018	0.998		2016	0.929	0.817	1.009	0.971		2016	0.995	1.000	1.017	0.996	
2017	1.054	1.055	0.995			2017	1.971	0.686	0.996			2017	1.222	0.946	0.996		
2018	1.034	1.214				2018	1.053	1.001				2018	1.038	1.163			
2019	1.053					2019	12.183					2019	1.834				
5-yr Avg	1.045	1.061	0.986	1.002		5-yr Avg	3.398	1.377	0.930	0.953		5-yr Avg	1.231	1.053	0.976	0.997	

**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
2011	4,452,044	4,866,289	6,511,341	7,035,409	8,979,945	2011	33,720,964	35,594,217	44,456,972	44,806,172	29,782,949	2011	38,173,008	40,460,506	50,968,313	51,841,581	38,762,894
2012	4,439,987	7,162,541	8,720,279	11,318,301	12,730,264	2012	35,439,940	35,941,519	36,304,473	40,997,555	44,113,292	2012	39,879,927	43,104,060	45,024,752	52,315,856	56,843,556
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	10,939,462	2014	3,668,743	13,374,417	13,763,547	10,683,207	13,473,411	2014	4,922,643	18,666,581	21,161,767	18,890,437	24,412,873
2015	3,583,075	4,728,491	6,065,840	7,766,232	8,425,849	2015	8,525,447	13,275,551	14,402,304	19,781,888	17,936,117	2015	12,108,522	18,004,042	20,468,144	27,548,120	26,361,966
2016	3,478,367	7,886,329	10,912,682	11,065,866	11,648,388	2016	15,526,902	37,031,277	38,569,488	40,561,474	40,542,257	2016	19,005,269	44,917,606	49,482,170	51,627,340	52,190,645
2017	3,591,918	7,606,605	7,431,471	7,577,634		2017	21,603,228	24,924,775	18,543,507	16,047,858		2017	25,195,146	32,531,380	25,974,978	23,625,492	
2018	8,143,016	8,801,284	11,682,539			2018	27,656,531	31,381,356	24,068,206			2018	35,799,547	40,182,640	35,750,745		
2019	7,325,442	13,088,442				2019	37,693,173	66,049,415				2019	45,018,615	79,137,857			
2020	4,664,864					2020	38,021,974					2020	42,686,838				
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	
2011	1.093	1.338	1.080	1.276		2011	1.056	1.249	1.008	0.665		2011	1.060	1.260	1.017	0.748	
2012	1.613	1.217	1.298	1.125		2012	1.014	1.010	1.129	1.076		2012	1.081	1.045	1.162	1.087	
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	1.333		2014	3.646	1.029	0.776	1.261		2014	3.792	1.134	0.893	1.292	
2015	1.320	1.283	1.280	1.085		2015	1.557	1.085	1.374	0.907		2015	1.487	1.137	1.346	0.957	
2016	2.267	1.384	1.014	1.053		2016	2.385	1.042	1.052	1.000		2016	2.363	1.102	1.043	1.011	
2017	2.118	0.977	1.020			2017	1.154	0.744	0.865			2017	1.291	0.798	0.910		
2018	1.081	1.327				2018	1.135	0.767				2018	1.122	0.890			
2019	1.787					2019	1.752					2019	1.758				
5-yr Avg	1.715	1.274	1.130	1.126		5-yr Avg	1.597	0.933	1.010	1.006		5-yr Avg	1.604	1.012	1.046	1.040	

**NORTH CAROLINA**

**WORKERS COMPENSATION STATISTICAL PLAN DATA**

**Injury Type: Permanent Partial**

Indemnity						Medical					Combined (Indemnity + Medical)						
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2011	160,423,170	315,117,799	360,345,805	380,405,887	390,073,585	2011	163,252,960	264,172,596	278,014,938	282,969,761	283,855,670	2011	323,676,130	579,290,395	638,360,743	663,375,648	673,929,255
2012	147,582,726	294,241,035	338,206,105	351,570,072	358,957,120	2012	161,521,892	250,107,645	260,701,472	264,257,873	265,084,841	2012	309,104,618	544,348,680	598,907,577	615,827,945	624,041,961
2013	146,441,464	282,816,116	327,071,278	338,936,984	345,870,887	2013	146,824,078	222,626,487	233,672,619	238,444,743	238,384,870	2013	293,265,542	505,442,603	560,743,897	577,381,727	584,255,757
2014	141,966,895	284,740,134	319,653,642	330,634,652	338,629,881	2014	144,424,508	232,267,532	236,984,969	239,020,382	238,730,454	2014	286,391,403	517,007,666	556,638,611	569,655,034	577,360,335
2015	148,880,374	290,735,127	322,444,309	339,334,259	343,914,534	2015	141,371,596	214,044,881	213,193,847	217,834,261	216,494,121	2015	290,251,970	504,780,008	535,638,156	557,168,520	560,408,655
2016	142,402,836	265,973,114	302,798,229	315,949,063	318,602,677	2016	129,237,560	182,769,784	187,372,742	187,736,927	185,998,604	2016	271,640,396	448,742,898	490,170,971	503,685,990	504,601,281
2017	147,010,967	284,522,537	313,247,346	318,930,928		2017	136,551,992	201,554,733	200,683,657	198,945,511		2017	283,562,959	486,077,270	513,931,003	517,876,439	
2018	146,248,673	296,466,170	326,321,022			2018	141,378,426	202,930,590	206,421,809			2018	287,627,099	499,396,760	532,742,831		
2019	144,582,536	258,962,429				2019	143,047,483	181,514,781				2019	287,630,019	440,477,210			
2020	134,560,879					2020	123,827,900					2020	258,388,779				
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	
2011	1.964	1.144	1.056	1.025		2011	1.618	1.052	1.018	1.003		2011	1.790	1.102	1.039	1.016	
2012	1.994	1.149	1.040	1.021		2012	1.548	1.042	1.014	1.003		2012	1.761	1.100	1.028	1.013	
2013	1.931	1.156	1.036	1.020		2013	1.516	1.050	1.020	1.000		2013	1.723	1.109	1.030	1.012	
2014	2.006	1.123	1.034	1.024		2014	1.608	1.020	1.009	0.999		2014	1.805	1.077	1.023	1.014	
2015	1.953	1.109	1.052	1.013		2015	1.514	0.996	1.022	0.994		2015	1.739	1.061	1.040	1.006	
2016	1.868	1.138	1.043	1.008		2016	1.414	1.025	1.002	0.991		2016	1.652	1.092	1.028	1.002	
2017	1.935	1.101	1.018			2017	1.476	0.996	0.991			2017	1.714	1.057	1.008		
2018	2.027	1.101				2018	1.435	1.017				2018	1.736	1.067			
2019	1.791					2019	1.269					2019	1.531				
5-yr Avg	1.915	1.114	1.037	1.017		5-yr Avg	1.422	1.011	1.009	0.997		5-yr Avg	1.674	1.071	1.026	1.009	

**Injury Type: Temporary Total**

Indemnity					Medical					Combined (Indemnity + Medical)							
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2011	157,307,214	133,699,817	142,091,324	147,711,215	148,625,795	2011	201,319,882	134,169,773	130,230,895	131,121,587	129,346,581	2011	358,627,096	267,869,590	272,322,219	278,832,802	277,972,376
2012	158,160,802	137,875,002	146,083,111	147,876,005	149,619,749	2012	200,908,694	135,870,692	132,003,644	123,291,274	122,228,087	2012	359,069,496	273,745,694	278,086,755	271,167,279	271,847,836
2013	174,736,818	155,324,686	156,722,759	161,375,164	163,825,488	2013	208,956,227	141,131,853	132,366,040	127,723,684	127,328,030	2013	383,693,045	296,456,539	289,088,799	289,098,848	291,153,518
2014	169,773,599	145,154,193	150,903,842	157,072,970	157,099,970	2014	214,374,105	126,492,643	118,579,539	118,545,564	114,483,799	2014	384,147,704	271,646,836	269,483,381	275,618,534	271,583,769
2015	173,717,995	142,454,713	154,176,694	155,096,654	158,374,773	2015	201,513,936	123,817,551	124,035,671	113,490,691	115,069,297	2015	375,231,931	266,272,264	278,212,365	268,587,345	273,444,070
2016	168,555,732	152,450,124	155,176,842	158,490,166	162,162,724	2016	187,195,122	122,659,351	113,661,437	115,487,837	115,701,906	2016	355,750,854	275,109,475	268,838,279	273,978,003	277,864,630
2017	178,509,846	150,269,988	161,748,718	170,000,493		2017	192,038,255	115,390,444	114,991,542	115,835,103		2017	370,548,101	265,660,432	276,740,260	285,835,596	
2018	200,476,747	174,319,638	189,350,485			2018	206,910,065	135,283,948	135,246,166			2018	407,386,812	309,603,586	324,596,651		
2019	197,343,059	200,644,067				2019	196,587,061	144,939,290				2019	393,930,120	345,583,357			
2020	210,872,215					2020	212,572,526					2020	423,444,741				
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	
2011	0.850	1.063	1.040	1.006		2011	0.666	0.971	1.007	0.986		2011	0.747	1.017	1.024	0.997	
2012	0.872	1.060	1.012	1.012		2012	0.676	0.972	0.934	0.991		2012	0.762	1.016	0.975	1.003	
2013	0.889	1.009	1.030	1.015		2013	0.675	0.938	0.965	0.997		2013	0.773	0.975	1.000	1.007	
2014	0.855	1.040	1.041	1.000		2014	0.590	0.937	1.000	0.966		2014	0.707	0.992	1.023	0.985	
2015	0.820	1.082	1.006	1.021		2015	0.614	1.002	0.915	1.014		2015	0.710	1.045	0.965	1.018	
2016	0.904	1.018	1.021	1.023		2016	0.655	0.927	1.016	1.002		2016	0.773	0.977	1.019	1.014	
2017	0.842	1.076	1.051			2017	0.601	0.997	1.007			2017	0.717	1.042	1.033		
2018	0.870	1.086				2018	0.654	1.000				2018	0.760	1.048			
2019	1.017					2019	0.737					2019	0.877				
5-yr Avg	0.891	1.060	1.030	1.014		5-yr Avg	0.652	0.973	0.981	0.994		5-yr Avg	0.767	1.021	1.008	1.005	

**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
2011	0	0	0	0	0	2011	57,183,165	54,312,009	53,834,672	53,735,385	53,883,043	2011	57,183,165	54,312,009	53,834,672	53,735,385	53,883,043
2012	0	0	0	0	0	2012	55,538,572	53,645,939	53,034,011	53,136,252	52,832,912	2012	55,538,572	53,645,939	53,034,011	53,136,252	52,832,912
2013	0	0	0	0	0	2013	55,361,089	52,755,142	52,025,600	51,686,894	51,617,725	2013	55,361,089	52,755,142	52,025,600	51,686,894	51,617,725
2014	0	0	0	0	0	2014	54,261,876	50,834,961	50,237,516	49,861,672	49,823,931	2014	54,261,876	50,834,961	50,237,516	49,861,672	49,823,931
2015	0	0	0	0	0	2015	51,319,103	48,552,898	48,010,981	48,019,533	48,064,632	2015	51,319,103	48,552,898	48,010,981	48,019,533	48,064,632
2016	0	0	0	0	0	2016	52,243,509	49,382,944	49,360,483	49,021,310	49,149,332	2016	52,243,509	49,382,944	49,360,483	49,021,310	49,149,332
2017	0	0	0	0	0	2017	53,366,632	50,774,409	50,432,949	50,484,544		2017	53,366,632	50,774,409	50,432,949	50,484,544	
2018	0	0	0			2018	57,271,137	53,164,630	52,858,517			2018	57,271,137	53,164,630	52,858,517		
2019	0	0				2019	49,443,993	47,301,740				2019	49,443,993	47,301,740			
2020	0					2020	48,701,273					2020	48,701,273				

  

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
2011	-	-	-	-	2011	0.950	0.991	0.998	1.003	2011	0.950	0.991	0.998	1.003
2012	-	-	-	-	2012	0.966	0.989	1.002	0.994	2012	0.966	0.989	1.002	0.994
2013	-	-	-	-	2013	0.953	0.986	0.993	0.999	2013	0.953	0.986	0.993	0.999
2014	-	-	-	-	2014	0.937	0.988	0.993	0.999	2014	0.937	0.988	0.993	0.999
2015	-	-	-	-	2015	0.946	0.989	1.000	1.001	2015	0.946	0.989	1.000	1.001
2016	-	-	-	-	2016	0.945	1.000	0.993	1.003	2016	0.945	1.000	0.993	1.003
2017	-	-	-	-	2017	0.951	0.993	1.001		2017	0.951	0.993	1.001	
2018	-	-	-	-	2018	0.928	0.994			2018	0.928	0.994		
2019	-	-	-	-	2019	0.957				2019	0.957			
5-yr Avg	-	-	-	-	5-yr Avg	0.945	0.993	0.996	0.999	5-yr Avg	0.945	0.993	0.996	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
2011	335,354,873	466,835,093	522,127,767	548,695,659	562,264,215	2011	456,286,115	488,971,304	507,234,353	513,413,086	500,888,806	2011	791,640,988	955,806,397	1,029,362,120	1,062,108,745	1,063,153,021
2012	317,867,314	447,550,611	501,197,585	519,524,318	530,245,158	2012	454,981,700	477,119,087	483,393,308	483,214,065	485,789,667	2012	772,849,014	924,669,698	984,590,893	1,002,738,383	1,016,034,825
2013	329,827,635	449,695,339	497,008,709	513,713,293	523,235,123	2013	428,510,817	435,396,555	434,646,740	434,144,652	430,262,797	2013	758,338,452	885,091,894	931,655,449	947,857,945	953,497,920
2014	325,084,919	448,143,056	491,189,153	509,380,307	519,999,858	2014	418,226,121	424,255,581	420,679,672	419,193,426	417,478,466	2014	743,311,040	872,398,637	911,868,825	928,573,733	937,478,324
2015	340,431,798	453,323,980	498,064,970	517,569,088	526,224,576	2015	403,868,470	400,660,549	403,053,467	401,559,247	399,812,706	2015	744,300,268	853,984,529	901,118,437	919,128,335	926,037,282
2016	329,512,466	441,409,917	484,244,757	501,135,079	508,005,413	2016	385,722,318	393,255,189	390,117,782	393,971,901	392,523,185	2016	715,234,784	834,665,106	874,362,539	895,106,980	900,528,598
2017	344,381,944	458,490,114	499,396,075	513,398,669		2017	406,977,493	399,381,262	389,274,412	385,918,480		2017	751,359,437	857,871,376	888,670,487	899,317,149	
2018	368,342,299	493,513,641	544,266,577			2018	437,381,573	427,147,640	422,984,123			2018	805,723,872	920,661,281	967,250,700		
2019	365,414,749	489,716,595				2019	427,990,748	454,656,177				2019	793,405,497	944,372,772			
2020	368,930,918					2020	424,220,524					2020	793,151,442				

  

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
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	1.037	1.021	2012	1.049	1.013	1.000	1.005	2012	1.196	1.065	1.018	1.013
2013	1.363	1.105	1.034	1.019	2013	1.016	0.998	0.999	0.991	2013	1.167	1.053	1.017	1.006
2014	1.379	1.096	1.037	1.021	2014	1.014	0.992	0.996	0.996	2014	1.174	1.045	1.018	1.010
2015	1.332	1.099	1.039	1.017	2015	0.992	1.006	0.996	0.996	2015	1.147	1.055	1.020	1.008
2016	1.340	1.097	1.035	1.014	2016	1.020	0.992	1.010	0.996	2016	1.167	1.048	1.024	1.006
2017	1.331	1.089	1.028		2017	0.981	0.975	0.991		2017	1.142	1.036	1.012	
2018	1.340	1.103			2018	0.977	0.990			2018	1.143	1.051		
2019	1.340				2019	1.062				2019	1.190			
5-yr Avg	1.337	1.097	1.035	1.018	5-yr Avg	1.006	0.991	0.998	0.997	5-yr Avg	1.158	1.047	1.018	1.009

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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>
2011	110,439,276,118	2,023,411,584
2012	114,302,873,692	2,041,203,129
2013	120,555,440,994	2,172,113,557
2014	128,004,185,119	2,302,811,240
2015	136,498,540,352	2,436,073,012
2016	143,530,756,619	2,380,342,649
2017	151,975,976,651	2,267,216,715
2018	161,360,431,095	2,171,210,154
2019	171,964,547,603	2,002,080,300
2020	181,521,542,222	1,852,466,582

**Incurred Claim Counts By Injury Type**

<b>Fatal</b>						<b>Permanent Total</b>					
<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2011	66	71	74	76	79	2011	15	18	23	26	31
2012	46	48	47	50	51	2012	11	14	16	25	29
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	66	69	70	71	71	2015	13	22	26	32	34
2016	67	70	71	73	73	2016	18	29	37	37	37
2017	68	75	78	78		2017	19	20	21	21	
2018	51	58	59			2018	25	31	32		
2019	64	68				2019	19	22			
2020	62					2020	12				

<b>Permanent Partial</b>						<b>Temporary Total</b>					
<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2011	6,165	9,294	9,570	9,621	9,655	2011	11,420	9,056	8,942	8,907	8,887
2012	5,989	8,793	9,093	9,145	9,172	2012	10,782	8,639	8,466	8,428	8,417
2013	6,003	8,730	9,082	9,158	9,154	2013	10,947	8,818	8,602	8,541	8,559
2014	5,944	8,864	9,126	9,180	9,227	2014	11,060	8,746	8,582	8,562	8,523
2015	5,919	8,849	9,015	9,117	9,136	2015	11,199	8,884	8,808	8,714	8,711
2016	5,752	8,292	8,598	8,656	8,655	2016	11,352	9,348	9,171	9,161	9,139
2017	5,591	8,341	8,547	8,521		2017	11,797	9,598	9,533	9,542	
2018	5,660	8,377	8,466			2018	12,129	10,002	9,973		
2019	5,292	7,063				2019	11,366	10,102			
2020	4,639					2020	11,997				

<b>Medical Only</b>						<b>Total - All Injury Types</b>					
<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2011	59,157	59,505	59,563	59,609	59,618	2011	76,823	77,944	78,172	78,239	78,270
2012	56,176	56,546	56,601	56,608	56,598	2012	73,004	74,040	74,223	74,256	74,267
2013	54,665	54,968	55,041	55,013	55,063	2013	71,658	72,565	72,777	72,768	72,833
2014	54,560	55,096	55,170	55,199	55,219	2014	71,625	72,784	72,967	73,033	73,064
2015	55,117	55,729	55,868	55,909	55,907	2015	72,314	73,553	73,787	73,843	73,859
2016	55,385	55,789	55,843	55,814	55,852	2016	72,574	73,528	73,720	73,741	73,756
2017	55,443	55,796	55,757	55,799		2017	72,918	73,830	73,936	73,961	
2018	55,101	55,396	55,506			2018	72,966	73,864	74,036		
2019	49,054	49,401				2019	65,795	66,656			
2020	43,822					2020	60,532				

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 3(f) The filer shall provide for each of the policy periods in Sub-items (3)(b) and (3)(d) of this Rule the law amendment factors for adjusting past losses to current benefit levels.

Response

See attached Exhibit 3(f).

## North Carolina

## Amendment Factors Adjusting Losses to the January 1, 2023 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>
1/20 - 12/20	1.000	1.000	1.000	1.000	1.000	1.020	1.009
1/19 - 12/19	1.000	1.000	1.000	1.000	1.000	1.032	1.015
1/18 - 12/18	1.000	1.000	1.000	1.000	1.000	1.042	1.019
1/17 - 12/17	1.000	1.000	1.000	1.000	1.000	1.053	1.023
1/16 - 12/16	1.000	1.000	1.000	1.000	1.000	1.056	1.024
1/15 - 12/15	1.000	1.000	1.000	1.000	1.000	1.056	1.023
1/14 - 12/14	1.000	1.000	1.000	1.000	1.000	1.027	1.011
1/13 - 12/13	1.000	1.000	1.000	1.000	1.000	1.008	1.002
1/12 - 12/12	1.000	1.000	1.000	1.000	1.000	0.994	0.994
1/11 - 12/11	1.030	0.999	0.995	0.999	0.997	0.990	0.991

## 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 0.949 (-5.1%) and 0.941 (-5.6%) 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 0.950 (-5.0%) and 0.948 (-5.2%) 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 0.965 (-3.5%), while the average medical trend factor is 0.963 (-3.7%).

**NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.**  
**FILED ANNUAL LOSS RATIO TRENDS**  
**BASED ON FILINGS MADE DURING THE 2022/2023 FILING SEASON**

<u>State</u>	<u>Indemnity</u>	<u>Medical</u>
ALABAMA	0.970	0.975
ALASKA	0.945	0.955
ARIZONA	0.950	0.955
ARKANSAS	0.945	0.955
COLORADO	0.955	0.950
CONNECTICUT	0.965	0.950
DISTRICT OF COLUMBIA	0.960	0.950
FLORIDA	0.970	0.970
GEORGIA	0.945	0.950
HAWAII	0.995	1.000
IDAHO	0.970	0.955
ILLINOIS	0.990	0.990
INDIANA	0.965	0.975
IOWA	0.960	0.975
KANSAS	0.960	0.965
KENTUCKY	0.970	0.950
LOUISIANA	0.960	0.970
MAINE	0.955	0.970
MARYLAND	0.955	0.955
MISSISSIPPI	0.955	0.950
MISSOURI	0.980	0.985
MONTANA	0.960	0.955
NEBRASKA	0.970	0.955
NEVADA	0.970	0.955
NEW HAMPSHIRE	0.965	0.955
NEW MEXICO	0.960	0.950
OKLAHOMA	0.970	0.965
OREGON	0.980	0.965
RHODE ISLAND	0.965	0.945
SOUTH CAROLINA	0.965	0.955
SOUTH DAKOTA	0.965	0.970
TENNESSEE	0.950	0.945
TEXAS	0.950	0.925
UTAH	0.950	0.950
VERMONT	0.975	0.970
VIRGINIA	0.955	0.980
<u>WEST VIRGINIA</u>	<u>0.940</u>	<u>0.945</u>
<b>All States Average</b>	<b>0.965</b>	<b>0.963</b>

## 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 2019-to-2020 and 2020-to-2021 AWW changes were 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 and 2021 AWW changes was unusually large, due to pandemic related job losses in relatively low wage industries. Therefore, in this year's ratemaking analysis the 2020 and 2021 AWW values were adjusted to exclude the estimated impact of the pandemic-related, industry sector mix change. These adjustments are reflected in Exhibit 5, and in the frequency and severity values shown in Appendix A-III of the loss cost filing. The impact of industry-sector mix changes on the 2022 AWW change was less atypical than what was observed in 2020 and 2021. As such, the 2022 AWW value has not been modified to exclude the impact of industry-sector mix changes.

Since there have been no payroll limitations in North Carolina in the past ten years, the response to (b) and (c) will be the same.

The policy year data is calculated using a weighted average of the calendar year data.

## NORTH CAROLINA

### Average Weekly Wages<sup>^</sup>

#### Calendar Year

2018	978	
2019	1010	
2020	1068	
2021	1140	
2022	1240	*
2023	1301	*
2024	1366	*
2025	1421	*

#### Policy Year

2012	834	
2013	852	
2014	878	
2015	901	
2016	923	
2017	957	
2018	991	
2019	1034	
2020	1098	
2021	1181	*
2022	1265	*
2023	1328	*
2024	1389	*

<sup>^</sup> Based on data received from the Quarterly Census of Employment and Wages.

\* Estimated.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 6 Limiting factor development and application. The filer shall provide information on the following items:
- (a) Limitations on losses included in the statistical data used in the filing;
  - (b) Limitations on the extent of the rate or loss costs level change;
  - (c) Limitations on the extent of classification rate or loss costs changes; and
  - (d) Any other limitations applied.

Response

- (a) See Exhibit RB-1, Appendix B-I.
- (b) See Exhibits RB-1, RB-3, and RB-5.
- (c) See Exhibit RB-1, Appendix B-III.
- (d) None.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

7 The percent rate or loss costs change:

(a) The filer shall provide the overall statewide rate or loss costs change, as well as the amount of the change attributable to each of the following: loss experience, a modification of the trend factor, law amendments, a change in the loss-based assessment provision, and any other factors.

(b) The filer shall provide the rate or loss costs changes for each industry group and for each classification.

Response

(a) The components of the proposed overall statewide changes are as follows:

Change in loss experience	0.918
Change in trend	0.980
Change in benefits	1.003
Change in loss-based expense provisions	<u>1.000</u>
<b>Overall Statewide Loss Costs change</b>	<b>0.902</b>
Change in the assigned risk loss cost multiplier	<u>0.934</u>
<b>Overall Statewide Assigned Risk Rate change</b>	<b>0.842</b>

(b) See RB-1, Exhibit I and RB-1, Appendix E.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 8 For assigned risk rate filings, the filer shall include support for a reasonable margin for underwriting profit and contingencies and investment income, including realized capital gains.

Response

This item is not applicable to the loss cost filing.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 9 For assigned risk rate filings, the filer shall provide investment earnings on capital and surplus. Given the selected underwriting profit and contingencies provision contained in the filing, the filer shall 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 4/1/2024, contains ELRs that will be used to estimate losses during the 4/1/2020 to 3/31/2023 time period for experience ratings to be issued between 4/1/2024 and 3/31/2025.

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. Prior to 4/1/2024, and in accordance with Item filing E-1402, the split point was adjusted for inflation over time. Starting with the 4/1/2024 filing, the split point is a state-specific value that is calculated to reflect an average D-ratio of approximately 0.40. 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
Effective 4/1/23	\$18,500
Effective 4/1/24	\$25,000

D-ratios are calculated 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-ratios 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 hazard group is calculated as follows:

$$\text{D-ratio for each HG} = \text{HG Primary Total Losses} / \text{HG Limited Total Losses}$$

**ELR FACTOR CALCULATION**

**ERA Experience Rating**

Exp Rating 3rd rpt 04/01/20	WCSP 3rd rpt Losses	3:U Devel.*	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^4	Trended Losses
Fatal Likely	724,325	1.128	817,039	1.000	817,039	0.849	693,666
Permanent Total	5,121,854	1.128	5,777,451	1.000	5,777,451	0.849	4,905,056
Permanent Partial Likely	99,488,701	1.128	112,223,255	1.000	112,223,255	0.849	95,277,543
Temporary Total Likely	53,226,048	1.128	60,038,982	1.000	60,038,982	0.849	50,973,096
Likely	158,560,928	1.128	178,856,727	1.000	178,856,727	0.849	151,849,361
Fatal Not Likely	12,519,015	1.061	13,282,675	1.000	13,282,675	0.849	11,276,991
Permanent Partial Not Likely	220,643,306	1.061	234,102,548	1.000	234,102,548	0.849	198,753,063
Temporary Total Not Likely	133,173,165	1.061	141,296,728	1.000	141,296,728	0.849	119,960,922
Not-Likely	366,335,486	1.061	388,681,951	1.000	388,681,951	0.849	329,990,976
Medical Likely	95,599,876	1.013	96,842,674	1.015	98,295,314	0.849	83,452,722
Medical Not Likely	275,568,283	1.003	276,394,988	1.015	280,540,913	0.849	238,179,235
Medical	371,168,159	1.006	373,237,662	1.015	378,836,227	0.849	321,631,957

Exp Rating 2nd rpt 04/01/21	WCSP 2nd rpt Losses	2:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^3	Trended Losses
Fatal Likely	408,151	1.278	521,617	1.000	521,617	0.885	461,631
Permanent Total	2,912,847	1.278	3,722,618	1.000	3,722,618	0.885	3,294,517
Permanent Partial Likely	75,449,241	1.278	96,424,130	1.000	96,424,130	0.885	85,335,355
Temporary Total Likely	56,347,063	1.278	72,011,547	1.000	72,011,547	0.885	63,730,219
Likely	135,117,302	1.278	172,679,912	1.000	172,679,912	0.885	152,821,722
Fatal Not Likely	15,251,423	1.140	17,386,622	1.000	17,386,622	0.885	15,387,160
Permanent Partial Not Likely	179,324,417	1.140	204,429,835	1.000	204,429,835	0.885	180,920,404
Temporary Total Not Likely	141,829,377	1.140	161,685,490	1.000	161,685,490	0.885	143,091,659
Not Likely	336,405,217	1.140	383,501,947	1.000	383,501,947	0.885	339,399,223
Medical Likely	96,078,482	1.002	96,270,639	1.007	96,944,533	0.885	85,795,912
Medical Not Likely	262,007,388	0.992	259,911,329	1.007	261,730,708	0.885	231,631,677
Medical	358,085,870	0.995	356,181,968	1.007	358,675,241	0.885	317,427,589

Exp Rating 1st rpt 04/01/22	WCSP 1st rpt Losses	1:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^2	Trended Losses
Fatal Likely	0	1.959	0	1.000	0	0.922	0
Permanent Total	1,323,828	1.959	2,593,379	1.000	2,593,379	0.922	2,391,095
Permanent Partial Likely	33,532,629	1.959	65,690,420	1.000	65,690,420	0.922	60,566,567
Temporary Total Likely	54,059,885	1.959	105,903,315	1.000	105,903,315	0.922	97,642,856
Likely	88,916,342	1.959	174,187,114	1.000	174,187,114	0.922	160,600,518
Fatal Not Likely	17,706,324	1.440	25,497,107	1.000	25,497,107	0.922	23,508,333
Permanent Partial Not Likely	99,017,158	1.440	142,584,708	1.000	142,584,708	0.922	131,463,101
Temporary Total Not Likely	153,475,331	1.440	221,004,477	1.000	221,004,477	0.922	203,766,128
Not Likely	270,198,813	1.440	389,086,292	1.000	389,086,292	0.922	358,737,562
Medical Likely	88,824,178	1.001	88,913,002	1.002	89,090,828	0.922	82,141,743
Medical Not Likely	273,637,779	0.958	262,144,992	1.002	262,669,282	0.922	242,181,078
Medical	362,461,957	0.969	351,057,994	1.002	351,760,110	0.922	324,322,821

Injury Type	Development	x Benefit	x Trend	x(LBP)	= Total	Reciprocal
Indemnity	1.245	1.000	0.885	1.200	1.322	0.756
Medical	0.990	1.008	0.884	1.200	1.059	0.944
Total	1.131	1.003	0.885	1.200	1.205	0.830

\* Development factor limited at \$500,000.

**NORTH CAROLINA**

04/01/24  
1st Report WCSP Start: Jan-20  
1st Report WCSP End: Dec-20

	Indemnity	Medical
1.) Reciprocal Weighted Averages	0.756	0.944
ERA Medical Adjustment Factor		0.891
Final Weighted Averages	0.756	0.841

	Overall
2.) (a) Trended WCSP Experience Change	1.049
(1) WCSP Experience Change	1.154
(2) WCSP Trend	0.909
(3) Adjustment to Target Off-Balance(Mult.)	1.000
(b) Financial Data Experience Change	0.918
(c) Experience Adj. Factor a)/(b)	1.143

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	0.864	1.079
Avg. ERA ELR Factor	0.864	0.961
[(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	0.838	0.801	0.747	0.719	0.643	0.591	0.543

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)]	0.724	0.692	0.645	0.621	0.556	0.511	0.469
Medical [(4 Med)x(5)x(6)x(7)]	0.805	0.770	0.718	0.691	0.618	0.568	0.522

**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	0.960

## 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, 2024

	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	0.742
E. Loss adjustment expense provision	1.200
F. State permissible loss ratio = $[(D) / ((A)+(E)-1.000)]$	0.618
G. Expense and Profit, excluding taxes and assessments = $1-(C)-(F)$	0.355
H. State tax multiplier = $[(G)+(A)x(F)] / [(F)+(G)] \times [1 / (1-(C))]$	1.027
I. Proposed overall federal assessment	1.048
J. State weight ^	0.240
K. Federal weight ^	0.760
L. Weighted federal assessment = $((A)x(J)) + ((I)x(K))$	1.036
M. Federal permissible loss ratio = $[(D) / ((E)+(L)-1.000)]$	0.600
N. Federal tax multiplier = $[(G)+(L)x(M)] / [(G)+(M)] \times [1 / (1-(C))]$	1.051

^ 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, 2022 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 2022 for work specifically related to workers’ compensation insurance loss cost and residual market rate filings total approximately \$449,444.

Young Moore and Henderson, P.A.: The firm has billed the Rate Bureau approximately \$26,791 for fees in connection with the 2022 workers’ compensation insurance loss cost and residual market rate filings.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$12,425 for services rendered in connection with the 2022 workers’ compensation insurance loss cost and residual market rate filings.

George Zanjani: Dr. Zanjani has billed the Rate Bureau approximately \$8,010 for services rendered in connection with the 2022 workers’ compensation insurance residual market rate filing.

### September 1, 2023 Loss Cost and Residual Market Rate Filings

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Young Moore and Henderson, P.A.: The firm has billed the Rate Bureau approximately \$4,348 for fees in connection with the 2023 workers' compensation insurance loss cost and residual market rate filings.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$3,060 for services rendered in connection with the 2023 workers' compensation insurance loss cost and residual market rate filings.

George Zanjani: Dr. Zanjani has not yet billed the Rate Bureau for services rendered in connection with the 2023 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

NCCI recently completed a comprehensive review of Occupational Diseases (OD), excluding coal worker's pneumoconiosis. The review found that the vast majority of loss experience for OD-related conditions is reported within 10 years of policy expiration and thus captured by our Unit Statistical Plan Data. As this data is included in the ratemaking analysis each year, it was determined that there is no need for separate ratemaking handling. Based on this research, this year's filing does not include specific disease loadings in the loss costs/rates.

The premium historically generated from disease provisions is negligible, accounting for less than 0.1% of the total premium in the state. Therefore, no offset is being proposed due to the removal of OD provisions. The losses associated with OD claims will continue to be included in the ratemaking data underlying the annual loss cost/rate filings.

The experience rating values in this filing reflect updates to certain underlying components of the methodology used in the Experience Rating Plan (Plan):

- The primary/excess loss split point (split point) is now based on North Carolina costs to better reflect state cost differences.
- The state per claim accident limitation (SAL) and United States Longshore and Harbor Workers' Compensation (USL&HW) per claim accident limitation are now based on the 95th percentile of lost time claims and are smaller in magnitude than the limitations under the prior methodology.
- The credibility parameters underlying the calculation of the weight (W) and ballast (B) values have been recalibrated with more recently available data to improve equity within the Plan.
- The G value has been adjusted to enhance consistency with other Plan parameters.
- The Discount ratios (D-ratios) no longer differ for class codes in the same hazard group.

See also prefiled testimony of B. Foster and M. Mulvaney.

**PRE-FILED TESTIMONY  
OF  
JOANNA BILIOURIS**

**NORTH CAROLINA WORKERS COMPENSATION INSURANCE  
2023 LOSS COST FILING  
BY THE NORTH CAROLINA RATE BUREAU**

- Q. Would you state your full name and business address?
- A. My name is Joanna Biliouris. My business address is 2910 Sumner Blvd, Raleigh, North Carolina 27616.
- Q. Are you employed by the North Carolina Rate Bureau ("Bureau")?
- A. Yes. I am the General Manager. Prior to becoming the General Manager in early 2022, I had been employed by the Bureau as Chief Operating Officer since 2015.
- Q. What is the Bureau's function with respect to loss costs for Workers Compensation insurance?
- A. The Bureau promulgates loss costs for Workers Compensation insurance in North Carolina.
- 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, 2023 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

2023 NORTH CAROLINA WORKERS COMPENSATION  
LOSS COST AND ASSIGNED RISK RATE FILINGS  
PROPOSED TO BE EFFECTIVE ON APRIL 1, 2024

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Q. *Please state your name, title, employer, and position you hold.*

A. My name is Brett Foster, and I am an Executive 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 research, 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 workers compensation coverage to employers 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, 2024 through March 31, 2025 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 2021 and then \$10 million in 2022 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 2020 and 2021 evaluated as of December 31, 2022.

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 2021.

While both the overall and class code level changes are based on data including a period of time after the start of the COVID-19 pandemic, the data has been reviewed for reasonability and was determined to be appropriate for inclusion in this year's filings.

The filings were prepared as of July 20, 2023; events occurring after this date that may have a material impact on workers compensation costs have not been considered in the analysis.

Q. *Has an adjustment been made to the data on account of COVID-19?*

A. Similar to the prior year's filing, reported COVID-19-related claims have been excluded from the data on which this filing is based. This is 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 filings.

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.

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 9.8% from the current loss cost level for the industrial classifications.

Q. *What overall average rate level change does the Assigned Risk filing propose?*

A. The Assigned Risk rate filing seeks an overall average rate level decrease of 15.8% 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, 2024. 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, 2024 through March 31, 2025. 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 2021 and is commonly referred to as "Policy Year 2021" data. The second block of data reflects the experience from all policies with effective dates during 2020 and is referred to as "Policy Year 2020" 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 2020 and 2021 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 2021 (Exhibit I, Section A) and 2020 (Exhibit I, Section B). An average of the separate Policy Year 2020 and 2021 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 -4.0% per year for medical losses.

The final step is to adjust the developed and limited cost ratios to an unlimited basis. This is accomplished in lines 12 and 24. The employed methodology involves replacing the amount of actual reported individual claim losses in excess of a North Carolina-specific dollar threshold with an excess loss provision. The excess provision represents the expected volume of losses in excess of the threshold. This procedure serves to smooth out the impact of large losses.

Q. *What are the final steps in determining the overall average voluntary loss cost level change?*

A. Indicated loss cost level changes for each of Policy Years 2020 and 2021 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 9.8% 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. As in the past two filings, an adjustment has been made but is not expected to be material. 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.

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. Similarly, as the economy recovered in 2021, additional industry sector mix changes were observed.

The impact of industry-sector mix changes on the 2022 AWW change was less atypical than what was observed in 2020 and 2021. As such, the 2022 AWW value has not been modified to exclude the impact of industry-sector mix changes.

Therefore, in this year's ratemaking analysis—and similar to last year's analysis—the 2020 and 2021 AWW values were adjusted to exclude the estimated impact of the pandemic-related, industry sector mix changes. However, the 2022 AWW value does not include this type of adjustment. This is reflected in the frequency and severity values shown in Appendix A-III.

- 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. *Have there been any changes to the occupational disease provisions historically included in the filings?*

A. NCCI recently completed a comprehensive review of Occupational Diseases (OD), excluding coal worker's pneumoconiosis. The review found that the vast majority of loss experience for OD-related conditions is reported within 10 years of policy expiration and thus captured by our Unit Statistical Plan Data. As this data is included in the analysis underlying the individual classification loss costs and rates, it was determined that there is no need for separate ratemaking handling. Based on this research, this year's filings do not include specific disease loadings in the loss costs/rates.

The premium historically generated from disease provisions is negligible, accounting for less than 0.1% of the total premium in the state. Therefore, no offset is being proposed due to the removal of OD provisions. The losses associated with OD claims will continue to be included in the ratemaking data underlying the annual filings.

Q. *Do the experience rating values included in the Filings reflect any methodology changes?*

A. The experience rating values in this filing reflect updates to certain underlying components of the methodology used in the Experience Rating Plan (Plan):

- The primary/excess loss split point (split point) is now based on North Carolina costs to better reflect state cost differences.
- The state per claim accident limitation (SAL) and United States Longshore and Harbor Workers' Compensation (USL&HW) per claim accident limitation are now based on the 95th percentile of lost time claims and are smaller in magnitude than the limitations under the prior methodology.

- The credibility parameters underlying the calculation of the weight (W) and ballast (B) values have been recalibrated with more recently available data to improve equity within the Plan.
- The G value has been adjusted to enhance consistency with other Plan parameters.
- The Discount ratios (D-ratios) no longer differ for class codes in the same hazard group.

Q. *What is the anticipated rate level impact of the changes to the methodology underlying the experience rating plan values?*

A. No statewide premium impact is anticipated from the changes to the experience rating methodology. Impacts to the experience rating modifications at the individual employer level will vary, but most employers are expected to have mods that are impacted by less than +/- 5% due to the methodology changes in isolation. As in any year, each employer's mod will also be impacted by changes in their underlying payroll and claims history, as well as routine updates to the experience rating values as included in the Filings.

Q. *What are some benefits of the methodology changes to the experience rating values?*

A. The benefits of these methodology updates include:

- A more accurate and predictive experience rating modification.
- Reduced sensitivity to large outlier claims without sacrificing predictive accuracy.
- The elimination of complex calculations where no value is added.

Q. *How are the enhancements to the methodology expected to improve experience rating plan performance?*

A. Historical experience modifications (mods) from Rating Years 2016 – 2018 were analyzed, in conjunction with the loss experience from the policies to which these mods would have applied. This was done utilizing combined data across states that participate in NCCI's interstate experience rating plan. The performance of the experience rating plan was measured using NCCI's standard quintile test, under both the current and proposed methodologies.

Employers were placed into one of five groups (quintiles) based on the size of the mods. While the mod is generally based on the experience from the most recent three policies, the quintile test is applied prospectively—meaning that the intent is to measure the experience that actually emerged from the policy that the mod applies to. For example, a mod effective January 1, 2018 will generally be based on experience from 2014–2016 and applies to policies effective in 2018.

Loss ratios were then compared across quintiles both before and after the application of the mods. If the Plan were performing at an optimal level, the loss ratios after the application of the mod would be 100% for all five quintile groups. Under the current Plan, the loss ratio for the quintile with the lowest mods is notably less than 100%. Under the proposed Plan, this group's loss ratio is much closer to 100%. Additionally, all but the middle quintile's loss ratio are closer to 100%. This can be seen in the following charts:

Prefiled Testimony of Brett S. Foster  
2023 North Carolina Workers Compensation Loss Cost and Assigned Risk Rate Filings  
Proposed to be Effective April 1, 2024



Reflects ratings effective 1/1/2016 through 12/31/2018.  
 Quintiles are weighted by rating period expected losses (pure premium).  
 Loss ratios reflect limited losses and are normalized by state and rating year.  
 Jurisdictions included: AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA\*, MD, ME, MN\*, MO, MS, MT, NC\*, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WI\*, WV.  
 \* Included only for interstate ratings. Quintile loss ratios do not include MA, MN, and WI.

**Q.** *How was the overall average change for the Assigned Risk filing determined?*

**A.** The Assigned Risk filing begins with the loss costs resulting from the analyses just described. Then two additional analyses were performed. The first of these compares the assigned risk market experience to the statewide market experience. This analysis supported the proposed change to the current assigned risk loss cost differential. The second analysis involves the assigned risk expense need. Both of these analyses are documented in Exhibit II of the Assigned Risk filing.

The results of these two analyses are incorporated in the formula Loss Cost Multiplier (Exhibit I-A, Sheet 1 of the Assigned Risk filing). After combining the indicated change in the loss cost level and the proposed change in the Loss Cost Multiplier, the final Assigned Risk rate level decrease of 15.8% 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 help 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, the latest approved value at the time of the analysis).
- (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 15.7% 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. *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 -13.3% from the current loss cost level. The Assigned Risk filing proposes an overall average rate level change of -19.1% 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 2023 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
2018	9.2%	9.0%	9.1%
2019	9.6%	9.6%	9.6%
2020	10.5%	9.8%	10.2%
2021	9.6%	9.6%	9.6%
2022	9.3%	9.3%	9.3%

## NATIONAL COUNCIL ON COMPENSATION INSURANCE 2023 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	Ratio Tail Factor
2018	2,140,890,665	1.090	2,333,570,825	17,513,982,551	1.117	19,563,118,509	0.93
2019	2,190,577,561	1.138	2,492,877,264	16,521,566,070	1.195	19,743,271,454	0.93
2020	1,899,225,906	1.227	2,330,350,187	12,767,694,975	1.355	17,300,226,691	0.93
2021	1,669,015,562	1.411	2,354,980,958	10,737,284,969	1.751	18,800,985,981	0.93
2022	1,096,907,985	2.121	2,326,541,836	4,860,756,307	3.819	18,563,228,336	0.93
	(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	Percentage of COVID-19-Related Losses to Total Losses	Estimated Ultimate AOE	Ratio After Adjustments
Accident Year	Ratio Before Adjustments	Reverse AOE Credits	Associated with TPA Agreements	From Net to Gross of Deductible	Losses to Total Losses	Ratio After Adjustments	
2018	11.1%	0.013	1.055	0.70	-	9.2%	
2019	11.7%	0.012	1.061	0.70	-	9.6%	
2020	12.6%	0.012	1.062	0.70	2.1%	10.5%	
2021	11.6%	0.012	1.057	0.70	0.9%	9.6%	
2022	11.6%	0.011	1.049	0.70	0.1%	9.3%	

## NATIONAL COUNCIL ON COMPENSATION INSURANCE 2023 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

### Exhibit 3: Calculation of Ultimate AOE Ratios—Incurred Data

Accident Year	(1)	(2)	(3)=(1)x(2)	(4)	(5)	(6)=(4)x(5)	(7)
	Incurred AOE at Current Report	Cumulative Incurred AOE Development Factors	Estimated Incurred AOE Developed to a 10th Report	Incurred Losses at Current Report	Cumulative Incurred Loss Development Factors	Estimated Incurred Losses Developed to a 10th Report	10th Report- to-Ultimate Incurred AOE Ratio Tail Factor
2018	2,445,766,673	1.012	2,475,115,873	24,686,658,029	0.944	23,304,205,179	1.03
2019	2,635,105,542	1.009	2,658,821,492	25,373,000,620	0.918	23,292,414,569	1.03
2020	2,408,315,419	0.998	2,403,498,788	23,742,010,475	0.890	21,130,389,323	1.03
2021	2,439,100,563	0.994	2,424,465,960	24,859,770,205	0.863	21,453,981,687	1.03
2022	2,489,032,286	1.003	2,496,499,383	25,958,859,934	0.854	22,168,866,384	1.03

  

Accident Year	(8)=(3)/(6)x(7)	(9)	(10)	(11)	(12)	(13)=[(8)+(9)]x(10)x(11)/[1-(12)]
	Estimated Ultimate AOE Ratio Before Adjustments	Adjustment to Reverse AOE Credits	Adjustment for Losses Associated with TPA Agreements	Adjustment to Convert Losses From Net to Gross of Deductible	Percentage of COVID-19-Related Losses to Total Losses	Estimated Ultimate AOE Ratio After Adjustments
2018	10.9%	0.013	1.055	0.70	-	9.0%
2019	11.7%	0.012	1.061	0.70	-	9.6%
2020	11.7%	0.012	1.062	0.70	2.1%	9.8%
2021	11.6%	0.012	1.057	0.70	0.9%	9.6%
2022	11.6%	0.011	1.049	0.70	0.1%	9.3%

**PRE-FILED TESTIMONY**  
**OF**  
**MARK MULVANEY**  
**2023 NORTH CAROLINA WORKERS COMPENSATION**  
**LOSS COST FILING**

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Q. Please state your name and business address.

A. My name is Mark Mulvaney; my business address is Milliman, Inc., 1400 Wewatta Street, Suite 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 35 years ago, and have remained focused on workers compensation issues, but have broadened my client base to include casualty actuarial consulting services to insurance companies, reinsurers, rating bureaus, insurance regulators, state funds, self-insurance groups and pools, and to individual public and private self-insured employers. Activities include ratemaking, reserving, company formation, merger and acquisition valuation, financial analysis and company modeling, software development, expert testimony, research, and special project work.

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Q. What is Milliman?

A. Milliman is among the world's largest independent actuarial and consulting firms. Milliman was founded in Seattle in 1947 as Milliman & Robertson and today has offices in principal cities worldwide, covering markets in North America, Latin America, Europe, Asia and the Pacific, the Middle East, and Africa. Milliman employs more than 4,800 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 2023 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.

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Q. Have you completed your review of the filing?

A. Yes, I have.

Q. Were there any constraints placed on your review, such as limited or delayed access to data or limited time that may have impeded your complete review?

A. No, we were provided all the information that was necessary and had adequate time for a complete review. Our review was not limited in any way.

Q. Explain the difference between a Loss Cost Filing and a Rate Filing.

A. By definition, insurance rates (along with the associated rating plans) are to include provisions for all costs associated with the transfer of risk. These costs include losses, expenses, taxes, licenses and fees, and profit and contingencies. Since 1995 in North Carolina, the voluntary market workers compensation filings by the Rate Bureau have included provisions for losses, loss adjustment expenses, and loss-based assessments only. As a consequence, they are called "loss cost" filings, and they specifically exclude provision for production expenses, general expenses, dividends, taxes, licenses and fees (since 1999), and profit and contingencies.

Individual insurance companies will analyze their own books of business along with the approved loss costs, and then make filings with the Insurance Department for loadings that represent an anticipated difference in loss costs (if any), along with their production and general expense, taxes, licenses and fees, and profit and contingency provisions.

Q. Can you briefly explain the overall theory underpinning the filed loss cost change?

A. Yes, the fundamental principle is that historical North Carolina loss cost experience will be predictive of the level of loss costs that will emerge in the future.

Q. How is COVID-19 reflected in the loss costs?

A. Policy years 2020 and 2021 include losses that occurred in 2020 through 2022, and therefore would normally include direct COVID-19 related losses arising in 2020 through 2022. 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 full 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

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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 continue to make a minor change to its selections because of the economic effects caused by COVID-19. There is 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 and 2021 AWW values were 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 and 2021 AWW values were adjusted to remove the impact of the change in business mix on the sectors. This adjustment does not have a material impact on the filing. There was no adjustment necessary for the 2022 AWW.

Q. What is the overall change in Loss Costs the Rate Bureau is seeking in this filing?

A. The Rate Bureau is filing a 9.8% reduction in the overall level of loss costs for industrial classifications and a 13.3% 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.

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Q. Is the change in Loss Costs the same for each class code?

A. No, although the overall change is a decrease of 9.8% for industrial classifications and a decrease of 13.3% 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 7.8% decrease  
Contracting 13.4% decrease  
Office and Clerical 12.4% decrease  
Goods and Services 9.0% decrease  
Miscellaneous 7.5% decrease

Q. What is the proposed effective date of the filed loss costs?

A. April 1, 2024.

Q. When did the current loss costs take effect in North Carolina?

A. The current loss costs became effective April 1, 2023.

Q. For what period of time are the projections made?

A. The filed loss costs are anticipated to go into effect on April 1, 2024. Because it is anticipated that loss cost filings are made annually, these loss costs are expected to remain in effect until April 1, 2025. Therefore, loss costs are projected for policies that become effective from April 1, 2024 through March 31, 2025. 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, 2024 and the last covered claim could occur no later than March 31, 2026. 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 2020 and Policy Year 2021 data, valued as of December 31, 2022.

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Q. What is a policy year?

A. A policy year describes a way of grouping insurance loss and exposure data so that both may be examined simultaneously. Policy year 2021, for example, consists of the experience of policies (both losses and exposures) with effective dates on any day during 2021.

Q. It's now September 2023, so policy year 2021 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 2021 would have been written on December 31, 2021 with normal expiration one year later. For the industrial classifications, the valuation date of the data is December 31, 2022. 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 2021 is the most recent complete policy year that could feasibly be included.

Q. What about Policy Year 2022?

A. As of December 31, 2022, policy year 2022 is incomplete. Most policies written in 2022 will continue in force during 2023. Roughly speaking, only one half of policy year 2022 written premium would be earned as of year-end 2022, and only one half of the claims that will eventually occur would have occurred by year-end 2022. 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.

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If we knew the loss and LAE pure premium ratio that would result during the period of prospective loss cost use if the current loss costs were charged to policyholders, then we would know by how much to change the current loss costs. Suppose, for example, the numerator was 10% bigger than the denominator (i.e., the ratio is 1.10). The solution would be to increase the denominator by 10% to make them equal. Similarly, if the numerator was 10% smaller than the denominator (i.e., a ratio of .90), then the solution would be to shrink the denominator by 10%. We can increase and shrink the denominator simply by changing the current loss costs by the desired percentage.

In reality, however, we do not know the loss and LAE pure premium ratio that will result during the period of prospective use if the current loss costs were charged. Quite simply, the overall change calculation is all about obtaining a reasonable 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 2020 and policy year 2021 experience.

Q. What companies' data are included in policy year 2020 and policy year 2021 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 2020 or 2021.

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.

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Q. How did the Rate Bureau project policy year 2020 and policy year 2021 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 were 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 (4/1/2023) loss costs were applied to each policy. Appendix A-I of the filing contains the pure premium on-level

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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 2020 and 2021 will therefore include many claims which have not been resolved as of December 31, 2022, and consequently the full cost of those claims is unknown.

Loss development is a technique for projecting the full cost of a group of claims based on what is known about the claims to date and based on a review of the values of older claims at similar maturities.

As an example, consider projecting loss development based on paid losses. For a given policy year, the cumulative amounts paid for indemnity and medical benefits will increase over time as the policy year becomes older (more mature) until all claims are closed and final. The growth of the cumulative paid losses of older policy years from maturity to maturity (age to age) is measured and used to project the expected growth of the given policy year as the given policy year matures. Growth will slow and eventually cease as all claims become final, and at this point, all claims are at their ultimate values.

For limited paid losses to a 19<sup>th</sup> report, the Rate Bureau used the unweighted average of the two most recently available age-to-age factors as the basis for the projection of the development factors. Once selected, these age-to-age factors are successively multiplied to represent the cumulative growth from the age of the given policy year (2020 or 2021) to a 19<sup>th</sup> report. At the 19<sup>th</sup> report, the policy year ratio of paid loss to paid loss plus case reserves is selected based on an average of the five most recently available policy years that have a 19<sup>th</sup> report valuation and is used as a divisor. Additionally, a policy year 19<sup>th</sup> to ultimate 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

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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 19<sup>th</sup> 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 19<sup>th</sup> report is first calculated. Additionally, a policy year 19<sup>th</sup> 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 2020 and 2021 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 1.011 (1.1%) 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.

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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, 2025) is approximately \$11.1 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 2020 or policy year 2021 apart from COVID-19 in policy years 2020 and 2021.

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 2020 and policy year 2021 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, 2023 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, 2022 and other components of the medical fee schedule change effective January 1, 2023. 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

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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 2020 and 2021, even after adjustment for development and on-leveling, represents the ultimate level of costs during policy year 2020 and 2021 respectively. However, the loss costs are proposed to be applied to policies effective from 4/1/2024 through 3/31/2025. 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 2007 through 2021, but focused chiefly on policy years 2014 to 2021. 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

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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 4/1/2023 loss cost level, the pure premiums that form the denominator are also adjusted to the policy year 2021 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 2021 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 and 2021 Average Weekly Wages used in the frequency and severity trends.

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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 also a factor of 0.960 (a negative 4.0% annual trend). The end result is that the combined trend rate is negative, implying that loss costs are expected to improve between the time they were last observed (policy year 2020 and policy year 2021) and the time that they will be used (policies written between 4/1/2024 and 3/31/2025).

Q. What trends did the Rate Bureau use for the loss costs currently in effect?

A. The current loss costs incorporated a negative 3.5% indemnity annual trend and a negative 3.5% medical annual trend.

Q. In your opinion, are the Rate Bureau's annual trends reasonable?

A. Yes.

Q. Has the Rate Bureau made any changes to the Occupational Disease loadings included in this filing?

A. Yes, it has. Excluding coal workers pneumoconiosis, the Rate Bureau is no longer including Occupational Disease loadings in the loss costs. The original purpose of the Occupational Disease loadings was to account for the delays in the recognition of Occupational Disease losses because of the latency associated with many of these diseases and the length of the reporting period included in the data calls. NCCI undertook an analysis of Occupational Disease experience and found that the bulk of the losses are reported within the 10-year period for reporting losses under the Unit Statistical Plan. Thus, Occupational Disease losses are included in the classification experience used for class ratemaking and there is no longer a need for the loadings. Additionally, the Rate Bureau is not including an offset for their removal because the total premium produced by the Occupational Disease loadings is less than 0.1%.

Q. Has the Rate Bureau made any changes to the methodology used to determine the Experience Rating Plan Values included in this filing?

A. Yes, it has made several changes. The primary/excess loss split point is now determined from North Carolina costs in order to make the value specific to the state. The state per claim limitation and the United States Longshore and Harbor Workers Compensation per claim limitation are now based on the 95th percentile of lost-time claims, resulting in lower limits. The credibility parameters resulting in the W and B values used in the Experience Rating Plan have been recalibrated with more recent data to improve the equity of the plan. The G value has been adjusted consistent with the other parameters. The D-ratios now differ only by hazard group and not by class code.

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Q. Is there an anticipated overall premium impact associated with the changes to the Experience Rating Plan Values?

A. No, there is no overall premium level impact associated with these changes. Individual employers may have different experience rating modification factors because of the changes, but most are expected to be impacted by less than +/- 5%.

Q. Why did the Rate Bureau make the changes to the Experience Rating Plan Values?

A. There are several reasons. First, the changes improve the accuracy of the Experience Modification factors by making them more predictive of future loss experience. Second, the changes reduce the sensitivity to large outlier claims without sacrificing accuracy. Finally, the changes eliminate unnecessary complexity where no value is added.

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 9.8% 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.

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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. No, it has not.

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 13.3% 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.

Q. Are swing limits still applied?

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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.