



August 28, 2015

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

Re: Workers Compensation Insurance
2015 Loss Costs Filing

Dear Commissioner Goodwin:

Pursuant to the provisions of Article 36, Chapter 58 of the General Statutes of North Carolina, enclosed is the filing for workers compensation insurance prospective advisory loss costs, rating values and miscellaneous values applicable to new and renewal policies becoming effective on or after April 1, 2016.

The enclosed memoranda, exhibits, testimony and other supporting detail explain the calculations underlying, on average, a 10.2% decrease from loss costs approved effective April 1, 2015. By industry group, the changes are: Manufacturing 9.4% decrease; Contracting 12.0% decrease; Office & Clerical 10.8% decrease; Goods & Services 10.3% decrease; and Miscellaneous 8.5% 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 1.0% decrease in the "F" classification advisory loss costs currently in effect.

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

In addition to the loss cost changes, this filing also proposes 1) elimination of eight (8) state specific classification codes, 2) changing the premium eligibility thresholds for experience rating from 4,000/8,000 to 5,000/10,000, and 3) changing retrospective rating plan parameters to update hazard group differentials, excess loss pure premium loss factors, excess loss and allocated expense pure premium factors, and pure premium development factors.

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

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

Sincerely,

A handwritten signature in black ink, appearing to read "Raymond F. Evans, Jr.", written in a cursive style.

Raymond F. Evans, Jr.,

General Manager

CPCU
RFE:dms
Enclosures

NORTH CAROLINA - LOSS COSTS

SUMMARY

Proposed Effective Date

April 1, 2016

I. Industrial Classifications

Overall Proposed Change in Lost Cost Level

- New and Renewal Policies -10.2%

By Industry Group

Manufacturing	-9.4%
Contracting	-12.0%
Office and Clerical	-10.8%
Goods and Services	-10.3%
<u>Miscellaneous</u>	<u>-8.5%</u>
Overall	-10.2%

II. Federal Classifications

Overall Proposed Change in Lost Cost Level

- New and Renewal Policies -1.0%

II. Summary of Miscellaneous Changes

	<u>Current</u>	<u>Proposed</u>
A. USL&HW %	91%	92%
B. Experience Rating Premium Eligibility Thresholds (Column A / Column B)	\$8,000 / \$4,000	\$10,000 / \$5,000

NORTH CAROLINA – LOSS COSTS

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NORTH CAROLINA

EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section A - Policy Year 2013 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$1,029,388,115
(2) Premium On-level Factor (Appendix A-I)	0.925
(3) Premium Available for Benefit Costs = (1) x (2)	\$952,184,006

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$384,231,422
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.003
(6) Factor to Include Loss Adjustment Expense (Exhibit II)	1.170
(7) Composite Adjustment Factor = (5) x (6)	1.174
(8) Adjusted Limited Indemnity Losses = (4) x (7)	\$451,087,689
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.474
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.967
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.458
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.009
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.462
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.003
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.463

Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$345,147,729
(17) Medical Loss On-level Factor (Appendix A-I)	0.990
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.170
(19) Composite Adjustment Factor = (17) x (18)	1.158
(20) Adjusted Limited Medical Losses = (16) x (19)	\$399,681,070
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.420
(22) Factor to Reflect Medical Trend (Appendix A-III)	1.000
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.420
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.009
(25) Projected Medical Cost Ratio = (23) x (24)	0.424
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	0.969
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.411

Total Benefit Cost:

(28) Indicated Change Based on Experience, Trend and Benefits = (15) + (27)	0.874
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NORTH CAROLINA

EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section B - Policy Year 2012 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$995,256,615
(2) Premium On-level Factor (Appendix A-I)	0.923
(3) Premium Available for Benefit Costs = (1) x (2)	\$918,621,856

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$369,392,821
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.007
(6) Factor to Include Loss Adjustment Expense (Exhibit II)	1.170
(7) Composite Adjustment Factor = (5) x (6)	1.178
(8) Adjusted Limited Indemnity Losses = (4) x (7)	\$435,144,743
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.474
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.957
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.454
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.009
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.458
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.003
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.459

Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$380,868,846
(17) Medical Loss On-level Factor (Appendix A-I)	0.975
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.170
(19) Composite Adjustment Factor = (17) x (18)	1.141
(20) Adjusted Limited Medical Losses = (16) x (19)	\$434,571,353
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.473
(22) Factor to Reflect Medical Trend (Appendix A-III)	1.000
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.473
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.009
(25) Projected Medical Cost Ratio = (23) x (24)	0.477
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	0.969
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.462

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 2013 Indicated Change Based on Experience, Trend, and Benefits	0.874	(-12.6%)
(2) Policy Year 2012 Indicated Change Based on Experience, Trend, and Benefits	0.921	(-7.9%)
(3) Indicated Change Based on Experience, Trend and Benefits = [(1)+(2)] / 2	0.898	(-10.2%)

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

Industry Group Differentials (Appendix A-V):

Manufacturing	1.009
Contracting	0.980
Office & Clerical	0.993
Goods & Services	0.999
Miscellaneous	1.019

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	0.898	1.009	0.906	(-9.4%)
Contracting	0.898	0.980	0.880	(-12.0%)
Office & Clerical	0.898	0.993	0.892	(-10.8%)
Goods & Services	0.898	0.999	0.897	(-10.3%)
Miscellaneous	0.898	1.019	0.915	(-8.5%)
Overall	0.898	1.000	0.898	(-10.2%)

North Carolina

Loss Adjustment Expense Provision

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

North Carolina

Derivation of Loss Adjustment Expense Provision

	<u>COUNTRYWIDE</u>			<u>NORTH CAROLINA</u>		
(1) <u>Year</u>	(2) Accident Year Developed LAE <u>Ratio+</u>	(3) Accident Year Developed DCCE <u>Ratio+</u>	(4) Accident Year Developed AOE <u>Ratio+</u>	(5) Accident Year DCCE Ratio Adjusted to NC Relativity <u>(3) x 0.744[^]</u>	(6) Accident Year LAE Ratio Adjusted to NC Relativity <u>(4) + (5)</u>	(7) <u>Calendar Year</u>
2010	18.5%	11.5%	7.0%	8.6%	15.6%	18.1%
2011	18.8%	12.1%	6.7%	9.0%	15.7%	16.0%
2012	19.8%	12.8%	7.0%	9.5%	16.5%	16.3%
2013	20.3%	12.9%	7.4%	9.6%	17.0%	17.5%
2014	20.4%	13.4%	7.0%	10.0%	17.0%	19.7%
Current North Carolina Loss Adjustment Expense Provision						17.0%
Selected North Carolina Loss Adjustment Expense Provision						17.0%

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

[^] Exhibit II-A, Sheet 2.

North Carolina

Derivation of North Carolina DCCE relativity

	(1)	(2)	(3)
	Calendar Years 2013 and 2014 <u>Paid Losses* ('000s)</u>	Calendar Years 2013 and 2014 <u>Paid DCCE* ('000s)</u>	DCCE Ratio <u>(2)/(1)</u>
(a) North Carolina	\$1,570,158	\$142,007	9.0%
(b) Countrywide	47,699,535	5,789,801	12.1%
 North Carolina DCCE relativity (3a) / (3b)			 0.744
 Selected DCCE relativity			 0.744

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

ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

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

Exhibit III

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Effective April 1, 2016

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	2.79	1.58	0.30	2002	1.91	1.13	0.33	2702	18.48	7.79	0.21
0008	2.25	1.21	0.27	2003	3.23	1.82	0.30	2705X*	68.78	34.19	0.24
0016	5.91	2.96	0.24	2014	3.60	1.80	0.24	2709	8.16	4.06	0.24
0034	3.51	1.98	0.30	2016	1.65	0.96	0.33	2710	8.16	3.84	0.21
0035	1.99	1.17	0.33	2021	1.65	0.89	0.27	2714	3.67	2.15	0.33
0036	3.77	2.14	0.30	2039	2.10	1.23	0.33	2727X	8.53	4.23	0.24
0037	3.34	1.80	0.27	2041	2.33	1.37	0.33	2731	3.21	1.60	0.24
0042	4.10	2.20	0.27	2065	2.76	1.56	0.30	2735	3.91	2.30	0.33
0050	5.37	3.02	0.30	2070	4.29	2.41	0.30	2759	4.77	2.80	0.33
0059D	0.34	0.07	0.21	2081	2.28	1.29	0.30	2790	1.45	0.85	0.33
0065D	0.08	0.02	0.24	2089	2.36	1.33	0.30	2791	-	1.82	0.33
0066D	0.08	0.02	0.24	2095	3.68	2.07	0.30	2797	5.06	2.86	0.30
0067D	0.08	0.02	0.24	2105	2.82	1.66	0.33	2799	3.70	1.96	0.27
0079	3.28	1.64	0.24	2110	1.91	1.12	0.33	2802	4.00	2.15	0.27
0083	3.16	1.78	0.30	2111	3.85	2.27	0.33	2812	-	1.85	0.30
0106	19.05	8.97	0.21	2112	2.70	1.59	0.33	2835	2.18	1.36	0.36
0113	4.34	2.45	0.30	2114	1.86	1.09	0.33	2836	1.62	1.02	0.36
0170	2.73	1.54	0.30	2121	1.31	0.74	0.30	2841	3.09	1.82	0.33
0251	3.69	2.08	0.30	2130	1.76	1.00	0.30	2881	3.22	2.02	0.36
0400	5.77	3.08	0.27	2131	2.48	1.40	0.30	2883	3.27	1.85	0.30
0401	9.32	4.39	0.21	2143	2.07	1.22	0.33	2913	1.93	1.21	0.36
0771N	0.40	-	-	2157	3.55	1.99	0.30	2915	1.95	1.04	0.27
0908P	122.00	68.42	0.30	2172	1.54	0.82	0.27	2916	3.00	1.41	0.21
0913P	559.00	314.42	0.30	2174	2.79	1.64	0.33	2923	1.85	1.08	0.33
0917	4.46	2.62	0.33	2211	6.84	3.41	0.24	2942	1.77	1.11	0.36
1005	5.83	2.43	0.21	2220	2.43	1.37	0.30	2960	4.17	2.35	0.30
1164	5.64	2.36	0.21	2286	1.18	0.69	0.33	3004	1.40	0.70	0.24
1165XD	3.03	1.40	0.21	2288	4.34	2.54	0.33	3018	2.94	1.46	0.24
1320	1.97	0.92	0.21	2300	2.06	1.28	0.36	3022	6.53	3.81	0.33
1322	8.18	3.82	0.21	2302	1.66	0.94	0.30	3027	2.10	1.04	0.24
1430	6.73	3.36	0.24	2305	2.38	1.28	0.27	3028	2.35	1.33	0.30
1438	3.13	1.46	0.21	2361	1.75	0.99	0.30	3030	4.86	2.43	0.24
1452	2.39	1.19	0.24	2362	1.34	0.75	0.30	3040	5.18	2.58	0.24
1463	7.39	3.48	0.21	2380	2.15	1.22	0.30	3041	4.74	2.66	0.30
1470	-	1.04	0.22	2386	1.35	0.79	0.33	3042	3.07	1.64	0.27
1472	2.24	1.04	0.22	2388	1.82	1.07	0.33	3064	4.52	2.56	0.30
1473	-	1.04	0.22	2402	2.40	1.20	0.24	3069	-	1.42	0.30
1474	-	1.04	0.22	2413	2.31	1.30	0.30	3076	2.51	1.42	0.30
1624D	2.81	1.30	0.21	2416	2.08	1.18	0.30	3081D	3.77	1.85	0.24
1642	2.20	1.09	0.24	2417	1.24	0.70	0.30	3082D	3.01	1.48	0.24
1654	24.99	12.32	0.24	2501	2.10	1.19	0.30	3085D	3.90	1.91	0.24
1655	2.75	1.36	0.24	2503	0.99	0.58	0.33	3110	4.34	2.45	0.30
1699	3.31	1.65	0.24	2534	1.46	0.86	0.33	3111	2.18	1.23	0.30
1701	4.38	2.18	0.24	2570	3.66	2.14	0.33	3113	1.64	0.92	0.30
1710	5.49	2.73	0.24	2585	3.17	1.85	0.33	3114	2.05	1.15	0.30
1741D	2.49	0.91	0.21	2586	2.07	1.16	0.30	3118	1.62	0.95	0.33
1747	1.74	0.86	0.24	2587	2.73	1.59	0.33	3119	0.76	0.48	0.36
1748	3.44	1.72	0.24	2589	1.84	1.04	0.30	3122	1.52	0.90	0.33
1803D	7.66	3.30	0.21	2600	2.35	1.37	0.33	3126	2.12	1.20	0.30
1852D	1.99	0.82	0.20	2623	5.47	2.94	0.27	3131	1.34	0.76	0.30
1853	1.18	0.63	0.27	2651	1.50	0.88	0.33	3132	2.39	1.35	0.30
1860	1.60	0.93	0.33	2660	2.00	1.18	0.33	3145	1.61	0.91	0.30
1924	1.97	1.16	0.33	2670	1.28	0.80	0.36	3146	1.97	1.11	0.30
1925	2.73	1.47	0.27	2683	1.03	0.61	0.33	3169	2.88	1.62	0.30
2001	-	1.82	0.30	2688	2.85	1.67	0.33	3175	3.39	1.92	0.30

* 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

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Effective April 1, 2016

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3179	1.38	0.81	0.33	3830	1.00	0.54	0.27	4470	1.77	1.00	0.30
3180	1.70	1.00	0.33	3851	3.24	1.90	0.33	4484	2.02	1.14	0.30
3188	1.10	0.64	0.33	3865	1.72	1.09	0.36	4493	1.96	1.10	0.30
3220	1.51	0.85	0.30	3881	3.66	2.06	0.30	4511	0.39	0.21	0.27
3223	2.69	1.68	0.36	4000	4.12	1.93	0.21	4557	2.30	1.35	0.33
3224	2.92	1.69	0.33	4021	3.86	1.93	0.24	4558	1.12	0.63	0.30
3227	2.76	1.61	0.33	4024D	2.52	1.24	0.24	4561	-	0.83	0.27
3240	2.27	1.34	0.33	4034	4.82	2.41	0.24	4568	1.84	0.92	0.24
3241	2.49	1.40	0.30	4036	1.94	0.96	0.24	4581	0.64	0.30	0.21
3255	2.09	1.30	0.36	4038	2.62	1.63	0.36	4583	5.08	2.40	0.21
3257	2.82	1.59	0.30	4053	1.54	0.87	0.30	4611	0.53	0.31	0.33
3270	2.35	1.33	0.30	4061	2.20	1.28	0.33	4635	2.51	1.06	0.21
3300	2.73	1.55	0.30	4062	2.05	1.15	0.30	4653	1.77	1.04	0.33
3303	3.16	1.85	0.33	4101	2.55	1.37	0.27	4665	5.62	2.80	0.24
3307	2.88	1.62	0.30	4109	0.40	0.24	0.33	4670	6.23	3.13	0.24
3315	4.08	2.39	0.33	4110	0.89	0.50	0.30	4683	3.61	2.03	0.30
3334	3.50	1.96	0.30	4111	1.25	0.73	0.33	4686	1.87	0.93	0.24
3336	2.38	1.18	0.24	4112	-	0.50	0.30	4692	0.49	0.29	0.33
3365	5.61	2.79	0.24	4113	1.69	0.94	0.29	4693	0.84	0.47	0.30
3372	2.99	1.60	0.27	4114	2.96	1.66	0.30	4703	1.70	0.95	0.30
3373	3.75	2.11	0.30	4130	3.17	1.79	0.30	4717	1.87	1.17	0.36
3383	0.98	0.57	0.33	4131	3.86	2.27	0.33	4720	1.40	0.79	0.30
3385	0.74	0.43	0.33	4133	1.60	0.94	0.33	4740	2.44	1.21	0.24
3400	2.55	1.37	0.27	4149	0.52	0.33	0.36	4741	1.96	1.10	0.30
3507	1.95	1.10	0.30	4150	-	0.33	0.36	4751	2.61	1.31	0.24
3515	1.68	0.95	0.30	4206	2.18	1.22	0.30	4771N	2.26	0.96	0.21
3516	-	0.95	0.30	4207	1.46	0.72	0.24	4777	3.79	1.59	0.21
3548	1.15	0.65	0.30	4239	2.65	1.32	0.24	4825	0.96	0.48	0.24
3559	1.93	1.09	0.30	4240	1.71	1.00	0.33	4828	1.43	0.76	0.27
3574	0.60	0.35	0.33	4243	1.71	0.96	0.30	4829	1.25	0.59	0.21
3581	0.88	0.52	0.33	4244	1.71	0.96	0.30	4902	2.92	1.70	0.33
3612	1.94	1.04	0.27	4250	1.63	0.92	0.30	4923	0.81	0.45	0.30
3620	4.63	2.32	0.24	4251	1.85	1.04	0.30	5020	6.40	3.19	0.24
3629	1.47	0.86	0.33	4263	3.37	1.92	0.30	5022	6.40	3.00	0.21
3632	2.54	1.36	0.27	4273	2.36	1.33	0.30	5037	15.60	6.54	0.21
3634	1.40	0.82	0.33	4279	1.85	1.04	0.30	5040	6.95	2.92	0.21
3635	2.21	1.24	0.30	4282	2.01	1.17	0.33	5057	5.41	2.28	0.21
3638	1.21	0.71	0.33	4283	1.53	0.86	0.30	5059	18.58	7.87	0.20
3642	1.00	0.56	0.30	4299	1.48	0.87	0.33	5069	15.61	6.51	0.21
3643	1.41	0.80	0.30	4301	-	1.04	0.30	5102	4.98	2.34	0.21
3647	1.47	0.79	0.27	4304	3.81	2.05	0.27	5146	4.91	2.44	0.24
3648	1.11	0.65	0.33	4307	1.49	0.93	0.36	5160	2.65	1.24	0.21
3681	0.72	0.42	0.33	4351	1.18	0.66	0.29	5183	3.88	1.93	0.24
3685	0.97	0.57	0.33	4352	1.29	0.76	0.33	5188	5.17	2.57	0.24
3719	1.19	0.50	0.21	4360	1.24	0.72	0.33	5190	4.17	2.07	0.24
3724	2.85	1.34	0.21	4361	0.99	0.58	0.33	5191	0.66	0.37	0.30
3726	4.69	1.97	0.21	4362	-	0.72	0.33	5192	3.07	1.73	0.30
3803	1.96	1.10	0.30	4410	2.89	1.63	0.30	5213	6.39	3.00	0.21
3807	1.63	0.96	0.33	4417	-	1.63	0.30	5215	4.00	2.14	0.27
3808	3.42	1.82	0.27	4420	6.85	3.20	0.21	5221	4.41	2.19	0.24
3821	5.76	3.10	0.27	4431	1.15	0.72	0.36	5222	8.52	3.99	0.21
3822X	3.78	2.02	0.27	4432	0.99	0.62	0.36	5223	4.57	2.28	0.24
3824X	3.11	1.67	0.27	4439	1.56	0.83	0.27	5348	4.13	2.05	0.24
3826	0.60	0.33	0.29	4452	2.44	1.38	0.30	5402	4.46	2.62	0.33
3827	1.51	0.81	0.27	4459	2.22	1.25	0.30	5403	5.81	2.73	0.21

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

ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

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

Exhibit III

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Effective April 1, 2016

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5437	5.09	2.53	0.24	6826F	3.99	1.60	0.23	7453N	0.41	-	-
5443	3.69	2.08	0.30	6834	2.56	1.37	0.27	7502	2.41	1.20	0.24
5445	8.91	4.19	0.21	6836	3.99	1.99	0.24	7515	1.08	0.46	0.21
5462	6.09	3.03	0.24	6843F	9.11	3.20	0.19	7520	2.88	1.63	0.30
5472	3.97	1.66	0.21	6845F	8.23	2.89	0.19	7529X	17.31	7.29	0.21
5473	10.67	4.51	0.21	6854	3.90	1.64	0.21	7538	8.23	3.48	0.21
5474	6.40	3.01	0.21	6872F	8.85	3.09	0.19	7539	2.12	0.99	0.21
5478	3.23	1.60	0.24	6874F	14.33	5.01	0.19	7540	4.96	2.10	0.21
5479	6.14	3.29	0.27	6882	4.22	1.77	0.21	7580	2.84	1.41	0.24
5480	5.11	2.39	0.21	6884	5.48	2.28	0.21	7590	3.69	1.98	0.27
5491	2.73	1.28	0.21	7016M	3.56	1.49	0.21	7600	4.93	2.45	0.24
5506	5.93	2.51	0.21	7024M	3.95	1.65	0.21	7601	-	2.45	0.24
5507	4.23	1.98	0.21	7038M	4.31	1.83	0.20	7605	2.08	1.04	0.24
5508	11.37	5.62	0.24	7046M	5.87	2.46	0.21	7610	0.54	0.29	0.27
5535	6.77	3.38	0.24	7047M	7.01	2.76	0.21	7611	-	2.45	0.24
5537	4.95	2.46	0.24	7050M	8.50	3.40	0.20	7612	-	2.45	0.24
5551	15.20	6.43	0.20	7090M	4.79	2.03	0.20	7613	-	2.45	0.24
5606	1.32	0.62	0.21	7098M	6.52	2.74	0.21	7705	7.43	3.98	0.27
5610	6.11	3.45	0.30	7099M	11.57	4.59	0.21	7710	4.82	2.27	0.21
5645	12.91	6.08	0.21	7133	4.18	1.97	0.21	7711	4.82	2.27	0.21
5651	-	6.08	0.21	7151M	5.08	2.39	0.21	7720X	1.95	0.97	0.24
5703	13.59	6.74	0.24	7152M	10.02	4.45	0.21	7723X	3.04	1.29	0.20
5705	19.63	9.82	0.24	7153M	5.64	2.65	0.21	7855	3.20	1.59	0.24
5951	0.28	0.17	0.33	7222X	6.87	3.40	0.24	8001	2.16	1.27	0.33
6003	9.07	4.50	0.24	7228X	6.84	3.39	0.24	8002	1.61	0.92	0.30
6005	5.15	2.53	0.24	7229X	10.52	4.91	0.21	8006	2.97	1.68	0.30
6017	4.40	2.17	0.24	7230X	7.94	4.25	0.27	8008	1.19	0.70	0.33
6018	3.08	1.51	0.24	7231	7.06	3.77	0.27	8010	1.25	0.73	0.33
6045	4.12	2.04	0.24	7232X	8.88	4.14	0.21	8013	0.35	0.20	0.30
6204	9.39	4.42	0.21	7309F	12.56	4.41	0.19	8015	0.76	0.43	0.30
6206	3.55	1.49	0.21	7313F	2.57	0.90	0.19	8017	1.47	0.87	0.33
6213	2.20	1.03	0.21	7317F	9.75	3.35	0.19	8018	1.94	1.13	0.33
6214	2.69	1.13	0.21	7323	-	1.38	0.20	8021	2.34	1.32	0.30
6216	6.27	2.63	0.21	7327F	12.80	4.53	0.19	8031	2.99	1.70	0.30
6217	5.46	2.56	0.21	7333M	3.81	1.59	0.21	8032	1.79	1.05	0.33
6229	3.80	1.78	0.21	7335M	4.23	1.76	0.21	8033	1.54	0.87	0.30
6233	2.62	1.22	0.21	7337M	7.51	2.95	0.21	8037	1.79	1.05	0.33
6235	5.94	2.49	0.21	7350F	9.67	3.72	0.20	8039	1.94	1.14	0.33
6236	10.59	5.26	0.24	7360	4.29	2.13	0.24	8044	3.18	1.70	0.27
6237	1.73	0.86	0.24	7370	6.14	3.45	0.30	8045	0.48	0.28	0.33
6251D	6.36	2.94	0.21	7380	4.59	2.45	0.27	8046	2.43	1.38	0.30
6252D	4.14	1.73	0.21	7382	4.55	2.56	0.30	8047	0.87	0.51	0.33
6260	5.93	2.48	0.21	7390	4.59	2.58	0.30	8058	2.55	1.44	0.30
6306	4.83	2.26	0.21	7394M	3.82	1.59	0.21	8072	0.67	0.39	0.33
6319	5.39	2.53	0.21	7395M	4.24	1.77	0.21	8102	1.27	0.74	0.33
6325	4.95	2.32	0.21	7398M	7.53	2.96	0.21	8103	1.95	1.05	0.27
6400	5.86	3.14	0.27	7402	0.13	0.08	0.30	8105	1.98	1.16	0.33
6503	1.54	0.90	0.33	7403	4.59	2.29	0.24	8106	3.44	1.71	0.24
6504	2.06	1.21	0.33	7405N	1.95	0.97	0.24	8107	3.56	1.77	0.24
6702M*	3.89	1.93	0.24	7420	11.91	4.93	0.21	8111	1.92	1.08	0.30
6703M*	7.67	3.59	0.24	7421	0.88	0.41	0.21	8116	2.45	1.39	0.30
6704M*	4.32	2.14	0.24	7422	2.01	0.85	0.21	8203	6.28	3.55	0.30
6801F	2.60	1.05	0.23	7425	2.65	1.10	0.21	8204	3.03	1.51	0.24
6811	6.55	3.25	0.24	7431N	1.24	0.52	0.21	8209	2.94	1.66	0.30
6824F	7.88	3.05	0.20	7445N	0.65	-	-	8215	3.17	1.58	0.24

* 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, 2016

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8227	4.32	1.82	0.21	8842X	2.01	1.14	0.30	9620	0.95	0.51	0.27
8232	4.15	2.07	0.24	8848X	2.49	1.41	0.30				
8233	2.63	1.30	0.24	8849X	2.70	1.52	0.30				
8235	4.15	2.35	0.30	8855	0.12	0.07	0.30				
8236X	4.89	2.42	0.24	8856	0.18	0.10	0.30				
8263	5.38	2.91	0.27	8864X	1.26	0.71	0.30				
8264	4.19	2.09	0.24	8868	0.46	0.27	0.33				
8265	5.76	2.71	0.21	8869	1.10	0.65	0.33				
8279	7.15	3.40	0.20	8871	0.10	0.06	0.33				
8288	6.85	3.43	0.24	8901	0.19	0.10	0.27				
8291X	4.18	2.25	0.27	9012	1.01	0.54	0.27				
8292X	3.14	1.77	0.30	9014	2.60	1.47	0.30				
8293X	10.77	5.36	0.24	9015	2.96	1.67	0.30				
8304	4.04	2.01	0.24	9016	2.64	1.50	0.30				
8350	7.15	3.36	0.21	9019	2.09	1.04	0.24				
8380	2.36	1.27	0.27	9033	1.73	0.98	0.30				
8381	1.72	0.93	0.27	9040	2.93	1.72	0.33				
8385	2.33	1.16	0.24	9044	1.43	0.84	0.33				
8392	2.26	1.29	0.30	9052	1.90	1.12	0.33				
8393	1.53	0.86	0.30	9058	1.31	0.82	0.36				
8500	4.80	2.39	0.24	9059	-	0.65	0.33				
8601	0.48	0.26	0.27	9060	1.11	0.65	0.33				
8602	0.93	0.50	0.27	9061	0.98	0.62	0.36				
8603	0.08	0.04	0.30	9062	1.24	0.77	0.36				
8606	2.82	1.32	0.21	9063	0.92	0.55	0.34				
8709F	4.00	1.41	0.19	9077F	1.79	0.79	0.29				
8710	-	0.98	0.24	9082	1.15	0.72	0.36				
8719	2.85	1.20	0.21	9083	1.19	0.74	0.36				
8720	1.68	0.84	0.24	9084	1.27	0.72	0.30				
8721	0.27	0.13	0.24	9089	1.46	0.87	0.34				
8723	0.16	0.09	0.30	9093	1.23	0.72	0.34				
8725	2.14	1.07	0.24	9101	2.82	1.66	0.33				
8726F	2.51	1.01	0.23	9102	2.70	1.53	0.30				
8734M	0.51	0.26	0.24	9154	1.70	0.96	0.30				
8737M	0.46	0.23	0.24	9156	2.12	1.14	0.27				
8738M	0.91	0.43	0.24	9170	5.77	2.44	0.20				
8742	0.38	0.19	0.24	9178	6.21	3.92	0.36				
8745	4.53	2.45	0.27	9179	10.10	5.93	0.33				
8748	0.62	0.33	0.27	9180	4.03	2.03	0.24				
8755	0.41	0.21	0.24	9182	1.84	1.05	0.30				
8799	0.48	0.27	0.30	9186	12.02	5.69	0.21				
8800	1.20	0.75	0.36	9220	4.37	2.34	0.27				
8803	0.08	0.04	0.24	9402	4.68	2.32	0.24				
8805M	0.18	0.10	0.30	9403	7.42	3.48	0.21				
8810	0.13	0.08	0.30	9410	2.44	1.38	0.30				
8814M	0.16	0.09	0.30	9501	3.10	1.66	0.27				
8815M	0.31	0.18	0.30	9505	3.24	1.74	0.27				
8820	0.13	0.07	0.27	9516	5.08	2.53	0.24				
8824	2.84	1.67	0.33	9519	3.53	1.76	0.24				
8825	1.42	0.89	0.36	9521	4.31	2.15	0.24				
8826	2.73	1.54	0.30	9522	1.60	0.90	0.30				
8831	1.21	0.69	0.30	9534	6.58	3.07	0.21				
8832	0.34	0.19	0.30	9554	12.94	6.10	0.21				
8833	1.33	0.75	0.30	9586	0.51	0.32	0.36				
8835	2.33	1.32	0.30	9600	1.94	1.13	0.33				

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

Effective April 1, 2016

FOOTNOTES

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

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.34	S	1624D	0.02	S	3082D	0.05	S
0065D	0.08	S	1741D	0.34	S	3085D	0.07	S
0066D	0.08	S	1803D	0.64	S	4024D	0.02	S
0067D	0.08	S	1852D	0.06	Asb	6251D	0.04	S
1165XD	0.03	S	3081D	0.07	S	6252D	0.03	S

Asb=Asbestos, S=Silica

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

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

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

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

P Classification is computed on a per capita basis.

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

*** Class Codes with Specific Footnotes**

- 2705 An upset payroll of \$4.00 per cord shall be used for premium computation purposes in all instances.
- 6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.
- 6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 2.396 and elr x 2.26.
- 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, 2016

ADVISORY MISCELLANEOUS VALUES

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

Advisory Loss Elimination Ratios							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.1%	0.8%	0.7%	0.5%	0.3%	0.2%	0.2%
\$200	2.0%	1.5%	1.2%	0.9%	0.6%	0.4%	0.4%
\$300	2.7%	2.1%	1.8%	1.3%	0.9%	0.6%	0.5%
\$400	3.4%	2.7%	2.2%	1.6%	1.1%	0.8%	0.7%
\$500	4.0%	3.1%	2.6%	1.9%	1.4%	0.9%	0.8%
\$1,000	6.3%	4.9%	4.2%	3.1%	2.3%	1.6%	1.4%
\$1,500	8.0%	6.3%	5.4%	4.1%	3.1%	2.2%	1.9%
\$2,000	9.4%	7.4%	6.4%	4.9%	3.7%	2.7%	2.3%
\$2,500	10.6%	8.3%	7.2%	5.6%	4.3%	3.2%	2.7%
\$5,000	15.2%	12.0%	10.7%	8.5%	6.8%	5.3%	4.5%

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

Employee operated vehicle.....	\$65,200
Leased or rented vehicle.....	\$43,500

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

Maximum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" and the *Basic Manual* footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports"..... \$1,700

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

Premium Determination for Partners and Sole Proprietors in accordance with *Basic Manual* Rule 2-E-3 (Annual Payroll)..... \$43,500

Terrorism - (Advisory Loss Cost) \$0.01

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

(Multiply a Non-F classification loss cost by a factor of 1.92 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.82) and the adjustment for differences in loss-based expenses (1.053).)

Experience Rating Eligibility

A risk is eligible for experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$10,000. If more than two years, an average annual premium of at least \$5,000 is required. These amounts are applicable for ratings effective date April 1, 2016 and subsequent. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective April 1, 2016

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

Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,523	0.04	1,422,973	--	1,501,463	0.44
2,524	--	10,201	0.05	1,501,464	--	1,584,498	0.45
10,202	--	18,042	0.06	1,584,499	--	1,672,484	0.46
18,043	--	26,054	0.07	1,672,485	--	1,765,880	0.47
26,055	--	34,240	0.08	1,765,881	--	1,865,201	0.48
34,241	--	57,270	0.09	1,865,202	--	1,971,029	0.49
57,271	--	85,248	0.10	1,971,030	--	2,084,026	0.50
85,249	--	110,135	0.11	2,084,027	--	2,204,949	0.51
110,136	--	134,366	0.12	2,204,950	--	2,334,662	0.52
134,367	--	158,601	0.13	2,334,663	--	2,474,160	0.53
158,602	--	183,134	0.14	2,474,161	--	2,624,594	0.54
183,135	--	208,132	0.15	2,624,595	--	2,787,304	0.55
208,133	--	233,707	0.16	2,787,305	--	2,963,858	0.56
233,708	--	259,945	0.17	2,963,859	--	3,156,101	0.57
259,946	--	286,915	0.18	3,156,102	--	3,366,223	0.58
286,916	--	314,683	0.19	3,366,224	--	3,596,841	0.59
314,684	--	343,308	0.20	3,596,842	--	3,851,108	0.60
343,309	--	372,849	0.21	3,851,109	--	4,132,859	0.61
372,850	--	403,365	0.22	4,132,860	--	4,446,806	0.62
403,366	--	434,917	0.23	4,446,807	--	4,798,804	0.63
434,918	--	467,568	0.24	4,798,805	--	5,196,216	0.64
467,569	--	501,384	0.25	5,196,217	--	5,648,439	0.65
501,385	--	536,436	0.26	5,648,440	--	6,167,655	0.66
536,437	--	572,798	0.27	6,167,656	--	6,769,940	0.67
572,799	--	610,550	0.28	6,769,941	--	7,476,966	0.68
610,551	--	649,778	0.29	7,476,967	--	8,318,659	0.69
649,779	--	690,572	0.30	8,318,660	--	9,337,545	0.70
690,573	--	733,032	0.31	9,337,546	--	10,596,164	0.71
733,033	--	777,266	0.32	10,596,165	--	12,190,409	0.72
777,267	--	823,388	0.33	12,190,410	--	14,275,184	0.73
823,389	--	871,526	0.34	14,275,185	--	17,118,052	0.74
871,527	--	921,816	0.35	17,118,053	--	21,224,408	0.75
921,817	--	974,408	0.36	21,224,409	--	27,677,244	0.76
974,409	--	1,029,465	0.37	27,677,245	--	39,292,334	0.77
1,029,466	--	1,087,166	0.38	39,292,335	--	66,394,187	0.78
1,087,167	--	1,147,708	0.39	66,394,188	--	201,903,391	0.79
1,147,709	--	1,211,308	0.40	201,903,392	AND OVER	0.80	
1,211,309	--	1,278,204	0.41				
1,278,205	--	1,348,661	0.42				
1,348,662	--	1,422,972	0.43				

(a) G	12.05
(b) State Per Claim Accident Limitation	\$301,500
(c) State Multiple Claim Accident Limitation	\$603,000
(d) USL&HW Per Claim Accident Limitation	\$469,500
(e) USL&HW Multiple Claim Accident Limitation	\$939,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$16,000
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.80
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.80.)</i>	

Effective April 1, 2016
TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Plan - ERA

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 64,815	30,125	2,079,842 -- 2,140,057	241,000	4,187,981 -- 4,248,221	451,875
64,816 -- 111,552	36,150	2,140,058 -- 2,200,275	247,025	4,248,222 -- 4,308,463	457,900
111,553 -- 165,254	42,175	2,200,276 -- 2,260,494	253,050	4,308,464 -- 4,368,705	463,925
165,255 -- 221,906	48,200	2,260,495 -- 2,320,715	259,075	4,368,706 -- 4,428,947	469,950
221,907 -- 279,936	54,225	2,320,716 -- 2,380,938	265,100	4,428,948 -- 4,489,189	475,975
279,937 -- 338,695	60,250	2,380,939 -- 2,441,162	271,125	4,489,190 -- 4,549,432	482,000
338,696 -- 397,878	66,275	2,441,163 -- 2,501,387	277,150	4,549,433 -- 4,609,675	488,025
397,879 -- 457,330	72,300	2,501,388 -- 2,561,613	283,175	4,609,676 -- 4,669,918	494,050
457,331 -- 516,961	78,325	2,561,614 -- 2,621,841	289,200	4,669,919 -- 4,730,161	500,075
516,962 -- 576,717	84,350	2,621,842 -- 2,682,069	295,225	4,730,162 -- 4,790,404	506,100
576,718 -- 636,564	90,375	2,682,070 -- 2,742,298	301,250	4,790,405 -- 4,850,647	512,125
636,565 -- 696,479	96,400	2,742,299 -- 2,802,528	307,275	4,850,648 -- 4,910,891	518,150
696,480 -- 756,447	102,425	2,802,529 -- 2,862,760	313,300	4,910,892 -- 4,971,135	524,175
756,448 -- 816,455	108,450	2,862,761 -- 2,922,991	319,325	4,971,136 -- 5,031,379	530,200
816,456 -- 876,496	114,475	2,922,992 -- 2,983,224	325,350	5,031,380 -- 5,091,623	536,225
876,497 -- 936,563	120,500	2,983,225 -- 3,043,457	331,375	5,091,624 -- 5,151,867	542,250
936,564 -- 996,653	126,525	3,043,458 -- 3,103,691	337,400	5,151,868 -- 5,212,111	548,275
996,654 -- 1,056,760	132,550	3,103,692 -- 3,163,925	343,425	5,212,112 -- 5,272,356	554,300
1,056,761 -- 1,116,883	138,575	3,163,926 -- 3,224,161	349,450	5,272,357 -- 5,332,600	560,325
1,116,884 -- 1,177,018	144,600	3,224,162 -- 3,284,396	355,475	5,332,601 -- 5,392,845	566,350
1,177,019 -- 1,237,165	150,625	3,284,397 -- 3,344,632	361,500	5,392,846 -- 5,453,090	572,375
1,237,166 -- 1,297,321	156,650	3,344,633 -- 3,404,869	367,525	5,453,091 -- 5,513,335	578,400
1,297,322 -- 1,357,485	162,675	3,404,870 -- 3,465,106	373,550	5,513,336 -- 5,573,580	584,425
1,357,486 -- 1,417,656	168,700	3,465,107 -- 3,525,344	379,575	5,573,581 -- 5,633,825	590,450
1,417,657 -- 1,477,834	174,725	3,525,345 -- 3,585,582	385,600	5,633,826 -- 5,694,070	596,475
1,477,835 -- 1,538,018	180,750	3,585,583 -- 3,645,820	391,625	5,694,071 -- 5,753,875	602,500
1,538,019 -- 1,598,206	186,775	3,645,821 -- 3,706,059	397,650		
1,598,207 -- 1,658,399	192,800	3,706,060 -- 3,766,298	403,675		
1,658,400 -- 1,718,596	198,825	3,766,299 -- 3,826,537	409,700		
1,718,597 -- 1,778,796	204,850	3,826,538 -- 3,886,777	415,725		
1,778,797 -- 1,839,000	210,875	3,886,778 -- 3,947,017	421,750		
1,839,001 -- 1,899,207	216,900	3,947,018 -- 4,007,257	427,775		
1,899,208 -- 1,959,416	222,925	4,007,258 -- 4,067,498	433,800		
1,959,417 -- 2,019,627	228,950	4,067,499 -- 4,127,739	439,825		
2,019,628 -- 2,079,841	234,975	4,127,740 -- 4,187,980	445,850		

For Expected Losses greater than \$5,753,875, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(12.05) / (\text{Expected Losses} + (700)(12.05))$$

G = 12.05

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

**NORTH CAROLINA
RR 1
Exhibit III**

Effective April 1, 2016

1. **Hazard Group Differentials**

A	B	C	D	E	F	G
1.27	1.00	0.91	0.76	0.63	0.53	0.43

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

Effective January 1, 2013

3.

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

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.670	0.705	0.719	0.743	0.762	0.780	0.791
\$15,000	0.626	0.666	0.683	0.711	0.734	0.755	0.770
\$20,000	0.589	0.634	0.652	0.683	0.709	0.732	0.751
\$25,000	0.558	0.606	0.625	0.658	0.686	0.712	0.733
\$30,000	0.530	0.580	0.601	0.635	0.666	0.693	0.717
\$35,000	0.506	0.558	0.580	0.615	0.648	0.676	0.702
\$40,000	0.485	0.537	0.560	0.597	0.631	0.660	0.688
\$50,000	0.448	0.502	0.526	0.564	0.600	0.632	0.663
\$75,000	0.379	0.435	0.460	0.500	0.540	0.574	0.612
\$100,000	0.332	0.387	0.413	0.452	0.494	0.529	0.571
\$125,000	0.297	0.350	0.377	0.415	0.458	0.493	0.538
\$150,000	0.269	0.322	0.348	0.385	0.428	0.463	0.511
\$175,000	0.247	0.298	0.324	0.361	0.404	0.437	0.487
\$200,000	0.229	0.278	0.305	0.340	0.383	0.416	0.466
\$225,000	0.213	0.262	0.288	0.322	0.364	0.397	0.448
\$250,000	0.200	0.247	0.273	0.306	0.348	0.380	0.432
\$275,000	0.188	0.234	0.260	0.292	0.334	0.365	0.418
\$300,000	0.178	0.223	0.249	0.280	0.321	0.351	0.405
\$325,000	0.169	0.213	0.238	0.269	0.310	0.339	0.393
\$350,000	0.161	0.204	0.229	0.259	0.300	0.328	0.382
\$375,000	0.154	0.196	0.221	0.249	0.290	0.318	0.372
\$400,000	0.147	0.189	0.213	0.241	0.281	0.309	0.363
\$425,000	0.141	0.182	0.206	0.233	0.273	0.300	0.354
\$450,000	0.135	0.175	0.199	0.226	0.266	0.292	0.346
\$475,000	0.130	0.170	0.193	0.220	0.259	0.285	0.339
\$500,000	0.126	0.164	0.188	0.214	0.252	0.278	0.332
\$600,000	0.110	0.146	0.169	0.193	0.230	0.254	0.308
\$700,000	0.097	0.132	0.154	0.176	0.213	0.235	0.288
\$800,000	0.088	0.120	0.141	0.163	0.198	0.219	0.272
\$900,000	0.080	0.111	0.131	0.151	0.186	0.206	0.258
\$1,000,000	0.073	0.102	0.122	0.142	0.175	0.195	0.246
\$2,000,000	0.039	0.059	0.074	0.088	0.114	0.130	0.175
\$3,000,000	0.026	0.041	0.053	0.064	0.086	0.098	0.138
\$4,000,000	0.019	0.031	0.041	0.050	0.068	0.079	0.114
\$5,000,000	0.014	0.025	0.033	0.040	0.056	0.066	0.097
\$6,000,000	0.011	0.020	0.027	0.033	0.047	0.056	0.083
\$7,000,000	0.009	0.017	0.023	0.028	0.041	0.048	0.073
\$8,000,000	0.008	0.014	0.019	0.024	0.035	0.042	0.064
\$9,000,000	0.007	0.012	0.017	0.021	0.031	0.037	0.057
\$10,000,000	0.006	0.011	0.015	0.019	0.027	0.033	0.051

Effective April 1, 2016

**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	0.746	0.783	0.798	0.823	0.843	0.861	0.873
\$15,000	0.700	0.743	0.760	0.789	0.813	0.835	0.851
\$20,000	0.661	0.708	0.728	0.760	0.787	0.812	0.831
\$25,000	0.628	0.678	0.699	0.734	0.764	0.791	0.812
\$30,000	0.599	0.652	0.673	0.710	0.742	0.771	0.795
\$35,000	0.573	0.628	0.650	0.688	0.723	0.753	0.780
\$40,000	0.549	0.606	0.629	0.669	0.704	0.736	0.765
\$50,000	0.510	0.568	0.593	0.634	0.672	0.706	0.738
\$75,000	0.436	0.496	0.522	0.565	0.607	0.644	0.683
\$100,000	0.384	0.444	0.471	0.513	0.558	0.595	0.640
\$125,000	0.346	0.404	0.432	0.473	0.519	0.557	0.604
\$150,000	0.316	0.372	0.401	0.441	0.487	0.524	0.574
\$175,000	0.291	0.347	0.375	0.414	0.460	0.497	0.549
\$200,000	0.271	0.325	0.353	0.391	0.437	0.473	0.526
\$225,000	0.254	0.306	0.334	0.371	0.417	0.453	0.507
\$250,000	0.239	0.290	0.318	0.354	0.400	0.434	0.489
\$275,000	0.226	0.276	0.304	0.339	0.384	0.418	0.473
\$300,000	0.214	0.264	0.291	0.325	0.370	0.403	0.459
\$325,000	0.204	0.252	0.279	0.313	0.357	0.390	0.446
\$350,000	0.195	0.242	0.269	0.302	0.346	0.378	0.434
\$375,000	0.186	0.233	0.260	0.292	0.335	0.367	0.423
\$400,000	0.179	0.225	0.251	0.282	0.326	0.356	0.413
\$425,000	0.172	0.217	0.243	0.274	0.317	0.347	0.404
\$450,000	0.165	0.210	0.236	0.266	0.308	0.338	0.395
\$475,000	0.159	0.203	0.229	0.258	0.301	0.330	0.387
\$500,000	0.154	0.197	0.222	0.251	0.293	0.322	0.379
\$600,000	0.135	0.176	0.200	0.228	0.269	0.295	0.352
\$700,000	0.121	0.159	0.183	0.209	0.249	0.274	0.331
\$800,000	0.109	0.146	0.169	0.193	0.232	0.256	0.312
\$900,000	0.100	0.135	0.157	0.180	0.218	0.241	0.297
\$1,000,000	0.091	0.125	0.147	0.169	0.206	0.228	0.283
\$2,000,000	0.050	0.073	0.089	0.106	0.135	0.153	0.202
\$3,000,000	0.033	0.051	0.064	0.077	0.101	0.116	0.159
\$4,000,000	0.024	0.039	0.049	0.060	0.081	0.094	0.132
\$5,000,000	0.019	0.031	0.040	0.048	0.066	0.078	0.112
\$6,000,000	0.015	0.025	0.033	0.040	0.056	0.066	0.097
\$7,000,000	0.012	0.021	0.028	0.034	0.048	0.057	0.085
\$8,000,000	0.010	0.018	0.024	0.029	0.042	0.050	0.075
\$9,000,000	0.009	0.015	0.020	0.026	0.037	0.044	0.067
\$10,000,000	0.007	0.013	0.018	0.022	0.032	0.039	0.060

4.

Retrospective Pure Premium Development Factors

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.08	0.05	0.04	0.34	0.21	0.16	0.00

**BASIC MANUAL—2001 EDITION
NORTH CAROLINA SPECIAL CLASSIFICATIONS**

- ~~1473 TURPENTINE OR RESIN MFG.—STEAM OR NONDESTRUCTIVE PROCESS & DRIVERS~~
- ~~1474 ALCOHOL MFG.—WOOD & DRIVERS~~
- ~~1474 DISTILLATION—WOOD—DESTRUCTIVE PROCESS & DRIVERS~~
- ~~2791 PIPE MFG.—WOODEN, TOBACCO~~
- ~~3516 LOOM HARNESS OR REED MFG.~~
- ~~3516 REED OR LOOM HARNESS MFG.~~
- ~~4301 WALLPAPER MFG.~~
- ~~4417 BOOT OR SHOE MFG.—RUBBER~~
- ~~8710 FIELD BONDED WAREHOUSING—ALL EMPLOYEES & CLERICAL.
No handling, moving or shipping of goods or merchandise at the field location. Includes clerical employees at such location.~~

**BASIC MANUAL—2001 EDITION
PART TWO—CLASSIFICATIONS
(National Classifications or Phraseologies to Be Applicable in NC)**

- 1472 ALCOHOL MFG.—WOOD & DRIVERS
- 1472 CREOSOTE MFG. & DRIVERS.
Applies to the mfg. of creosote from wood tar.
- 1472 DISTILLATION—WOOD & DRIVERS.
Includes distillation of alcohol or mfg. of creosote or acetates.
- 2841 PIPE MFG.—WOODEN, TOBACCO
- 3515 LOOM HARNESS OR REED MFG.
- 3515 REED OR LOOM HARNESS MFG.
- 4279 WALLPAPER MFG.
Includes designing, printing, or finishing. Paper mfg. to be separately rated as Code 4239.
- 4410 BOOT OR SHOE MFG.—RUBBER.
Includes combined rubber and fabric boots or shoes.
- 4410 SHOE OR BOOT MFG.—RUBBER.
Includes combined rubber and fabric boots or shoes.

**BASIC MANUAL—2001 EDITION
APPENDIX E
CLASSIFICATIONS BY HAZARD GROUP**

Table of Classifications by Hazard Group

Class Code	Applies in:	Discontinued in:	Hazard Group A–G
1473	NG	<u>4/1/16: NC</u>	E
1474	NG	<u>4/1/16: NC</u>	E
2791	NG	<u>4/1/16: NC</u>	A
3516	NG	<u>4/1/16: NC</u>	B
4301	NG	<u>4/1/16: NC</u>	B
4417	NG	<u>4/1/16: NC</u>	B
8710	NG	<u>4/1/16: NC</u>	E

NOTE: This exhibit revises the national Table of Classifications by Hazard Group in NCCI's *Basic Manual for Workers Compensation and Employers Liability Insurance*. The content shown in this table is not a complete replacement of the existing Table of Classifications by Hazard Group.

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. *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.*

State Table of Subject Premium Eligibility Amounts

	Column A	Column B
NC	8,000 <u>10,000</u>	4,000 <u>5,000</u>

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 for Workers Compensation and Employers Liability Insurance* national Rule 2-A-2. The content shown in this table is not a complete replacement of the existing State Table of Subject Premium Eligibility Amounts.

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**ITEM R-1411—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN HAZARD GROUP
DIFFERENTIALS AND MANUAL RULES**

**EXHIBIT 3-A
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
RULE 1—GENERAL EXPLANATION**

B. DEFINITIONS

1. General Definitions

**(Applies in: AL, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MN, MO, MS, MT,
NC, NH, NM, NV, OK, RI, SC, SD, TN, UT, VT, WI, WV)**

d. ~~Large Risk Alternative Rating Option (LRARO)~~

~~The Large Risk Alternative Rating Option is a flexible retrospective rating plan that is mutually agreed to by the insured and carrier. It is an available option for insureds with an estimated annual standard premium of at least \$500,000 individually or in any combination with any commercial casualty insurance line and/or workers compensation and employers liability insurance.~~

~~Refer to Rule 2-E of this manual for state-specific premium eligibility thresholds.~~

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PAGE 48

**ITEM R-1411—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN HAZARD GROUP
DIFFERENTIALS AND MANUAL RULES**

**EXHIBIT 3-B
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
RULE 1—GENERAL EXPLANATION**

B. DEFINITIONS

1. General Definitions

(Applies in: AL, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS,
MT, NC, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

d. Large Risk Alternative Rating Option (LRARO)

The Large Risk Alternative Rating Option is a flexible retrospective rating plan that is mutually agreed to by the employer and carrier. It is an available option for policies that meet or exceed a specific premium eligibility threshold.

Refer to Rule 2-E for the state-specific premium eligibility thresholds.

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**ITEM R-1411—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN HAZARD GROUP
DIFFERENTIALS AND MANUAL RULES**

**EXHIBIT 4-A
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
RULE 1—GENERAL EXPLANATION**

B. DEFINITIONS

**(Applies in: AK, AL, AR, AZ, CO, CT, DC, 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, TX, UT, VA, VT, WI, WV)**

2. Elements of the Retrospective Rating Plan Formula

The following formula includes all of the elective elements available under a retrospective rating plan. See *Rule 3 of this manual*. For other variations of the retrospective rating formula, refer to Rule 3.

Retrospective Rating Premium = (Basic Premium + Excess Loss Premium + Retrospective Rating
Development Premium + Converted Losses) x Tax Multiplier-

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**ITEM R-1411—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN HAZARD GROUP
DIFFERENTIALS AND MANUAL RULES**

**EXHIBIT 4-B
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
RULE 1—GENERAL EXPLANATION
B. DEFINITIONS**

2. Elements of the Retrospective Rating Plan Formula

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

e. Excess Loss Premium (ELP)

Excess loss premium (ELP) is a charge for election of a loss limitation. ~~The excess loss premium factor~~ It is applied after the basic premium in the retrospective rating plan formula. The ELP calculation is:

~~(Excess Loss Premium ELP = Excess Loss Factor x Standard Premium x Loss Conversion Factor)~~

1. Excess Loss Factors

Excess loss factors are used in the calculation of excess loss premium. Excess loss factors are also known as excess loss premium factors.

2. Excess Loss Factor Determination

- a. ~~In rate states, where NCCI files full rates, NGCI files the excess loss factors. NCCI also files excess loss and allocated expense factors which include a provision for allocated loss adjustment expenses.~~

~~*Refer to the State Retrospective Rating Value pages for the Excess Loss Pure Premium Factors. Refer to the latest approved state loss cost filing for the LAE% and Loss Assessment%.*~~

In loss cost states, NCCI files excess loss pure premium factors. Where applicable, NCCI also files excess loss and allocated expense pure premium factors which include a provision for allocated loss adjustment expenses. The excess loss pure premium factors and excess loss and allocated expense pure premium factors must be converted to excess loss factors or excess loss and allocated expense factors using the carrier's expense provisions applicable in each state.

Refer to the State Special Rating Values pages for the excess loss factors or excess loss pure premium factors.

- b. ~~The conversion formula~~ for converting an excess loss pure premium factor to an excess loss factor is:

$$\text{Excess Loss Premium Factor} = [(\text{Excess Loss Pure Premium Factor} \times \text{Expected Loss Ratio}) \times (1 + \text{Loss Adjustment Expense \%} + \text{Loss Assessment \%})]$$

The formula for converting an excess loss and allocated expense pure premium factor to an excess loss and allocated expense factor is:

$$\text{Excess Loss and Allocated Expense Factor} = (\text{Excess Loss and Allocated Expense Pure Premium Factor} \times \text{Expected Loss Ratio}) \times (1 + \text{Loss Adjustment Expense \%} + \text{Loss Assessment \%})$$

~~The Excess Loss Pure Premium Factor, LAE %, and Loss Assessment % are NGCI-provided values.~~

The carrier determines the Expected Loss Ratio (ELR). ELR is a ratio of pure losses (no LAE) to premium.

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**EXHIBIT 4-B (CONT'D)
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
RULE 1—GENERAL EXPLANATION**

B. DEFINITIONS

2. Elements of the Retrospective Rating Plan Formula

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

Refer to the latest approved state loss cost filing for the Loss Adjustment Expense (LAE) % and Loss Assessment %.

Refer to the State Special Rating Values pages for the Excess Loss Factors or Excess Loss Pure Premium Factors.

- c. The Table of Classification by Hazard Group is used to determine the excess loss factor. This factor is determined based on the selected loss limitation and the hazard group assignment shown in the Table for the classification producing the largest amount of estimated workers compensation standard premium for each state included in the plan. *Refer to the **Basic Manual** for the Table of Classification by Hazard Group.*

For insureds employers having USL&HW coverage for non-F-classification codes, the applicable hazard group to use for the determination of an excess loss factor (ELF) is the state classification code hazard group, located in NCCI's **Basic Manual**, increased by two levels. When the state classification hazard group is already at the highest level hazard group, use that highest level hazard group. *Refer to **User's Guide** for examples.*

For the classification codes that include federal coverages (or F-classification codes), use the hazard group assigned to that code.

State Classification Hazard Group	USL&HW Hazard Groups for Non-F-Classification Codes Hazard Groups
A	C
B	D
C	E
D	F
E	G
F	G
G	G

Refer to the **User's Guide** for more information about excess loss factors.

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DIFFERENTIALS AND MANUAL RULES**

**EXHIBIT 4-C
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
RULE 1—GENERAL EXPLANATION
B. DEFINITIONS**

2. Elements of the Retrospective Rating Plan Formula

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, MA, MD, ME, MS, MT, NC, NE, NH, NM, NV, OK, RI, SC, SD, TN, UT, VA, VT, WI, WV)

f. Retrospective Development Premium (RDP)

Retrospective development premium (RDP) is an elective element that varies by state. The RDP It stabilizes premium adjustments for an employer insured written under a retrospective rating plan by anticipating future ~~increases~~ changes in ~~loss costs or rates~~ losses. The RDP calculation is ~~calculated~~ using the following formula:

Retrospective Development Premium RDP = Standard Premium x Retrospective Development Premium Factor x Loss Conversion Factor.

1. Retrospective Development Factor

The retrospective development premium factor anticipates a pattern of increasing valuation of losses after the policy is expired. The retrospective development premium factor is included in the first three calculations of the retrospective premium.

2. Retrospective Development Factor Determination

- a. ~~NCCI files the retrospective development factors in 44 states where NCCI files full rates, NGCI files the retrospective development factors. Refer to the State Special Rating Values pages of this manual for the retrospective development premium factors.~~

In loss cost states, NCCI files retrospective ~~development pure premium~~ development factors. The retrospective ~~development pure premium~~ development factors must be converted to retrospective development premium factors using the carrier's expense provisions applicable in each state.

Refer to the State Special Rating Values pages of this manual for the retrospective development factors or retrospective development pure premium development factors.

- b. ~~The conversion formula for converting a retrospective pure premium development factor to a retrospective development factor is:~~

Retrospective Development Premium Factor = Retrospective Pure Premium Development Factor x Expected Loss Ratio x (1 + Loss Adjustment Expense % + Loss Assessment %)

~~The Retrospective Pure Premium Development Factor, LAE %, and Loss Assessment % are NGCI provided values. Refer to the State Retrospective Rating Values pages for the Retrospective Pure Premium Development Factors. Refer to the latest approved loss cost filing for the LAE % and Loss Assessment %.~~

The carrier determines the Expected Loss Ratio (ELR). ELR is a ratio of pure losses (no LAE) to premium.

Refer to the latest approved state loss cost filing for the Loss Adjustment Expense (LAE) % and Loss Assessment %.

*Refer to **User's Guide** for examples.*

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**EXHIBIT 5-A
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
RULE 2—ELIGIBILITY FOR THE PLAN**

(Applies in: AL, CO, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MS, MT, NC, NM, NV, RI, SC, SD, UT, VT, WI, WV)

E. LARGE RISK ALTERNATIVE RATING OPTION (LRARO)

The Large Risk Alternative Rating Option provides the carrier and insured the option of negotiating the retrospective rating factors used to calculate premium. An insured is eligible for the LRARO if the estimated standard premium individually or in any combination with any other commercial casualty lines of insurance exceeds an annual standard premium eligibility threshold of \$500,000 for the term of a retrospective rating plan.

The following table lists states with different annual standard premium eligibility thresholds for LRARO.

LRARO Premium Eligibility Threshold by State

State	Annual Standard Premium Eligibility Threshold
Arizona	\$250,000
Kansas	\$1,000,000
Minnesota	\$250,000
Nevada	\$250,000
New Hampshire	\$250,000
North Carolina	\$250,000
Oregon	See state rule exception

A different premium eligibility level may be used if filed by an individual carrier, subject to regulatory approval.

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**EXHIBIT 5-B
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
RULE 2—ELIGIBILITY FOR THE PLAN**

(Applies in: AL, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

E. LARGE RISK ALTERNATIVE RATING OPTION (LRARO)

The Large Risk Alternative Rating Option (LRARO) provides the carrier and employer the option of negotiating, and mutually agreeing on, the retrospective rating plan premium.

The following table lists the different LRARO premium eligibility thresholds and other requirements by state:

LRARO Table by State

<u>State</u>	<u>Premium Eligibility Threshold</u>	<u>Premium Eligibility Threshold Basis</u>	<u>Other</u>
AL, CO, DC, GA, HI, IA, ID, IL, IN, KY, LA, MD, ME, MS, MT, NM, RI, SC, SD, UT, VT, WV	Estimated annual standard premium exceeds \$500,000	Workers compensation standard premium only or in any combination with any other commercial casualty lines of insurance for the term of the plan.	
AZ	Estimated annual standard premium exceeds \$250,000	Workers compensation standard premium only or in any combination with general liability, hospital professional liability, commercial automobile, crime, glass, or workers compensation for the term of the plan.	A carrier is not required to offer LRARO under certain conditions. For more information, refer to the Arizona State Rule Exception 2-E. Carriers may not file a different standard premium eligibility threshold in Arizona for LRARO. The maximum premium factor under the plan may not be less than 100%, and the minimum premium factor not less than 25%.
CT	Estimated annual standard premium exceeds \$100,000	Workers compensation standard premium only, or, if written on a multiple-lines basis, the workers compensation portion of the standard premium must exceed \$100,000.	

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**EXHIBIT 5-B (CONT'D)
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
RULE 2—ELIGIBILITY FOR THE PLAN**

(Applies in: AL, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

LRARO Table by State (Cont'd)

<u>State</u>	<u>Premium Eligibility Threshold</u>	<u>Premium Eligibility Threshold Basis</u>	<u>Other</u>
<u>FL</u>	Estimated annual countrywide standard premium of \$750,000 or more for workers compensation, of which \$100,000 or more must be estimated annual standard premium in Florida	Workers compensation standard premium only.	The employer must have exposure in more than one state. <i>Refer to Rule 1-B-1-d for carrier eligibility requirements.</i> <i>Refer to Rule 3-G for additional information.</i> <i>Refer to Rule 4-A for applicable endorsements.</i>
<u>KS</u>	Estimated annual standard premium exceeds \$1,000,000	Workers compensation standard premium only or in any combination with any other commercial casualty lines of insurance for the term of the plan.	
<u>MA</u>	Estimated annual standard premium (excluding ARAP surcharge) exceeds \$500,000	Workers compensation standard premium only for the term of the plan.	
<u>MN</u>	Annual written premium of \$250,000 or more generated from Minnesota and other states before the application of any large deductible rating plans	Workers compensation premium only.	The carrier must file a certification in the form specified in Minnesota §79.56, subd. 1(b) for each impacted policy with the Minnesota Department of Commerce verifying compliance with the statute.
<u>MO</u>	Estimated annual standard premium exceeds \$500,000	Workers compensation standard premium only, or, if written on a multiple-lines basis, the workers compensation portion of the standard premium must exceed \$100,000.	
<u>NC</u>	Estimated annual standard premium exceeds \$250,000	Workers compensation standard premium only or in any combination with any other commercial casualty lines of insurance for the term of the plan.	

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**EXHIBIT 5-B (CONT'D)
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
RULE 2—ELIGIBILITY FOR THE PLAN**

(Applies in: AL, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
LRARO Table by State (Cont'd)

<u>State</u>	<u>Premium Eligibility Threshold</u>	<u>Premium Eligibility Threshold Basis</u>	<u>Other</u>
<u>NH</u>	<u>Estimated annual standard premium exceeds \$250,000</u>	<u>Workers compensation standard premium only, or, if written on a multiple-lines basis, the workers compensation portion of the standard premium must be at least \$250,000.</u>	
<u>NV</u>	<u>Estimated annual standard premium exceeds \$250,000</u>	<u>Workers compensation standard premium only.</u>	<u>The maximum premium factor under the plan may not be less than 100%.</u>
<u>OK</u>	<u>Estimated annual standard premium exceeds \$250,000</u>	<u>Any one of the following single lines of insurance: general liability, hospital professional liability, commercial automobile, crime, glass, or workers compensation.</u>	<u>Lower premium eligibility levels may not be selected.</u>
	<u>Estimated annual standard premium exceeds \$500,000</u>	<u>Multiple lines basis.</u>	
<u>OR</u>	<u>Carrier-estimated annual standard premium exceeds \$500,000</u>	<u>Workers compensation standard premium only.</u>	
	<u>Carrier-estimated annual standard premium exceeds \$750,000</u>	<u>Multiple lines in any combination with general liability, hospital professional liability, commercial automobile, crime, glass, or workers compensation, provided the workers compensation portion of standard premium exceeds \$500,000.</u>	
<u>TN</u>	<u>Estimated annual standard premium exceeds \$250,000</u>	<u>Workers compensation standard premium only.</u>	
	<u>Estimated annual standard premium exceeds \$500,000</u>	<u>Multiple lines in any combination with general liability, hospital professional liability, commercial automobile, crime, glass, or workers compensation.</u>	

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**EXHIBIT 5-B (CONT'D)
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
RULE 2—ELIGIBILITY FOR THE PLAN**

(Applies in: AL, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
LRARO Table by State (Cont'd)

<u>State</u>	<u>Premium Eligibility Threshold</u>	<u>Premium Eligibility Threshold Basis</u>	<u>Other</u>
<u>TX</u>	Estimated standard premium exceeds \$350,000 for an interstate retrospective rating policy, where combination of states is applicable under one policy, and an estimated standard premium of at least \$100,000 for an intrastate retrospective rating policy	Workers compensation standard premium only or in combination with any other commercial casualty lines of insurance.	The maximum retrospective premium may not be less than 100% or greater than 500% of standard premium. The minimum retrospective premium may not exceed the guaranteed cost (standard premium after premium discount) that would apply to the insured if the insured were not subject to retrospective rating.
<u>VA</u>	Refer to § 38.2-1903 of the Code of Virginia for the exemption applicable to large risk retrospective rating plans.		
<u>WI</u>	Estimated annual standard premium exceeds \$250,000	Workers compensation standard premium only.	For employers with an estimated annual standard premium less than \$1,000,000, individually or in any combination with other lines of coverage, the maximum premium under this plan must not be less than 100% of standard premium.
	Estimated annual standard premium exceeds \$500,000	Multiple lines in any combination with general liability, hospital professional liability, commercial automobile, crime, glass, or workers compensation.	

*Refer to **User's Guide** for applicable endorsements.*

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**EXHIBIT 6
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
RULE 3—OPERATION OF PLAN**

**(Applies in: 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)**

C. THE RETROSPECTIVE RATING PREMIUM WITHOUT ELECTIVE PREMIUM ELEMENTS

The premium for an employer ~~insured~~ subject to a retrospective rating plan is determined by the following retrospective rating premium formula.

Retrospective Rating Premium = [Basic Premium + Converted Losses] x Tax Multiplier

The retrospective rating premium will not be less than the minimum retrospective rating premium or more than the maximum retrospective rating premium selected for a retrospective rating plan.

If the ~~insured employer~~ for which a retrospective rating plan is applied includes more than one legal entity, a single retrospective rating premium is calculated on the basis of the combined entities.

Note: ~~Insureds~~ Employers with an estimated annual standard premium of a specified premium eligibility threshold ~~requirement and basis~~, ~~individually or in any combination with commercial casualty lines of insurance~~, may be rated under the Large Risk Alternative Rating Option. ~~That~~ This option provides that such ~~insureds~~ employers may be retrospectively rated as mutually agreed upon by the ~~insured employer~~ and carrier. *Refer to Rule 2-E for state-specific average annual standard for premium eligibility thresholds.*

*Refer to **User's Guide** for examples.*

A ~~different premium eligibility level~~ may be used if filed by an individual carrier, subject to regulatory approval.

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**EXHIBIT 8
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
NORTH CAROLINA STATE RULE EXCEPTIONS
RULE 4—ADMINISTRATION OF THE PLAN**

B. REPORTS OF PREMIUMS AND LOSSES UNDER THE PLAN

The standard premium and losses incurred under a retrospective rating plan policy must be reported in accordance with the *North Carolina Statistical Plan Manual* and NCCI's *Financial Call Reporting Guidebook*.

For Financial Call reporting instructions on any additional or return premium under the retrospective rating program, refer to NCCI's *Financial Call Reporting Guidebook*.

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APPENDIX A-I

Determination of Policy Year On-level Factors

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Rate Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For Expense Removal	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)x(8)
Date									
NR 01/01/13	Base	1.000	0.323	0.323	1.011	0.919	0.714	0.928	0.615
NR 04/01/13	1.048	1.048	0.677	0.709					
NR 04/01/14	1.042	1.092							
NR 04/01/15	0.955	1.043							
				<u>1.032</u>					

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Loss Cost Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)
Date								
NR 01/01/13	Base	1.000	0.323	0.323	0.967	1.000	1.000	0.967
NR 04/01/13	0.995	0.995	0.677	0.674				
NR 04/01/14	1.003	0.998						
NR 04/01/15	0.966	0.964						
				<u>0.997</u>				

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

(1) Assigned Risk Market Share PY 2013	0.070
(2) Voluntary Market Share PY 2013	0.930
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. A)	0.615
(4) Voluntary Standard Premium Adjustment Factor (See Sec. B)	0.967
(5) Premium Adjustment Factor = [(1)x(3)]/1.651+(2)x(4) #	0.925

NR New and renewal business.

@ Eliminates premium derived from expense constants.

* Eliminates premium derived from minimum premiums.

Current premium index (assigned risk-to-voluntary) = 1.651

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section D - Factor Adjusting 2013 Policy Year Indemnity Losses To Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
01/01/13	Base	1.000	0.016	0.016	1.003
02/01/13	1.000	1.000	0.047	0.047	
04/01/13	1.000	1.000	0.530	0.530	
01/01/14	1.004	1.004	0.352	0.353	
08/07/14	1.000	1.004	0.055	0.055	
				<u>1.001</u>	

Section E - Factor Adjusting 2013 Policy Year Medical Losses To Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
01/01/13	Base	1.000	0.016	0.016	0.990
02/01/13	0.992	0.992	0.047	0.047	
04/01/13	0.976	0.968	0.530	0.513	
01/01/14	1.000	0.968	0.352	0.341	
08/07/14	0.992	0.960	0.055	0.053	
				<u>0.970</u>	

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APPENDIX A-I

Determination of Policy Year On-level Factors

Section F - Factor Adjusting 2012 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 04/01/11	Base	1.000	1.000	1.000	1.034	0.903	0.714	0.928	0.619
NR 01/01/13	0.991	0.991							
NR 04/01/13	1.048	1.039							
NR 04/01/14	1.042	1.083							
NR 04/01/15	0.955	1.034							
				<u>1.000</u>					

Section G - Factor Adjusting 2012 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 04/01/11	Base	1.000	1.000	1.000	0.955	1.000	1.000	0.955
NR 01/01/13	0.991	0.991						
NR 04/01/13	0.995	0.986						
NR 04/01/14	1.003	0.989						
NR 04/01/15	0.966	0.955						
				<u>1.000</u>				

Section H - Factor Adjusting 2012 Policy Year Assigned Risk Premium and Voluntary Premium to Present Statewide Level

(1) Assigned Risk Market Share PY 2012	0.056
(2) Voluntary Market Share PY 2012	0.944
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. F)	0.619
(4) Voluntary Standard Premium Adjustment Factor (See Sec. G)	0.955
(5) Premium Adjustment Factor = [(1)x(3)]/1.651+(2)x(4) #	0.923

NR New and renewal business.

@ Eliminates premium derived from expense constants.

* Eliminates premium derived from minimum premiums.

Current premium index (assigned risk-to-voluntary) = 1.651

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APPENDIX A-I

Determination of Policy Year On-level Factors

Section I - Factor Adjusting 2012 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)
01/01/12	Base	1.000	0.592	0.592	1.007
01/01/13	1.005	1.005	0.068	0.068	
02/01/13	1.000	1.005	0.120	0.121	
04/01/13	1.000	1.005	0.220	0.221	
01/01/14	1.004	1.009			
08/07/14	1.000	1.009			
				<hr/> 1.002	

Section J - Factor Adjusting 2012 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)
01/01/12	Base	1.000	0.592	0.592	0.975
01/01/13	1.013	1.013	0.068	0.069	
02/01/13	0.992	1.005	0.120	0.121	
04/01/13	0.976	0.981	0.220	0.216	
01/01/14	1.000	0.981			
08/07/14	0.992	0.973			
				<hr/> 0.998	

NORTH CAROLINA

APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section A - Premium and Loss Summary Valued as of 12/31/2014

Policy Year 2013

(1) Standard Earned Premium	\$1,021,218,368
(2) Factor to Develop Premium to Ultimate	1.008
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$1,029,388,115
(4) Limited Indemnity Paid Losses	\$101,700,174
(5) Limited Indemnity Paid Development Factor to Ultimate	3.966
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$403,342,890
(7) Limited Indemnity Paid+Case Losses	\$200,175,413
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.824
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$365,119,953
(10) Policy Year 2013 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$384,231,422
(11) Limited Medical Paid Losses	\$162,425,381
(12) Limited Medical Paid Development Factor to Ultimate	2.097
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$340,606,024
(14) Limited Medical Paid+Case Losses	\$265,117,084
(15) Limited Medical Paid+Case Development Factor to Ultimate	1.319
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$349,689,434
(17) Policy Year 2013 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$345,147,729

Policy Year 2012

(1) Standard Earned Premium	\$995,256,615
(2) Factor to Develop Premium to Ultimate	1.000
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$995,256,615
(4) Limited Indemnity Paid Losses	\$194,157,885
(5) Limited Indemnity Paid Development Factor to Ultimate	1.970
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$382,491,033
(7) Limited Indemnity Paid+Case Losses	\$265,100,155
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.344
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$356,294,608
(10) Policy Year 2012 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$369,392,821
(11) Limited Medical Paid Losses	\$235,316,691
(12) Limited Medical Paid Development Factor to Ultimate	1.606
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$377,918,606
(14) Limited Medical Paid+Case Losses	\$307,301,109
(15) Limited Medical Paid+Case Development Factor to Ultimate	1.249
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$383,819,085
(17) Policy Year 2012 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$380,868,846

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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>
2010	1.006	2009	1.000	2008	1.000	2007	1.000
2011	1.007	2010	0.999	2009	1.000	2008	1.000
2012	1.010	2011	1.000	2010	1.000	2009	1.000
Average	1.008	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>
1.008	1.000	1.000	1.000

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Determination of Premium and Losses Developed to an Ultimate Report

Section C1 - Limited Indemnity Paid Loss Development Factors

Policy <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>
2011	2.025	2010	1.329	2009	1.150	2008	1.080
2012	2.001	2011	1.291	2010	1.131	2009	1.073
Average	2.013	Average	1.310	Average	1.141	Average	1.077
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>
2007	1.054	2006	1.032	2005	1.022	2004	1.025
2008	1.045	2007	1.022	2006	1.019	2005	1.014
Average	1.050	Average	1.027	Average	1.021	Average	1.020
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>
2003	1.011	2002	1.008	2001	1.007	2000	1.005
2004	1.008	2003	1.009	2002	1.005	2001	1.004
Average	1.010	Average	1.009	Average	1.006	Average	1.005
Policy <u>Year</u>	<u>13th/14th</u>	Policy <u>Year</u>	<u>14th/15th</u>	Policy <u>Year</u>	<u>15th/16th</u>	Policy <u>Year</u>	<u>16th/17th</u>
1999	1.006	1998	1.007	1997	1.008	1996	1.003
2000	1.004	1999	1.008	1998	1.004	1997	1.005
Average	1.005	Average	1.008	Average	1.006	Average	1.004
Policy <u>Year</u>	<u>17th/18th</u>	Policy <u>Year</u>	<u>18th/19th</u>				
1995	1.001	1994	1.002				
1996	1.002	1995	1.001				
Average	1.002	Average	1.002				

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section C1 - Limited Medical Paid Loss Development Factors

Policy <u>Year</u>	<u>1st/2nd</u>	Policy <u>Year</u>	<u>2nd/3rd</u>	Policy <u>Year</u>	<u>3rd/4th</u>	Policy <u>Year</u>	<u>4th/5th</u>
2011	1.308	2010	1.108	2009	1.063	2008	1.035
2012	1.303	2011	1.103	2010	1.065	2009	1.040
Average	1.306	Average	1.106	Average	1.064	Average	1.038
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>
2007	1.043	2006	1.017	2005	1.021	2004	1.024
2008	1.034	2007	1.017	2006	1.016	2005	1.015
Average	1.039	Average	1.017	Average	1.019	Average	1.020
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>
2003	1.014	2002	1.015	2001	1.008	2000	1.010
2004	1.012	2003	1.010	2002	1.016	2001	1.011
Average	1.013	Average	1.013	Average	1.012	Average	1.011
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>
1999	1.011	1998	1.009	1997	1.010	1996	1.008
2000	1.009	1999	1.014	1998	1.004	1997	1.006
Average	1.010	Average	1.012	Average	1.007	Average	1.007
Policy <u>Year</u>	<u>17th/18th</u>	Policy <u>Year</u>	<u>18th/19th</u>				
1995	1.003	1994	1.002				
1996	1.006	1995	1.001				
Average	1.005	Average	1.002				

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section C2 - Limited Indemnity Paid + Case Loss Development Factors

<u>Policy Year</u>	<u>1st/2nd</u>	<u>Policy Year</u>	<u>2nd/3rd</u>	<u>Policy Year</u>	<u>3rd/4th</u>	<u>Policy Year</u>	<u>4th/5th</u>
2008	1.378	2007	1.160	2006	1.067	2005	1.035
2009	1.377	2008	1.146	2007	1.068	2006	1.038
2010	1.369	2009	1.140	2008	1.070	2007	1.025
2011	1.323	2010	1.130	2009	1.058	2008	1.016
2012	1.339	2011	1.100	2010	1.048	2009	1.024
Average	1.357	Average	1.135	Average	1.062	Average	1.028
<u>Policy Year</u>	<u>5th/6th</u>	<u>Policy Year</u>	<u>6th/7th</u>	<u>Policy Year</u>	<u>7th/8th</u>	<u>Policy Year</u>	<u>8th/9th</u>
2004	1.018	2003	1.013	2002	1.009	2001	1.004
2005	1.030	2004	1.014	2003	1.010	2002	1.008
2006	1.021	2005	1.008	2004	1.008	2003	1.004
2007	1.017	2006	1.011	2005	1.010	2004	1.004
2008	1.024	2007	1.011	2006	1.009	2005	1.006
Average	1.022	Average	1.011	Average	1.009	Average	1.005
<u>Policy Year</u>	<u>9th/10th</u>	<u>Policy Year</u>	<u>10th/11th</u>	<u>Policy Year</u>	<u>11th/12th</u>	<u>Policy Year</u>	<u>12th/13th</u>
2000	1.002	1999	1.001	1998	1.003	1997	1.006
2001	1.002	2000	1.005	1999	1.007	1998	1.004
2002	1.002	2001	1.002	2000	1.000	1999	1.003
2003	1.002	2002	1.005	2001	1.003	2000	1.004
2004	1.005	2003	1.004	2002	1.002	2001	1.003
Average	1.003	Average	1.003	Average	1.003	Average	1.004
<u>Policy Year</u>	<u>13th/14th</u>	<u>Policy Year</u>	<u>14th/15th</u>	<u>Policy Year</u>	<u>15th/16th</u>	<u>Policy Year</u>	<u>16th/17th</u>
1996	1.000	1995	1.000	1994	1.001	1993	1.000
1997	1.000	1996	0.999	1995	1.001	1994	1.000
1998	1.000	1997	1.002	1996	1.001	1995	1.002
1999	1.001	1998	1.002	1997	1.005	1996	1.000
2000	1.001	1999	1.001	1998	1.002	1997	1.000
Average	1.000	Average	1.001	Average	1.002	Average	1.000
<u>Policy Year</u>	<u>17th/18th</u>	<u>Policy Year</u>	<u>18th/19th</u>				
1992	1.002	1991	1.000				
1993	1.000	1992	1.000				
1994	1.001	1993	0.999				
1995	1.000	1994	1.001				
1996	1.000	1995	1.001				
Average	1.001	Average	1.000				

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section C2 - Limited Medical Paid + Case Loss Development Factors

<u>Policy Year</u>	<u>1st/2nd</u>	<u>Policy Year</u>	<u>2nd/3rd</u>	<u>Policy Year</u>	<u>3rd/4th</u>	<u>Policy Year</u>	<u>4th/5th</u>
2008	1.076	2007	1.046	2006	0.996	2005	1.028
2009	1.088	2008	0.997	2007	1.057	2006	1.017
2010	1.065	2009	1.033	2008	1.026	2007	1.020
2011	1.028	2010	1.049	2009	1.029	2008	1.003
2012	1.022	2011	1.040	2010	1.023	2009	1.025
Average	1.056	Average	1.033	Average	1.026	Average	1.019

<u>Policy Year</u>	<u>5th/6th</u>	<u>Policy Year</u>	<u>6th/7th</u>	<u>Policy Year</u>	<u>7th/8th</u>	<u>Policy Year</u>	<u>8th/9th</u>
2004	1.017	2003	1.015	2002	1.031	2001	1.017
2005	1.031	2004	1.019	2003	1.007	2002	1.020
2006	1.002	2005	1.017	2004	1.013	2003	1.004
2007	1.002	2006	1.007	2005	1.006	2004	0.997
2008	1.017	2007	1.011	2006	1.003	2005	1.005
Average	1.014	Average	1.014	Average	1.012	Average	1.009

<u>Policy Year</u>	<u>9th/10th</u>	<u>Policy Year</u>	<u>10th/11th</u>	<u>Policy Year</u>	<u>11th/12th</u>	<u>Policy Year</u>	<u>12th/13th</u>
2000	1.006	1999	0.998	1998	1.012	1997	1.009
2001	1.014	2000	1.011	1999	1.003	1998	0.991
2002	0.995	2001	1.007	2000	1.003	1999	1.007
2003	1.008	2002	1.017	2001	1.005	2000	1.003
2004	1.012	2003	1.005	2002	1.017	2001	1.001
Average	1.007	Average	1.008	Average	1.008	Average	1.002

<u>Policy Year</u>	<u>13th/14th</u>	<u>Policy Year</u>	<u>14th/15th</u>	<u>Policy Year</u>	<u>15th/16th</u>	<u>Policy Year</u>	<u>16th/17th</u>
1996	1.005	1995	1.000	1994	1.013	1993	0.990
1997	1.004	1996	1.002	1995	1.014	1994	0.999
1998	1.006	1997	1.012	1996	1.002	1995	0.997
1999	1.014	1998	0.995	1997	1.006	1996	1.001
2000	1.018	1999	0.985	1998	1.005	1997	1.014
Average	1.009	Average	0.999	Average	1.008	Average	1.000

<u>Policy Year</u>	<u>17th/18th</u>	<u>Policy Year</u>	<u>18th/19th</u>
1992	1.005	1991	1.004
1993	0.999	1992	0.996
1994	0.994	1993	1.001
1995	1.000	1994	1.003
1996	1.004	1995	1.000
Average	1.000	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) Policy Year	(2) <u>Losses for Policy Year</u> 19th Report	(3) <u>Losses for Policy Year</u> 20th Report	(4) <u>Losses for All Prior Policy Years</u> Previous	(5) <u>Losses for All Prior Policy Years</u> Current	(6) Factor to Adjust Losses for Prior Policy Years	(7) Indicated 19th-to-Ult Development for Policy Year
1985	113,840,296	114,033,371	798,728,308	800,935,636	0.611	1.033
1986	126,206,359	126,764,951	914,969,007	915,909,265	0.602	1.017
1987	170,187,466	171,081,839	1,040,486,889	1,041,198,884	0.482	1.014
1988	205,594,992	206,136,324	1,210,634,831	1,212,997,442	0.446	1.028
1989	249,419,751	249,530,896	1,417,797,145	1,419,808,759	0.413	1.020
1990	259,482,341	260,320,798	1,665,158,333	1,668,563,418	0.471	1.031
1991	248,246,618	248,514,191	1,928,884,216	1,930,675,633	0.571	1.014
1992	186,335,197	185,628,007	2,179,189,824	2,183,334,104	0.861	1.022
1993	151,416,883	151,330,205	2,368,917,194	2,372,702,515	1.137	1.021
1994	121,415,191	121,362,701	2,514,666,653	2,516,296,206	1.481	1.009
					Selected Indemnity 19th-to-Ultimate Loss Development Factor	1.021

Medical Paid+Case Data for Matching Companies

(8) Policy Year	(9) <u>Losses for Policy Year</u> 19th Report	(10) <u>Losses for Policy Year</u> 20th Report	(11) <u>Losses for All Prior Policy Years</u> Previous	(12) <u>Losses for All Prior Policy Years</u> Current	(13) Factor to Adjust Losses for Prior Policy Years	(14) Indicated 19th-to-Ult Development for Policy Year
1985	87,286,376	88,407,787	567,052,013	569,568,214	0.598	1.061
1986	104,223,386	104,602,595	657,976,001	662,477,336	0.549	1.082
1987	136,495,513	138,063,444	765,487,778	770,050,686	0.460	1.084
1988	170,279,408	170,071,034	905,639,694	911,796,132	0.417	1.085
1989	197,376,559	197,874,235	1,080,957,405	1,084,167,952	0.409	1.042
1990	210,648,228	211,220,912	1,282,070,898	1,285,133,385	0.458	1.034
1991	220,022,209	221,866,006	1,496,354,297	1,500,382,230	0.513	1.044
1992	168,422,544	167,895,344	1,722,248,236	1,732,749,265	0.774	1.077
1993	135,594,576	135,320,632	1,900,643,326	1,909,438,149	1.045	1.060
1994	98,591,984	98,817,836	2,038,538,190	2,043,020,768	1.512	1.032
					Selected Medical 19th-to-Ultimate Loss Development Factor	1.060

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

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

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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Determination of Premium and Losses Developed to an Ultimate Report

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

<u>Policy Year</u>	<u>Indemnity Paid-to-Paid + Case Ratio 19th Report</u>	<u>Medical Paid-to-Paid + Case Ratio 19th Report</u>
1991	0.981	0.941
1992	0.987	0.967
1993	0.991	0.972
1994	0.992	0.978
1995	0.989	0.960
Average	0.988	0.964

	<u>Indemnity</u>	<u>Medical</u>
(1) Paid+Case 19th-to-Ultimate Loss Development Factor (Section D)	1.021	1.060
(2) Factor to Adjust 19th-to-Ultimate Development Factor to a Limited Basis	0.917	0.917
(3) Limited Paid+Case 19th-to-Ultimate Loss Development Factor = [(1)-1]x(2)+1	1.019	1.055
(4) Limited Paid-to-Paid+Case Ratio (Section E)	0.988	0.964
(5) Limited Paid 19th-to-Ultimate Loss Development Factor = (3) / (4)	1.031	1.094

Section F1 - Summary of Limited Paid Loss Development Factors

Indemnity Paid Loss Development			Medical Paid Loss Development		
<u>Report</u>	<u>(1) to Next Report</u>	<u>(2) to Ultimate</u>	<u>Report</u>	<u>(3) to Next Report</u>	<u>(4) to Ultimate</u>
1st	2.013	3.966	1st	1.306	2.097
2nd	1.310	1.970	2nd	1.106	1.606
3rd	1.141	1.504	3rd	1.064	1.452
4th	1.077	1.318	4th	1.038	1.365
5th	1.050	1.224	5th	1.039	1.315
6th	1.027	1.166	6th	1.017	1.266
7th	1.021	1.135	7th	1.019	1.245
8th	1.020	1.112	8th	1.020	1.222
9th	1.010	1.090	9th	1.013	1.198
10th	1.009	1.079	10th	1.013	1.183
11th	1.006	1.069	11th	1.012	1.168
12th	1.005	1.063	12th	1.011	1.154
13th	1.005	1.058	13th	1.010	1.141
14th	1.008	1.053	14th	1.012	1.130
15th	1.006	1.045	15th	1.007	1.117
16th	1.004	1.039	16th	1.007	1.109
17th	1.002	1.035	17th	1.005	1.101
18th	1.002	1.033	18th	1.002	1.096
19th		1.031	19th		1.094

(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

Indemnity Paid+Case Loss Development

<u>Report</u>	<u>(1)</u> <u>to Next Report</u>	<u>(2)</u> <u>to Ultimate</u>
1st	1.357	1.824
2nd	1.135	1.344
3rd	1.062	1.184
4th	1.028	1.115
5th	1.022	1.085
6th	1.011	1.062
7th	1.009	1.050
8th	1.005	1.041
9th	1.003	1.036
10th	1.003	1.033
11th	1.003	1.030
12th	1.004	1.027
13th	1.000	1.023
14th	1.001	1.023
15th	1.002	1.022
16th	1.000	1.020
17th	1.001	1.020
18th	1.000	1.019
19th		1.019

Medical Paid+Case Loss Development

<u>Report</u>	<u>(3)</u> <u>to Next Report</u>	<u>(4)</u> <u>to Ultimate</u>
1st	1.056	1.319
2nd	1.033	1.249
3rd	1.026	1.209
4th	1.019	1.178
5th	1.014	1.156
6th	1.014	1.140
7th	1.012	1.124
8th	1.009	1.111
9th	1.007	1.101
10th	1.008	1.093
11th	1.008	1.084
12th	1.002	1.075
13th	1.009	1.073
14th	0.999	1.063
15th	1.008	1.064
16th	1.000	1.056
17th	1.000	1.056
18th	1.001	1.056
19th		1.055

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

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

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Determination of Premium and Losses Developed to an Ultimate Report

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

(1) Threshold at the Midpoint of the Loss Cost Effective Period*	16,211,274
(2) Statewide Excess Ratio for (1)	0.009
(3) Market Share for Carriers Missing from Large Loss and Catastrophe Call	0.000
(4) Factor to Adjust Limited Losses to an Unlimited Basis = $1.0 / \{1.0 - [(2) \times (1.0 - (3))]\}$	1.009

Section H - Policy Year Large Loss Limits

<u>Experience Year</u>	<u>Policy Year Detrended Limit</u>
2013	14,178,175
2012	13,929,915
2011	13,618,520
2010	13,275,663
2009	12,856,645
2008	12,668,348
2007	12,526,146
2006	12,168,974
2005	11,706,585
2004	11,291,795
2003	10,894,133
2002	10,562,761
2001	10,342,562
2000	10,090,008
1999	9,660,128
1998	9,191,994
1997	8,727,549
1996	8,270,526
1995	7,894,818

* March 25, 2017 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		Medical	
		Avg Cost Per Case**^	Loss Ratio^	Avg Cost Per Case**^	Loss Ratio^
2006	11.8	39,514	0.467	33,704	0.399
2007	11.8	40,457	0.480	35,782	0.424
2008	11.6	40,130	0.464	34,569	0.400
2009	11.8	38,881	0.460	34,291	0.406
2010	12.1	37,496	0.453	34,742	0.420
2011	12.2	35,819	0.437	34,891	0.426
2012	11.5	35,257	0.405	35,217	0.404
2013	11.2	36,213	0.405	32,108	0.359

* Figures have been adjusted to the current wage level.

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

(1) Current Approved Annual Loss Ratio Trend Factor	<u>Indemnity</u> 0.990	<u>Medical</u> 1.000
(2) Range of Indicated Annual Trend Factors Based on Frequency and Severity Analysis	Lower estimate: 0.964	0.974
	Upper estimate: 0.991	1.004
(3) Selected Annual Loss Ratio Trend Factor	0.990	1.000
(4) Length of Trend Period from Midpoint of Policy Year to Midpoint of Effective Period:		
	<u>Years</u>	
	Policy Year 2013	3.324
	Policy Year 2012	4.324
(5) Trend Factor Applied to Experience Year = (3) ^ (4)		
	<u>Indemnity</u>	<u>Medical</u>
	Policy Year 2013	1.000
	Policy Year 2012	1.000

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APPENDIX A-III

Policy Year Trend

Section B - Summary of Data Points Underlying Trend Analysis

<u>Policy Year</u>	<u>Paid Indemnity Loss Ratio</u>	<u>Paid Medical Loss Ratio</u>	<u>Paid+Case Indemnity Loss Ratio</u>	<u>Paid+Case Medical Loss Ratio</u>	<u>Claim Frequency</u>	<u>Paid Indemnity Avg. Cost Per Case</u>	<u>Paid Medical Avg. Cost Per Case</u>	<u>Paid+Case Indemnity Avg. Cost Per Case</u>	<u>Paid+Case Medical Avg. Cost Per Case</u>
2006	0.472	0.405	0.461	0.392	11.8	39,986	34,248	39,041	33,160
2007	0.487	0.424	0.472	0.424	11.8	41,110	35,750	39,803	35,814
2008	0.472	0.405	0.455	0.394	11.6	40,889	35,019	39,370	34,118
2009	0.470	0.407	0.450	0.405	11.8	39,755	34,400	38,007	34,182
2010	0.466	0.422	0.439	0.417	12.1	38,603	34,966	36,390	34,517
2011	0.456	0.425	0.418	0.426	12.2	37,404	34,855	34,234	34,926
2012	0.419	0.401	0.391	0.407	11.5	36,507	34,944	34,007	35,490
2013	0.425	0.354	0.385	0.364	11.2	38,014	31,686	34,412	32,530

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APPENDIX A-III
Loss Ratio Trend Supporting Information
Financial Data is Valued as of December 31, 2014

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)
2006	1,024,994,410	xxx	1,024,994,410	0.873	894,820,120
2007	1,181,488,934	xxx	1,181,488,934	0.820	968,820,926
2008	1,118,766,771	xxx	1,118,766,771	0.804	899,488,484
2009	1,005,990,586	xxx	1,005,990,586	0.831	835,978,177
2010	956,386,319	1.000	956,386,319	0.904	864,573,232
2011	968,199,689	1.000	968,199,689	0.933	903,330,310
2012	995,256,615	1.000	995,256,615	0.923	918,621,856
2013	1,021,218,368	1.008	1,029,388,115	0.925	952,184,006

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)]
2006	375,672,095	1.112	417,747,370	1.012	422,760,338	0.472
2007	413,294,826	1.135	469,089,628	1.006	471,904,166	0.487
2008	363,724,544	1.166	424,102,818	1.002	424,951,024	0.472
2009	322,553,353	1.224	394,805,304	0.996	393,226,083	0.470
2010	307,615,784	1.318	405,437,603	0.994	403,004,977	0.466
2011	272,188,119	1.504	409,370,931	1.007	412,236,528	0.456
2012	194,157,885	1.970	382,491,033	1.007	385,168,470	0.419
2013	101,700,174	3.966	403,342,890	1.003	404,552,919	0.425

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)]
2006	306,894,321	1.222	375,024,860	0.966	362,274,015	0.405
2007	341,261,816	1.245	424,870,961	0.966	410,425,348	0.424
2008	297,685,720	1.266	376,870,122	0.966	364,056,538	0.405
2009	268,074,586	1.315	352,518,081	0.966	340,532,466	0.407
2010	276,598,380	1.365	377,556,789	0.967	365,097,415	0.422
2011	272,073,625	1.452	395,050,904	0.972	383,989,479	0.425
2012	235,316,691	1.606	377,918,606	0.975	368,470,641	0.401
2013	162,425,381	2.097	340,606,024	0.990	337,199,964	0.354

Section E - Paid+Case Loss Ratios

Policy Year	(1) Paid+Case Indemnity Losses	(2) Loss Devel Factor	(3) Ultimate Ind. Loss (1) x (2)	(4) On-level Factor	(5) On-level Devel Ind. Loss (3) x (4)	(6) Paid+Case Ind. Loss Ratio (5)/[Section C (5)]
2006	391,766,658	1.041	407,829,091	1.012	412,723,040	0.461
2007	432,524,569	1.050	454,150,797	1.006	456,875,702	0.472
2008	384,483,914	1.062	408,321,917	1.002	409,138,561	0.455
2009	347,872,421	1.085	377,441,577	0.996	375,931,811	0.450
2010	342,775,148	1.115	382,194,290	0.994	379,901,124	0.439
2011	316,454,133	1.184	374,681,693	1.007	377,304,465	0.418
2012	265,100,155	1.344	356,294,608	1.007	358,788,670	0.391
2013	200,175,413	1.824	365,119,953	1.003	366,215,313	0.385

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)]
2006	326,777,862	1.111	363,050,205	0.966	350,706,498	0.392
2007	378,639,167	1.124	425,590,424	0.966	411,120,350	0.424
2008	322,048,956	1.140	367,135,810	0.966	354,653,192	0.394
2009	303,018,715	1.156	350,289,635	0.966	338,379,787	0.405
2010	316,383,033	1.178	372,699,213	0.967	360,400,139	0.417
2011	327,418,749	1.209	395,849,268	0.972	384,765,488	0.426
2012	307,301,109	1.249	383,819,085	0.975	374,223,608	0.407
2013	265,117,084	1.319	349,689,434	0.990	346,192,540	0.364

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APPENDIX A-III
Frequency and Severity Trend Supporting Information
Financial Data is Valued as of December 31, 2014

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 2013 Wage Levels	On-level Devel Prem Adj to 2013 Wage Level	Claim Freq Per Million of On-level Premium
2006	12,295	1.000	12,295	1,022,507,099	1.000	1,022,507,099	0.873	1.166	1,040,912,227	11.8
2007	12,989	1.000	12,989	1,181,056,957	1.000	1,181,056,957	0.820	1.133	1,097,201,913	11.8
2008	11,627	1.000	11,627	1,116,420,856	1.000	1,116,420,856	0.804	1.120	1,004,778,770	11.6
2009	10,924	1.000	10,924	1,005,972,055	1.000	1,005,972,055	0.831	1.104	922,476,374	11.8
2010	11,143	1.001	11,154	956,386,319	1.000	956,386,319	0.904	1.068	922,912,798	12.1
2011	11,447	1.002	11,470	968,199,689	1.000	968,199,689	0.933	1.041	940,121,898	12.2
2012	10,633	1.010	10,739	995,255,688	1.000	995,255,688	0.923	1.018	935,540,347	11.5
2013	10,164	1.047	10,642	1,021,074,468	1.008	1,029,243,064	0.925	1.000	952,049,834	11.2

Section G - Paid Severity

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			= (1)x(2)			= (4)x(5)			= (6)x(7)x(8)	= (9)/(3)
Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Paid Indemnity Losses	Paid Indemnity LDF	Ultimate Indemnity Losses	On-level Factor	Factor to Adjust to 2013 Wage Levels	On-level Devel Indemnity Losses Adj to 2013 Wage Level	Indemnity Average Claim Severity
2006	12,295	1.000	12,295	374,674,390	1.112	416,637,922	1.012	1.166	491,632,748	39,986
2007	12,989	1.000	12,989	412,689,709	1.135	468,402,820	1.006	1.133	533,979,215	41,110
2008	11,627	1.000	11,627	363,402,614	1.166	423,727,448	1.002	1.120	475,422,197	40,889
2009	10,924	1.000	10,924	322,553,256	1.224	394,805,185	0.996	1.104	434,285,704	39,755
2010	11,143	1.001	11,154	307,615,784	1.318	405,437,603	0.994	1.068	430,574,734	38,603
2011	11,447	1.002	11,470	272,188,119	1.504	409,370,931	1.007	1.041	429,020,736	37,404
2012	10,633	1.010	10,739	194,154,636	1.970	382,484,633	1.007	1.018	392,046,749	36,507
2013	10,164	1.047	10,642	101,699,174	3.966	403,338,924	1.003	1.000	404,548,941	38,014

	(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 2013 Wage Levels	On-level Devel Medical Losses Adj to 2013 Wage Level	Medical Average Claim Severity
2006	12,295	1.000	12,295	306,021,665	1.222	373,958,475	0.966	1.166	421,077,243	34,248
2007	12,989	1.000	12,989	340,926,574	1.245	424,453,585	0.966	1.133	464,352,222	35,750
2008	11,627	1.000	11,627	297,241,294	1.266	376,307,478	0.966	1.120	407,164,691	35,019
2009	10,924	1.000	10,924	268,074,586	1.315	352,518,081	0.966	1.104	375,784,274	34,400
2010	11,143	1.001	11,154	276,598,380	1.365	377,556,789	0.967	1.068	390,016,163	34,966
2011	11,447	1.002	11,470	272,073,625	1.452	395,050,904	0.972	1.041	399,791,515	34,855
2012	10,633	1.010	10,739	235,312,639	1.606	377,912,098	0.975	1.018	375,266,713	34,944
2013	10,164	1.047	10,642	162,424,820	2.097	340,604,848	0.990	1.000	337,198,800	31,686

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 2013 Wage Levels	On-level Devel Indemnity Losses Adj to 2013 Wage Level	Average Claim Severity
2006	12,295	1.000	12,295	390,768,227	1.041	406,789,724	1.012	1.166	480,011,874	39,041
2007	12,989	1.000	12,989	431,919,452	1.050	453,515,425	1.006	1.133	517,007,585	39,803
2008	11,627	1.000	11,627	384,161,984	1.062	407,980,027	1.002	1.120	457,753,590	39,370
2009	10,924	1.000	10,924	347,872,324	1.085	377,441,472	0.996	1.104	415,185,619	38,007
2010	11,143	1.001	11,154	342,775,148	1.115	382,194,290	0.994	1.068	405,890,336	36,390
2011	11,447	1.002	11,470	316,454,133	1.184	374,681,693	1.007	1.041	392,666,414	34,234
2012	10,633	1.010	10,739	265,096,906	1.344	356,290,242	1.007	1.018	365,197,498	34,007
2013	10,164	1.047	10,642	200,174,413	1.824	365,118,129	1.003	1.000	366,213,483	34,412

	(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 2013 Wage Levels	On-level Devel Medical Losses Adj to 2013 Wage Level	Medical Average Claim Severity
2006	12,295	1.000	12,295	325,901,706	1.111	362,076,795	0.966	1.166	407,698,471	33,160
2007	12,989	1.000	12,989	378,303,925	1.124	425,213,612	0.966	1.133	465,183,692	35,814
2008	11,627	1.000	11,627	321,604,530	1.140	366,629,164	0.966	1.120	396,692,755	34,118
2009	10,924	1.000	10,924	303,018,715	1.156	350,289,635	0.966	1.104	373,408,751	34,182
2010	11,143	1.001	11,154	316,383,033	1.178	372,699,213	0.967	1.068	384,998,287	34,517
2011	11,447	1.002	11,470	327,418,749	1.209	395,849,268	0.972	1.041	400,599,459	34,926
2012	10,633	1.010	10,739	307,297,057	1.249	383,814,024	0.975	1.018	381,127,326	35,490
2013	10,164	1.047	10,642	265,114,061	1.319	349,685,446	0.990	1.000	346,188,592	32,530

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APPENDIX A-IV

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

All carriers writing more than one-tenth of one percent of the North Carolina workers compensation written premium volume and whose aggregate financial data is not included in this filing are listed below. The listing is separated between policy years 2013 and 2012 aggregate data.

Carriers not included in policy year experience valued as of December 31, 2014

Policy Year 2013

<u>Name of Carrier</u>	<u>Percentage of Premium Volume</u>
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Policy Year 2012

<u>Name of Carrier</u>	<u>Percentage of Premium Volume</u>
Freestone Ins. Co.	0.4%
Ullico Casualty Co.	0.2%

Note: Figures are based on 2013 and 2012 data from the NAIC.

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APPENDIX A-V

Derivation of Industry Group Differentials

Industry group differentials are used to more equitably distribute the overall loss cost level change based on the individual experience of each industry group. The payroll, losses and claim counts used in the calculations below are from 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	290,432,866	1,414,960,961	1,270,056,731	1.091	1.088
Contracting	292,992,052	1,497,753,082	1,344,146,559	1.088	1.088
Office & Clerical	170,912,750	796,074,448	713,921,835	1.116	1.112
Goods & Services	498,574,433	2,350,209,750	2,106,968,749	1.018	1.014
Miscellaneous	261,083,892	1,240,929,592	1,114,822,929	1.057	1.048
Statewide	1,513,995,994	7,299,927,833	6,549,916,801		

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	291,233,692	1,418,862,508	1,273,558,725	1.114	0.999
Contracting	292,992,052	1,497,753,082	1,344,146,559	1.114	0.999
Office & Clerical	171,527,544	798,938,025	716,489,899	1.115	1.000
Goods & Services	500,541,196	2,359,480,794	2,115,280,262	1.115	1.000
Miscellaneous	263,326,025	1,251,586,430	1,124,396,790	1.113	0.998
Statewide	1,519,620,509	7,326,620,839	6,573,872,235	1.115	

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APPENDIX A-V

II. Industry Group Differentials

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

Industry Group	(11) Converted Indicated Balanced Losses	(12) Indicated/ Expected Ratio (11)/[(8)x(10)]	(13) Indicated Differential (12)IG/(12)SW	(14) Lost-Time Claim Counts
Manufacturing	1,283,910,106	1.009	1.009	18,687
Contracting	1,316,425,285	0.980	0.980	13,082
Office & Clerical	711,472,617	0.993	0.993	10,489
Goods & Services	2,113,029,370	0.999	0.999	36,035
Miscellaneous	1,143,006,390	1.019	1.019	12,132
Statewide	6,567,843,768	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	1.009	1.009
Contracting	12,000	1.00	0.980	0.980
Office & Clerical	12,000	0.93	0.993	0.993
Goods & Services	12,000	1.00	0.999	0.999
Miscellaneous	12,000	1.00	1.019	1.019
Statewide			1.000	1.000

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

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APPENDIX A-V

Industry Group Differentials - Supporting Documentation

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

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

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

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

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

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

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

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

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

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

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APPENDIX A-V

Appendix A-V - column (11)

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

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

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

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

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APPENDIX B-I

Distribution of Loss Cost Level Change to Occupational Classification

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

Section A – Calculation of Indicated Pure Premiums

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

Section A-1 – Calculation of Primary Conversion Factors

1. Limited Loss Development Factors

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

Policy Period	Indemnity		Medical	
	Likely-to-Develop	Not-Likely-to-Develop	Likely-to-Develop	Not-Likely-to-Develop
1/08-12/08	1.113	1.038	1.255	1.038
1/09-12/09	1.156	1.060	1.283	1.043
1/10-12/10	1.260	1.123	1.327	1.059
1/11-12/11	1.516	1.271	1.429	1.082
1/12-12/12	2.467	1.694	1.663	1.125

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
1/08-12/08	0.920	1.000
1/09-12/09	0.929	1.000
1/10-12/10	0.938	1.000
1/11-12/11	0.948	1.000
1/12-12/12	0.957	1.000

3. Factors to Adjust to the July 1, 2015 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
1/08-12/08	1.259	1.027	0.996	1.027	0.936
1/09-12/09	1.249	1.019	0.990	1.019	0.936
1/10-12/10	1.217	1.014	0.989	1.014	0.937
1/11-12/11	1.047	1.016	1.008	1.016	0.942
1/12-12/12	1.012	1.013	1.010	1.013	0.945

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4. Primary Conversion Factors: Indicated Pure Premiums

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

Policy Period	Fatal (L)	Fatal (NL)	P.T.*	P.P. (L)	P.P. (NL)	T.T. (L)	T.T. (NL)	Medical (L)	Medical (NL)
1/08-12/08	1.289	1.202	1.052	1.020	0.951	1.052	0.981	1.175	0.972
1/09-12/09	1.341	1.230	1.094	1.063	0.975	1.094	1.003	1.201	0.976
1/10-12/10	1.438	1.282	1.198	1.169	1.042	1.198	1.068	1.243	0.992
1/11-12/11	1.505	1.262	1.460	1.449	1.215	1.460	1.224	1.346	1.019
1/12-12/12	2.389	1.641	2.392	2.385	1.637	2.392	1.642	1.572	1.063

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

Section A-2 – Expected Excess Provision and Redistribution

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

Hazard Group	A	B	C	D	E	F	G
(1) Excess Ratios	0.140	0.185	0.213	0.243	0.289	0.319	0.383
(2) Excess Factors 1/(1-(1))	1.163	1.227	1.271	1.321	1.406	1.468	1.621

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

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Section A-3 – Calculation of Secondary Conversion Factors

1. Factors to Adjust for Proposed Industry Group Differentials

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

	Manufacturing	Contracting	Office and Clerical	Goods and Services	Miscellaneous
(1) Indicated Differentials*	1.009	0.980	0.993	0.999	1.019
(2) Final Differentials**	1.009	0.980	0.993	0.999	1.019
(3) Adjustment (2)/(1)	1.000	1.000	1.000	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)
1/08-12/08	0.860	1.065	1.081	0.985	0.847
1/09-12/09	0.831	1.064	1.067	0.997	0.829
1/10-12/10	0.835	1.064	1.052	1.011	0.844
1/11-12/11	0.851	1.064	1.047	1.016	0.865
1/12-12/12	0.879	1.063	1.059	1.004	0.883

3. Adjustment for Experience Change

A factor of 0.910 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 1.170 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
1/08-12/08	0.902	0.902	0.902	0.902	0.902
1/09-12/09	0.883	0.883	0.883	0.883	0.883
1/10-12/10	0.899	0.899	0.899	0.899	0.899
1/11-12/11	0.921	0.921	0.921	0.921	0.921
1/12-12/12	0.940	0.940	0.940	0.940	0.940

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Section B – Calculation of Present on Rate Level Pure Premiums

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

1. Adjustment for Experience Change

A factor of 0.910 is applied to adjust for the experience change in the proposed loss cost level.

2. Factors to Adjust to the Proposed Trend Level

The pure premiums underlying the current loss costs contain the current trend. The change in trend factors, 1.000 and 1.000, for indemnity and medical, respectively, are applied to adjust to the proposed trend level.

3. Factors to Adjust to the July 1, 2015 Benefit Level

The pure premiums underlying the current loss costs are at the current August 7, 2014 level. The following factors are applied to adjust to the proposed benefit level.

Effective Date	Indemnity	Medical
January 1, 2015 (Appendix C-I)	1.003	1.000
April 1, 2015 (Appendix C-II)	1.000	0.941
July 1, 2015 (Appendix C-II)	1.000	1.030
Combined Benefit Adjustment	1.003	0.969

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

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

	(a) Current		(b) Proposed	
	Indemnity	Medical	Indemnity	Medical
(1) Loss Adjustment Expense	1.170	1.170	1.170	1.170
(2) Loss-based Assessment	1.000	1.000	1.000	1.000
(3) = (1) + (2) – 1.000	1.170	1.170	1.170	1.170
(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	1.091	1.088	1.003
Contracting	1.088	1.088	1.000
Office & Clerical	1.116	1.112	1.004
Goods & Services	1.018	1.014	1.004
Miscellaneous	1.057	1.048	1.009

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6. Factors to Adjust for Proposed Industry Group Differentials

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

Industry Group	(1) Final Differential*	(2) Adjustment to Proposed for Current Relativities**	(3) Adjusted Differential (1)x(2)
Manufacturing	1.009	0.999	1.008
Contracting	0.980	0.999	0.979
Office & Clerical	0.993	1.000	0.993
Goods & Services	0.999	1.000	0.999
Miscellaneous	1.019	0.998	1.017

*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	0.923	0.892
Contracting	0.894	0.863
Office & Clerical	0.910	0.879
Goods & Services	0.916	0.885
Miscellaneous	0.937	0.905

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Section C – Calculation of National Pure Premiums

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

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

Section D – Calculation of Derived by Formula Pure Premiums

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

As for the preceding pure premiums, separate computations are performed for each partial pure premium: indemnity and medical. Each partial formula pure premium is derived by the weighting of the indicated, present on rate level and national partial pure premiums. The weight assigned to the policy year indicated pure premium varies in one-percent intervals from zero percent to one hundred percent, depending upon the volume of expected losses (i.e. the product of the underlying pure premiums and the payroll in hundreds). To achieve full state credibility, a classification must have expected losses of at least: \$30,270,027 for indemnity and \$14,713,450 for medical.

The partial credibilities formula is:

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

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

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

National Credibility equals the smaller of:

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

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

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

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

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CLASS 0005		FARM: NURSERY EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	88,244,655	2	53,997	30	459,198	37,749	464,341	1,015,285	1.15
1/09 through 12/09	78,451,953	10	579,206	23	304,162	1,367,823	595,663	2,846,854	3.63
1/10 through 12/10	78,722,788	1	32,366	18	229,717	53,364	413,740	729,187	0.93
1/11 through 12/11	83,537,043	10	221,322	23	345,835	412,518	604,310	1,583,985	1.90
1/12 through 12/12	79,292,033	7	1,028,354	29	1,438,690	1,636,954	2,087,344	6,191,342	7.81
5 YR. TOTAL	408,248,472	30	1,915,245	123	2,777,602	3,508,408	4,165,398	12,366,653	3.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	1.150	64%	1.880	3.03			
Pure Premium Indicated by National Relativity		28%	1.438	18%	1.672	3.11			
Pure Premium Present on Rate Level		28%	0.980	18%	1.168	2.15			
Pure Premium Derived by Formula			1.183		1.714	2.90			

CLASS 0008		FARM: GARDENING-MARKET OR TRUCK-& DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	41,313,778	2	35,908	7	20,211	12,439	67,152	135,710	0.33
1/09 through 12/09	52,584,951	1	270,199	8	78,322	234,408	160,898	743,827	1.42
1/10 through 12/10	50,494,488	2	74,150	11	108,623	688,033	355,163	1,225,969	2.43
1/11 through 12/11	59,884,664	1	13,631	11	234,834	8,631	307,882	564,978	0.94
1/12 through 12/12	63,300,589	2	504,811	15	1,250,533	899,698	859,687	3,514,729	5.55
5 YR. TOTAL	267,578,470	8	898,699	52	1,692,523	1,843,209	1,750,782	6,185,213	2.31
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.968	52%	1.343	2.31			
Pure Premium Indicated by National Relativity		33%	1.120	24%	1.340	2.46			
Pure Premium Present on Rate Level		33%	0.792	24%	1.066	1.86			
Pure Premium Derived by Formula			0.960		1.276	2.24			

CLASS 0016		FARM - ORCHARD OR GROVE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	2,496,201	1	34,056	1	81,143	337,003	71,686	523,888	20.99
1/09 through 12/09	2,357,984	0	0	0	0	0	3,617	3,617	0.15
1/10 through 12/10	2,889,075	0	0	0	0	0	2,393	2,393	0.08
1/11 through 12/11	3,162,311	0	0	0	0	0	4,271	4,271	0.14
1/12 through 12/12	2,408,577	0	0	0	0	0	9,831	9,831	0.41
5 YR. TOTAL	13,314,148	1	34,056	1	81,143	337,003	91,798	544,000	4.09
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.865	25%	3.221	4.09			
Pure Premium Indicated by National Relativity		41%	2.967	37%	3.406	6.37			
Pure Premium Present on Rate Level		42%	2.535	38%	3.622	6.16			
Pure Premium Derived by Formula			2.428		3.442	5.87			

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

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CLASS 0034		FARM: POULTRY OR EGG PRODUCER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	47,037,789	1	299,529	19	263,573	201,756	529,667	1,294,525	2.75
1/09 through 12/09	56,361,772	8	683,692	16	435,510	980,968	626,334	2,726,504	4.84
1/10 through 12/10	61,188,180	7	705,392	18	913,060	630,741	620,715	2,869,908	4.69
1/11 through 12/11	71,427,239	5	756,204	22	370,678	823,960	483,252	2,434,094	3.41
1/12 through 12/12	78,777,713	5	356,322	31	719,306	496,847	1,017,927	2,590,402	3.29
5 YR. TOTAL	314,792,693	26	2,801,139	106	2,702,127	3,134,272	3,277,895	11,915,433	3.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	1.748	67%	2.037	3.79			
Pure Premium Indicated by National Relativity		26%	1.285	16%	1.514	2.80			
Pure Premium Present on Rate Level		26%	1.572	17%	1.738	3.31			
Pure Premium Derived by Formula			1.582		1.902	3.48			

CLASS 0035		FARM: FLORIST & DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	30,798,166	2	278,840	9	22,945	150,069	100,352	552,206	1.79
1/09 through 12/09	43,378,258	0	0	10	393,502	0	440,430	833,932	1.92
1/10 through 12/10	49,936,449	1	8,778	16	202,886	9,035	344,737	565,436	1.13
1/11 through 12/11	57,964,077	1	759	13	264,636	822	516,018	782,235	1.35
1/12 through 12/12	49,233,430	3	101,134	12	250,723	61,495	370,662	784,014	1.59
5 YR. TOTAL	231,310,380	7	389,511	60	1,134,692	221,421	1,772,199	3,517,823	1.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.659	50%	0.862	1.52			
Pure Premium Indicated by National Relativity		32%	1.123	25%	1.416	2.54			
Pure Premium Present on Rate Level		33%	0.957	25%	1.120	2.08			
Pure Premium Derived by Formula			0.906		1.065	1.97			

CLASS 0036		FARM: DAIRY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	8,350,655	1	113,488	1	243	270,973	26,975	411,679	4.93
1/09 through 12/09	8,248,126	0	0	5	128,761	0	122,670	251,431	3.05
1/10 through 12/10	8,852,174	1	2,796	1	6,787	45,562	25,719	80,864	0.91
1/11 through 12/11	9,909,626	1	46,109	3	258,890	161,497	257,774	724,270	7.31
1/12 through 12/12	10,734,757	0	0	2	68,565	0	138,514	207,079	1.93
5 YR. TOTAL	46,095,338	3	162,393	12	463,246	478,032	571,652	1,675,323	3.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	1.357	33%	2.277	3.63			
Pure Premium Indicated by National Relativity		39%	1.782	33%	2.244	4.03			
Pure Premium Present on Rate Level		39%	1.487	34%	2.015	3.50			
Pure Premium Derived by Formula			1.573		2.177	3.75			

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

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CLASS 0037		FARM: FIELD CROPS & DRIVERS								
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	133,821,440	12	747,860	48	813,234	538,002	1,250,403	3,349,499	2.50	
1/09 through 12/09	139,478,830	10	236,516	51	1,458,289	175,919	1,768,623	3,639,347	2.61	
1/10 through 12/10	147,834,172	11	713,653	50	1,227,612	1,829,105	2,186,390	5,956,760	4.03	
1/11 through 12/11	160,931,926	13	814,473	54	1,782,583	1,785,870	2,061,134	6,444,060	4.00	
1/12 through 12/12	172,521,995	8	494,549	57	1,189,418	657,673	2,097,011	4,438,651	2.57	
5 YR. TOTAL	754,588,363	54	3,007,051	260	6,471,136	4,986,569	9,363,561	23,828,317	3.16	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		68%	1.256	99%	1.902	3.16				
Pure Premium Indicated by National Relativity		16%	1.903	0%	2.284	4.19				
Pure Premium Present on Rate Level		16%	1.561	1%	1.908	3.47				
Pure Premium Derived by Formula		1.408			1.902		3.31			

CLASS 0042		LANDSCAPE GARDENING & DRIVERS								
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	204,086,896	16	920,558	116	1,640,517	1,096,010	2,223,753	5,880,838	2.88	
1/09 through 12/09	167,674,484	14	390,440	85	1,877,820	1,079,394	1,838,208	5,185,862	3.09	
1/10 through 12/10	164,007,119	26	1,383,346	105	2,063,585	1,798,400	2,173,375	7,418,706	4.52	
1/11 through 12/11	172,415,655	24	937,611	92	1,681,784	1,129,537	2,406,608	6,155,540	3.57	
1/12 through 12/12	173,248,127	16	1,023,884	84	2,214,064	1,377,720	2,654,506	7,270,174	4.20	
5 YR. TOTAL	881,432,281	96	4,655,839	482	9,477,770	6,481,061	11,296,450	31,911,120	3.62	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		76%	1.603	100%	2.017	3.62				
Pure Premium Indicated by National Relativity		12%	2.775	0%	3.027	5.80				
Pure Premium Present on Rate Level		12%	1.699	0%	1.984	3.68				
Pure Premium Derived by Formula		1.755			2.017		3.77			

CLASS 0050		FARM MACHINERY OPERATION-BY CONTRACTOR-& DRIVERS								
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	10,595,159	2	132,146	4	6,198	94,283	73,168	305,795	2.89	
1/09 through 12/09	7,619,055	1	30,072	4	67,573	0	135,779	233,424	3.06	
1/10 through 12/10	8,460,407	1	99,969	1	9,368	36,527	12,228	158,092	1.87	
1/11 through 12/11	9,557,545	1	120,157	5	146,426	198,716	170,393	635,692	6.65	
1/12 through 12/12	9,893,782	1	29,337	3	446,977	18,497	146,895	641,706	6.49	
5 YR. TOTAL	46,125,948	6	411,681	17	676,542	348,023	538,463	1,974,709	4.28	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		28%	2.359	36%	1.922	4.28				
Pure Premium Indicated by National Relativity		36%	2.755	32%	2.616	5.37				
Pure Premium Present on Rate Level		36%	2.684	32%	2.466	5.15				
Pure Premium Derived by Formula		2.619			2.318		4.94			

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

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CLASS 0079		FARM: BERRY OR VINEYARD & DRIVERS								
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	6,975,671	0	0	1	447	0	6,339	6,786	0.10	
1/09 through 12/09	8,662,448	0	0	2	4,495	0	82,361	86,856	1.00	
1/10 through 12/10	10,146,948	3	458,742	2	54,043	629,953	59,810	1,202,548	11.85	
1/11 through 12/11	11,887,461	0	0	1	521	0	24,782	25,303	0.21	
1/12 through 12/12	16,068,151	0	0	6	251,367	0	136,574	387,941	2.41	
5 YR. TOTAL	53,740,679	3	458,742	12	310,873	629,953	309,866	1,709,434	3.18	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		22%	1.432	34%	1.749	3.18				
Pure Premium Indicated by National Relativity		39%	1.381	33%	2.052	3.43				
Pure Premium Present on Rate Level		39%	1.310	33%	1.876	3.19				
Pure Premium Derived by Formula		1.365			1.891		3.26			

CLASS 0083		FARM: CATTLE OR LIVESTOCK RAISING 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.	
1/08 through 12/08	118,740,983	15	1,114,591	53	787,211	723,482	1,118,557	3,743,841	3.15	
1/09 through 12/09	127,739,109	4	356,163	63	1,660,608	82,805	1,200,439	3,300,015	2.58	
1/10 through 12/10	143,040,341	7	387,212	52	1,737,528	516,508	1,441,395	4,082,643	2.85	
1/11 through 12/11	132,860,874	12	825,716	40	1,123,132	886,273	1,245,883	4,081,004	3.07	
1/12 through 12/12	88,676,182	7	436,886	15	282,292	339,424	565,227	1,623,829	1.83	
5 YR. TOTAL	611,057,489	45	3,120,568	223	5,590,771	2,548,492	5,571,501	16,831,332	2.76	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		65%	1.426	85%	1.329	2.76				
Pure Premium Indicated by National Relativity		17%	2.482	7%	3.252	5.73				
Pure Premium Present on Rate Level		18%	1.697	8%	1.599	3.30				
Pure Premium Derived by Formula		1.654			1.485		3.14			

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.	
1/08 through 12/08	14,297,790	5	651,466	17	564,509	717,083	908,540	2,841,598	19.88	
1/09 through 12/09	14,951,738	5	624,625	22	934,242	1,478,885	809,632	3,847,384	25.73	
1/10 through 12/10	16,433,199	5	414,871	22	632,220	364,340	453,129	1,864,560	11.35	
1/11 through 12/11	18,496,964	8	1,055,944	20	541,204	1,093,222	746,879	3,437,249	18.58	
1/12 through 12/12	18,758,928	4	577,339	23	1,859,205	904,153	1,231,674	4,572,371	24.38	
5 YR. TOTAL	82,938,619	27	3,324,245	104	4,531,380	4,557,683	4,149,854	16,563,162	19.97	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		55%	9.472	78%	10.499	19.97				
Pure Premium Indicated by National Relativity		22%	5.642	11%	6.278	11.92				
Pure Premium Present on Rate Level		23%	8.442	11%	9.855	18.30				
Pure Premium Derived by Formula		8.393			9.964		18.36			

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

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CLASS 0113		FARM: FISH HATCHERY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	2,779,814	0	0	1	10,328	0	23,712	34,040	1.23
1/09 through 12/09	2,301,273	0	0	1	105,232	0	172,477	277,709	12.07
1/10 through 12/10	2,161,848	0	0	0	0	0	1,710	1,710	0.08
1/11 through 12/11	2,360,726	0	0	1	2,883	0	7,925	10,808	0.46
1/12 through 12/12	2,462,309	0	0	4	33,317	0	38,264	71,581	2.91
5 YR. TOTAL	12,065,970	0	0	7	151,760	0	244,088	395,848	3.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	1.258	21%	2.023			3.28	
Pure Premium Indicated by National Relativity		43%	2.548	39%	2.015			4.56	
Pure Premium Present on Rate Level		43%	1.946	40%	2.492			4.44	
Pure Premium Derived by Formula		2.109			2.207		4.32		

CLASS 0170		FARM: ANIMAL RAISING & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	275,490	0	0	0	0	0	1,008	1,008	0.37
1/09 through 12/09	110,424	0	0	0	0	0	0	0	0.00
1/10 through 12/10	111,428	0	0	0	0	0	466	466	0.42
1/11 through 12/11	115,584	0	0	1	4,218	0	1,136	5,354	4.63
1/12 through 12/12	122,260	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	735,186	0	0	1	4,218	0	2,610	6,828	0.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.574	5%	0.355			0.93	
Pure Premium Indicated by National Relativity		26%	1.419	28%	1.397			2.82	
Pure Premium Present on Rate Level		70%	1.371	67%	1.419			2.79	
Pure Premium Derived by Formula		1.352			1.360		2.71		

CLASS 0251		IRRIGATION WORKS OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	238,334	0	0	0	0	0	0	0	0.00
1/09 through 12/09	133,272	0	0	0	0	0	0	0	0.00
1/10 through 12/10	135,025	0	0	0	0	0	0	0	0.00
1/11 through 12/11	250,089	0	0	0	0	0	0	0	0.00
1/12 through 12/12	325,403	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,082,123	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.000	7%	0.000			0.00	
Pure Premium Indicated by National Relativity		47%	1.931	46%	1.925			3.86	
Pure Premium Present on Rate Level		48%	1.777	47%	1.922			3.70	
Pure Premium Derived by Formula		1.761			1.789		3.55		

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

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CLASS 0400		COTTON COMPRESSING & 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.
1/08 through 12/08	30,895	0	0	0	0	0	0	0	0.00
1/09 through 12/09	31,880	0	0	0	0	0	0	0	0.00
1/10 through 12/10	9,877	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	72,652	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		0%	0.000	0%	0.181	0.18			
Pure Premium Present on Rate Level		98%	3.200	97%	2.679	5.88			
Pure Premium Derived by Formula		3.136			2.599			5.74	

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.
1/08 through 12/08	5,700,687	0	0	3	47,588	0	35,491	83,079	1.46
1/09 through 12/09	7,146,838	1	180,430	4	66,824	465,318	77,262	789,834	11.05
1/10 through 12/10	7,868,512	1	112,295	5	204,567	41,884	256,199	614,945	7.82
1/11 through 12/11	9,436,681	2	12,835	4	242,439	25,359	259,336	539,969	5.72
1/12 through 12/12	11,491,736	3	454,380	6	118,157	690,197	147,445	1,410,179	12.27
5 YR. TOTAL	41,644,454	7	759,940	22	679,575	1,222,758	775,733	3,438,006	8.26
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	3.457	43%	4.799	8.26			
Pure Premium Indicated by National Relativity		35%	5.571	28%	6.163	11.73			
Pure Premium Present on Rate Level		35%	3.525	29%	4.321	7.85			
Pure Premium Derived by Formula		4.221			5.042			9.26	

CLASS 0908 + +		DOMESTIC WORKERS - RESIDENCES - PART-TIME							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	EXPOSURE	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	1,901	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,805	0	0	0	0	0	0	0	0.00
1/10 through 12/10	2,285	0	0	1	276	0	11,150	11,426	50.00
1/11 through 12/11	2,835	0	0	0	0	0	0	0	0.00
1/12 through 12/12	3,065	0	0	1	145,452	0	77,343	222,795	726.90
5 YR. TOTAL	11,891	0	0	2	145,728	0	88,493	234,221	196.97
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**	PURE PREM.**			
Indicated Pure Premium		9%	122.553	11%	74.421	196.97			
Pure Premium Indicated by National Relativity		32%	49.518	34%	60.825	110.34			
Pure Premium Present on Rate Level		59%	60.499	55%	53.430	113.93			
Pure Premium Derived by Formula		62.570			58.253			120.82	

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

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CLASS 0913 + +		DOMESTIC WORKERS - RESIDENCES - FULL-TIME							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	EXPOSURE	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	4,859	0	0	2	268,316	0	115,244	383,560	789.38
1/09 through 12/09	4,905	0	0	1	90,227	0	34,011	124,238	253.29
1/10 through 12/10	4,433	2	169,746	1	626	121,404	20,850	312,626	705.23
1/11 through 12/11	3,939	0	0	3	412,153	0	304,307	716,460	1818.89
1/12 through 12/12	4,555	1	143,737	5	60,197	114,792	376,493	695,219	1526.28
5 YR. TOTAL	22,691	3	313,483	12	831,519	236,196	850,905	2,232,103	983.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**			PURE PREM.**	
Indicated Pure Premium		20%	504.606	25%	479.089			983.70	
Pure Premium Indicated by National Relativity		40%	221.592	37%	195.320			416.91	
Pure Premium Present on Rate Level		40%	245.987	38%	198.014			444.00	
Pure Premium Derived by Formula		287.953				267.286		555.24	

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.
1/08 through 12/08	6,963,077	2	63,980	5	48,224	22,566	152,963	287,733	4.13
1/09 through 12/09	6,692,268	1	3,879	6	146,446	7,358	112,338	270,021	4.04
1/10 through 12/10	7,185,660	2	592	6	35,783	12,857	185,974	235,206	3.27
1/11 through 12/11	8,247,063	3	186,774	8	114,805	90,622	201,003	593,204	7.19
1/12 through 12/12	8,586,142	1	52,280	4	37,741	58,570	50,835	199,426	2.32
5 YR. TOTAL	37,674,210	9	307,505	29	382,999	191,973	703,113	1,585,590	4.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	1.833	32%	2.376			4.21	
Pure Premium Indicated by National Relativity		38%	2.047	34%	2.560			4.61	
Pure Premium Present on Rate Level		39%	2.106	34%	2.293			4.40	
Pure Premium Derived by Formula		2.021				2.410		4.43	

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.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	27,918	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	27,918	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	2%	0.000			0.00	
Pure Premium Indicated by National Relativity		49%	3.513	49%	2.158			5.67	
Pure Premium Present on Rate Level		49%	3.562	49%	2.216			5.78	
Pure Premium Derived by Formula		3.467				2.143		5.61	

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

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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.	
1/08 through 12/08	163,138	0	0	0	0	0	0	0	0.00	
1/09 through 12/09	139,754	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00	
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	302,892	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		4%	0.000	5%	0.000			0.00		
Pure Premium Indicated by National Relativity		48%	3.027	47%	2.395			5.42		
Pure Premium Present on Rate Level		48%	3.449	48%	2.506			5.96		
Pure Premium Derived by Formula								3.108	2.329	5.44

CLASS 1165		MINING NOC-NOT COAL-SURFACE & DRIVERS								
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	1,494,435	0	0	2	187,336	0	97,141	284,477	19.04	
1/09 through 12/09	3,704,478	0	0	0	0	0	9,281	9,281	0.25	
1/10 through 12/10	7,828,546	0	0	0	0	0	0	0	0.00	
1/11 through 12/11	7,989,816	0	0	1	57,587	0	50,246	107,833	1.35	
1/12 through 12/12	5,395,663	0	0	0	0	0	707	707	0.01	
5 YR. TOTAL	26,412,938	0	0	3	244,923	0	157,375	402,298	1.52	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		20%	0.927	23%	0.596			1.52		
Pure Premium Indicated by National Relativity		40%	1.618	38%	1.351			2.97		
Pure Premium Present on Rate Level		40%	2.093	39%	1.462			3.56		
Pure Premium Derived by Formula								1.670	1.221	2.89

CLASS 1320		OIL OR GAS LEASE OPERATOR-ALL OPERATIONS & DRIVERS								
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	179,295	0	0	0	0	0	0	0	0.00	
1/09 through 12/09	76,886	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	49,438	0	0	0	0	0	0	0	0.00	
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	45	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	305,664	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		3%	0.000	3%	0.000			0.00		
Pure Premium Indicated by National Relativity		48%	0.892	48%	0.939			1.83		
Pure Premium Present on Rate Level		49%	1.124	49%	0.950			2.07		
Pure Premium Derived by Formula								0.979	0.916	1.90

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

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CLASS 1322		OIL OR GAS - WELL - CLEANING OR SWABBING OF WELLS BY SPECIALIST CONTRACTOR - NO DRILLING & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
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%	4.030	50%	3.065			7.10	
Pure Premium Present on Rate Level		50%	4.592	50%	3.335			7.93	
Pure Premium Derived by Formula						4.311	3.200	7.51	

CLASS 1430		SMELTING, SINTERING OR REFINING-LEAD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	549,624	0	0	2	163,751	0	155,715	319,466	58.12
1/09 through 12/09	107,925	0	0	0	0	0	513	513	0.48
1/10 through 12/10	136,328	0	0	1	23,341	0	20,049	43,390	31.83
1/11 through 12/11	658,016	0	0	2	9,846	0	3,767	13,613	2.07
1/12 through 12/12	660,277	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,112,170	0	0	5	196,938	0	180,044	376,982	17.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	9.324	12%	8.524			17.85	
Pure Premium Indicated by National Relativity		33%	1.465	35%	1.510			2.98	
Pure Premium Present on Rate Level		59%	2.899	53%	3.282			6.18	
Pure Premium Derived by Formula						2.940	3.291	6.23	

CLASS 1438		SMELTING, SINTERING OR REFINING-METALS-NOT IRON OR LEAD-NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	22,744,401	1	27,020	6	78,631	0	151,361	257,012	1.13
1/09 through 12/09	21,132,082	2	63,402	6	300,601	0	115,035	479,038	2.27
1/10 through 12/10	23,718,287	1	83,312	5	155,245	21,984	174,081	434,622	1.83
1/11 through 12/11	25,553,207	1	58,790	3	45,501	0	68,648	172,939	0.68
1/12 through 12/12	25,486,315	3	178,228	2	256,816	115,400	229,830	780,274	3.06
5 YR. TOTAL	118,634,292	8	410,752	22	836,794	137,384	738,955	2,123,885	1.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	1.052	44%	0.739			1.79	
Pure Premium Indicated by National Relativity		32%	2.024	28%	1.818			3.84	
Pure Premium Present on Rate Level		33%	1.860	28%	1.574			3.43	
Pure Premium Derived by Formula						1.630	1.275	2.91	

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

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CLASS 1452		ORE MILLING & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	5,368,027	0	0	3	29,733	0	57,107	86,840	1.62
1/09 through 12/09	3,193,966	0	0	0	0	0	4,638	4,638	0.15
1/10 through 12/10	3,490,130	0	0	1	158,496	0	67,051	225,547	6.46
1/11 through 12/11	3,738,074	0	0	0	0	0	2,428	2,428	0.07
1/12 through 12/12	2,289,293	0	0	1	17,226	0	26,985	44,211	1.93
5 YR. TOTAL	18,079,490	0	0	5	205,455	0	158,209	363,664	2.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	1.136	17%	0.875	2.01			
Pure Premium Indicated by National Relativity		43%	1.065	41%	1.072	2.14			
Pure Premium Present on Rate Level		43%	1.327	42%	1.045	2.37			
Pure Premium Derived by Formula			1.188		1.027	2.22			

CLASS 1463		ASPHALT WORKS OPERATED BY PAVING CONTRACTORS - PERMANENT LOCATION & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	24,263,203	4	174,094	11	281,412	202,377	460,172	1,118,055	4.61
1/09 through 12/09	23,668,074	7	908,981	6	104,892	1,613,268	142,657	2,769,798	11.70
1/10 through 12/10	26,112,787	1	133,345	7	48,746	70,182	88,933	341,206	1.31
1/11 through 12/11	27,589,774	4	580,628	16	626,038	880,044	714,550	2,801,260	10.15
1/12 through 12/12	25,467,028	3	78,707	9	124,177	178,240	331,075	712,199	2.80
5 YR. TOTAL	127,100,866	19	1,875,755	49	1,185,265	2,944,111	1,737,387	7,742,518	6.09
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	2.408	65%	3.683	6.09			
Pure Premium Indicated by National Relativity		28%	3.942	17%	4.159	8.10			
Pure Premium Present on Rate Level		28%	3.086	18%	3.958	7.04			
Pure Premium Derived by Formula			3.027		3.813	6.84			

CLASS 1470 ++		COKE 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.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	2.065	100%	1.055	3.12			
Pure Premium Derived by Formula			2.065		1.055	3.12			

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

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CLASS 1472 ++		DISTILLATION-WOOD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
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		27%	1.004	28%	1.802	2.81			
Pure Premium Present on Rate Level		73%	0.000	72%	0.000	0.00			
Pure Premium Derived by Formula		0.271			0.505			0.78	

CLASS 1473 ++		TURPENTINE OR RESIN MFG.-STEAM OR NON-DESTRUCTIVE PROCESS-& 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.
1/08 through 12/08	2,040	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,040	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%	0.086	14%	0.181	0.27			
Pure Premium Present on Rate Level		87%	0.850	86%	0.597	1.45			
Pure Premium Derived by Formula		0.751			0.539			1.29	

CLASS 1474 ++		DISTILLATION - WOOD - DESTRUCTIVE PROCESS & 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.
1/08 through 12/08	5,693	0	0	0	0	0	0	0	0.00
1/09 through 12/09	2,158	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	7,851	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		99%	1.168	99%	0.656	1.82			
Pure Premium Derived by Formula		1.156			0.649			1.81	

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

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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.
1/08 through 12/08	55,827,157	5	222,254	10	814,931	192,924	701,787	1,931,896	3.46
1/09 through 12/09	53,616,655	0	0	5	374,319	0	277,083	651,402	1.22
1/10 through 12/10	68,883,872	1	33,658	20	690,252	42,794	803,243	1,569,947	2.28
1/11 through 12/11	61,804,253	2	465,685	5	250,991	208,452	147,085	1,072,213	1.74
1/12 through 12/12	59,962,784	2	80,138	9	407,467	42,286	477,551	1,007,442	1.68
5 YR. TOTAL	300,094,721	10	801,735	49	2,537,960	486,456	2,406,749	6,232,900	2.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	1.113	57%	0.964	2.08			
Pure Premium Indicated by National Relativity		27%	2.173	21%	1.775	3.95			
Pure Premium Present on Rate Level		27%	1.485	22%	1.217	2.70			
Pure Premium Derived by Formula		1.500			1.190		2.69		

CLASS 1642		LIME MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	168,531	0	0	0	0	0	0	0	0.00
1/09 through 12/09	150,278	0	0	0	0	0	0	0	0.00
1/10 through 12/10	55,792	0	0	0	0	0	0	0	0.00
1/11 through 12/11	2,322	0	0	0	0	0	0	0	0.00
1/12 through 12/12	78,489	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	455,412	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		36%	1.018	38%	0.935	1.95			
Pure Premium Present on Rate Level		61%	1.178	58%	1.020	2.20			
Pure Premium Derived by Formula		1.085			0.947		2.03		

CLASS 1654		QUARRY-CEMENT ROCK-SURFACE-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	43,120	0	0	1	232,515	0	97,521	330,036	765.39
1/09 through 12/09	2,499	0	0	0	0	0	0	0	0.00
1/10 through 12/10	36,264	0	0	0	0	0	0	0	0.00
1/11 through 12/11	56,784	0	0	0	0	0	0	0	0.00
1/12 through 12/12	70,867	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	209,534	0	0	1	232,515	0	97,521	330,036	157.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	110.968	6%	46.542	157.51			
Pure Premium Indicated by National Relativity		29%	4.336	31%	3.305	7.64			
Pure Premium Present on Rate Level		65%	11.711	63%	7.522	19.23			
Pure Premium Derived by Formula		15.528			8.556		24.08		

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

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CLASS 1655		LIME MFG-QUARRY-SURFACE-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	303,680	0	0	0	0	0	0	0	0.00
1/09 through 12/09	352,922	0	0	0	0	0	0	0	0.00
1/10 through 12/10	476,837	0	0	0	0	0	0	0	0.00
1/11 through 12/11	446,011	0	0	0	0	0	468	468	0.11
1/12 through 12/12	410,036	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,989,486	0	0	0	0	0	468	468	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.000	8%	0.024			0.02	
Pure Premium Indicated by National Relativity		22%	1.267	23%	0.931			2.20	
Pure Premium Present on Rate Level		71%	1.703	69%	1.359			3.06	
Pure Premium Derived by Formula		1.488			1.154		2.64		

CLASS 1699		ROCK WOOL MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	9,252,238	0	0	7	283,720	0	134,610	418,330	4.52
1/09 through 12/09	8,326,055	1	256,217	5	30,005	101,249	82,021	469,492	5.64
1/10 through 12/10	7,749,817	1	98,583	3	29,995	74,261	32,635	235,474	3.04
1/11 through 12/11	7,967,726	0	0	4	126,672	0	105,094	231,766	2.91
1/12 through 12/12	8,619,528	0	0	3	55,677	0	38,051	93,728	1.09
5 YR. TOTAL	41,915,364	2	354,800	22	526,069	175,510	392,411	1,448,790	3.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	2.102	29%	1.355			3.46	
Pure Premium Indicated by National Relativity		37%	1.118	35%	1.545			2.66	
Pure Premium Present on Rate Level		41%	1.664	36%	1.594			3.26	
Pure Premium Derived by Formula		1.558			1.508		3.07		

CLASS 1701		CEMENT MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	4,150,388	1	6,470	0	0	0	9,397	15,867	0.38
1/09 through 12/09	3,374,455	0	0	4	311,778	0	313,870	625,648	18.54
1/10 through 12/10	3,228,206	0	0	1	298	0	27,790	28,088	0.87
1/11 through 12/11	2,420,273	0	0	0	0	0	457	457	0.02
1/12 through 12/12	2,128,801	1	29,618	0	0	54,549	1,232	85,399	4.01
5 YR. TOTAL	15,302,123	2	36,088	5	312,076	54,549	352,746	755,459	4.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	2.275	23%	2.662			4.94	
Pure Premium Indicated by National Relativity		41%	1.371	38%	1.316			2.69	
Pure Premium Present on Rate Level		41%	2.570	39%	2.360			4.93	
Pure Premium Derived by Formula		2.025			2.033		4.06		

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

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EFFECTIVE 4/1/2016

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.
1/08 through 12/08	2,995,469	0	0	2	60,777	0	157,302	218,079	7.28
1/09 through 12/09	2,458,172	1	6,793	0	0	0	5,754	12,547	0.51
1/10 through 12/10	3,025,214	0	0	2	28,209	0	41,648	69,857	2.31
1/11 through 12/11	3,806,462	1	27,290	0	0	18,708	7,307	53,305	1.40
1/12 through 12/12	3,682,478	1	223,747	1	143,107	143,553	305,969	816,376	22.17
5 YR. TOTAL	15,967,795	3	257,830	5	232,093	162,261	517,980	1,170,164	7.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	3.068	22%		4.260		7.33	
Pure Premium Indicated by National Relativity		41%	2.666	39%		2.164		4.83	
Pure Premium Present on Rate Level		42%	2.444	39%		2.228		4.67	
Pure Premium Derived by Formula			2.641			2.650		5.29	

CLASS 1741		FLINT GRINDING & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	3,614,309	0	0	0	0	0	9,789	9,789	0.27
1/09 through 12/09	4,211,145	0	0	0	0	0	1,287	1,287	0.03
1/10 through 12/10	4,864,712	0	0	0	0	0	12,982	12,982	0.27
1/11 through 12/11	3,503,476	0	0	1	25,967	0	61,579	87,546	2.50
1/12 through 12/12	5,083,548	0	0	1	15,964	0	59,231	75,195	1.48
5 YR. TOTAL	21,277,190	0	0	2	41,931	0	144,868	186,799	0.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.197	18%		0.681		0.88	
Pure Premium Indicated by National Relativity		24%	1.555	26%		1.270		2.83	
Pure Premium Present on Rate Level		62%	1.020	56%		0.905		1.93	
Pure Premium Derived by Formula			1.033			0.960		1.99	

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.
1/08 through 12/08	875,549	0	0	0	0	0	199	199	0.02
1/09 through 12/09	733,252	0	0	0	0	0	0	0	0.00
1/10 through 12/10	855,343	0	0	0	0	0	0	0	0.00
1/11 through 12/11	869,119	0	0	0	0	0	0	0	0.00
1/12 through 12/12	875,984	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,209,247	0	0	0	0	0	199	199	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.000	8%		0.005		0.01	
Pure Premium Indicated by National Relativity		30%	1.010	32%		0.894		1.90	
Pure Premium Present on Rate Level		63%	0.954	60%		0.692		1.65	
Pure Premium Derived by Formula			0.904			0.702		1.61	

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

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CLASS 1748		ABRASIVE WHEEL MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	248,440	0	0	0	0	0	0	0	0.00
1/09 through 12/09	58,206	0	0	0	0	0	0	0	0.00
1/10 through 12/10	74,553	0	0	0	0	0	0	0	0.00
1/11 through 12/11	97,985	0	0	0	0	0	0	0	0.00
1/12 through 12/12	193,013	0	0	0	0	0	4,647	4,647	2.41
5 YR. TOTAL	672,197	0	0	0	0	0	4,647	4,647	0.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	5%	0.691			0.69	
Pure Premium Indicated by National Relativity		32%	1.699	34%	2.598			4.30	
Pure Premium Present on Rate Level		64%	1.197	61%	1.564			2.76	
Pure Premium Derived by Formula		1.310			1.872		3.18		

CLASS 1803		STONE CUTTING OR POLISHING NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	19,765,849	3	237,628	13	444,799	65,135	498,901	1,246,463	6.31
1/09 through 12/09	15,086,699	2	250,208	9	531,226	284,501	361,822	1,427,757	9.46
1/10 through 12/10	14,444,137	2	369,206	7	93,195	475,810	299,459	1,237,670	8.57
1/11 through 12/11	14,446,103	2	68,384	5	429,162	68,938	383,440	949,924	6.58
1/12 through 12/12	16,583,129	1	63,686	9	337,678	63,562	461,169	926,095	5.58
5 YR. TOTAL	80,325,917	10	989,112	43	1,836,060	957,946	2,004,791	5,787,909	7.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	3.517	48%	3.688			7.21	
Pure Premium Indicated by National Relativity		32%	3.048	26%	2.971			6.02	
Pure Premium Present on Rate Level		32%	3.009	26%	2.890			5.90	
Pure Premium Derived by Formula		3.204			3.294		6.50		

CLASS 1852		ASBESTOS GOODS MFG							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	363,658	0	0	0	0	0	1,010	1,010	0.28
1/09 through 12/09	510,184	0	0	0	0	0	3,236	3,236	0.63
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	873,842	0	0	0	0	0	4,246	4,246	0.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	5%	0.486			0.49	
Pure Premium Indicated by National Relativity		16%	0.590	17%	1.226			1.82	
Pure Premium Present on Rate Level		80%	0.823	78%	1.015			1.84	
Pure Premium Derived by Formula		0.753			1.024		1.78		

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

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CLASS 1853		MICA GOODS MFG & MICA PREPARING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	251,474	0	0	0	0	0	0	0	0.00
1/09 through 12/09	131,518	0	0	0	0	0	0	0	0.00
1/10 through 12/10	100,616	0	0	0	0	0	0	0	0.00
1/11 through 12/11	235,761	0	0	0	0	0	1,703	1,703	0.72
1/12 through 12/12	125,482	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	844,851	0	0	0	0	0	1,703	1,703	0.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	3%		0.202		0.20	
Pure Premium Indicated by National Relativity		12%	1.113	13%		0.786		1.90	
Pure Premium Present on Rate Level		85%	0.601	84%		0.401		1.00	
Pure Premium Derived by Formula		0.644			0.445		1.09		

CLASS 1860		ABRASIVE PAPER OR CLOTH PREPARATION							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	3,629,202	0	0	0	0	0	2,116	2,116	0.06
1/09 through 12/09	3,080,009	0	0	0	0	0	3,590	3,590	0.12
1/10 through 12/10	2,981,462	0	0	0	0	0	9,503	9,503	0.32
1/11 through 12/11	3,257,499	0	0	2	39,998	0	30,927	70,925	2.18
1/12 through 12/12	4,022,751	0	0	1	22,002	0	5,741	27,743	0.69
5 YR. TOTAL	16,970,923	0	0	3	62,000	0	51,877	113,877	0.67
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.365	15%		0.306		0.67	
Pure Premium Indicated by National Relativity		26%	0.992	27%		0.715		1.71	
Pure Premium Present on Rate Level		62%	0.845	58%		0.709		1.55	
Pure Premium Derived by Formula		0.826			0.650		1.48		

CLASS 1924		WIRE DRAWING OR CABLE MFG - NOT IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	21,797,767	3	139,246	11	49,068	154,555	156,994	499,863	2.29
1/09 through 12/09	18,406,495	3	127,095	4	162,481	61,402	199,565	550,543	2.99
1/10 through 12/10	19,203,694	4	113,591	5	28,772	82,141	100,394	324,898	1.69
1/11 through 12/11	15,752,802	0	0	1	83,852	0	121,747	205,599	1.31
1/12 through 12/12	16,178,360	1	54,476	9	170,877	62,344	216,585	504,282	3.12
5 YR. TOTAL	91,339,118	11	434,408	30	495,050	360,442	795,285	2,085,185	2.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	1.018	33%		1.265		2.28	
Pure Premium Indicated by National Relativity		38%	0.657	33%		0.697		1.35	
Pure Premium Present on Rate Level		38%	0.904	34%		0.991		1.90	
Pure Premium Derived by Formula		0.838			0.984		1.82		

* 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.
1/08 through 12/08	5,725,400	0	0	2	12,835	0	23,675	36,510	0.64
1/09 through 12/09	5,081,821	0	0	3	27,459	0	82,477	109,936	2.16
1/10 through 12/10	7,074,223	0	0	3	56,737	0	92,965	149,702	2.12
1/11 through 12/11	9,387,449	0	0	7	315,903	0	200,865	516,768	5.51
1/12 through 12/12	10,331,375	0	0	2	3,658	0	34,630	38,288	0.37
5 YR. TOTAL	37,600,268	0	0	17	416,592	0	434,612	851,204	2.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	1.108	27%	1.156			2.26	
Pure Premium Indicated by National Relativity		41%	1.094	36%	1.533			2.63	
Pure Premium Present on Rate Level		41%	1.109	37%	1.515			2.62	
Pure Premium Derived by Formula		1.103		1.425				2.53	

CLASS 2002		PASTA OR NOODLE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	33,022	0	0	0	0	0	0	0	0.00
1/10 through 12/10	24,774	0	0	0	0	0	0	0	0.00
1/11 through 12/11	600,543	0	0	0	0	0	0	0	0.00
1/12 through 12/12	570,538	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,228,877	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	6%	0.000			0.00	
Pure Premium Indicated by National Relativity		40%	0.769	42%	1.208			1.98	
Pure Premium Present on Rate Level		56%	0.778	52%	0.996			1.77	
Pure Premium Derived by Formula		0.743		1.025				1.77	

CLASS 2003		BAKERY - SALESPERSONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	215,439,596	7	395,255	69	1,392,218	393,521	1,353,591	3,534,585	1.64
1/09 through 12/09	236,563,680	24	1,982,114	69	1,821,672	1,509,008	2,387,052	7,699,846	3.26
1/10 through 12/10	252,017,386	30	2,375,705	69	2,065,208	2,248,287	2,174,389	8,863,589	3.52
1/11 through 12/11	224,797,031	15	1,427,589	69	2,272,157	951,916	2,039,356	6,691,018	2.98
1/12 through 12/12	234,922,437	20	1,848,218	68	1,854,698	2,068,925	2,099,703	7,871,544	3.35
5 YR. TOTAL	1,163,740,130	96	8,028,881	344	9,405,953	7,171,657	10,054,091	34,660,582	2.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		78%	1.498	100%	1.480			2.98	
Pure Premium Indicated by National Relativity		11%	1.720	0%	1.655			3.38	
Pure Premium Present on Rate Level		11%	1.394	0%	1.276			2.67	
Pure Premium Derived by Formula		1.511		1.480				2.99	

* 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.
1/08 through 12/08	35,452,061	1	215,422	7	101,712	278,286	177,955	773,375	2.18
1/09 through 12/09	39,873,364	2	132,524	18	201,788	454,833	332,133	1,121,278	2.81
1/10 through 12/10	39,782,698	1	37,113	6	181,566	138,223	204,127	561,029	1.41
1/11 through 12/11	34,103,215	0	0	11	529,024	0	594,874	1,123,898	3.30
1/12 through 12/12	30,302,929	5	390,799	7	152,052	407,097	235,826	1,185,774	3.91
5 YR. TOTAL	179,514,267	9	775,858	49	1,166,142	1,278,439	1,544,915	4,765,354	2.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	1.082	58%	1.573	2.66			
Pure Premium Indicated by National Relativity		30%	2.066	21%	2.056	4.12			
Pure Premium Present on Rate Level		31%	1.642	21%	2.079	3.72			
Pure Premium Derived by Formula			1.551		1.781	3.33			

CLASS 2016		CEREAL OR BAR MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	5,775,253	0	0	0	0	0	0	0	0.00
1/09 through 12/09	10,925,639	0	0	1	2,052	0	18,682	20,734	0.19
1/10 through 12/10	13,606,918	0	0	2	39,410	0	32,612	72,022	0.53
1/11 through 12/11	10,839,759	0	0	0	0	0	1,742	1,742	0.02
1/12 through 12/12	15,391,081	0	0	3	57,265	0	46,192	103,457	0.67
5 YR. TOTAL	56,538,650	0	0	6	98,727	0	99,228	197,955	0.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.175	23%	0.176	0.35			
Pure Premium Indicated by National Relativity		41%	1.222	38%	1.026	2.25			
Pure Premium Present on Rate Level		41%	0.794	39%	0.633	1.43			
Pure Premium Derived by Formula			0.858		0.677	1.54			

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.
1/08 through 12/08	8,186,709	0	0	0	0	0	0	0	0.00
1/09 through 12/09	8,441,703	0	0	0	0	0	0	0	0.00
1/10 through 12/10	8,732,609	0	0	0	0	0	0	0	0.00
1/11 through 12/11	9,936,862	0	0	1	46,709	0	6,446	53,155	0.54
1/12 through 12/12	10,074,307	0	0	2	72,500	0	12,457	84,957	0.84
5 YR. TOTAL	45,372,190	0	0	3	119,209	0	18,903	138,112	0.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.263	22%	0.042	0.31			
Pure Premium Indicated by National Relativity		41%	0.950	39%	1.108	2.06			
Pure Premium Present on Rate Level		42%	0.822	39%	0.784	1.61			
Pure Premium Derived by Formula			0.779		0.747	1.53			

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

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CLASS 2039		ICE CREAM MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	2,530,179	1	98,230	0	0	97,883	3,307	199,420	7.88
1/09 through 12/09	2,396,617	0	0	0	0	0	1,104	1,104	0.05
1/10 through 12/10	2,582,520	0	0	1	5,152	0	14,287	19,439	0.75
1/11 through 12/11	1,168,839	1	8,188	0	0	0	1,962	10,150	0.87
1/12 through 12/12	1,667,637	0	0	0	0	0	3,599	3,599	0.22
5 YR. TOTAL	10,345,792	2	106,418	1	5,152	97,883	24,259	233,712	2.26
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.078	13%	1.181	2.26			
Pure Premium Indicated by National Relativity		44%	0.978	43%	0.868	1.85			
Pure Premium Present on Rate Level		45%	1.061	44%	0.883	1.94			
Pure Premium Derived by Formula		1.026			0.915			1.94	

CLASS 2041		CANDY, CHOCOLATE AND CONFECTION MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	14,859,132	0	0	6	79,138	0	121,961	201,099	1.35
1/09 through 12/09	16,380,259	0	0	3	58,858	0	102,715	161,573	0.99
1/10 through 12/10	17,482,624	0	0	4	27,714	0	142,407	170,121	0.97
1/11 through 12/11	19,887,568	1	111,995	4	34,674	44,149	60,218	251,036	1.26
1/12 through 12/12	21,640,768	1	47,262	6	186,719	45,478	252,006	531,465	2.46
5 YR. TOTAL	90,250,351	2	159,257	23	387,103	89,627	679,307	1,315,294	1.46
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.605	37%	0.852	1.46			
Pure Premium Indicated by National Relativity		37%	1.129	31%	1.250	2.38			
Pure Premium Present on Rate Level		37%	1.207	32%	1.340	2.55			
Pure Premium Derived by Formula		1.022			1.132			2.15	

CLASS 2065		MILK PRODUCTS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	315,659	0	0	0	0	0	0	0	0.00
1/09 through 12/09	371,159	0	0	1	1,011	0	3,087	4,098	1.10
1/10 through 12/10	493,311	0	0	1	28,861	0	44,197	73,058	14.81
1/11 through 12/11	748,153	0	0	0	0	0	10,965	10,965	1.47
1/12 through 12/12	320,048	1	9,619	0	0	15,165	0	24,784	7.74
5 YR. TOTAL	2,248,330	1	9,619	2	29,872	15,165	58,249	112,905	5.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	1.756	9%	3.265	5.02			
Pure Premium Indicated by National Relativity		46%	0.827	45%	0.824	1.65			
Pure Premium Present on Rate Level		47%	1.539	46%	1.439	2.98			
Pure Premium Derived by Formula		1.227			1.327			2.55	

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

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CLASS 2070		CREAMERY & ROUTE SUPERVISORS, DRIVERS								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	42,343,319	10	765,905	10	48,368	682,849	156,120	1,653,242	3.90	
1/09 through 12/09	43,055,138	5	574,689	12	249,410	362,720	294,330	1,481,149	3.44	
1/10 through 12/10	44,062,935	9	919,694	16	376,134	1,081,316	295,905	2,673,049	6.07	
1/11 through 12/11	45,262,850	5	554,006	16	263,542	492,775	259,956	1,570,279	3.47	
1/12 through 12/12	45,516,558	3	254,098	17	444,957	96,499	412,387	1,207,941	2.65	
5 YR. TOTAL	220,240,800	32	3,068,392	71	1,382,411	2,716,159	1,418,698	8,585,660	3.90	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		48%	2.021	62%	1.877	3.90				
Pure Premium Indicated by National Relativity		26%	2.038	19%	1.830	3.87				
Pure Premium Present on Rate Level		26%	2.195	19%	2.009	4.20				
Pure Premium Derived by Formula		2.071			1.893		3.96			

CLASS 2081		BUTCHERING								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	15,226,944	0	0	12	53,896	0	142,851	196,747	1.29	
1/09 through 12/09	24,177,184	1	14,530	4	138,626	16,660	137,322	307,138	1.27	
1/10 through 12/10	25,067,648	1	262	5	40,620	13,214	115,340	169,436	0.68	
1/11 through 12/11	16,001,388	0	0	6	88,200	0	198,951	287,151	1.79	
1/12 through 12/12	11,772,817	1	16,033	9	95,615	32,252	228,023	371,923	3.16	
5 YR. TOTAL	92,245,981	3	30,825	36	416,957	62,126	822,487	1,332,395	1.44	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		23%	0.485	35%	0.959	1.44				
Pure Premium Indicated by National Relativity		38%	1.198	32%	1.553	2.75				
Pure Premium Present on Rate Level		39%	0.849	33%	1.151	2.00				
Pure Premium Derived by Formula		0.898			1.212		2.11			

CLASS 2089		PACKING HOUSE-ALL OPERATIONS								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	223,294,640	62	1,921,959	64	718,152	2,528,461	921,905	6,090,477	2.73	
1/09 through 12/09	246,590,034	26	991,257	89	1,575,019	871,673	2,017,037	5,454,986	2.21	
1/10 through 12/10	244,006,122	20	771,969	84	1,255,037	349,672	1,518,095	3,894,773	1.60	
1/11 through 12/11	298,053,523	26	1,288,960	77	2,180,355	432,001	1,685,296	5,586,612	1.87	
1/12 through 12/12	47,824,082	5	270,388	26	458,685	259,122	373,188	1,361,383	2.85	
5 YR. TOTAL	1,059,768,401	139	5,244,533	340	6,187,248	4,440,929	6,515,521	22,388,231	2.11	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		69%	1.079	91%	1.034	2.11				
Pure Premium Indicated by National Relativity		15%	1.344	4%	1.438	2.78				
Pure Premium Present on Rate Level		16%	1.122	5%	1.101	2.22				
Pure Premium Derived by Formula		1.126			1.054		2.18			

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

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CLASS 2095		MEAT PRODUCTS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	52,006,471	3	319,569	27	404,598	250,100	341,314	1,315,581	2.53
1/09 through 12/09	48,078,855	50	1,089,591	46	646,865	1,195,337	575,131	3,506,924	7.29
1/10 through 12/10	60,106,440	14	510,761	33	967,270	360,947	766,764	2,605,742	4.34
1/11 through 12/11	37,031,132	2	83,424	20	299,627	53,222	322,537	758,810	2.05
1/12 through 12/12	39,910,144	1	3	13	180,975	4,694	318,249	503,921	1.26
5 YR. TOTAL	237,133,042	70	2,003,348	139	2,499,335	1,864,300	2,323,995	8,690,978	3.67
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		45%	1.899	60%	1.766			3.67	
Pure Premium Indicated by National Relativity		27%	1.302	20%	1.468			2.77	
Pure Premium Present on Rate Level		28%	1.758	20%	1.762			3.52	
Pure Premium Derived by Formula		1.698		1.706				3.40	

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.
1/08 through 12/08	1,768,747	0	0	1	30,161	0	19,223	49,384	2.79
1/09 through 12/09	1,685,553	0	0	1	1,997	0	1,425	3,422	0.20
1/10 through 12/10	14,332,983	0	0	3	71,687	0	58,467	130,154	0.91
1/11 through 12/11	17,116,519	0	0	4	103,963	0	231,625	335,588	1.96
1/12 through 12/12	4,632,305	1	208,327	0	0	253,218	8,374	469,919	10.14
5 YR. TOTAL	39,536,107	1	208,327	9	207,808	253,218	319,114	988,467	2.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	1.053	25%	1.448			2.50	
Pure Premium Indicated by National Relativity		41%	1.329	37%	1.618			2.95	
Pure Premium Present on Rate Level		41%	1.118	38%	1.203			2.32	
Pure Premium Derived by Formula		1.193		1.418				2.61	

CLASS 2110		PICKLE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	28,253,052	0	0	2	27,255	0	43,806	71,061	0.25
1/09 through 12/09	31,006,686	0	0	6	19,202	0	83,835	103,037	0.33
1/10 through 12/10	31,942,486	1	14,407	5	71,311	10,765	125,803	222,286	0.70
1/11 through 12/11	31,054,490	1	7,582	4	86,081	10,054	77,095	180,812	0.58
1/12 through 12/12	29,534,194	0	0	0	0	0	25,554	25,554	0.09
5 YR. TOTAL	151,790,908	2	21,989	17	203,849	20,819	356,093	602,750	0.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.149	38%	0.248			0.40	
Pure Premium Indicated by National Relativity		32%	1.485	31%	1.845			3.33	
Pure Premium Present on Rate Level		41%	0.771	31%	0.879			1.65	
Pure Premium Derived by Formula		0.832		0.939				1.77	

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

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CLASS 2111		CANNERY NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	16,251,118	2	208,899	14	281,145	340,011	397,262	1,227,317	7.55
1/09 through 12/09	10,662,798	0	0	10	73,131	0	128,702	201,833	1.89
1/10 through 12/10	15,673,965	2	191,376	12	462,428	298,725	319,078	1,271,607	8.11
1/11 through 12/11	16,081,820	4	132,155	13	138,611	242,373	237,006	750,145	4.67
1/12 through 12/12	20,313,800	0	0	8	86,368	0	106,292	192,660	0.95
5 YR. TOTAL	78,983,501	8	532,430	57	1,041,683	881,109	1,188,340	3,643,562	4.61
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	1.993	44%	2.620	4.61			
Pure Premium Indicated by National Relativity		36%	0.984	28%	0.985	1.97			
Pure Premium Present on Rate Level		36%	1.539	28%	2.384	3.92			
Pure Premium Derived by Formula			1.466		2.096	3.56			

CLASS 2112		FRUIT EVAPORATING OR PRESERVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	571,820	0	0	0	0	0	0	0	0.00
1/09 through 12/09	520,581	0	0	0	0	0	315	315	0.06
1/10 through 12/10	587,482	0	0	0	0	0	0	0	0.00
1/11 through 12/11	682,653	0	0	0	0	0	0	0	0.00
1/12 through 12/12	840,280	0	0	0	0	0	2,524	2,524	0.30
5 YR. TOTAL	3,202,816	0	0	0	0	0	2,839	2,839	0.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	9%	0.089	0.09			
Pure Premium Indicated by National Relativity		46%	1.312	45%	1.810	3.12			
Pure Premium Present on Rate Level		47%	1.033	46%	1.268	2.30			
Pure Premium Derived by Formula			1.089		1.406	2.50			

CLASS 2114		OYSTER PROCESSING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	268,228	0	0	0	0	0	0	0	0.00
1/09 through 12/09	20,775	0	0	0	0	0	0	0	0.00
1/10 through 12/10	89,209	0	0	0	0	0	0	0	0.00
1/11 through 12/11	140,007	0	0	0	0	0	0	0	0.00
1/12 through 12/12	116,151	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	634,370	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		29%	2.140	30%	1.640	3.78			
Pure Premium Present on Rate Level		68%	0.639	66%	0.703	1.34			
Pure Premium Derived by Formula			1.055		0.956	2.01			

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

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CLASS 2121		BREWERY & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	52,871,518	1	13,981	12	286,318	24,386	309,837	634,522	1.20
1/09 through 12/09	50,998,064	0	0	10	118,651	0	158,293	276,944	0.54
1/10 through 12/10	56,599,007	0	0	6	253,978	0	419,895	673,873	1.19
1/11 through 12/11	47,392,670	0	0	3	219,996	0	172,870	392,866	0.83
1/12 through 12/12	48,337,803	1	37,710	4	556,788	106,780	547,731	1,249,009	2.58
5 YR. TOTAL	256,199,062	2	51,691	35	1,435,731	131,166	1,608,626	3,227,214	1.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.581	38%	0.679			1.26	
Pure Premium Indicated by National Relativity		35%	0.623	31%	0.652			1.28	
Pure Premium Present on Rate Level		36%	0.560	31%	0.511			1.07	
Pure Premium Derived by Formula						0.588	0.619	1.21	

CLASS 2130		SPIRITUOUS LIQUOR DISTILLERY							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	905,176	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,685,829	0	0	0	0	0	5,510	5,510	0.33
1/10 through 12/10	1,916,023	0	0	0	0	0	494	494	0.03
1/11 through 12/11	1,014,431	0	0	0	0	0	48,393	48,393	4.77
1/12 through 12/12	816,835	0	0	0	0	0	1,468	1,468	0.18
5 YR. TOTAL	6,338,294	0	0	0	0	0	55,865	55,865	0.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.000	11%	0.881			0.88	
Pure Premium Indicated by National Relativity		46%	0.839	44%	0.810			1.65	
Pure Premium Present on Rate Level		46%	0.827	45%	0.904			1.73	
Pure Premium Derived by Formula						0.766	0.860	1.63	

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.
1/08 through 12/08	65,066	0	0	0	0	0	0	0	0.00
1/09 through 12/09	144,257	0	0	0	0	0	0	0	0.00
1/10 through 12/10	101,625	0	0	0	0	0	0	0	0.00
1/11 through 12/11	486,498	0	0	0	0	0	1,319	1,319	0.27
1/12 through 12/12	825,760	0	0	3	71,795	0	71,705	143,500	17.38
5 YR. TOTAL	1,623,206	0	0	3	71,795	0	73,024	144,819	8.92
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	4.423	6%	4.499			8.92	
Pure Premium Indicated by National Relativity		46%	1.065	47%	0.907			1.97	
Pure Premium Present on Rate Level		49%	0.923	47%	0.937			1.86	
Pure Premium Derived by Formula						1.163	1.137	2.30	

* 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.
1/08 through 12/08	3,142,452	0	0	3	10,065	0	38,271	48,336	1.54
1/09 through 12/09	4,359,772	0	0	1	34	0	13,015	13,049	0.30
1/10 through 12/10	5,145,225	1	162,432	1	19,584	72,518	24,228	278,762	5.42
1/11 through 12/11	5,490,712	0	0	0	0	0	3,247	3,247	0.06
1/12 through 12/12	5,336,264	0	0	1	38,496	0	52,337	90,833	1.70
5 YR. TOTAL	23,474,425	1	162,432	6	68,179	72,518	131,098	434,227	1.85
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.982	20%	0.867	1.85			
Pure Premium Indicated by National Relativity		44%	0.778	40%	1.260	2.04			
Pure Premium Present on Rate Level		44%	0.718	40%	1.161	1.88			
Pure Premium Derived by Formula		0.776			1.142			1.92	

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.
1/08 through 12/08	205,109,617	31	2,587,932	118	1,441,665	1,725,618	1,779,228	7,534,443	3.67
1/09 through 12/09	201,874,863	26	1,763,119	96	1,254,468	1,297,917	1,826,446	6,141,950	3.04
1/10 through 12/10	187,706,452	25	2,269,007	112	1,008,773	1,715,886	1,135,025	6,128,691	3.27
1/11 through 12/11	198,535,805	23	1,642,052	82	830,694	985,611	828,042	4,286,399	2.16
1/12 through 12/12	194,039,121	27	2,413,937	100	1,348,078	2,725,913	1,206,418	7,694,346	3.97
5 YR. TOTAL	987,265,858	132	10,676,047	508	5,883,678	8,450,945	6,775,159	31,785,829	3.22
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		83%	1.677	100%	1.542	3.22			
Pure Premium Indicated by National Relativity		8%	2.148	0%	1.763	3.91			
Pure Premium Present on Rate Level		9%	1.923	0%	1.656	3.58			
Pure Premium Derived by Formula		1.737			1.542			3.28	

CLASS 2172		TOBACCO PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	231,308,306	7	962,031	62	1,787,580	466,068	1,203,383	4,419,062	1.91
1/09 through 12/09	145,902,675	1	36,894	24	412,617	22,290	320,033	791,834	0.54
1/10 through 12/10	153,315,066	1	299,814	20	697,209	417,247	404,391	1,818,661	1.19
1/11 through 12/11	149,045,346	3	450,631	22	438,160	261,004	337,035	1,486,830	1.00
1/12 through 12/12	176,532,969	3	692,757	21	751,419	443,196	609,328	2,496,700	1.41
5 YR. TOTAL	856,104,362	15	2,442,127	149	4,086,985	1,609,805	2,874,170	11,013,087	1.29
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	0.763	65%	0.524	1.29			
Pure Premium Indicated by National Relativity		20%	1.037	17%	0.670	1.71			
Pure Premium Present on Rate Level		20%	1.010	18%	0.603	1.61			
Pure Premium Derived by Formula		0.867			0.563			1.43	

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

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CLASS 2174		TOBACCO REHANDLING OR WAREHOUSING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	50,776,115	4	193,824	16	297,877	298,567	363,809	1,154,077	2.27
1/09 through 12/09	94,657,046	7	564,493	14	709,411	498,475	808,995	2,581,374	2.73
1/10 through 12/10	46,585,387	2	117,577	19	571,367	269,082	484,206	1,442,232	3.10
1/11 through 12/11	43,477,082	1	30,326	13	384,101	4,448	538,470	957,345	2.20
1/12 through 12/12	44,442,397	2	58,364	8	104,966	83,261	234,600	481,191	1.08
5 YR. TOTAL	279,938,027	16	964,584	70	2,067,722	1,153,833	2,430,080	6,616,219	2.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		43%	1.083	58%	1.280			2.36	
Pure Premium Indicated by National Relativity		22%	1.280	21%	1.666			2.95	
Pure Premium Present on Rate Level		35%	1.301	21%	1.356			2.66	
Pure Premium Derived by Formula		1.203			1.377		2.58		

CLASS 2211		COTTON BATTING, WADDING OR WASTE MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	6,143,118	0	0	3	4,498	0	36,621	41,119	0.67
1/09 through 12/09	6,031,190	2	108,868	4	38,836	88,718	124,797	361,219	5.99
1/10 through 12/10	6,418,997	0	0	5	202,142	0	529,996	732,138	11.41
1/11 through 12/11	6,907,472	0	0	2	22,484	0	42,845	65,329	0.95
1/12 through 12/12	7,343,298	0	0	5	92,618	0	70,031	162,649	2.22
5 YR. TOTAL	32,844,075	2	108,868	19	360,578	88,718	804,290	1,362,454	4.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	1.429	38%	2.719			4.15	
Pure Premium Indicated by National Relativity		27%	4.769	28%	2.592			7.36	
Pure Premium Present on Rate Level		47%	3.295	34%	4.023			7.32	
Pure Premium Derived by Formula		3.208			3.127		6.34		

CLASS 2220		YARN OR THREAD MFG-COTTON							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	131,950,264	7	820,047	43	739,820	701,766	1,044,935	3,306,568	2.51
1/09 through 12/09	99,146,333	7	590,782	28	857,152	707,461	878,917	3,034,312	3.06
1/10 through 12/10	102,282,808	9	284,875	27	583,439	254,520	805,700	1,928,534	1.89
1/11 through 12/11	102,437,396	8	507,647	31	523,170	671,985	539,675	2,242,477	2.19
1/12 through 12/12	96,464,986	5	1,260,367	18	253,337	675,917	494,196	2,683,817	2.78
5 YR. TOTAL	532,281,787	36	3,463,718	147	2,956,918	3,011,649	3,763,423	13,195,708	2.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		51%	1.206	70%	1.273			2.48	
Pure Premium Indicated by National Relativity		24%	0.809	15%	0.707			1.52	
Pure Premium Present on Rate Level		25%	1.061	15%	1.151			2.21	
Pure Premium Derived by Formula		1.074			1.170		2.24		

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

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CLASS 2286		WOOL SPINNING AND WEAVING								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	16,324,511	0	0	1	6,536	0	10,945	17,481	0.11	
1/09 through 12/09	20,130,098	0	0	1	14,465	0	20,596	35,061	0.17	
1/10 through 12/10	20,149,225	0	0	4	99,062	0	68,841	167,903	0.83	
1/11 through 12/11	16,866,958	0	0	1	11,459	0	8,518	19,977	0.12	
1/12 through 12/12	16,579,858	1	6,029	2	3,462	15,893	13,501	38,885	0.23	
5 YR. TOTAL	90,050,650	1	6,029	9	134,984	15,893	122,401	279,307	0.31	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		19%	0.157	26%	0.154	0.31				
Pure Premium Indicated by National Relativity		23%	0.941	24%	0.810	1.75				
Pure Premium Present on Rate Level		58%	0.539	50%	0.585	1.12				
Pure Premium Derived by Formula		0.559			0.527		1.09			

CLASS 2288		FELTING 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.	
1/08 through 12/08	24,422,280	0	0	3	23,112	0	56,825	79,937	0.33	
1/09 through 12/09	21,874,652	2	324,301	9	480,427	188,943	280,544	1,274,215	5.83	
1/10 through 12/10	29,937,893	2	329,440	24	720,638	249,447	837,030	2,136,555	7.14	
1/11 through 12/11	34,127,220	7	1,135,668	18	314,287	774,940	475,858	2,700,753	7.91	
1/12 through 12/12	37,442,990	1	19,539	15	584,714	44,607	442,763	1,091,623	2.92	
5 YR. TOTAL	147,805,035	12	1,808,948	69	2,123,178	1,257,937	2,093,020	7,283,083	4.93	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		37%	2.660	48%	2.267	4.93				
Pure Premium Indicated by National Relativity		31%	1.582	26%	1.799	3.38				
Pure Premium Present on Rate Level		32%	1.759	26%	1.618	3.38				
Pure Premium Derived by Formula		2.038			1.977		4.02			

CLASS 2300		PLUSH 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.	
1/08 through 12/08	2,938,263	1	166,637	3	14,420	82,427	41,955	305,439	10.40	
1/09 through 12/09	2,936,266	0	0	1	1,079	0	7,070	8,149	0.28	
1/10 through 12/10	3,298,699	0	0	0	0	0	306	306	0.01	
1/11 through 12/11	3,785,090	0	0	0	0	0	880	880	0.02	
1/12 through 12/12	4,935,433	0	0	3	34,016	0	26,775	60,791	1.23	
5 YR. TOTAL	17,893,751	1	166,637	7	49,515	82,427	76,986	375,565	2.10	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		13%	1.208	16%	0.891	2.10				
Pure Premium Indicated by National Relativity		16%	0.791	17%	0.465	1.26				
Pure Premium Present on Rate Level		71%	1.111	67%	0.915	2.03				
Pure Premium Derived by Formula		1.072			0.835		1.91			

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

NORTH CAROLINA
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EFFECTIVE 4/1/2016

CLASS 2302		SILK THREAD OR YARN 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.
1/08 through 12/08	200,488,557	7	315,970	48	527,178	174,289	541,475	1,558,912	0.78
1/09 through 12/09	189,691,507	12	587,273	48	1,338,831	730,422	859,812	3,516,338	1.85
1/10 through 12/10	211,645,809	9	174,317	51	1,041,906	171,512	1,034,584	2,422,319	1.15
1/11 through 12/11	212,767,103	10	336,342	58	1,170,593	354,014	1,933,899	3,794,848	1.78
1/12 through 12/12	209,409,067	12	745,257	34	1,609,417	851,844	1,479,573	4,686,091	2.24
5 YR. TOTAL	1,024,002,043	50	2,159,159	239	5,687,925	2,282,081	5,849,343	15,978,508	1.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	0.766	77%	0.794	1.56			
Pure Premium Indicated by National Relativity		22%	0.704	11%	0.927	1.63			
Pure Premium Present on Rate Level		22%	0.713	12%	0.747	1.46			
Pure Premium Derived by Formula		0.741			0.803		1.54		

CLASS 2305		TEXTILE FIBER MFG-SYNTHETIC							
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.
1/08 through 12/08	219,605,209	13	1,021,151	42	1,967,810	1,062,722	1,669,046	5,720,729	2.61
1/09 through 12/09	189,516,485	10	1,237,412	54	1,621,561	1,047,910	1,398,547	5,305,430	2.80
1/10 through 12/10	232,913,585	10	831,252	39	1,098,362	659,105	1,128,379	3,717,098	1.60
1/11 through 12/11	206,829,548	7	922,867	49	1,152,667	719,439	1,748,144	4,543,117	2.20
1/12 through 12/12	183,177,031	5	643,563	53	1,987,842	385,501	1,495,423	4,512,329	2.46
5 YR. TOTAL	1,032,041,858	45	4,656,245	237	7,828,242	3,874,677	7,439,539	23,798,703	2.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		68%	1.210	88%	1.096	2.31			
Pure Premium Indicated by National Relativity		16%	0.812	6%	0.799	1.61			
Pure Premium Present on Rate Level		16%	1.128	6%	1.051	2.18			
Pure Premium Derived by Formula		1.133			1.075		2.21		

CLASS 2361		HOSIERY 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.
1/08 through 12/08	193,248,603	7	335,983	61	1,433,510	347,474	1,270,683	3,387,650	1.75
1/09 through 12/09	172,867,137	5	563,286	43	778,181	450,571	857,375	2,649,413	1.53
1/10 through 12/10	181,455,791	14	1,015,786	45	1,479,903	886,592	1,425,318	4,807,599	2.65
1/11 through 12/11	172,622,713	11	386,094	50	1,013,627	689,602	1,510,996	3,600,319	2.09
1/12 through 12/12	170,360,961	3	123,947	28	494,679	83,802	1,005,402	1,707,830	1.00
5 YR. TOTAL	890,555,205	40	2,425,096	227	5,199,900	2,458,041	6,069,774	16,152,811	1.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	0.856	78%	0.958	1.81			
Pure Premium Indicated by National Relativity		22%	0.267	11%	0.487	0.75			
Pure Premium Present on Rate Level		22%	0.819	11%	0.895	1.71			
Pure Premium Derived by Formula		0.718			0.899		1.62		

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

NORTH CAROLINA
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EFFECTIVE 4/1/2016

CLASS 2362		KNIT GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	161,164,225	5	324,960	36	700,728	297,765	565,313	1,888,766	1.17
1/09 through 12/09	73,250,104	4	180,445	19	211,065	108,820	303,229	803,559	1.10
1/10 through 12/10	78,963,385	2	36,239	20	370,730	6,275	502,521	915,765	1.16
1/11 through 12/11	78,962,408	5	398,027	21	200,377	468,824	313,637	1,380,865	1.75
1/12 through 12/12	76,953,790	6	177,370	24	518,230	166,426	581,357	1,443,383	1.88
5 YR. TOTAL	469,293,912	22	1,117,041	120	2,001,130	1,048,110	2,266,057	6,432,338	1.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.664	52%	0.706	1.37			
Pure Premium Indicated by National Relativity		30%	0.488	24%	0.489	0.98			
Pure Premium Present on Rate Level		31%	0.626	24%	0.626	1.25			
Pure Premium Derived by Formula		0.599			0.635		1.23		

CLASS 2380		WEBBING MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	32,306,269	4	68,162	6	34,275	93,119	82,533	278,089	0.86
1/09 through 12/09	33,212,941	1	75,198	3	44,516	58,214	114,990	292,918	0.88
1/10 through 12/10	37,424,523	3	176,149	2	1,109	258,402	27,187	462,847	1.24
1/11 through 12/11	40,102,095	4	276,412	5	198,277	246,524	354,203	1,075,416	2.68
1/12 through 12/12	37,522,220	1	122,099	13	561,052	92,881	512,416	1,288,448	3.43
5 YR. TOTAL	180,568,048	13	718,020	29	839,229	749,140	1,091,329	3,397,718	1.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.862	43%	1.019	1.88			
Pure Premium Indicated by National Relativity		35%	1.052	28%	1.213	2.27			
Pure Premium Present on Rate Level		35%	0.861	29%	0.979	1.84			
Pure Premium Derived by Formula		0.928			1.062		1.99		

CLASS 2386		LACE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	3,161,063	0	0	0	0	0	980	980	0.03
1/09 through 12/09	2,065,758	0	0	0	0	0	1,222	1,222	0.06
1/10 through 12/10	2,014,609	0	0	0	0	0	1,579	1,579	0.08
1/11 through 12/11	1,788,347	0	0	0	0	0	1,049	1,049	0.06
1/12 through 12/12	1,969,588	0	0	2	54,998	0	15,726	70,724	3.59
5 YR. TOTAL	10,999,365	0	0	2	54,998	0	20,556	75,554	0.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.500	10%	0.187	0.69			
Pure Premium Indicated by National Relativity		16%	2.304	16%	2.526	4.83			
Pure Premium Present on Rate Level		76%	0.528	74%	0.444	0.97			
Pure Premium Derived by Formula		0.810			0.751		1.56		

* 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.
1/08 through 12/08	9,508,683	0	0	7	133,401	0	563,301	696,702	7.33
1/09 through 12/09	9,774,618	0	0	2	5,594	0	35,318	40,912	0.42
1/10 through 12/10	12,232,061	0	0	3	89,853	0	35,725	125,578	1.03
1/11 through 12/11	11,921,838	2	49,977	3	49,088	22,392	49,370	170,827	1.43
1/12 through 12/12	12,937,665	1	38,260	5	84,597	71,094	101,182	295,133	2.28
5 YR. TOTAL	56,374,865	3	88,237	20	362,533	93,486	784,896	1,329,152	2.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.800	25%	1.558			2.36	
Pure Premium Indicated by National Relativity		37%	0.503	37%	0.809			1.31	
Pure Premium Present on Rate Level		44%	0.809	38%	0.797			1.61	
Pure Premium Derived by Formula		0.694			0.992		1.69		

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.
1/08 through 12/08	61,931,688	1	13,346	8	251,459	0	357,067	621,872	1.01
1/09 through 12/09	41,937,823	1	13,202	11	123,842	0	182,405	319,449	0.76
1/10 through 12/10	37,575,883	4	172,692	8	106,190	390,808	252,980	922,670	2.46
1/11 through 12/11	41,869,852	5	314,471	16	1,059,718	700,840	979,060	3,054,089	7.29
1/12 through 12/12	43,190,772	5	312,357	9	186,465	383,931	385,311	1,268,064	2.94
5 YR. TOTAL	226,506,018	16	826,068	52	1,727,674	1,475,579	2,156,823	6,186,144	2.73
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	1.127	48%	1.604			2.73	
Pure Premium Indicated by National Relativity		33%	0.790	26%	0.940			1.73	
Pure Premium Present on Rate Level		33%	0.886	26%	1.044			1.93	
Pure Premium Derived by Formula		0.936			1.286		2.22		

CLASS 2413		TEXTILE-BLEACHING, DYEING, MERCERIZING, FINISHING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	67,734,743	5	93,339	18	369,097	111,474	810,227	1,384,137	2.04
1/09 through 12/09	60,160,340	1	134,748	25	312,679	75,316	522,785	1,045,528	1.74
1/10 through 12/10	60,213,445	3	414,715	20	308,185	241,034	399,273	1,363,207	2.26
1/11 through 12/11	56,168,906	3	567,199	10	292,679	424,810	300,087	1,584,775	2.82
1/12 through 12/12	57,050,893	7	261,815	16	782,607	320,988	815,815	2,181,225	3.82
5 YR. TOTAL	301,328,327	19	1,471,816	89	2,065,247	1,173,622	2,848,187	7,558,872	2.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	1.174	53%	1.335			2.51	
Pure Premium Indicated by National Relativity		31%	0.751	23%	0.946			1.70	
Pure Premium Present on Rate Level		31%	0.911	24%	1.028			1.94	
Pure Premium Derived by Formula		0.961			1.172		2.13		

* 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.
1/08 through 12/08	32,375,233	5	564,176	16	158,041	803,918	170,753	1,696,888	5.24
1/09 through 12/09	24,462,946	1	9,492	4	66,267	41,648	84,154	201,561	0.82
1/10 through 12/10	29,039,156	1	152,778	10	203,016	73,799	256,638	686,231	2.36
1/11 through 12/11	26,432,911	0	0	5	97,861	0	73,745	171,606	0.65
1/12 through 12/12	29,498,564	1	17,859	5	463,940	8,423	120,178	610,400	2.07
5 YR. TOTAL	141,808,810	8	744,305	40	989,125	927,788	705,468	3,366,686	2.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	1.222	41%	1.152	2.37			
Pure Premium Indicated by National Relativity		21%	0.675	22%	0.742	1.42			
Pure Premium Present on Rate Level		53%	0.770	37%	1.129	1.90			
Pure Premium Derived by Formula		0.868			1.053		1.92		

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.
1/08 through 12/08	3,167,759	0	0	1	1,088	0	7,653	8,741	0.28
1/09 through 12/09	3,690,939	0	0	0	0	0	1,626	1,626	0.04
1/10 through 12/10	3,788,300	0	0	0	0	0	6,431	6,431	0.17
1/11 through 12/11	4,239,099	0	0	2	16,639	0	22,413	39,052	0.92
1/12 through 12/12	4,088,162	0	0	1	52,030	0	8,720	60,750	1.49
5 YR. TOTAL	18,974,259	0	0	4	69,757	0	46,843	116,600	0.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.368	15%	0.247	0.62			
Pure Premium Indicated by National Relativity		24%	0.537	26%	0.670	1.21			
Pure Premium Present on Rate Level		65%	0.605	59%	0.637	1.24			
Pure Premium Derived by Formula		0.563			0.587		1.15		

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.
1/08 through 12/08	203,025,707	18	1,377,942	53	687,341	1,080,679	765,674	3,911,636	1.93
1/09 through 12/09	202,532,287	14	522,883	62	1,037,771	443,752	1,096,548	3,100,954	1.53
1/10 through 12/10	217,633,235	11	592,212	85	1,826,138	574,196	2,013,195	5,005,741	2.30
1/11 through 12/11	226,509,121	20	1,311,123	69	1,050,319	1,295,858	1,364,664	5,021,964	2.22
1/12 through 12/12	221,893,623	6	220,534	65	1,461,407	223,861	2,065,000	3,970,802	1.79
5 YR. TOTAL	1,071,593,973	69	4,024,694	334	6,062,976	3,618,346	7,305,081	21,011,097	1.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	0.941	85%	1.019	1.96			
Pure Premium Indicated by National Relativity		18%	0.951	7%	1.063	2.01			
Pure Premium Present on Rate Level		19%	0.883	8%	0.921	1.80			
Pure Premium Derived by Formula		0.932			1.014		1.95		

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

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CLASS 2503		DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	4,383,413	0	0	0	0	0	337	337	0.01
1/09 through 12/09	3,977,863	0	0	0	0	0	683	683	0.02
1/10 through 12/10	4,044,126	0	0	1	4,364	0	479	4,843	0.12
1/11 through 12/11	4,666,843	0	0	0	0	0	532	532	0.01
1/12 through 12/12	4,214,291	0	0	0	0	0	284	284	0.01
5 YR. TOTAL	21,286,536	0	0	1	4,364	0	2,315	6,679	0.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.021	14%	0.011			0.03	
Pure Premium Indicated by National Relativity		27%	0.501	29%	0.478			0.98	
Pure Premium Present on Rate Level		63%	0.510	57%	0.550			1.06	
Pure Premium Derived by Formula					0.459			0.454	0.91

CLASS 2534		FEATHER OR FLOWER MFG-ARTIFICIAL							
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.
1/08 through 12/08	69,369	0	0	0	0	0	0	0	0.00
1/09 through 12/09	678,753	0	0	0	0	0	0	0	0.00
1/10 through 12/10	628,910	0	0	0	0	0	344	344	0.06
1/11 through 12/11	454,956	0	0	0	0	0	0	0	0.00
1/12 through 12/12	394,222	0	0	0	0	0	3,181	3,181	0.81
5 YR. TOTAL	2,226,210	0	0	0	0	0	3,525	3,525	0.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.000	7%	0.158			0.16	
Pure Premium Indicated by National Relativity		12%	0.294	13%	0.583			0.88	
Pure Premium Present on Rate Level		83%	0.639	80%	0.872			1.51	
Pure Premium Derived by Formula					0.566			0.784	1.35

CLASS 2570		MATTRESS OR BOX SPRING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	28,124,840	8	634,119	15	291,080	399,018	417,089	1,741,306	6.19
1/09 through 12/09	25,777,120	2	22,826	14	349,712	37,894	277,695	688,127	2.67
1/10 through 12/10	30,153,933	2	170,405	13	254,853	250,849	165,576	841,683	2.79
1/11 through 12/11	30,274,612	4	218,506	14	323,799	158,719	204,710	905,734	2.99
1/12 through 12/12	29,640,957	1	12,487	12	265,780	15,209	322,577	616,053	2.08
5 YR. TOTAL	143,971,462	17	1,058,343	68	1,485,224	861,689	1,387,647	4,792,903	3.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	1.767	49%	1.562			3.33	
Pure Premium Indicated by National Relativity		29%	1.429	25%	1.450			2.88	
Pure Premium Present on Rate Level		30%	2.228	26%	1.718			3.95	
Pure Premium Derived by Formula					1.807			1.575	3.38

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

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CLASS 2585		LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	112,784,115	19	1,203,869	40	758,536	510,390	985,532	3,458,327	3.07
1/09 through 12/09	110,155,500	13	580,926	45	865,441	525,214	1,043,777	3,015,358	2.74
1/10 through 12/10	116,697,227	11	451,587	42	1,049,413	696,963	1,026,374	3,224,337	2.76
1/11 through 12/11	118,273,094	21	814,952	29	391,789	1,041,587	501,916	2,750,244	2.33
1/12 through 12/12	121,156,003	13	1,414,461	30	861,072	1,201,366	779,181	4,256,080	3.51
5 YR. TOTAL	579,065,939	77	4,465,795	186	3,926,251	3,975,520	4,336,780	16,704,346	2.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	1.449	81%	1.435	2.88			
Pure Premium Indicated by National Relativity		20%	1.531	9%	1.579	3.11			
Pure Premium Present on Rate Level		20%	1.494	10%	1.517	3.01			
Pure Premium Derived by Formula		1.474			1.456			2.93	

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.
1/08 through 12/08	4,257,076	0	0	1	8,625	0	2,246	10,871	0.26
1/09 through 12/09	5,191,205	0	0	1	7,722	0	3,409	11,131	0.22
1/10 through 12/10	6,180,184	1	96,743	4	96,605	33,982	40,370	267,700	4.33
1/11 through 12/11	5,843,695	1	15,512	4	50,414	8,652	49,864	124,442	2.13
1/12 through 12/12	5,628,845	0	0	2	5,446	0	12,455	17,901	0.32
5 YR. TOTAL	27,101,005	2	112,255	12	168,812	42,634	108,344	432,045	1.59
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	1.037	21%	0.557	1.59			
Pure Premium Indicated by National Relativity		42%	0.789	39%	0.952	1.74			
Pure Premium Present on Rate Level		42%	1.154	40%	1.106	2.26			
Pure Premium Derived by Formula		0.982			0.931			1.91	

CLASS 2587		TOWEL OR TOILET SUPPLY CO. & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	4,319,035	0	0	1	12,158	0	43,185	55,343	1.28
1/09 through 12/09	3,702,489	1	73,710	0	0	43,879	8,156	125,745	3.40
1/10 through 12/10	3,862,636	0	0	0	0	0	4,840	4,840	0.13
1/11 through 12/11	3,914,931	0	0	1	33,690	0	38,466	72,156	1.84
1/12 through 12/12	3,821,863	0	0	2	51,904	0	64,333	116,237	3.04
5 YR. TOTAL	19,620,954	1	73,710	4	97,752	43,879	158,980	374,321	1.91
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.874	20%	1.034	1.91			
Pure Premium Indicated by National Relativity		39%	1.655	40%	1.122	2.78			
Pure Premium Present on Rate Level		45%	1.598	40%	1.386	2.98			
Pure Premium Derived by Formula		1.504			1.210			2.71	

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

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CLASS 2589		LAUNDRY AND DRY CLEANING STORE-RETAIL-& ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	58,790,963	2	487,501	10	64,805	133,325	187,791	873,422	1.49
1/09 through 12/09	54,707,027	5	296,862	15	155,690	378,481	184,152	1,015,185	1.86
1/10 through 12/10	51,522,010	6	339,639	12	188,908	383,083	306,748	1,218,378	2.37
1/11 through 12/11	50,509,743	3	288,554	12	145,863	334,568	319,750	1,088,735	2.16
1/12 through 12/12	50,418,677	2	29,205	8	156,584	37,985	397,213	620,987	1.23
5 YR. TOTAL	265,948,420	18	1,441,761	57	711,850	1,267,442	1,395,654	4,816,707	1.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	0.810	47%		1.001		1.81	
Pure Premium Indicated by National Relativity		33%	0.754	26%		0.931		1.69	
Pure Premium Present on Rate Level		34%	0.713	27%		0.836		1.55	
Pure Premium Derived by Formula			0.759			0.938		1.70	

CLASS 2600		FUR PROCESSING-PREPARING SKINS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	891,007	0	0	0	0	0	93	93	0.01
1/09 through 12/09	928,287	0	0	1	4,819	0	8,843	13,662	1.47
1/10 through 12/10	845,170	1	11,471	0	0	10,898	3,655	26,024	3.08
1/11 through 12/11	791,698	0	0	0	0	0	0	0	0.00
1/12 through 12/12	763,459	0	0	1	70,148	0	5,724	75,872	9.94
5 YR. TOTAL	4,219,621	1	11,471	2	74,967	10,898	18,315	115,651	2.74
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	2.048	9%		0.692		2.74	
Pure Premium Indicated by National Relativity		14%	1.517	14%		2.278		3.80	
Pure Premium Present on Rate Level		79%	1.073	77%		0.764		1.84	
Pure Premium Derived by Formula			1.203			0.969		2.17	

CLASS 2623		LEATHER MFG.--INCLUDING TANNING, LEATHER EMBOSSEING, AND WOOL PULLING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	15,717	0	0	0	0	0	0	0	0.00
1/10 through 12/10	36,203	0	0	0	0	0	0	0	0.00
1/11 through 12/11	15,836	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	67,756	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%		0.000		0.00	
Pure Premium Indicated by National Relativity		29%	2.797	30%		4.138		6.94	
Pure Premium Present on Rate Level		69%	2.224	67%		2.212		4.44	
Pure Premium Derived by Formula			2.346			2.723		5.07	

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

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CLASS 2651		SHOE STOCK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	8,893,147	0	0	5	137,298	0	92,957	230,255	2.59
1/09 through 12/09	10,095,908	2	202,766	1	3,913	24,318	24,139	255,136	2.53
1/10 through 12/10	11,148,374	1	121,414	3	22,588	10,977	32,041	187,020	1.68
1/11 through 12/11	15,014,435	0	0	3	18,081	0	44,811	62,892	0.42
1/12 through 12/12	17,130,205	0	0	2	159,467	0	62,625	222,092	1.30
5 YR. TOTAL	62,282,069	3	324,180	14	341,347	35,295	256,573	957,395	1.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.069	25%		0.469		1.54	
Pure Premium Indicated by National Relativity		34%	0.433	36%		0.729		1.16	
Pure Premium Present on Rate Level		47%	0.772	39%		0.762		1.53	
Pure Premium Derived by Formula		0.713			0.677			1.39	

CLASS 2660		BOOT OR SHOE MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	4,383,151	0	0	8	65,043	0	92,193	157,236	3.59
1/09 through 12/09	3,082,474	0	0	0	0	0	5,510	5,510	0.18
1/10 through 12/10	4,248,560	0	0	6	122,751	0	63,494	186,245	4.38
1/11 through 12/11	2,895,634	0	0	4	6,699	0	10,054	16,753	0.58
1/12 through 12/12	4,834,554	0	0	2	27,018	0	31,171	58,189	1.20
5 YR. TOTAL	19,444,373	0	0	20	221,511	0	202,422	423,933	2.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	1.139	18%		1.041		2.18	
Pure Premium Indicated by National Relativity		43%	0.658	41%		0.962		1.62	
Pure Premium Present on Rate Level		44%	0.919	41%		1.065		1.98	
Pure Premium Derived by Formula		0.835			1.018			1.85	

CLASS 2670		GLOVE MFG-LEATHER OR TEXTILE							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	2,609,137	1	38	0	0	1,509	272	1,819	0.07
1/09 through 12/09	2,016,320	0	0	1	341	0	1,755	2,096	0.10
1/10 through 12/10	2,020,382	0	0	0	0	0	2,920	2,920	0.15
1/11 through 12/11	2,712,636	0	0	0	0	0	8,897	8,897	0.33
1/12 through 12/12	1,669,981	0	0	0	0	0	2,204	2,204	0.13
5 YR. TOTAL	11,028,456	1	38	1	341	1,509	16,048	17,936	0.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.003	11%		0.159		0.16	
Pure Premium Indicated by National Relativity		26%	0.708	27%		1.030		1.74	
Pure Premium Present on Rate Level		66%	0.514	62%		0.591		1.11	
Pure Premium Derived by Formula		0.524			0.662			1.19	

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

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CLASS 2683		LUGGAGE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	555,995	0	0	1	1,509	0	2,825	4,334	0.78
1/09 through 12/09	724,035	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,040,742	0	0	0	0	0	0	0	0.00
1/11 through 12/11	949,350	0	0	0	0	0	0	0	0.00
1/12 through 12/12	987,757	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,257,879	0	0	1	1,509	0	2,825	4,334	0.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.035	8%	0.066	0.10			
Pure Premium Indicated by National Relativity		24%	0.383	25%	0.654	1.04			
Pure Premium Present on Rate Level		71%	0.450	67%	0.556	1.01			
Pure Premium Derived by Formula		0.413			0.541			0.95	

CLASS 2688		LEATHER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	11,323,964	0	0	5	148,885	0	79,425	228,310	2.02
1/09 through 12/09	9,871,387	0	0	11	223,724	0	196,401	420,125	4.26
1/10 through 12/10	10,224,024	1	13,507	2	106,471	19,321	96,609	235,908	2.31
1/11 through 12/11	12,060,206	0	0	6	234,312	0	213,604	447,916	3.71
1/12 through 12/12	11,088,460	0	0	8	274,989	0	227,130	502,119	4.53
5 YR. TOTAL	54,568,041	1	13,507	32	988,381	19,321	813,169	1,834,378	3.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	1.836	29%	1.526	3.36			
Pure Premium Indicated by National Relativity		35%	1.100	35%	1.249	2.35			
Pure Premium Present on Rate Level		43%	1.241	36%	1.200	2.44			
Pure Premium Derived by Formula		1.323			1.312			2.64	

CLASS 2702		LOGGING OR TREE REMOVAL - NONMECHANIZED OPERATIONS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	3,242,231	1	28,132	0	0	74,046	9,595	111,773	3.45
1/09 through 12/09	5,203,750	1	178,080	8	186,688	167,487	271,885	804,140	15.45
1/10 through 12/10	6,239,476	0	0	11	489,767	0	407,290	897,057	14.38
1/11 through 12/11	6,114,516	1	50,976	5	81,263	41,571	82,716	256,526	4.20
1/12 through 12/12	5,494,075	3	553,925	8	231,677	1,015,284	355,157	2,156,043	39.24
5 YR. TOTAL	26,294,048	6	811,113	32	989,395	1,298,388	1,126,643	4,225,539	16.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	6.848	45%	9.223	16.07			
Pure Premium Indicated by National Relativity		32%	10.890	27%	10.184	21.07			
Pure Premium Present on Rate Level		33%	8.764	28%	7.599	16.36			
Pure Premium Derived by Formula		8.774			9.028			17.80	

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

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CLASS 2705		LOGGING OR TREE REMOVAL-PULPWOOD ONLY-ALL OPERATIONS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	27,078	1	109,297	0	0	140,760	0	250,057	923.47
1/09 through 12/09	20,294	0	0	0	0	0	0	0	0.00
1/10 through 12/10	67,801	0	0	0	0	0	0	0	0.00
1/11 through 12/11	19,141	0	0	1	64,266	0	42,257	106,523	556.52
1/12 through 12/12	18,420	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	152,734	1	109,297	1	64,266	140,760	42,257	356,580	233.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	113.637	9%		119.827		233.46	
Pure Premium Indicated by National Relativity		0%	0.000	0%		0.000		0.00	
Pure Premium Present on Rate Level		93%	28.814	91%		22.805		51.62	
Pure Premium Derived by Formula			34.752			31.537		66.29	

CLASS 2706		LOGGING OR LUMBERING ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	36,911,439	7	1,100,272	11	692,382	561,393	1,447,351	3,801,398	10.30
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	36,911,439	7	1,100,272	11	692,382	561,393	1,447,351	3,801,398	10.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	4.857	44%		5.442		10.30	
Pure Premium Indicated by National Relativity		0%	0.000	0%		0.000		0.00	
Pure Premium Present on Rate Level		67%	5.118	56%		5.320		10.44	
Pure Premium Derived by Formula			5.032			5.374		10.41	

CLASS 2709		LOGGING OR TREE REMOVAL - MECHANIZED EQUIPMENT OPERATORS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	14,327,495	3	549,154	10	295,775	777,058	185,904	1,807,891	12.62
1/09 through 12/09	46,189,097	5	412,390	21	358,455	379,125	385,590	1,535,560	3.33
1/10 through 12/10	49,503,390	8	752,340	21	572,513	366,601	725,380	2,416,834	4.88
1/11 through 12/11	50,338,154	6	1,391,035	16	536,330	1,622,769	1,053,053	4,603,187	9.15
1/12 through 12/12	53,563,382	4	507,356	21	892,320	898,282	902,196	3,200,154	5.97
5 YR. TOTAL	213,921,518	26	3,612,275	89	2,655,393	4,043,835	3,252,123	13,563,626	6.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		64%	2.930	81%		3.411		6.34	
Pure Premium Indicated by National Relativity		18%	7.540	9%		6.401		13.94	
Pure Premium Present on Rate Level		18%	4.831	10%		4.221		9.05	
Pure Premium Derived by Formula			4.102			3.761		7.86	

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

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CLASS 2710		SAW MILL							
Industry Group: Manufacturing Hazard Group: 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.
1/08 through 12/08	50,337,757	12	1,523,384	27	531,202	2,068,157	921,536	5,044,279	10.02
1/09 through 12/09	49,075,321	5	648,417	39	1,437,671	355,282	1,162,562	3,603,932	7.34
1/10 through 12/10	53,680,786	5	353,806	24	1,062,264	679,972	1,018,270	3,114,312	5.80
1/11 through 12/11	53,160,652	5	549,426	38	1,585,389	403,326	1,398,515	3,936,656	7.41
1/12 through 12/12	61,563,338	6	580,181	39	1,649,562	693,596	2,279,962	5,203,301	8.45
5 YR. TOTAL	267,817,854	33	3,655,214	167	6,266,088	4,200,333	6,780,845	20,902,480	7.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		61%	3.704	85%	4.100			7.80	
Pure Premium Indicated by National Relativity		19%	3.033	7%	3.908			6.94	
Pure Premium Present on Rate Level		20%	3.348	8%	3.660			7.01	
Pure Premium Derived by Formula		3.505			4.051		7.56		

CLASS 2714		VENEER MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	3,960,276	0	0	0	0	0	3,622	3,622	0.09
1/09 through 12/09	2,578,159	0	0	0	0	0	5,240	5,240	0.20
1/10 through 12/10	2,675,621	1	6,696	2	8,647	41,126	25,022	81,491	3.05
1/11 through 12/11	2,633,467	0	0	1	458	0	9,920	10,378	0.39
1/12 through 12/12	2,787,068	1	15,329	0	0	23,866	24,227	63,422	2.28
5 YR. TOTAL	14,634,591	2	22,025	3	9,105	64,992	68,031	164,153	1.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.213	20%	0.909			1.12	
Pure Premium Indicated by National Relativity		29%	2.804	30%	2.154			4.96	
Pure Premium Present on Rate Level		58%	1.396	50%	1.836			3.23	
Pure Premium Derived by Formula		1.651			1.746		3.40		

CLASS 2727 ++		LOG HAULING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	18,752,800	1	140,049	10	584,845	182,125	205,915	1,112,934	5.94
1/09 through 12/09	19,828,202	3	520,386	8	247,899	329,073	170,804	1,268,162	6.40
1/10 through 12/10	21,343,994	6	396,299	8	512,025	407,857	193,910	1,510,091	7.08
1/11 through 12/11	22,222,836	9	1,132,407	1	420	1,363,924	41,487	2,538,238	11.42
1/12 through 12/12	22,918,427	7	542,814	18	621,564	513,318	525,206	2,202,902	9.61
5 YR. TOTAL	105,066,259	26	2,731,955	45	1,966,753	2,796,297	1,137,322	8,632,327	8.22
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		48%	4.472	63%	3.744			8.22	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		52%	4.472	37%	3.744			8.22	
Pure Premium Derived by Formula		4.472			3.744		8.22		

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

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CLASS 2731		PLANING OR MOLDING MILL							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	54,930,688	6	760,595	25	770,749	648,162	829,725	3,009,231	5.48
1/09 through 12/09	45,004,880	0	0	14	76,390	0	228,212	304,602	0.68
1/10 through 12/10	47,457,920	3	81,396	23	226,003	127,530	360,833	795,762	1.68
1/11 through 12/11	51,518,808	0	0	19	481,117	0	756,333	1,237,450	2.40
1/12 through 12/12	55,287,375	3	179,476	20	569,053	284,623	769,396	1,802,548	3.26
5 YR. TOTAL	254,199,671	12	1,021,467	101	2,123,312	1,060,315	2,944,499	7,149,593	2.81
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	1.237	59%	1.575	2.81			
Pure Premium Indicated by National Relativity		29%	1.450	20%	1.921	3.37			
Pure Premium Present on Rate Level		29%	1.355	21%	1.545	2.90			
Pure Premium Derived by Formula			1.333		1.638	2.97			

CLASS 2735		FURNITURE STOCK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	9,846,209	1	21,563	8	112,962	8,173	347,523	490,221	4.98
1/09 through 12/09	8,109,854	1	47,411	7	73,012	0	152,360	272,783	3.36
1/10 through 12/10	9,046,888	0	0	10	211,522	0	177,950	389,472	4.31
1/11 through 12/11	10,127,439	0	0	13	328,447	0	295,806	624,253	6.16
1/12 through 12/12	10,485,930	0	0	7	54,752	0	112,927	167,679	1.60
5 YR. TOTAL	47,616,320	2	68,974	45	780,695	8,173	1,086,566	1,944,408	4.08
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	1.784	33%	2.299	4.08			
Pure Premium Indicated by National Relativity		39%	1.426	33%	2.035	3.46			
Pure Premium Present on Rate Level		39%	1.480	34%	1.932	3.41			
Pure Premium Derived by Formula			1.526		2.087	3.61			

CLASS 2759		BOX OR BOX SHOOK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	45,168,728	3	61,388	24	284,520	43,399	466,860	856,167	1.90
1/09 through 12/09	42,164,429	6	275,160	27	484,170	144,476	626,288	1,530,094	3.63
1/10 through 12/10	47,878,997	3	9,724	37	608,493	25,219	770,843	1,414,279	2.95
1/11 through 12/11	51,528,800	9	932,787	50	1,315,689	1,037,319	1,222,068	4,507,863	8.75
1/12 through 12/12	49,013,420	1	12,774	33	774,172	16,578	903,771	1,707,295	3.48
5 YR. TOTAL	235,754,374	22	1,291,833	171	3,467,044	1,266,991	3,989,830	10,015,698	4.25
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	2.019	66%	2.230	4.25			
Pure Premium Indicated by National Relativity		26%	2.347	17%	2.614	4.96			
Pure Premium Present on Rate Level		26%	2.078	17%	2.220	4.30			
Pure Premium Derived by Formula			2.120		2.294	4.41			

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

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CLASS 2790		PATTERN MAKING NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	3,819,495	0	0	3	16,811	0	31,524	48,335	1.27
1/09 through 12/09	2,114,223	0	0	2	8,426	0	56,184	64,610	3.06
1/10 through 12/10	2,985,034	0	0	1	24,290	0	30,665	54,955	1.84
1/11 through 12/11	2,361,533	0	0	0	0	0	0	0	0.00
1/12 through 12/12	2,525,889	0	0	0	0	0	2,495	2,495	0.10
5 YR. TOTAL	13,806,174	0	0	6	49,527	0	120,868	170,395	1.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.359	14%	0.875			1.23	
Pure Premium Indicated by National Relativity		40%	0.529	42%	0.762			1.29	
Pure Premium Present on Rate Level		51%	0.588	44%	0.797			1.39	
Pure Premium Derived by Formula			0.544		0.793			1.34	

CLASS 2791 + +		PIPE MFG. - WOODEN, TOBACCO							
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.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	671,464	0	0	0	0	0	0	0	0.00
1/12 through 12/12	502,389	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,173,853	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	6%	0.000			0.00	
Pure Premium Indicated by National Relativity		6%	1.945	6%	24.756			26.70	
Pure Premium Present on Rate Level		91%	0.342	88%	1.275			1.62	
Pure Premium Derived by Formula			0.428		2.607			3.04	

CLASS 2797		MANUFACTURED, MODULAR, OR PREFABRICATED HOME MANUFACTURING - SHOP WORK - ALL OPERATIONS & 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.
1/08 through 12/08	47,174,191	9	1,001,916	25	1,235,869	1,057,471	1,523,545	4,818,801	10.22
1/09 through 12/09	32,187,537	3	37,014	16	187,596	14,160	264,398	503,168	1.56
1/10 through 12/10	23,137,527	5	415,802	13	259,575	449,783	490,258	1,615,418	6.98
1/11 through 12/11	18,888,304	1	41,111	6	54,601	72,522	115,887	284,121	1.50
1/12 through 12/12	27,634,187	3	71,082	18	394,865	61,101	453,085	980,133	3.55
5 YR. TOTAL	149,021,746	21	1,566,925	78	2,132,506	1,655,037	2,847,173	8,201,641	5.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		42%	2.482	58%	3.021			5.50	
Pure Premium Indicated by National Relativity		29%	1.386	21%	1.378			2.76	
Pure Premium Present on Rate Level		29%	2.294	21%	2.511			4.81	
Pure Premium Derived by Formula			2.110		2.569			4.68	

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

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CLASS 2799		MANUFACTURED, MODULAR, OR PREFABRICATED HOME SETUP, HOOKUP, OR INSTALLATION AT BUILDING SITE							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	862,183	0	0	1	6,722	0	932	7,654	0.89
1/12 through 12/12	2,934,439	1	13,354	3	163,331	6,992	100,244	283,921	9.68
5 YR. TOTAL	3,796,622	1	13,354	4	170,053	6,992	101,176	291,575	7.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	4.831	9%		2.849		7.68	
Pure Premium Indicated by National Relativity		26%	4.175	28%		2.826		7.00	
Pure Premium Present on Rate Level		65%	1.781	63%		0.879		2.66	
Pure Premium Derived by Formula		2.678			1.601		4.28		

CLASS 2802		CARPENTRY-SHOP ONLY-& DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	99,477,917	4	214,625	36	969,154	232,564	1,140,429	2,556,772	2.57
1/09 through 12/09	73,998,707	5	327,944	32	512,776	569,060	587,639	1,997,419	2.70
1/10 through 12/10	59,338,362	8	545,110	30	719,251	492,991	906,731	2,664,083	4.49
1/11 through 12/11	59,149,717	6	421,043	30	985,522	566,803	768,945	2,742,313	4.64
1/12 through 12/12	60,314,571	7	490,674	38	795,360	454,904	985,045	2,725,983	4.52
5 YR. TOTAL	352,279,274	30	1,999,396	166	3,982,063	2,316,322	4,388,789	12,686,570	3.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		52%	1.698	75%		1.903		3.60	
Pure Premium Indicated by National Relativity		24%	1.913	12%		2.145		4.06	
Pure Premium Present on Rate Level		24%	1.719	13%		2.068		3.79	
Pure Premium Derived by Formula		1.755			1.953		3.71		

CLASS 2835		BRUSH OR BROOM ASSEMBLY							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	10,801,759	0	0	1	48,010	0	44,470	92,480	0.86
1/09 through 12/09	11,981,104	0	0	2	1,658	0	20,131	21,789	0.18
1/10 through 12/10	7,763,709	2	153,042	4	21,347	26,129	94,965	295,483	3.81
1/11 through 12/11	2,017,309	0	0	0	0	0	3,530	3,530	0.18
1/12 through 12/12	2,519,013	0	0	1	1,752	0	5,507	7,259	0.29
5 YR. TOTAL	35,082,894	2	153,042	8	72,767	26,129	168,603	420,541	1.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.644	22%		0.555		1.20	
Pure Premium Indicated by National Relativity		33%	1.118	35%		1.240		2.36	
Pure Premium Present on Rate Level		49%	1.180	43%		0.921		2.10	
Pure Premium Derived by Formula		1.063			0.952		2.02		

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

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CLASS 2836		BRUSH OR BROOM MFG NOC							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	3,376,954	0	0	2	4,652	0	25,463	30,115	0.89
1/09 through 12/09	3,145,320	0	0	1	4,375	0	1,438	5,813	0.19
1/10 through 12/10	3,566,349	0	0	0	0	0	2,390	2,390	0.07
1/11 through 12/11	3,033,646	0	0	2	36,181	0	30,361	66,542	2.19
1/12 through 12/12	2,175,617	0	0	2	16,943	0	19,836	36,779	1.69
5 YR. TOTAL	15,297,886	0	0	7	62,151	0	79,488	141,639	0.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.406	15%	0.520	0.93			
Pure Premium Indicated by National Relativity		27%	0.537	29%	1.099	1.64			
Pure Premium Present on Rate Level		63%	0.680	56%	0.877	1.56			
Pure Premium Derived by Formula		0.614			0.888			1.50	

CLASS 2841 + +		WOODENWARE MANUFACTURING 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.
1/08 through 12/08	5,294,550	3	237,401	4	53,755	56,325	57,246	404,727	7.64
1/09 through 12/09	4,724,158	1	125	3	4,660	0	16,449	21,234	0.45
1/10 through 12/10	3,599,934	1	784	1	5,248	3,003	11,413	20,448	0.57
1/11 through 12/11	6,707,173	1	9,571	0	0	6,469	9,648	25,688	0.38
1/12 through 12/12	5,243,459	0	0	5	52,300	0	79,591	131,891	2.52
5 YR. TOTAL	25,569,274	6	247,881	13	115,963	65,797	174,347	603,988	2.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	1.423	23%	0.939	2.36			
Pure Premium Indicated by National Relativity		41%	1.422	38%	1.914	3.34			
Pure Premium Present on Rate Level		42%	1.450	39%	1.417	2.87			
Pure Premium Derived by Formula		1.434			1.496			2.93	

CLASS 2881		FURNITURE MANUFACTURING AND CABINET SHOP - ASSEMBLY BY HAND - WOOD							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	45,019,319	1	164,204	17	462,806	73,227	956,391	1,656,628	3.68
1/09 through 12/09	48,609,498	2	13,443	17	214,695	97,176	292,273	617,587	1.27
1/10 through 12/10	44,394,521	4	173,572	26	508,087	168,975	403,564	1,254,198	2.83
1/11 through 12/11	50,454,613	8	510,910	34	625,075	685,102	759,848	2,580,935	5.12
1/12 through 12/12	52,892,369	6	331,766	39	1,020,926	166,332	1,244,137	2,763,161	5.22
5 YR. TOTAL	241,370,320	21	1,193,895	133	2,831,589	1,190,812	3,656,213	8,872,509	3.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	1.668	54%	2.008	3.68			
Pure Premium Indicated by National Relativity		30%	1.025	23%	1.153	2.18			
Pure Premium Present on Rate Level		31%	1.181	23%	1.348	2.53			
Pure Premium Derived by Formula		1.324			1.660			2.98	

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

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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.
1/08 through 12/08	343,654,756	19	1,214,380	138	3,210,159	1,082,405	3,238,428	8,745,372	2.54
1/09 through 12/09	278,987,335	17	1,066,869	113	2,243,059	757,064	2,720,144	6,787,136	2.43
1/10 through 12/10	286,736,843	24	2,012,243	171	3,619,782	1,765,845	3,825,434	11,223,304	3.91
1/11 through 12/11	304,584,583	24	1,782,491	142	2,779,722	1,471,620	3,085,192	9,119,025	2.99
1/12 through 12/12	291,768,508	22	2,107,949	126	3,176,462	1,589,869	3,212,317	10,086,597	3.46
5 YR. TOTAL	1,505,732,025	106	8,183,932	690	15,029,184	6,666,803	16,081,515	45,961,434	3.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		87%	1.542	100%	1.511	3.05			
Pure Premium Indicated by National Relativity		6%	1.367	0%	1.492	2.86			
Pure Premium Present on Rate Level		7%	1.420	0%	1.483	2.90			
Pure Premium Derived by Formula		1.523			1.511		3.03		

CLASS 2913		RATTAN, WILLOW OR TWISTED FIBER PRODUCTS 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.
1/08 through 12/08	109,351	0	0	0	0	0	385	385	0.35
1/09 through 12/09	30,575	0	0	0	0	0	0	0	0.00
1/10 through 12/10	32,713	0	0	0	0	0	0	0	0.00
1/11 through 12/11	37,880	0	0	0	0	0	0	0	0.00
1/12 through 12/12	21,413	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	231,932	0	0	0	0	0	385	385	0.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.166	0.17			
Pure Premium Indicated by National Relativity		11%	0.084	12%	0.977	1.06			
Pure Premium Present on Rate Level		87%	0.860	85%	1.060	1.92			
Pure Premium Derived by Formula		0.757			1.023		1.78		

CLASS 2915		VENEER PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	21,943,377	0	0	3	251,506	0	340,173	591,679	2.70
1/09 through 12/09	45,008,508	2	75,000	7	232,321	61,971	154,371	523,663	1.16
1/10 through 12/10	44,410,423	1	47,001	6	115,714	6,148	70,356	239,219	0.54
1/11 through 12/11	44,044,305	2	87,395	4	237,914	22,864	220,699	568,872	1.29
1/12 through 12/12	38,659,587	1	13,407	8	247,992	5,348	181,436	448,183	1.16
5 YR. TOTAL	194,066,200	6	222,803	28	1,085,447	96,331	967,035	2,371,616	1.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.674	41%	0.548	1.22			
Pure Premium Indicated by National Relativity		33%	1.302	29%	1.150	2.45			
Pure Premium Present on Rate Level		34%	0.995	30%	0.849	1.84			
Pure Premium Derived by Formula		0.990			0.813		1.80		

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

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CLASS 2916		VENEER PRODUCTS MFG-NO VENEER MFG								
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	21,535,120	0	0	7	124,849	0	135,459	260,308	1.21	
1/09 through 12/09	17,976,301	3	141,737	6	63,661	178,669	91,707	475,774	2.65	
1/10 through 12/10	20,366,653	0	0	9	163,462	0	110,385	273,847	1.35	
1/11 through 12/11	17,010,305	2	157,485	6	61,229	51,259	147,620	417,593	2.46	
1/12 through 12/12	18,214,248	1	93,680	6	280,020	116,560	253,906	744,166	4.09	
5 YR. TOTAL	95,102,627	6	392,902	34	693,221	346,488	739,077	2,171,688	2.28	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		26%	1.142	34%	1.141	2.28				
Pure Premium Indicated by National Relativity		37%	1.712	33%	2.108	3.82				
Pure Premium Present on Rate Level		37%	1.158	33%	1.021	2.18				
Pure Premium Derived by Formula		1.359			1.421		2.78			

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.	
1/08 through 12/08	2,004,651	0	0	0	0	0	761	761	0.04	
1/09 through 12/09	2,087,839	0	0	1	72,955	0	5,996	78,951	3.78	
1/10 through 12/10	1,937,519	0	0	1	56,650	0	53,984	110,634	5.71	
1/11 through 12/11	2,212,224	0	0	0	0	0	334	334	0.02	
1/12 through 12/12	1,161,980	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	9,404,213	0	0	2	129,605	0	61,075	190,680	2.03	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		9%	1.378	12%	0.649	2.03				
Pure Premium Indicated by National Relativity		39%	0.836	41%	0.980	1.82				
Pure Premium Present on Rate Level		52%	0.809	47%	0.771	1.58				
Pure Premium Derived by Formula		0.871			0.842		1.71			

CLASS 2942		PENCIL, PENHOLDER OR CRAYON MFG								
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	57,233	0	0	0	0	0	0	0	0.00	
1/09 through 12/09	38,684	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	72,884	0	0	0	0	0	0	0	0.00	
1/11 through 12/11	38,780	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	38,540	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	246,121	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		14%	0.836	15%	1.291	2.13				
Pure Premium Present on Rate Level		84%	0.841	82%	0.766	1.61				
Pure Premium Derived by Formula		0.823			0.822		1.65			

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

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CLASS 2960		WOOD PRESERVING & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	5,817,607	0	0	2	45,867	0	45,114	90,981	1.56
1/09 through 12/09	5,628,038	0	0	0	0	0	1,602	1,602	0.03
1/10 through 12/10	5,882,494	1	139,268	4	79,135	89,804	55,558	363,765	6.18
1/11 through 12/11	5,914,264	0	0	2	28,064	0	55,815	83,879	1.42
1/12 through 12/12	5,488,084	1	297,455	1	9,762	752,819	24,225	1,084,261	19.76
5 YR. TOTAL	28,730,487	2	436,723	9	162,828	842,623	182,314	1,624,488	5.65
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	2.087	24%	3.567	5.65			
Pure Premium Indicated by National Relativity		40%	1.708	38%	1.781	3.49			
Pure Premium Present on Rate Level		41%	1.711	38%	1.441	3.15			
Pure Premium Derived by Formula			1.781		2.080	3.86			

CLASS 3004		IRON OR STEEL: MANUFACTURING: STEEL MAKING-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	96,026,997	0	0	9	625,353	0	349,704	975,057	1.02
1/09 through 12/09	92,420,883	4	56,891	7	157,910	157,648	325,995	698,444	0.76
1/10 through 12/10	109,103,930	2	14,575	12	517,947	15,558	451,128	999,208	0.92
1/11 through 12/11	116,389,319	4	107,696	12	344,184	108,477	643,696	1,204,053	1.03
1/12 through 12/12	120,840,701	3	347,335	6	180,175	258,116	285,878	1,071,504	0.89
5 YR. TOTAL	534,781,830	13	526,497	46	1,825,569	539,799	2,056,401	4,948,266	0.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	0.440	53%	0.485	0.93			
Pure Premium Indicated by National Relativity		28%	1.058	23%	0.943	2.00			
Pure Premium Present on Rate Level		29%	0.710	24%	0.563	1.27			
Pure Premium Derived by Formula			0.691		0.609	1.30			

CLASS 3018		IRON OR STEEL: MANUFACTURING: ROLLING MILL & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	1,535,157	0	0	0	0	0	427	427	0.03
1/09 through 12/09	1,591,924	0	0	1	67,859	0	42,751	110,610	6.95
1/10 through 12/10	1,898,253	0	0	2	14,753	0	10,641	25,394	1.34
1/11 through 12/11	1,531,383	0	0	2	118,005	0	89,322	207,327	13.54
1/12 through 12/12	1,244,435	1	62,045	0	0	17,524	1,006	80,575	6.48
5 YR. TOTAL	7,801,152	1	62,045	5	200,617	17,524	144,147	424,333	5.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	3.367	13%	2.072	5.44			
Pure Premium Indicated by National Relativity		45%	1.079	43%	1.226	2.31			
Pure Premium Present on Rate Level		45%	1.313	44%	1.157	2.47			
Pure Premium Derived by Formula			1.413		1.306	2.72			

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

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CLASS 3022		PIPE OR TUBE MFG NOC & DRIVERS								
Industry Group: Manufacturing Hazard Group: 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.	
1/08 through 12/08	19,241,901	0	0	8	523,888	0	400,474	924,362	4.80	
1/09 through 12/09	16,897,950	5	939,676	20	681,703	424,023	642,443	2,687,845	15.91	
1/10 through 12/10	19,139,692	4	370,469	19	475,493	290,952	431,171	1,568,085	8.19	
1/11 through 12/11	19,493,409	3	251,765	16	887,827	110,772	602,153	1,852,517	9.50	
1/12 through 12/12	18,567,553	0	0	16	583,513	0	457,999	1,041,512	5.61	
5 YR. TOTAL	93,340,505	12	1,561,910	79	3,152,424	825,747	2,534,240	8,074,321	8.65	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		38%	5.051	49%	3.600	8.65				
Pure Premium Indicated by National Relativity		31%	1.378	25%	1.328	2.71				
Pure Premium Present on Rate Level		31%	2.974	26%	2.612	5.59				
Pure Premium Derived by Formula		3.269			2.775		6.04			

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.	
1/08 through 12/08	2,497,919	0	0	0	0	0	0	0	0.00	
1/09 through 12/09	2,675,726	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	8,054,228	0	0	0	0	0	11,165	11,165	0.14	
1/11 through 12/11	3,964,741	0	0	0	0	0	2,700	2,700	0.07	
1/12 through 12/12	4,901,310	0	0	0	0	0	25,075	25,075	0.51	
5 YR. TOTAL	22,093,924	0	0	0	0	0	38,940	38,940	0.18	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		14%	0.000	17%	0.176	0.18				
Pure Premium Indicated by National Relativity		43%	1.468	41%	1.309	2.78				
Pure Premium Present on Rate Level		43%	0.978	42%	0.776	1.75				
Pure Premium Derived by Formula		1.052			0.893		1.95			

CLASS 3028		PIPE OR TUBE MFG-IRON OR STEEL-& DRIVERS								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	7,085,018	1	3,451	3	22,078	8,961	64,450	98,940	1.40	
1/09 through 12/09	4,765,353	0	0	2	50,688	0	38,274	88,962	1.87	
1/10 through 12/10	5,970,783	0	0	4	17,717	0	72,663	90,380	1.51	
1/11 through 12/11	6,495,333	0	0	3	39,666	0	29,427	69,093	1.06	
1/12 through 12/12	6,650,207	0	0	4	22,336	0	16,111	38,447	0.58	
5 YR. TOTAL	30,966,694	1	3,451	16	152,485	8,961	220,925	385,822	1.25	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		16%	0.504	23%	0.742	1.25				
Pure Premium Indicated by National Relativity		42%	1.224	38%	1.328	2.55				
Pure Premium Present on Rate Level		42%	1.063	39%	1.185	2.25				
Pure Premium Derived by Formula		1.041			1.137		2.18			

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

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CLASS 3030		IRON OR STEEL: FABRICATION: IRON OR STEEL WORKS-SHOP-STRUCTURAL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	70,365,992	8	632,953	49	1,165,283	855,979	1,240,739	3,894,954	5.54
1/09 through 12/09	47,645,108	2	162,157	26	1,027,466	172,767	1,123,569	2,485,959	5.22
1/10 through 12/10	40,566,225	3	209,027	23	236,582	324,091	329,743	1,099,443	2.71
1/11 through 12/11	46,998,846	2	151,742	23	512,403	112,909	531,422	1,308,476	2.78
1/12 through 12/12	45,379,161	2	358,376	25	579,624	977,210	664,064	2,579,274	5.68
5 YR. TOTAL	250,955,332	17	1,514,255	146	3,521,358	2,442,956	3,889,537	11,368,106	4.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	2.007	69%	2.523	4.53			
Pure Premium Indicated by National Relativity		25%	2.114	15%	2.175	4.29			
Pure Premium Present on Rate Level		25%	2.147	16%	2.305	4.45			
Pure Premium Derived by Formula		2.069			2.436		4.51		

CLASS 3040		IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	26,492,811	5	355,658	14	334,005	373,118	300,709	1,363,490	5.15
1/09 through 12/09	21,015,609	1	101,165	7	369,597	215,086	233,541	919,389	4.38
1/10 through 12/10	21,413,646	3	189,234	13	227,570	303,133	268,077	988,014	4.61
1/11 through 12/11	20,880,684	2	70,127	8	174,574	48,374	171,524	464,599	2.23
1/12 through 12/12	27,162,743	8	1,137,909	12	196,974	886,152	308,049	2,529,084	9.31
5 YR. TOTAL	116,965,493	19	1,854,093	54	1,302,720	1,825,863	1,281,900	6,264,576	5.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	2.699	50%	2.657	5.36			
Pure Premium Indicated by National Relativity		31%	2.150	25%	2.176	4.33			
Pure Premium Present on Rate Level		32%	2.166	25%	2.268	4.43			
Pure Premium Derived by Formula		2.358			2.440		4.80		

CLASS 3041		IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-DECORATIVE OR ARTISTIC- & FOUNDRIES, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	3,751,261	1	34,210	5	316,098	37,397	115,258	502,963	13.41
1/09 through 12/09	2,204,745	0	0	2	90,845	0	54,910	145,755	6.61
1/10 through 12/10	1,655,356	0	0	2	3,444	0	5,754	9,198	0.56
1/11 through 12/11	1,710,018	0	0	0	0	0	468	468	0.03
1/12 through 12/12	1,821,940	0	0	1	19,555	0	41,049	60,604	3.33
5 YR. TOTAL	11,143,320	1	34,210	10	429,942	37,397	217,439	718,988	6.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	4.165	18%	2.287	6.45			
Pure Premium Indicated by National Relativity		42%	1.918	41%	2.125	4.04			
Pure Premium Present on Rate Level		43%	2.226	41%	1.755	3.98			
Pure Premium Derived by Formula		2.387			2.002		4.39		

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

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CLASS 3042		ELEVATOR OR ESCALATOR MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	5,010,032	0	0	3	36,829	0	85,268	122,097	2.44
1/09 through 12/09	3,186,786	0	0	0	0	0	0	0	0.00
1/10 through 12/10	3,343,570	0	0	0	0	0	0	0	0.00
1/11 through 12/11	3,911,600	0	0	0	0	0	0	0	0.00
1/12 through 12/12	3,772,537	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	19,224,525	0	0	3	36,829	0	85,268	122,097	0.64
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.192	20%	0.444			0.64	
Pure Premium Indicated by National Relativity		42%	1.762	40%	1.776			3.54	
Pure Premium Present on Rate Level		42%	1.660	40%	1.438			3.10	
Pure Premium Derived by Formula					1.468			1.374	2.84

CLASS 3064		SIGN MFG-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	13,791,893	3	194,394	4	28,242	141,309	72,475	436,420	3.16
1/09 through 12/09	11,189,971	2	38,185	6	214,099	166,075	210,476	628,835	5.62
1/10 through 12/10	11,687,597	2	40,359	7	106,516	86,143	240,156	473,174	4.05
1/11 through 12/11	11,887,058	2	47,700	8	167,012	199,220	337,854	751,786	6.32
1/12 through 12/12	11,979,606	1	16,181	3	103,710	77,337	278,089	475,317	3.97
5 YR. TOTAL	60,536,125	10	336,819	28	619,579	670,084	1,139,050	2,765,532	4.57
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	1.580	38%	2.989			4.57	
Pure Premium Indicated by National Relativity		37%	1.782	31%	2.098			3.88	
Pure Premium Present on Rate Level		37%	1.741	31%	2.198			3.94	
Pure Premium Derived by Formula					1.714			2.468	4.18

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.
1/08 through 12/08	281,122,084	13	1,011,568	95	2,415,043	1,218,175	2,432,493	7,077,279	2.52
1/09 through 12/09	252,631,557	16	1,010,960	92	2,325,671	787,138	2,438,396	6,562,165	2.60
1/10 through 12/10	255,093,443	15	443,735	122	1,675,842	703,674	1,967,575	4,790,826	1.88
1/11 through 12/11	275,163,182	21	1,233,035	93	1,619,542	1,061,965	2,240,860	6,155,402	2.24
1/12 through 12/12	271,401,906	15	969,062	84	2,011,811	764,054	2,441,261	6,186,188	2.28
5 YR. TOTAL	1,335,412,172	80	4,668,360	486	10,047,909	4,535,006	11,520,585	30,771,860	2.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		79%	1.102	100%	1.202			2.30	
Pure Premium Indicated by National Relativity		10%	1.099	0%	1.296			2.40	
Pure Premium Present on Rate Level		11%	1.277	0%	1.380			2.66	
Pure Premium Derived by Formula					1.121			1.202	2.32

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

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CLASS 3081		FOUNDRY-FERROUS-NOC							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	32,246,439	1	96,513	5	83,094	16,088	263,702	459,397	1.43
1/09 through 12/09	29,651,737	5	501,220	8	69,207	553,798	130,513	1,254,738	4.23
1/10 through 12/10	39,463,420	4	427,812	14	229,009	657,530	360,359	1,674,710	4.24
1/11 through 12/11	41,481,222	6	78,874	12	238,282	147,249	381,793	846,198	2.04
1/12 through 12/12	33,327,404	3	242,503	10	462,795	460,765	399,198	1,565,261	4.70
5 YR. TOTAL	176,170,222	19	1,346,922	49	1,082,387	1,835,430	1,535,565	5,800,304	3.29
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	1.379	52%	1.913	3.29			
Pure Premium Indicated by National Relativity		31%	1.705	24%	2.096	3.80			
Pure Premium Present on Rate Level		31%	1.527	24%	1.682	3.21			
Pure Premium Derived by Formula			1.526		1.901	3.43			

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.
1/08 through 12/08	54,234	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	54,234	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%	1.143	49%	1.482	2.63			
Pure Premium Present on Rate Level		50%	1.384	49%	1.553	2.94			
Pure Premium Derived by Formula			1.252		1.487	2.74			

CLASS 3085		FOUNDRY-NON-FERROUS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	5,915,267	0	0	4	186,083	0	146,996	333,079	5.63
1/09 through 12/09	5,390,563	1	8,758	4	171,542	9,901	94,870	285,071	5.29
1/10 through 12/10	11,845,539	0	0	7	194,070	0	170,850	364,920	3.08
1/11 through 12/11	11,452,274	0	0	4	136,897	0	182,310	319,207	2.79
1/12 through 12/12	12,382,180	0	0	1	74,748	0	127,915	202,663	1.64
5 YR. TOTAL	46,985,823	1	8,758	20	763,340	9,901	722,941	1,504,940	3.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.643	32%	1.560	3.20			
Pure Premium Indicated by National Relativity		38%	1.743	34%	1.842	3.59			
Pure Premium Present on Rate Level		38%	1.893	34%	1.881	3.77			
Pure Premium Derived by Formula			1.776		1.765	3.54			

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

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CLASS 3110		FORGING WORK-DROP OR MACHINE							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	7,113,780	1	117,355	5	102,170	247,346	86,930	553,801	7.79
1/09 through 12/09	7,224,719	1	188,228	1	425	407,527	10,780	606,960	8.40
1/10 through 12/10	13,770,533	1	1,527	5	157,183	674	94,247	253,631	1.84
1/11 through 12/11	13,381,024	3	206,211	7	35,402	88,189	98,778	428,580	3.20
1/12 through 12/12	13,095,363	2	145,922	3	83,672	91,667	120,866	442,127	3.38
5 YR. TOTAL	54,585,419	8	659,243	21	378,852	835,403	411,601	2,285,099	4.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	1.902	35%		2.285		4.19	
Pure Premium Indicated by National Relativity		37%	1.976	32%		1.878		3.85	
Pure Premium Present on Rate Level		37%	1.964	33%		2.009		3.97	
Pure Premium Derived by Formula			1.952			2.064		4.02	

CLASS 3111		BLACKSMITH							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	9,294,304	2	60,105	7	53,883	18,845	76,561	209,394	2.25
1/09 through 12/09	10,701,162	0	0	2	19,414	0	35,030	54,444	0.51
1/10 through 12/10	10,657,979	0	0	3	113,038	0	197,878	310,916	2.92
1/11 through 12/11	10,669,887	2	57,035	2	23,800	48,929	93,268	223,032	2.09
1/12 through 12/12	10,437,117	2	49,975	4	189,170	20,803	101,076	361,024	3.46
5 YR. TOTAL	51,760,449	6	167,115	18	399,305	88,577	503,813	1,158,810	2.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.094	26%		1.144		2.24	
Pure Premium Indicated by National Relativity		40%	0.851	37%		1.023		1.87	
Pure Premium Present on Rate Level		41%	0.989	37%		1.024		2.01	
Pure Premium Derived by Formula			0.954			1.055		2.01	

CLASS 3113		TOOL MANUFACTURING-NOT DROP OR MACHINE FORGED-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.
1/08 through 12/08	61,863,108	3	661,281	11	100,636	129,561	374,195	1,265,673	2.05
1/09 through 12/09	56,273,935	3	226,043	9	54,068	79,878	235,731	595,720	1.06
1/10 through 12/10	63,461,737	1	177,131	11	440,939	17,632	471,372	1,107,074	1.75
1/11 through 12/11	61,739,363	1	23,269	11	164,046	40,490	177,518	405,323	0.66
1/12 through 12/12	60,700,580	3	432,876	7	403,453	202,897	441,139	1,480,365	2.44
5 YR. TOTAL	304,038,723	11	1,520,600	49	1,163,142	470,458	1,699,955	4,854,155	1.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	0.883	47%		0.714		1.60	
Pure Premium Indicated by National Relativity		31%	0.636	26%		0.734		1.37	
Pure Premium Present on Rate Level		32%	0.820	27%		0.760		1.58	
Pure Premium Derived by Formula			0.786			0.732		1.52	

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

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CLASS 3114		TOOL MFG-DROP OR MACHINE FORGED-NOC: MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS							
Industry Group: Manufacturing Hazard Group: 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.
1/08 through 12/08	13,957,927	1	46,761	3	40,310	0	47,600	134,671	0.97
1/09 through 12/09	14,694,457	0	0	2	43,734	0	52,602	96,336	0.66
1/10 through 12/10	15,019,220	0	0	9	53,221	0	69,146	122,367	0.81
1/11 through 12/11	16,321,362	0	0	10	134,439	0	74,195	208,634	1.28
1/12 through 12/12	19,026,784	2	14,615	6	136,535	24,030	89,886	265,066	1.39
5 YR. TOTAL	79,019,750	3	61,376	30	408,239	24,030	333,429	827,074	1.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	0.594	31%		0.452		1.05	
Pure Premium Indicated by National Relativity		37%	0.983	34%		1.251		2.23	
Pure Premium Present on Rate Level		38%	1.187	35%		1.047		2.23	
Pure Premium Derived by Formula		0.963				0.932		1.90	

CLASS 3118		SAW MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	2,171,374	0	0	1	13,639	0	41,159	54,798	2.52
1/09 through 12/09	2,220,790	0	0	3	69,814	0	59,867	129,681	5.84
1/10 through 12/10	2,238,708	0	0	0	0	0	859	859	0.04
1/11 through 12/11	2,858,788	0	0	0	0	0	3,713	3,713	0.13
1/12 through 12/12	3,493,023	0	0	2	17,103	0	41,747	58,850	1.69
5 YR. TOTAL	12,982,683	0	0	6	100,556	0	147,345	247,901	1.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.775	14%		1.135		1.91	
Pure Premium Indicated by National Relativity		41%	0.639	43%		0.699		1.34	
Pure Premium Present on Rate Level		49%	0.725	43%		0.797		1.52	
Pure Premium Derived by Formula		0.695				0.802		1.50	

CLASS 3119		NEEDLE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%		0.000		0.00	
Pure Premium Indicated by National Relativity		20%	0.456	21%		0.456		0.91	
Pure Premium Present on Rate Level		80%	0.291	79%		0.361		0.65	
Pure Premium Derived by Formula		0.324				0.381		0.71	

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

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CLASS 3122		CUTLERY MFG NOC								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	1,760,491	0	0	1	9,579	0	14,188	23,767	1.35	
1/09 through 12/09	1,491,005	0	0	1	28,235	0	46,018	74,253	4.98	
1/10 through 12/10	1,523,595	0	0	0	0	0	1,415	1,415	0.09	
1/11 through 12/11	1,913,634	0	0	1	23,098	0	21,291	44,389	2.32	
1/12 through 12/12	1,492,537	0	0	1	17,818	0	4,621	22,439	1.50	
5 YR. TOTAL	8,181,262	0	0	4	78,730	0	87,533	166,263	2.03	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		8%	0.962	12%	1.070	2.03				
Pure Premium Indicated by National Relativity		30%	0.462	32%	0.666	1.13				
Pure Premium Present on Rate Level		62%	0.585	56%	0.871	1.46				
Pure Premium Derived by Formula		0.578			0.829		1.41			

CLASS 3126		TOOL MFG-AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL								
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.	
1/08 through 12/08	21,299,784	1	98,855	5	16,869	75,970	34,348	226,042	1.06	
1/09 through 12/09	14,293,475	1	32,278	13	519,972	27,103	327,053	906,406	6.34	
1/10 through 12/10	13,730,778	1	68,311	9	146,014	159,783	150,622	524,730	3.82	
1/11 through 12/11	14,240,565	0	0	4	70,341	0	125,419	195,760	1.38	
1/12 through 12/12	16,427,798	0	0	2	3,049	0	11,223	14,272	0.09	
5 YR. TOTAL	79,992,400	3	199,444	33	756,245	262,856	648,665	1,867,210	2.34	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		24%	1.195	32%	1.140	2.34				
Pure Premium Indicated by National Relativity		38%	0.686	34%	0.733	1.42				
Pure Premium Present on Rate Level		38%	1.120	34%	1.094	2.21				
Pure Premium Derived by Formula		0.973			0.986		1.96			

CLASS 3131		BUTTON OR FASTENER MFG-METAL								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	15,992,597	1	19,074	2	69,803	13,108	78,010	179,995	1.13	
1/09 through 12/09	15,115,343	0	0	5	24,500	0	40,923	65,423	0.43	
1/10 through 12/10	20,370,917	1	18,488	1	6,533	13,924	23,083	62,028	0.31	
1/11 through 12/11	18,025,621	0	0	3	13,780	0	18,394	32,174	0.18	
1/12 through 12/12	16,708,558	0	0	6	367,934	0	263,351	631,285	3.78	
5 YR. TOTAL	86,213,036	2	37,562	17	482,550	27,032	423,761	970,905	1.13	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		17%	0.603	25%	0.523	1.13				
Pure Premium Indicated by National Relativity		37%	0.709	37%	0.888	1.60				
Pure Premium Present on Rate Level		46%	0.450	38%	0.538	0.99				
Pure Premium Derived by Formula		0.572			0.664		1.24			

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

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CLASS 3132		NUT OR BOLT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	944,998	0	0	0	0	0	183	183	0.02
1/09 through 12/09	1,279,152	0	0	0	0	0	2,971	2,971	0.23
1/10 through 12/10	1,581,749	0	0	0	0	0	0	0	0.00
1/11 through 12/11	1,473,486	0	0	3	39,414	0	64,297	103,711	7.04
1/12 through 12/12	1,547,127	0	0	1	21,530	0	13,152	34,682	2.24
5 YR. TOTAL	6,826,512	0	0	4	60,944	0	80,603	141,547	2.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.893	12%	1.181	2.07			
Pure Premium Indicated by National Relativity		45%	0.843	44%	1.239	2.08			
Pure Premium Present on Rate Level		46%	1.184	44%	1.184	2.37			
Pure Premium Derived by Formula		1.004			1.208		2.21		

CLASS 3145		SCREW MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	1,338,006	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,092,061	0	0	1	2,719	0	808	3,527	0.32
1/10 through 12/10	5,744,314	0	0	0	0	0	5,377	5,377	0.09
1/11 through 12/11	4,517,474	0	0	0	0	0	0	0	0.00
1/12 through 12/12	4,514,683	0	0	0	0	0	1,349	1,349	0.03
5 YR. TOTAL	17,206,538	0	0	1	2,719	0	7,534	10,253	0.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.016	15%	0.044	0.06			
Pure Premium Indicated by National Relativity		44%	0.800	42%	1.012	1.81			
Pure Premium Present on Rate Level		44%	0.830	43%	0.777	1.61			
Pure Premium Derived by Formula		0.719			0.766		1.49		

CLASS 3146		HARDWARE MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	101,625,043	5	835,413	20	581,611	749,849	514,052	2,680,925	2.64
1/09 through 12/09	97,518,880	2	205,660	18	360,893	433,371	445,475	1,445,399	1.48
1/10 through 12/10	112,004,925	1	8,588	33	859,038	6,955	840,596	1,715,177	1.53
1/11 through 12/11	121,549,387	7	390,441	27	579,132	767,042	651,307	2,387,922	1.97
1/12 through 12/12	132,337,556	3	297,869	30	1,177,088	216,656	1,107,498	2,799,111	2.12
5 YR. TOTAL	565,035,791	18	1,737,971	128	3,557,762	2,173,873	3,558,928	11,028,534	1.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	0.937	64%	1.015	1.95			
Pure Premium Indicated by National Relativity		26%	0.755	18%	0.911	1.67			
Pure Premium Present on Rate Level		27%	0.799	18%	0.860	1.66			
Pure Premium Derived by Formula		0.852			0.968		1.82		

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

NORTH CAROLINA
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CLASS 3169		STOVE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	33,457,147	3	251,516	15	238,576	200,241	269,638	959,971	2.87
1/09 through 12/09	32,196,970	4	343,202	6	86,878	164,835	204,446	799,361	2.48
1/10 through 12/10	35,289,115	1	191,470	12	629,422	62,071	377,069	1,260,032	3.57
1/11 through 12/11	32,354,903	2	207,867	13	589,452	102,056	390,501	1,289,876	3.99
1/12 through 12/12	41,110,614	2	260,859	7	132,329	299,158	170,592	862,938	2.10
5 YR. TOTAL	174,408,749	12	1,254,914	53	1,676,657	828,361	1,412,246	5,172,178	2.97
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	1.681	50%	1.285	2.97			
Pure Premium Indicated by National Relativity		31%	0.943	25%	1.087	2.03			
Pure Premium Present on Rate Level		32%	1.444	25%	1.530	2.97			
Pure Premium Derived by Formula		1.376			1.297			2.67	

CLASS 3175		RADIATOR OR HEATER 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.
1/08 through 12/08	208,627	0	0	1	6,109	0	25,042	31,151	14.93
1/09 through 12/09	226,063	0	0	1	3,280	0	1,213	4,493	1.99
1/10 through 12/10	97,482	0	0	0	0	0	0	0	0.00
1/11 through 12/11	837,789	0	0	0	0	0	507	507	0.06
1/12 through 12/12	611,651	1	52,201	0	0	22,975	1,689	76,865	12.57
5 YR. TOTAL	1,981,612	1	52,201	2	9,389	22,975	28,451	113,016	5.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	3.108	9%	2.595	5.70			
Pure Premium Indicated by National Relativity		19%	1.025	20%	1.252	2.28			
Pure Premium Present on Rate Level		75%	1.446	71%	1.680	3.13			
Pure Premium Derived by Formula		1.466			1.677			3.14	

CLASS 3179		ELECTRICAL APPARATUS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	466,428,954	15	1,109,803	91	2,026,080	833,989	1,632,036	5,601,908	1.20
1/09 through 12/09	408,544,105	17	847,169	51	1,333,508	923,837	1,074,705	4,179,219	1.02
1/10 through 12/10	322,522,097	18	1,033,984	57	951,306	962,711	1,235,465	4,183,466	1.30
1/11 through 12/11	346,960,848	14	1,217,024	63	1,588,568	960,767	1,297,088	5,063,447	1.46
1/12 through 12/12	351,879,826	11	497,002	60	1,608,411	458,408	1,756,952	4,320,773	1.23
5 YR. TOTAL	1,896,335,830	75	4,704,982	322	7,507,873	4,139,712	6,996,246	23,348,813	1.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		72%	0.644	90%	0.587	1.23			
Pure Premium Indicated by National Relativity		14%	0.824	5%	0.869	1.69			
Pure Premium Present on Rate Level		14%	0.717	5%	0.600	1.32			
Pure Premium Derived by Formula		0.679			0.602			1.28	

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

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CLASS 3180		ELECTRIC OR GAS LIGHTING FIXTURES MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	6,770,780	0	0	1	101	0	12,982	13,083	0.19
1/09 through 12/09	6,717,900	0	0	0	0	0	8,077	8,077	0.12
1/10 through 12/10	6,563,393	1	22,364	1	4,491	96,661	9,950	133,466	2.03
1/11 through 12/11	7,276,636	1	16,768	1	16,440	33,721	16,029	82,958	1.14
1/12 through 12/12	7,839,949	0	0	0	0	0	9,771	9,771	0.13
5 YR. TOTAL	35,168,658	2	39,132	3	21,032	130,382	56,809	247,355	0.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.171	20%	0.532			0.70	
Pure Premium Indicated by National Relativity		43%	0.960	40%	1.084			2.04	
Pure Premium Present on Rate Level		43%	0.648	40%	0.783			1.43	
Pure Premium Derived by Formula		0.715			0.853		1.57		

CLASS 3188		PLUMBERS SUPPLIES MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	55,079,346	1	7,600	4	16,927	12,310	44,302	81,139	0.15
1/09 through 12/09	48,203,023	0	0	7	502,057	0	271,376	773,433	1.61
1/10 through 12/10	47,049,688	0	0	4	78,039	0	124,723	202,762	0.43
1/11 through 12/11	82,761,752	3	228,657	2	2,396	306,303	33,164	570,520	0.69
1/12 through 12/12	22,212,276	0	0	2	72,082	0	121,249	193,331	0.87
5 YR. TOTAL	255,306,085	4	236,257	19	671,501	318,613	594,814	1,821,185	0.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.356	37%	0.358			0.71	
Pure Premium Indicated by National Relativity		35%	0.559	31%	0.732			1.29	
Pure Premium Present on Rate Level		36%	0.553	32%	0.491			1.04	
Pure Premium Derived by Formula		0.498			0.517		1.02		

CLASS 3220		CAN MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	22,558,798	2	32,083	5	80,835	34,972	104,132	252,022	1.12
1/09 through 12/09	23,840,701	0	0	5	364,924	0	210,031	574,955	2.41
1/10 through 12/10	28,472,048	1	31,298	2	311,657	4,499	77,724	425,178	1.49
1/11 through 12/11	25,897,692	0	0	2	235,954	0	133,288	369,242	1.43
1/12 through 12/12	49,803,316	2	22,715	8	163,485	38,437	230,076	454,713	0.91
5 YR. TOTAL	150,572,555	5	86,096	22	1,156,855	77,908	755,251	2,076,110	1.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.825	36%	0.553			1.38	
Pure Premium Indicated by National Relativity		35%	0.627	32%	0.585			1.21	
Pure Premium Present on Rate Level		36%	0.891	32%	0.745			1.64	
Pure Premium Derived by Formula		0.779			0.625		1.40		

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

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CLASS 3223		LAMP OR PORTABLE LANTERN MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	2,415,626	0	0	0	0	0	0	0	0.00
1/09 through 12/09	2,673,161	0	0	0	0	0	0	0	0.00
1/10 through 12/10	2,657,239	0	0	0	0	0	1,571	1,571	0.06
1/11 through 12/11	2,735,186	0	0	0	0	0	734	734	0.03
1/12 through 12/12	2,865,018	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	13,346,230	0	0	0	0	0	2,305	2,305	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.000	16%	0.017	0.02			
Pure Premium Indicated by National Relativity		26%	1.821	27%	2.651	4.47			
Pure Premium Present on Rate Level		63%	0.986	57%	1.188	2.17			
Pure Premium Derived by Formula		1.095			1.396		2.49		

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.
1/08 through 12/08	10,623	0	0	0	0	0	0	0	0.00
1/09 through 12/09	8,831	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	19,454	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		22%	2.287	23%	1.154	3.44			
Pure Premium Present on Rate Level		77%	1.524	76%	0.998	2.52			
Pure Premium Derived by Formula		1.677			1.024		2.70		

CLASS 3227		ALUMINUM WARE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	3,656,316	4	97,456	0	0	16,064	1,184	114,704	3.14
1/09 through 12/09	3,619,986	1	2,731	0	0	6,923	7,809	17,463	0.48
1/10 through 12/10	3,585,941	0	0	2	160,974	0	81,809	242,783	6.77
1/11 through 12/11	7,895,217	4	466,300	0	0	145,324	2,874	614,498	7.78
1/12 through 12/12	7,389,854	1	18,914	1	10,522	15,632	11,902	56,970	0.77
5 YR. TOTAL	26,147,314	10	585,401	3	171,496	183,943	105,578	1,046,418	4.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	2.895	19%	1.107	4.00			
Pure Premium Indicated by National Relativity		41%	1.025	40%	1.060	2.09			
Pure Premium Present on Rate Level		42%	1.492	41%	0.939	2.43			
Pure Premium Derived by Formula		1.539			1.019		2.56		

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

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EFFECTIVE 4/1/2016

CLASS 3240		WIRE ROPE MFG-IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	1,424,596	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,214,148	1	5,758	0	0	0	526	6,284	0.52
1/10 through 12/10	1,509,401	0	0	4	87,771	0	123,710	211,481	14.01
1/11 through 12/11	1,426,856	0	0	0	0	0	1,780	1,780	0.13
1/12 through 12/12	1,345,213	0	0	1	26,881	0	2,668	29,549	2.20
5 YR. TOTAL	6,920,214	1	5,758	5	114,652	0	128,684	249,094	3.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	1.740	12%	1.860	3.60			
Pure Premium Indicated by National Relativity		25%	0.672	26%	1.055	1.73			
Pure Premium Present on Rate Level		67%	0.905	62%	1.124	2.03			
Pure Premium Derived by Formula			0.914		1.194	2.11			

CLASS 3241		WIRE DRAWING-IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	4,507,128	0	0	3	241,326	0	108,076	349,402	7.75
1/09 through 12/09	3,934,359	0	0	0	0	0	356	356	0.01
1/10 through 12/10	3,909,307	0	0	1	1,303	0	8,959	10,262	0.26
1/11 through 12/11	3,717,624	0	0	2	30,232	0	25,681	55,913	1.50
1/12 through 12/12	1,025,172	0	0	0	0	0	28,540	28,540	2.78
5 YR. TOTAL	17,093,590	0	0	6	272,861	0	171,612	444,473	2.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.596	18%	1.004	2.60			
Pure Premium Indicated by National Relativity		43%	1.095	41%	1.093	2.19			
Pure Premium Present on Rate Level		44%	1.191	41%	1.151	2.34			
Pure Premium Derived by Formula			1.202		1.101	2.30			

CLASS 3255		WIRE CLOTH MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	736,444	0	0	0	0	0	0	0	0.00
1/09 through 12/09	586,756	0	0	1	115,237	0	17,976	133,213	22.70
1/10 through 12/10	536,147	0	0	1	7,596	0	7,006	14,602	2.72
1/11 through 12/11	13,480,248	1	44,643	2	196,398	28,627	132,210	401,878	2.98
1/12 through 12/12	1,114,307	0	0	1	3,668	0	5,006	8,674	0.78
5 YR. TOTAL	16,453,902	1	44,643	5	322,899	28,627	162,198	558,367	3.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	2.234	15%	1.160	3.39			
Pure Premium Indicated by National Relativity		19%	0.833	20%	0.952	1.79			
Pure Premium Present on Rate Level		69%	0.897	65%	0.801	1.70			
Pure Premium Derived by Formula			1.045		0.885	1.93			

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

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CLASS 3257		WIRE GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	66,158,148	5	495,582	30	559,424	344,029	601,520	2,000,555	3.02
1/09 through 12/09	63,492,357	5	316,839	19	616,676	338,608	543,175	1,815,298	2.86
1/10 through 12/10	70,588,365	5	447,131	22	431,105	112,588	448,256	1,439,080	2.04
1/11 through 12/11	68,868,274	5	498,274	21	592,001	691,740	717,662	2,499,677	3.63
1/12 through 12/12	59,903,822	5	767,422	18	444,803	294,827	535,633	2,042,685	3.41
5 YR. TOTAL	329,010,966	25	2,525,248	110	2,644,009	1,781,792	2,846,246	9,797,295	2.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	1.571	60%	1.407	2.98			
Pure Premium Indicated by National Relativity		28%	0.898	20%	1.131	2.03			
Pure Premium Present on Rate Level		28%	1.210	20%	1.284	2.49			
Pure Premium Derived by Formula			1.281		1.327	2.61			

CLASS 3270		EYELET MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	486,766	0	0	0	0	0	0	0	0.00
1/09 through 12/09	572,458	0	0	1	25,018	0	48,063	73,081	12.77
1/10 through 12/10	413,600	0	0	0	0	0	0	0	0.00
1/11 through 12/11	345,336	0	0	0	0	0	0	0	0.00
1/12 through 12/12	289,287	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,107,447	0	0	1	25,018	0	48,063	73,081	3.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	1.187	8%	2.281	3.47			
Pure Premium Indicated by National Relativity		42%	0.798	45%	1.077	1.88			
Pure Premium Present on Rate Level		52%	1.034	47%	1.195	2.23			
Pure Premium Derived by Formula			0.944		1.229	2.17			

CLASS 3300		BED SPRING OR WIRE MATTRESS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	14,872,589	1	8,021	4	118,817	15,019	204,425	346,282	2.33
1/09 through 12/09	16,567,515	1	44,981	3	10,764	92,590	17,783	166,118	1.00
1/10 through 12/10	17,210,227	2	100,747	6	29,432	183,155	68,177	381,511	2.22
1/11 through 12/11	18,969,915	1	29,126	4	98,156	29,332	73,045	229,659	1.21
1/12 through 12/12	21,030,576	2	121,338	2	40,085	32,236	86,357	280,016	1.33
5 YR. TOTAL	88,650,822	7	304,213	19	297,254	352,332	449,787	1,403,586	1.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.678	37%	0.905	1.58			
Pure Premium Indicated by National Relativity		37%	1.358	31%	2.091	3.45			
Pure Premium Present on Rate Level		37%	1.148	32%	1.379	2.53			
Pure Premium Derived by Formula			1.104		1.424	2.53			

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

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CLASS 3303		SPRING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	689,519	0	0	0	0	0	2,520	2,520	0.37
1/09 through 12/09	689,639	0	0	1	38,358	0	11,983	50,341	7.30
1/10 through 12/10	564,876	0	0	1	229	0	2,584	2,813	0.50
1/11 through 12/11	285,304	1	37,026	0	0	37,904	205	75,135	26.34
1/12 through 12/12	77,546	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,306,884	1	37,026	2	38,587	37,904	17,292	130,809	5.67
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	3.278	8%	2.393	5.67			
Pure Premium Indicated by National Relativity		42%	1.380	44%	1.673	3.05			
Pure Premium Present on Rate Level		52%	1.252	48%	1.181	2.43			
Pure Premium Derived by Formula			1.427		1.494	2.92			

CLASS 3307		HEAT-TREATING-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	4,602,700	0	0	0	0	0	1,190	1,190	0.03
1/09 through 12/09	4,556,508	0	0	1	13,683	0	24,233	37,916	0.83
1/10 through 12/10	4,526,961	0	0	0	0	0	1,681	1,681	0.04
1/11 through 12/11	4,606,051	1	222,070	3	26,301	139,594	51,360	439,325	9.54
1/12 through 12/12	4,797,523	0	0	1	9,220	0	7,327	16,547	0.35
5 YR. TOTAL	23,089,743	1	222,070	5	49,204	139,594	85,791	496,659	2.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	1.175	23%	0.976	2.15			
Pure Premium Indicated by National Relativity		41%	1.150	38%	1.321	2.47			
Pure Premium Present on Rate Level		42%	1.589	39%	1.559	3.15			
Pure Premium Derived by Formula			1.339		1.334	2.67			

CLASS 3315		BRASS OR COPPER GOODS 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.
1/08 through 12/08	7,358,650	1	8,467	5	418,487	0	153,721	580,675	7.89
1/09 through 12/09	6,955,142	1	47,991	6	27,170	68,895	58,031	202,087	2.91
1/10 through 12/10	6,204,562	0	0	1	12,989	0	29,457	42,446	0.68
1/11 through 12/11	7,254,349	0	0	2	37,883	0	61,367	99,250	1.37
1/12 through 12/12	7,874,851	0	0	4	193,347	0	392,501	585,848	7.44
5 YR. TOTAL	35,647,554	2	56,458	18	689,876	68,895	695,077	1,510,306	4.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	2.094	26%	2.143	4.24			
Pure Premium Indicated by National Relativity		39%	1.995	37%	1.999	3.99			
Pure Premium Present on Rate Level		40%	1.810	37%	1.462	3.27			
Pure Premium Derived by Formula			1.942		1.838	3.78			

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

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CLASS 3334		TIN FOIL MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	9,411,447	0	0	4	53,578	0	37,632	91,210	0.97
1/09 through 12/09	10,919,297	2	155,435	2	252,297	39,628	109,489	556,849	5.10
1/10 through 12/10	10,216,257	3	429,130	5	105,330	667,915	99,888	1,302,263	12.75
1/11 through 12/11	8,387,980	0	0	1	4,602	0	14,131	18,733	0.22
1/12 through 12/12	8,192,313	0	0	1	35,593	0	76,765	112,358	1.37
5 YR. TOTAL	47,127,294	5	584,565	13	451,400	707,543	337,905	2,081,413	4.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	2.198	28%	2.218			4.42	
Pure Premium Indicated by National Relativity		28%	1.220	30%	0.792			2.01	
Pure Premium Present on Rate Level		47%	2.059	42%	1.257			3.32	
Pure Premium Derived by Formula		1.859			1.387		3.25		

CLASS 3336		TYPE FOUNDRY							
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.
1/08 through 12/08	590,052	0	0	0	0	0	0	0	0.00
1/09 through 12/09	741,761	0	0	0	0	0	85	85	0.01
1/10 through 12/10	958,198	0	0	0	0	0	0	0	0.00
1/11 through 12/11	589,153	0	0	0	0	0	181	181	0.03
1/12 through 12/12	523,908	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,403,072	0	0	0	0	0	266	266	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.000	9%	0.008			0.01	
Pure Premium Indicated by National Relativity		46%	1.333	45%	1.187			2.52	
Pure Premium Present on Rate Level		47%	1.186	46%	1.093			2.28	
Pure Premium Derived by Formula		1.171			1.038		2.21		

CLASS 3365		WELDING OR CUTTING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	15,768,301	3	403,979	12	410,692	174,092	154,416	1,143,179	7.25
1/09 through 12/09	11,592,367	1	9,340	5	99,604	19,866	132,955	261,765	2.26
1/10 through 12/10	13,177,760	0	0	7	119,411	0	340,383	459,794	3.49
1/11 through 12/11	13,449,821	3	151,828	11	249,863	320,698	153,333	875,722	6.51
1/12 through 12/12	14,262,250	1	127,830	6	240,216	108,019	204,734	680,799	4.77
5 YR. TOTAL	68,250,499	8	692,977	41	1,119,786	622,675	985,821	3,421,259	5.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	2.656	43%	2.357			5.01	
Pure Premium Indicated by National Relativity		33%	2.590	28%	2.369			4.96	
Pure Premium Present on Rate Level		33%	3.006	29%	2.535			5.54	
Pure Premium Derived by Formula		2.750			2.412		5.16		

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

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CLASS 3372		ELECTROPLATING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	21,314,001	0	0	7	363,462	0	289,164	652,626	3.06
1/09 through 12/09	16,203,129	2	171,277	6	234,292	90,217	101,603	597,389	3.69
1/10 through 12/10	18,652,197	2	131,747	4	54,076	183,107	56,757	425,687	2.28
1/11 through 12/11	20,058,343	2	106,904	5	211,427	174,106	127,321	619,758	3.09
1/12 through 12/12	23,329,406	2	106,948	6	48,607	17,600	78,983	252,138	1.08
5 YR. TOTAL	99,557,076	8	516,876	28	911,864	465,030	653,828	2,547,598	2.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.435	40%	1.124	2.56			
Pure Premium Indicated by National Relativity		35%	1.300	30%	1.552	2.85			
Pure Premium Present on Rate Level		35%	1.495	30%	1.481	2.98			
Pure Premium Derived by Formula			1.409		1.360	2.77			

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.
1/08 through 12/08	4,770,560	0	0	3	67,438	0	52,600	120,038	2.52
1/09 through 12/09	3,999,907	1	113,578	0	0	88,896	7,324	209,798	5.25
1/10 through 12/10	3,958,855	0	0	6	11,495	0	39,251	50,746	1.28
1/11 through 12/11	5,195,072	0	0	2	10,173	0	7,810	17,983	0.35
1/12 through 12/12	5,619,823	0	0	4	361,663	0	158,410	520,073	9.25
5 YR. TOTAL	23,544,217	1	113,578	15	450,769	88,896	265,395	918,638	3.90
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	2.397	24%	1.505	3.90			
Pure Premium Indicated by National Relativity		41%	1.595	38%	1.592	3.19			
Pure Premium Present on Rate Level		41%	1.806	38%	1.787	3.59			
Pure Premium Derived by Formula			1.826		1.645	3.47			

CLASS 3383		JEWELRY MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	1,426,929	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,715,920	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,742,505	0	0	0	0	0	0	0	0.00
1/11 through 12/11	1,474,874	0	0	0	0	0	414	414	0.03
1/12 through 12/12	2,002,972	0	0	0	0	0	2,647	2,647	0.13
5 YR. TOTAL	8,363,200	0	0	0	0	0	3,061	3,061	0.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	9%	0.037	0.04			
Pure Premium Indicated by National Relativity		46%	0.524	45%	0.616	1.14			
Pure Premium Present on Rate Level		47%	0.407	46%	0.418	0.83			
Pure Premium Derived by Formula			0.432		0.473	0.91			

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

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CLASS 3385		WATCH MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	2,105,623	0	0	0	0	0	338	338	0.02
1/09 through 12/09	1,667,254	0	0	0	0	0	256	256	0.02
1/10 through 12/10	1,249,311	0	0	0	0	0	0	0	0.00
1/11 through 12/11	1,234,031	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,118,580	0	0	0	0	0	2,154	2,154	0.19
5 YR. TOTAL	7,374,799	0	0	0	0	0	2,748	2,748	0.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.000	8%	0.037			0.04	
Pure Premium Indicated by National Relativity		21%	0.471	22%	0.361			0.83	
Pure Premium Present on Rate Level		73%	0.357	70%	0.351			0.71	
Pure Premium Derived by Formula		0.360			0.328		0.69		

CLASS 3400		METAL STAMPED GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	148,752,554	11	527,090	34	829,624	657,010	1,221,287	3,235,011	2.18
1/09 through 12/09	119,720,751	5	104,281	49	727,861	314,333	1,004,635	2,151,110	1.80
1/10 through 12/10	132,907,209	6	252,808	55	1,263,527	368,549	1,662,951	3,547,835	2.67
1/11 through 12/11	151,913,356	6	661,134	54	1,118,155	274,528	1,891,973	3,945,790	2.60
1/12 through 12/12	154,880,418	7	222,313	44	846,947	229,778	1,598,375	2,897,413	1.87
5 YR. TOTAL	708,174,288	35	1,767,626	236	4,786,114	1,844,198	7,379,221	15,777,159	2.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		57%	0.925	82%	1.302			2.23	
Pure Premium Indicated by National Relativity		21%	1.307	9%	1.516			2.82	
Pure Premium Present on Rate Level		22%	1.060	9%	1.286			2.35	
Pure Premium Derived by Formula		1.035			1.320		2.36		

CLASS 3507		CONSTRUCTION OR AGRICULTURAL MACHINERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	217,280,854	9	599,315	45	1,233,330	631,742	1,327,667	3,792,054	1.75
1/09 through 12/09	162,884,310	9	384,568	40	968,609	623,238	841,226	2,817,641	1.73
1/10 through 12/10	188,604,327	9	512,404	45	1,208,566	627,409	1,217,972	3,566,351	1.89
1/11 through 12/11	213,359,810	6	525,692	38	512,557	290,358	701,765	2,030,372	0.95
1/12 through 12/12	246,476,185	9	821,913	38	1,442,395	1,428,387	1,026,745	4,719,440	1.92
5 YR. TOTAL	1,028,605,486	42	2,843,892	206	5,365,457	3,601,134	5,115,375	16,925,858	1.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		63%	0.798	82%	0.847			1.65	
Pure Premium Indicated by National Relativity		18%	1.284	9%	1.331			2.62	
Pure Premium Present on Rate Level		19%	0.936	9%	0.871			1.81	
Pure Premium Derived by Formula		0.912			0.893		1.81		

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

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CLASS 3515 + +		TEXTILE MACHINERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	14,665,739	0	0	2	55,619	0	22,317	77,936	0.53
1/09 through 12/09	13,877,908	0	0	3	25,537	0	64,047	89,584	0.65
1/10 through 12/10	15,013,829	0	0	1	3,906	0	11,297	15,203	0.10
1/11 through 12/11	16,067,471	0	0	6	78,280	0	123,779	202,059	1.26
1/12 through 12/12	16,154,176	0	0	6	306,003	0	262,278	568,281	3.52
5 YR. TOTAL	75,779,123	0	0	18	469,345	0	483,718	953,063	1.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.619	26%	0.638	1.26			
Pure Premium Indicated by National Relativity		30%	0.925	31%	1.288	2.21			
Pure Premium Present on Rate Level		51%	0.650	43%	0.648	1.30			
Pure Premium Derived by Formula		0.727			0.844		1.57		

CLASS 3516 + +		LOOM HARNESS OR REED 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.
1/08 through 12/08	896,903	0	0	0	0	0	0	0	0.00
1/09 through 12/09	900,126	0	0	0	0	0	0	0	0.00
1/10 through 12/10	810,867	0	0	0	0	0	0	0	0.00
1/11 through 12/11	732,348	0	0	1	22,064	0	8,393	30,457	4.16
1/12 through 12/12	870,549	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,210,793	0	0	1	22,064	0	8,393	30,457	0.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.524	7%	0.199	0.72			
Pure Premium Indicated by National Relativity		14%	1.593	14%	1.188	2.78			
Pure Premium Present on Rate Level		80%	0.593	79%	0.400	0.99			
Pure Premium Derived by Formula		0.729			0.496		1.23		

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.
1/08 through 12/08	1,814,863	0	0	0	0	0	1,440	1,440	0.08
1/09 through 12/09	3,711,862	0	0	1	774	0	6,705	7,479	0.20
1/10 through 12/10	2,815,216	0	0	3	31,325	0	64,525	95,850	3.41
1/11 through 12/11	1,703,856	0	0	0	0	0	5,705	5,705	0.34
1/12 through 12/12	867,812	0	0	0	0	0	3,058	3,058	0.35
5 YR. TOTAL	10,913,609	0	0	4	32,099	0	81,433	113,532	1.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.294	11%	0.746	1.04			
Pure Premium Indicated by National Relativity		35%	0.414	37%	0.489	0.90			
Pure Premium Present on Rate Level		57%	0.581	52%	0.589	1.17			
Pure Premium Derived by Formula		0.500			0.569		1.07		

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

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CLASS 3559		CONFECTION 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.
1/08 through 12/08	3,609,301	0	0	1	3,276	0	11,573	14,849	0.41
1/09 through 12/09	5,000,243	0	0	1	2,686	0	7,507	10,193	0.20
1/10 through 12/10	4,459,346	0	0	1	530	0	25,611	26,141	0.59
1/11 through 12/11	3,587,591	0	0	0	0	0	0	0	0.00
1/12 through 12/12	2,594,189	0	0	0	0	0	2,482	2,482	0.10
5 YR. TOTAL	19,250,670	0	0	3	6,492	0	47,173	53,665	0.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.034	17%	0.245			0.28	
Pure Premium Indicated by National Relativity		42%	1.073	41%	1.297			2.37	
Pure Premium Present on Rate Level		46%	0.846	42%	0.868			1.71	
Pure Premium Derived by Formula						0.844	0.938	1.78	

CLASS 3574		COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	217,151,375	2	137,725	15	278,134	50,670	222,194	688,723	0.32
1/09 through 12/09	206,414,174	3	107,978	14	303,860	97,650	228,145	737,633	0.36
1/10 through 12/10	180,875,813	1	80,522	13	92,657	18,065	209,780	401,024	0.22
1/11 through 12/11	172,780,966	1	1,358	6	151,996	2,174	272,599	428,127	0.25
1/12 through 12/12	177,844,114	5	86,139	9	135,175	214,529	230,276	666,119	0.37
5 YR. TOTAL	955,066,442	12	413,722	57	961,822	383,088	1,162,994	2,921,626	0.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		39%	0.144	49%	0.162			0.31	
Pure Premium Indicated by National Relativity		30%	0.447	25%	0.478			0.93	
Pure Premium Present on Rate Level		31%	0.308	26%	0.264			0.57	
Pure Premium Derived by Formula						0.286	0.268	0.55	

CLASS 3581		FUEL INJECTION DEVICE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	19,906,812	1	1,699	6	162,559	2,167	101,204	267,629	1.34
1/09 through 12/09	20,889,807	2	49,692	5	56,243	18,218	39,585	163,738	0.78
1/10 through 12/10	23,406,561	0	0	4	18,732	0	54,543	73,275	0.31
1/11 through 12/11	30,135,204	1	7,246	5	28,973	9,872	66,981	113,072	0.38
1/12 through 12/12	35,735,387	0	0	4	41,741	0	65,879	107,620	0.30
5 YR. TOTAL	130,073,771	4	58,637	24	308,248	30,257	328,192	725,334	0.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.282	29%	0.276			0.56	
Pure Premium Indicated by National Relativity		38%	0.354	35%	0.367			0.72	
Pure Premium Present on Rate Level		39%	0.575	36%	0.515			1.09	
Pure Premium Derived by Formula						0.424	0.394	0.82	

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

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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.
1/08 through 12/08	85,159,239	8	638,965	23	590,844	420,373	372,521	2,022,703	2.38
1/09 through 12/09	74,453,646	3	269,910	8	413,128	300,068	250,396	1,233,502	1.66
1/10 through 12/10	71,175,224	4	333,551	15	279,863	760,850	518,921	1,893,185	2.66
1/11 through 12/11	77,697,572	2	281,573	15	312,514	73,394	380,219	1,047,700	1.35
1/12 through 12/12	81,554,485	2	73,625	14	258,056	45,698	291,111	668,490	0.82
5 YR. TOTAL	390,040,166	19	1,597,624	75	1,854,405	1,600,383	1,813,168	6,865,580	1.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	0.885	55%	0.875	1.76			
Pure Premium Indicated by National Relativity		29%	0.928	22%	0.971	1.90			
Pure Premium Present on Rate Level		29%	0.905	23%	0.855	1.76			
Pure Premium Derived by Formula		0.903			0.892			1.80	

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.
1/08 through 12/08	26,703,847	2	247,169	15	404,607	268,775	580,322	1,500,873	5.62
1/09 through 12/09	20,792,108	1	65,216	6	333,774	0	383,936	782,926	3.77
1/10 through 12/10	24,591,607	4	431,575	7	233,706	736,765	542,570	1,944,616	7.91
1/11 through 12/11	27,173,777	2	99,791	15	348,411	256,471	447,381	1,152,054	4.24
1/12 through 12/12	26,035,329	0	0	11	206,634	0	246,849	453,483	1.74
5 YR. TOTAL	125,296,668	9	843,751	54	1,527,132	1,262,011	2,201,058	5,833,952	4.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	1.892	54%	2.764	4.66			
Pure Premium Indicated by National Relativity		30%	1.421	23%	1.509	2.93			
Pure Premium Present on Rate Level		31%	2.274	23%	2.521	4.80			
Pure Premium Derived by Formula		1.869			2.419			4.29	

CLASS 3629		MACHINED PARTS 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.
1/08 through 12/08	93,995,702	2	40,849	17	323,976	49,490	334,254	748,569	0.80
1/09 through 12/09	82,480,444	1	5,170	18	352,067	5,747	375,561	738,545	0.90
1/10 through 12/10	108,205,515	1	73,550	26	352,201	23,510	705,608	1,154,869	1.07
1/11 through 12/11	115,854,760	4	198,364	39	767,836	178,706	984,595	2,129,501	1.84
1/12 through 12/12	131,636,124	8	597,722	15	643,788	512,648	648,255	2,402,413	1.83
5 YR. TOTAL	532,172,545	16	915,655	115	2,439,868	770,101	3,048,273	7,173,897	1.35
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	0.631	57%	0.718	1.35			
Pure Premium Indicated by National Relativity		29%	0.658	21%	0.730	1.39			
Pure Premium Present on Rate Level		29%	0.670	22%	0.690	1.36			
Pure Premium Derived by Formula		0.650			0.714			1.36	

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

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CLASS 3632		MACHINE SHOP NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	566,540,698	28	2,332,263	161	2,730,343	2,323,704	3,071,693	10,458,003	1.85
1/09 through 12/09	501,345,665	27	3,014,220	153	3,151,456	2,422,135	4,103,106	12,690,917	2.53
1/10 through 12/10	533,109,951	28	2,332,712	141	4,494,507	3,741,359	4,472,469	15,041,047	2.82
1/11 through 12/11	581,511,026	24	1,794,685	165	4,732,534	1,971,014	5,636,937	14,135,170	2.43
1/12 through 12/12	593,431,339	16	1,491,251	152	4,890,994	1,311,599	5,266,070	12,959,914	2.18
5 YR. TOTAL	2,775,938,679	123	10,965,131	772	19,999,834	11,769,811	22,550,275	65,285,051	2.35
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.115	100%	1.236	2.35			
Pure Premium Indicated by National Relativity		0%	1.135	0%	1.226	2.36			
Pure Premium Present on Rate Level		0%	1.094	0%	1.182	2.28			
Pure Premium Derived by Formula			1.115		1.236	2.35			

CLASS 3634		VALVE 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.
1/08 through 12/08	64,081,610	5	550,376	11	519,711	683,489	342,967	2,096,543	3.27
1/09 through 12/09	49,585,083	1	11,475	7	155,612	7,436	83,661	258,184	0.52
1/10 through 12/10	53,592,117	2	37,772	6	60,300	13,549	142,419	254,040	0.47
1/11 through 12/11	56,262,206	1	205,502	7	106,759	65,839	103,547	481,647	0.86
1/12 through 12/12	58,347,930	2	122,723	4	85,716	15,626	273,444	497,509	0.85
5 YR. TOTAL	281,868,946	11	927,848	35	928,098	785,939	946,038	3,587,923	1.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.658	42%	0.614	1.27			
Pure Premium Indicated by National Relativity		33%	0.662	29%	0.705	1.37			
Pure Premium Present on Rate Level		34%	0.666	29%	0.614	1.28			
Pure Premium Derived by Formula			0.662		0.640	1.30			

CLASS 3635		GEAR MFG OR GRINDING							
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.
1/08 through 12/08	26,121,392	0	0	4	38,313	0	94,002	132,315	0.51
1/09 through 12/09	24,201,128	2	47,769	2	22,833	163,808	58,254	292,664	1.21
1/10 through 12/10	20,910,699	1	2,988	4	391,854	31,078	347,319	773,239	3.70
1/11 through 12/11	19,493,424	2	23,882	8	51,434	19,719	91,012	186,047	0.95
1/12 through 12/12	28,046,780	2	472,452	8	375,485	197,917	351,808	1,397,662	4.98
5 YR. TOTAL	118,773,423	7	547,091	26	879,919	412,522	942,395	2,781,927	2.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	1.201	34%	1.141	2.34			
Pure Premium Indicated by National Relativity		37%	1.039	33%	1.074	2.11			
Pure Premium Present on Rate Level		37%	0.864	33%	0.869	1.73			
Pure Premium Derived by Formula			1.016		1.029	2.05			

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

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CLASS 3638		BALL OR ROLLER BEARING 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.
1/08 through 12/08	81,451,076	1	108,627	12	123,138	50,205	198,305	480,275	0.59
1/09 through 12/09	64,190,300	3	293,512	10	143,118	175,314	183,991	795,935	1.24
1/10 through 12/10	71,075,216	1	67,317	5	137,164	120,942	279,608	605,031	0.85
1/11 through 12/11	79,365,620	0	0	10	356,986	0	268,290	625,276	0.79
1/12 through 12/12	77,812,987	0	0	19	773,378	0	1,112,841	1,886,219	2.42
5 YR. TOTAL	373,895,199	5	469,456	56	1,533,784	346,461	2,043,035	4,392,736	1.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	0.536	44%		0.639		1.18	
Pure Premium Indicated by National Relativity		33%	0.542	28%		0.590		1.13	
Pure Premium Present on Rate Level		34%	0.516	28%		0.518		1.03	
Pure Premium Derived by Formula		0.531			0.591		1.12		

CLASS 3642		BATTERY MFG-DRY							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	30,470,880	0	0	5	242,246	0	171,099	413,345	1.36
1/09 through 12/09	30,166,955	0	0	4	212,052	0	152,295	364,347	1.21
1/10 through 12/10	35,583,702	1	4,520	3	9,252	10,775	32,778	57,325	0.16
1/11 through 12/11	34,192,495	3	362,083	5	67,905	90,539	69,730	590,257	1.73
1/12 through 12/12	30,592,569	1	36,499	6	58,915	26,991	64,354	186,759	0.61
5 YR. TOTAL	161,006,601	5	403,102	23	590,370	128,305	490,256	1,612,033	1.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.617	30%		0.384		1.00	
Pure Premium Indicated by National Relativity		33%	0.371	35%		0.497		0.87	
Pure Premium Present on Rate Level		44%	0.484	35%		0.451		0.94	
Pure Premium Derived by Formula		0.477			0.447		0.92		

CLASS 3643		ELECTRIC POWER OR TRANSMISSION EQUIPMENT 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.
1/08 through 12/08	221,816,890	2	93,104	29	1,292,400	56,313	1,260,831	2,702,648	1.22
1/09 through 12/09	183,370,146	14	758,824	24	494,762	730,648	451,833	2,436,067	1.33
1/10 through 12/10	167,026,800	8	394,550	27	544,861	879,995	447,568	2,266,974	1.36
1/11 through 12/11	185,953,010	6	347,728	27	727,253	213,659	624,393	1,913,033	1.03
1/12 through 12/12	186,343,304	1	69,520	21	584,043	44,027	597,155	1,294,745	0.70
5 YR. TOTAL	944,510,150	31	1,663,726	128	3,643,319	1,924,642	3,381,780	10,613,467	1.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		55%	0.562	71%		0.562		1.12	
Pure Premium Indicated by National Relativity		22%	0.941	14%		0.895		1.84	
Pure Premium Present on Rate Level		23%	0.732	15%		0.666		1.40	
Pure Premium Derived by Formula		0.684			0.624		1.31		

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

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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.	
1/08 through 12/08	13,455,023	1	10,424	3	32,667	2,506	41,452	87,049	0.65	
1/09 through 12/09	10,678,642	0	0	3	28,406	0	67,136	95,542	0.90	
1/10 through 12/10	9,023,959	0	0	1	46,619	0	31,768	78,387	0.87	
1/11 through 12/11	19,944,278	0	0	0	0	0	5,540	5,540	0.03	
1/12 through 12/12	24,457,357	0	0	2	25,720	0	64,927	90,647	0.37	
5 YR. TOTAL	77,559,259	1	10,424	9	133,412	2,506	210,823	357,165	0.46	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		21%	0.185	28%	0.275	0.46				
Pure Premium Indicated by National Relativity		39%	0.833	36%	0.856	1.69				
Pure Premium Present on Rate Level		40%	0.790	36%	0.824	1.61				
Pure Premium Derived by Formula		0.680			0.682		1.36			

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.	
1/08 through 12/08	45,275,638	4	67,743	11	169,857	34,195	145,718	417,513	0.92	
1/09 through 12/09	30,874,964	1	46,646	4	242,316	4,932	239,335	533,229	1.73	
1/10 through 12/10	31,701,389	0	0	2	22,157	0	14,804	36,961	0.12	
1/11 through 12/11	39,931,138	0	0	4	64,210	0	232,867	297,077	0.74	
1/12 through 12/12	31,868,941	0	0	3	49,949	0	48,416	98,365	0.31	
5 YR. TOTAL	179,652,070	5	114,389	24	548,489	39,127	681,140	1,383,145	0.77	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		25%	0.369	33%	0.401	0.77				
Pure Premium Indicated by National Relativity		37%	0.540	33%	0.663	1.20				
Pure Premium Present on Rate Level		38%	0.538	34%	0.533	1.07				
Pure Premium Derived by Formula		0.496			0.532		1.03			

CLASS 3681		TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MFG NOC								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	188,656,175	4	43,620	22	729,783	75,016	673,960	1,522,379	0.81	
1/09 through 12/09	204,992,727	2	312,955	33	298,016	295,148	356,129	1,262,248	0.62	
1/10 through 12/10	205,760,518	3	171,664	32	317,256	202,916	438,610	1,130,446	0.55	
1/11 through 12/11	224,381,210	9	283,597	22	443,487	237,690	537,171	1,501,945	0.67	
1/12 through 12/12	211,313,555	8	362,504	24	348,045	243,363	412,096	1,366,008	0.65	
5 YR. TOTAL	1,035,104,185	26	1,174,340	133	2,136,587	1,054,133	2,417,966	6,783,026	0.66	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		42%	0.320	57%	0.335	0.66				
Pure Premium Indicated by National Relativity		29%	0.302	21%	0.343	0.65				
Pure Premium Present on Rate Level		29%	0.342	22%	0.356	0.70				
Pure Premium Derived by Formula		0.321			0.341		0.66			

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

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CLASS 3685		INSTRUMENT MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	115,222,089	4	596,849	17	275,199	286,888	256,551	1,415,487	1.23
1/09 through 12/09	143,105,131	6	479,692	32	604,844	258,011	843,593	2,186,140	1.53
1/10 through 12/10	160,983,655	5	184,630	27	335,061	245,476	583,366	1,348,533	0.84
1/11 through 12/11	128,781,291	3	116,461	10	305,524	16,443	240,137	678,565	0.53
1/12 through 12/12	184,822,067	2	89,404	24	717,477	108,679	698,667	1,614,227	0.87
5 YR. TOTAL	732,914,233	20	1,467,036	110	2,238,105	915,497	2,622,314	7,242,952	0.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	0.506	54%	0.483	0.99			
Pure Premium Indicated by National Relativity		29%	0.341	23%	0.411	0.75			
Pure Premium Present on Rate Level		30%	0.445	23%	0.444	0.89			
Pure Premium Derived by Formula		0.440			0.457		0.90		

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.
1/08 through 12/08	5,638,463	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,192,699	0	0	0	0	0	0	0	0.00
1/10 through 12/10	2,763,532	0	0	0	0	0	864	864	0.03
1/11 through 12/11	7,082,700	0	0	0	0	0	2,230	2,230	0.03
1/12 through 12/12	3,430,722	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	20,108,116	0	0	0	0	0	3,094	3,094	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.000	14%	0.015	0.02			
Pure Premium Indicated by National Relativity		44%	0.720	43%	0.610	1.33			
Pure Premium Present on Rate Level		44%	0.662	43%	0.500	1.16			
Pure Premium Derived by Formula		0.608			0.479		1.09		

CLASS 3724		MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	387,400,869	27	2,337,980	106	3,327,536	2,063,989	3,300,879	11,030,384	2.85
1/09 through 12/09	369,851,790	24	2,671,632	89	3,240,818	2,131,204	2,720,480	10,764,134	2.91
1/10 through 12/10	366,390,043	14	2,119,822	72	2,416,524	1,540,704	2,277,171	8,354,221	2.28
1/11 through 12/11	455,283,683	26	3,257,875	116	4,605,672	3,326,838	3,821,361	15,011,746	3.30
1/12 through 12/12	503,575,809	19	2,060,475	85	2,340,647	2,228,607	2,803,163	9,432,892	1.87
5 YR. TOTAL	2,082,502,194	110	12,447,784	468	15,931,197	11,291,342	14,923,054	54,593,377	2.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.363	100%	1.259	2.62			
Pure Premium Indicated by National Relativity		0%	1.825	0%	1.681	3.51			
Pure Premium Present on Rate Level		0%	1.683	0%	1.439	3.12			
Pure Premium Derived by Formula		1.363			1.259		2.62		

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

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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.
1/08 through 12/08	25,516,449	1	233,186	1	27,569	331,885	55,863	648,503	2.54
1/09 through 12/09	26,658,432	0	0	5	441,506	0	270,840	712,346	2.67
1/10 through 12/10	35,912,243	5	773,926	12	375,564	749,636	346,983	2,246,109	6.26
1/11 through 12/11	28,444,704	3	143,693	14	943,685	95,137	539,595	1,722,110	6.05
1/12 through 12/12	28,412,613	2	55,849	6	551,318	158,457	278,102	1,043,726	3.67
5 YR. TOTAL	144,944,441	11	1,206,654	38	2,339,642	1,335,115	1,491,383	6,372,794	4.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		44%	2.447	55%	1.950			4.40	
Pure Premium Indicated by National Relativity		28%	2.023	22%	1.583			3.61	
Pure Premium Present on Rate Level		28%	2.587	23%	2.240			4.83	
Pure Premium Derived by Formula					2.367	1.936			4.30

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.
1/08 through 12/08	29,974	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	198,370	0	0	0	0	0	0	0	0.00
1/11 through 12/11	160,817	0	0	0	0	0	134	134	0.08
1/12 through 12/12	15,814	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	404,975	0	0	0	0	0	134	134	0.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	4%	0.033			0.03	
Pure Premium Indicated by National Relativity		31%	0.873	33%	0.785			1.66	
Pure Premium Present on Rate Level		66%	1.079	63%	0.902			1.98	
Pure Premium Derived by Formula					0.983	0.829			1.81

CLASS 3807		AUTOMOBILE RADIATOR MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	6,473,407	0	0	2	13,659	0	13,110	26,769	0.41
1/09 through 12/09	6,850,187	0	0	0	0	0	0	0	0.00
1/10 through 12/10	3,528,387	0	0	1	447	0	4,327	4,774	0.14
1/11 through 12/11	11,068,333	0	0	3	80,443	0	90,714	171,157	1.55
1/12 through 12/12	12,189,883	0	0	5	135,133	0	167,251	302,384	2.48
5 YR. TOTAL	40,110,197	0	0	11	229,682	0	275,402	505,084	1.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.573	20%	0.687			1.26	
Pure Premium Indicated by National Relativity		42%	0.828	40%	0.923			1.75	
Pure Premium Present on Rate Level		42%	0.740	40%	0.632			1.37	
Pure Premium Derived by Formula					0.750	0.759			1.51

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

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CLASS 3808		AUTOMOBILE MFG OR ASSEMBLY							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	169,776,920	2	43,502	18	1,057,818	29,275	682,195	1,812,790	1.07
1/09 through 12/09	341,843,382	30	3,295,745	132	4,845,070	2,391,468	3,307,736	13,840,019	4.05
1/10 through 12/10	351,536,513	14	1,529,951	117	3,937,212	851,931	2,567,631	8,886,725	2.53
1/11 through 12/11	425,565,779	25	2,253,276	158	6,735,979	1,589,575	4,618,198	15,197,028	3.57
1/12 through 12/12	462,508,013	27	2,073,344	191	7,496,235	1,472,304	5,154,458	16,196,341	3.50
5 YR. TOTAL	1,751,230,607	98	9,195,818	616	24,072,314	6,334,553	16,330,218	55,932,903	3.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		94%	1.900	100%		1.294		3.19	
Pure Premium Indicated by National Relativity		3%	1.281	0%		1.169		2.45	
Pure Premium Present on Rate Level		3%	1.508	0%		1.058		2.57	
Pure Premium Derived by Formula			1.870			1.294		3.16	

CLASS 3821		AUTOMOBILE RECYCLING & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	19,863,655	0	0	11	230,692	0	161,935	392,627	1.98
1/09 through 12/09	19,957,810	2	212,918	13	92,285	60,176	216,953	582,332	2.92
1/10 through 12/10	20,835,524	3	160,612	11	517,112	660,006	441,893	1,779,623	8.54
1/11 through 12/11	20,158,588	0	0	13	361,129	0	401,630	762,759	3.78
1/12 through 12/12	22,124,568	3	696,886	15	317,290	1,322,362	554,240	2,890,778	13.07
5 YR. TOTAL	102,940,145	8	1,070,416	63	1,518,508	2,042,544	1,776,651	6,408,119	6.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	2.515	49%		3.710		6.23	
Pure Premium Indicated by National Relativity		32%	2.771	25%		2.974		5.75	
Pure Premium Present on Rate Level		32%	2.308	26%		2.416		4.72	
Pure Premium Derived by Formula			2.531			3.190		5.72	

CLASS 3822		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: DIE-PRESSED STEEL							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	1,737,999	1	123,049	1	142	46,666	1,854	171,711	9.88
1/09 through 12/09	1,061,583	0	0	0	0	0	6,541	6,541	0.62
1/10 through 12/10	874,691	0	0	0	0	0	777	777	0.09
1/11 through 12/11	493,051	0	0	0	0	0	2,790	2,790	0.57
1/12 through 12/12	685,355	0	0	1	4,467	0	1,407	5,874	0.86
5 YR. TOTAL	4,852,679	1	123,049	2	4,609	46,666	13,369	187,693	3.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	2.631	13%		1.237		3.87	
Pure Premium Indicated by National Relativity		45%	1.465	43%		1.739		3.20	
Pure Premium Present on Rate Level		45%	2.023	44%		1.702		3.73	
Pure Premium Derived by Formula			1.833			1.657		3.49	

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

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CLASS 3824		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	31,280,076	0	0	12	173,744	0	322,467	496,211	1.59
1/09 through 12/09	25,116,671	1	22,563	6	30,336	36,649	53,171	142,719	0.57
1/10 through 12/10	32,360,326	1	73,360	12	174,282	95,145	277,062	619,849	1.92
1/11 through 12/11	35,354,160	2	117,409	16	608,567	57,665	596,267	1,379,908	3.90
1/12 through 12/12	41,464,280	4	50,159	16	352,645	133,773	371,773	908,350	2.19
5 YR. TOTAL	165,575,513	8	263,491	62	1,339,574	323,232	1,620,740	3,547,037	2.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.968	49%	1.174			2.14	
Pure Premium Indicated by National Relativity		31%	1.763	25%	2.045			3.81	
Pure Premium Present on Rate Level		32%	1.549	26%	1.518			3.07	
Pure Premium Derived by Formula		1.400			1.481			2.88	

CLASS 3826		AIRCRAFT ENGINE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	90,424,022	1	87,726	8	485,213	35,830	163,474	772,243	0.85
1/09 through 12/09	102,838,587	0	0	6	94,118	0	97,012	191,130	0.19
1/10 through 12/10	107,385,504	0	0	5	410,733	0	165,473	576,206	0.54
1/11 through 12/11	114,340,364	1	96,101	8	205,018	30,916	127,762	459,797	0.40
1/12 through 12/12	116,980,362	2	85,207	5	102,606	68,957	94,588	351,358	0.30
5 YR. TOTAL	531,968,839	4	269,034	32	1,297,688	135,703	648,309	2,350,734	0.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.295	37%	0.147			0.44	
Pure Premium Indicated by National Relativity		33%	0.328	31%	0.293			0.62	
Pure Premium Present on Rate Level		33%	0.390	32%	0.230			0.62	
Pure Premium Derived by Formula		0.337			0.219			0.56	

CLASS 3827		AUTOMOBILE ENGINE MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	42,606,178	3	306,143	14	33,228	206,035	120,908	666,314	1.56
1/09 through 12/09	31,281,283	3	66,222	2	21,166	86,667	33,446	207,501	0.66
1/10 through 12/10	47,659,331	1	68,467	4	97,912	41,640	142,350	350,369	0.74
1/11 through 12/11	39,814,269	0	0	7	123,099	0	163,440	286,539	0.72
1/12 through 12/12	43,487,055	3	15,178	6	91,031	14,319	122,580	243,108	0.56
5 YR. TOTAL	204,848,116	10	456,010	33	366,436	348,661	582,724	1,753,831	0.86
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.401	39%	0.455			0.86	
Pure Premium Indicated by National Relativity		35%	0.976	30%	1.002			1.98	
Pure Premium Present on Rate Level		36%	0.691	31%	0.688			1.38	
Pure Premium Derived by Formula		0.707			0.691			1.40	

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

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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.
1/08 through 12/08	9,481,349	0	0	0	0	0	1,890	1,890	0.02
1/09 through 12/09	18,104,170	1	72,018	0	0	135,611	14,753	222,382	1.23
1/10 through 12/10	29,980,458	0	0	3	28,908	0	39,839	68,747	0.23
1/11 through 12/11	44,603,816	3	230,565	1	117,073	151,691	50,591	549,920	1.23
1/12 through 12/12	34,933,475	0	0	2	145,862	0	94,729	240,591	0.69
5 YR. TOTAL	137,103,268	4	302,583	6	291,843	287,302	201,802	1,083,530	0.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.434	28%		0.357		0.79	
Pure Premium Indicated by National Relativity		39%	0.501	36%		0.501		1.00	
Pure Premium Present on Rate Level		39%	0.494	36%		0.459		0.95	
Pure Premium Derived by Formula		0.484			0.446			0.93	

CLASS 3851		MOTORCYCLE MFG OR ASSEMBLY							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	1,205,717	0	0	1	693	0	8,783	9,476	0.79
1/09 through 12/09	1,192,144	0	0	0	0	0	2,949	2,949	0.25
1/10 through 12/10	1,680,909	0	0	0	0	0	0	0	0.00
1/11 through 12/11	848,207	0	0	1	28,969	0	19,949	48,918	5.77
1/12 through 12/12	244,499	0	0	1	23,461	0	29,827	53,288	21.80
5 YR. TOTAL	5,171,476	0	0	3	53,123	0	61,508	114,631	2.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	1.027	12%		1.189		2.22	
Pure Premium Indicated by National Relativity		45%	1.773	44%		1.382		3.16	
Pure Premium Present on Rate Level		46%	1.545	44%		1.468		3.01	
Pure Premium Derived by Formula		1.601			1.397			3.00	

CLASS 3865		BABY CARRIAGE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	822,696	0	0	0	0	0	210	210	0.03
1/09 through 12/09	286,834	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,064,583	1	7,775	0	0	92,627	431	100,833	9.47
1/11 through 12/11	420,297	0	0	0	0	0	0	0	0.00
1/12 through 12/12	457,399	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,051,809	1	7,775	0	0	92,627	641	101,043	3.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.255	8%		3.056		3.31	
Pure Premium Indicated by National Relativity		24%	0.429	26%		0.740		1.17	
Pure Premium Present on Rate Level		71%	0.574	66%		0.953		1.53	
Pure Premium Derived by Formula		0.523			1.066			1.59	

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

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CLASS 3881		CAR MFG-RAILROAD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	1,888,274	0	0	0	0	0	260	260	0.01
1/09 through 12/09	2,009,743	1	5,456	3	35,671	43,441	28,219	112,787	5.61
1/10 through 12/10	2,941,853	0	0	1	14,980	0	70,738	85,718	2.91
1/11 through 12/11	3,159,802	0	0	1	119,305	0	26,282	145,587	4.61
1/12 through 12/12	2,369,896	0	0	0	0	0	18,596	18,596	0.79
5 YR. TOTAL	12,369,568	1	5,456	5	169,956	43,441	144,095	362,948	2.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.418	17%	1.516	2.93			
Pure Premium Indicated by National Relativity		43%	1.891	41%	1.902	3.79			
Pure Premium Present on Rate Level		44%	1.652	42%	1.490	3.14			
Pure Premium Derived by Formula		1.724			1.663			3.39	

CLASS 4000		SAND OR GRAVEL DIGGING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	29,588,410	2	257,781	5	28,870	293,846	42,392	622,889	2.11
1/09 through 12/09	28,965,638	1	194,167	1	5,679	443,224	58,156	701,226	2.42
1/10 through 12/10	31,167,179	2	191,053	9	130,830	240,481	198,317	760,681	2.44
1/11 through 12/11	32,602,414	0	0	4	488,718	0	152,293	641,011	1.97
1/12 through 12/12	31,995,842	3	706,927	9	324,141	541,263	186,495	1,758,826	5.50
5 YR. TOTAL	154,319,483	8	1,349,928	28	978,238	1,518,814	637,653	4,484,633	2.91
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	1.509	50%	1.397	2.91			
Pure Premium Indicated by National Relativity		30%	2.919	25%	2.901	5.82			
Pure Premium Present on Rate Level		30%	2.082	25%	1.772	3.85			
Pure Premium Derived by Formula		2.104			1.867			3.97	

CLASS 4021		BRICK OR CLAY PRODUCTS MFG. NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	36,422,441	2	86,469	16	303,596	136,973	324,161	851,199	2.34
1/09 through 12/09	25,719,768	1	181,373	10	333,529	120,294	319,098	954,294	3.71
1/10 through 12/10	26,437,601	0	0	3	61,399	0	168,402	229,801	0.87
1/11 through 12/11	23,110,551	6	374,828	8	248,607	1,153,288	311,654	2,088,377	9.04
1/12 through 12/12	28,505,950	3	185,208	7	107,423	184,184	164,025	640,840	2.25
5 YR. TOTAL	140,196,311	12	827,878	44	1,054,554	1,594,739	1,287,340	4,764,511	3.40
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	1.343	50%	2.056	3.40			
Pure Premium Indicated by National Relativity		31%	1.620	25%	2.001	3.62			
Pure Premium Present on Rate Level		32%	1.817	25%	1.874	3.69			
Pure Premium Derived by Formula		1.581			1.997			3.58	

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

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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.
1/08 through 12/08	3,227,090	0	0	3	6,547	0	22,282	28,829	0.89
1/09 through 12/09	3,029,614	0	0	2	13,919	0	10,494	24,413	0.81
1/10 through 12/10	3,496,486	0	0	0	0	0	227	227	0.01
1/11 through 12/11	3,683,105	0	0	1	8,123	0	28,731	36,854	1.00
1/12 through 12/12	3,511,455	0	0	1	28,711	0	4,727	33,438	0.95
5 YR. TOTAL	16,947,750	0	0	7	57,300	0	66,461	123,761	0.73
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.338	18%	0.392	0.73			
Pure Premium Indicated by National Relativity		40%	1.405	41%	1.301	2.71			
Pure Premium Present on Rate Level		46%	1.290	41%	1.242	2.53			
Pure Premium Derived by Formula		1.203			1.113		2.32		

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.
1/08 through 12/08	58,567,725	3	329,928	24	784,802	365,523	537,252	2,017,505	3.44
1/09 through 12/09	54,053,198	4	437,527	19	761,081	934,301	754,142	2,887,051	5.34
1/10 through 12/10	53,531,626	7	201,967	19	551,812	414,192	618,904	1,786,875	3.34
1/11 through 12/11	56,569,636	5	385,586	28	448,621	250,001	674,819	1,759,027	3.11
1/12 through 12/12	61,172,884	5	780,284	24	519,168	1,535,043	717,583	3,552,078	5.81
5 YR. TOTAL	283,895,069	24	2,135,292	114	3,065,484	3,499,060	3,302,700	12,002,536	4.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	1.832	70%	2.396	4.23			
Pure Premium Indicated by National Relativity		24%	2.546	15%	2.620	5.17			
Pure Premium Present on Rate Level		24%	2.114	15%	2.168	4.28			
Pure Premium Derived by Formula		2.071			2.395		4.47		

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.
1/08 through 12/08	12,432,083	0	0	4	128,306	0	95,536	223,842	1.80
1/09 through 12/09	9,223,227	1	16,165	1	16,064	17,231	2,387	51,847	0.56
1/10 through 12/10	10,501,268	0	0	2	367,973	0	114,231	482,204	4.59
1/11 through 12/11	11,421,818	1	36,798	2	3,410	8,311	11,505	60,024	0.53
1/12 through 12/12	14,259,734	0	0	1	48,689	0	96,032	144,721	1.01
5 YR. TOTAL	57,838,130	2	52,963	10	564,442	25,542	319,691	962,638	1.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	1.067	25%	0.597	1.66			
Pure Premium Indicated by National Relativity		40%	0.923	37%	0.980	1.90			
Pure Premium Present on Rate Level		40%	0.978	38%	0.794	1.77			
Pure Premium Derived by Formula		0.974			0.814		1.79		

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

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CLASS 4038		PLASTER STATUARY OR ORNAMENT MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	1,041,334	0	0	0	0	0	0	0	0.00
1/09 through 12/09	811,752	0	0	0	0	0	160	160	0.02
1/10 through 12/10	805,030	0	0	1	21,812	0	25,126	46,938	5.83
1/11 through 12/11	945,429	0	0	0	0	0	0	0	0.00
1/12 through 12/12	694,748	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,298,293	0	0	1	21,812	0	25,286	47,098	1.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.507	10%	0.588	1.10			
Pure Premium Indicated by National Relativity		30%	2.316	31%	1.469	3.79			
Pure Premium Present on Rate Level		63%	0.962	59%	0.970	1.93			
Pure Premium Derived by Formula		1.336			1.086			2.42	

CLASS 4053		POTTERY MFG: CHINA OR TABLEWARE							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	13,675,773	0	0	1	9,122	0	22,278	31,400	0.23
1/09 through 12/09	11,485,785	0	0	5	248,117	0	124,396	372,513	3.24
1/10 through 12/10	9,343,717	0	0	1	12,248	0	14,629	26,877	0.29
1/11 through 12/11	8,939,627	0	0	1	11,359	0	49,128	60,487	0.68
1/12 through 12/12	9,378,127	1	44,813	4	56,584	19,195	88,114	208,706	2.23
5 YR. TOTAL	52,823,029	1	44,813	12	337,430	19,195	298,545	699,983	1.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.724	24%	0.602	1.33			
Pure Premium Indicated by National Relativity		18%	0.234	19%	0.638	0.87			
Pure Premium Present on Rate Level		64%	0.797	57%	0.835	1.63			
Pure Premium Derived by Formula		0.683			0.742			1.43	

CLASS 4061		POTTERY MFG: EARTHENWARE-GLAZED OR PORCELAIN-HAND MOLDED OR CAST							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	317,379	0	0	0	0	0	0	0	0.00
1/09 through 12/09	469,629	0	0	0	0	0	0	0	0.00
1/10 through 12/10	571,520	0	0	0	0	0	2,352	2,352	0.41
1/11 through 12/11	638,682	0	0	0	0	0	0	0	0.00
1/12 through 12/12	372,862	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,370,072	0	0	0	0	0	2,352	2,352	0.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	8%	0.099	0.10			
Pure Premium Indicated by National Relativity		15%	0.238	16%	0.633	0.87			
Pure Premium Present on Rate Level		78%	1.397	76%	1.058	2.46			
Pure Premium Derived by Formula		1.125			0.913			2.04	

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

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CLASS 4062		POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	46,926,542	0	0	7	347,395	0	196,426	543,821	1.16
1/09 through 12/09	42,435,060	0	0	9	97,934	0	144,377	242,311	0.57
1/10 through 12/10	50,319,316	5	224,066	18	554,517	612,931	576,280	1,967,794	3.91
1/11 through 12/11	55,334,510	0	0	16	919,523	0	860,638	1,780,161	3.22
1/12 through 12/12	62,303,346	2	163,520	13	399,628	137,590	360,513	1,061,251	1.70
5 YR. TOTAL	257,318,774	7	387,586	63	2,318,997	750,521	2,138,234	5,595,338	2.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	1.052	47%	1.123			2.18	
Pure Premium Indicated by National Relativity		33%	0.845	26%	0.879			1.72	
Pure Premium Present on Rate Level		33%	0.803	27%	0.856			1.66	
Pure Premium Derived by Formula		0.902			0.987		1.89		

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.
1/08 through 12/08	23,716,466	2	107,668	5	8,883	20,861	45,916	183,328	0.77
1/09 through 12/09	17,162,769	1	437,903	1	31,711	184,152	37,586	691,352	4.03
1/10 through 12/10	17,304,057	0	0	4	71,459	0	149,796	221,255	1.28
1/11 through 12/11	18,120,968	0	0	3	291,466	0	218,745	510,211	2.82
1/12 through 12/12	29,395,357	6	78,067	4	261,594	97,195	713,973	1,150,829	3.92
5 YR. TOTAL	105,699,617	9	623,638	17	665,113	302,208	1,166,016	2,756,975	2.61
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	1.219	36%	1.389			2.61	
Pure Premium Indicated by National Relativity		36%	1.012	32%	1.229			2.24	
Pure Premium Present on Rate Level		37%	1.110	32%	1.130			2.24	
Pure Premium Derived by Formula		1.104			1.255		2.36		

CLASS 4109		INTEGRATED CIRCUIT MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	107,799,359	0	0	6	122,523	0	208,634	331,157	0.31
1/12 through 12/12	179,517,512	0	0	4	261,507	0	235,243	496,750	0.28
5 YR. TOTAL	287,316,871	0	0	10	384,030	0	443,877	827,907	0.29
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.134	28%	0.154			0.29	
Pure Premium Indicated by National Relativity		21%	0.161	22%	0.188			0.35	
Pure Premium Present on Rate Level		58%	0.213	50%	0.213			0.43	
Pure Premium Derived by Formula		0.185			0.191		0.38		

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

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CLASS 4110		ELECTRIC BULB MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	4,556,377	0	0	0	0	0	0	0	0.00
1/12 through 12/12	6,715,981	0	0	1	16,871	0	21,026	37,897	0.56
5 YR. TOTAL	11,272,358	0	0	1	16,871	0	21,026	37,897	0.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.150	10%	0.187	0.34			
Pure Premium Indicated by National Relativity		25%	0.325	26%	0.325	0.65			
Pure Premium Present on Rate Level		67%	0.541	64%	0.423	0.96			
Pure Premium Derived by Formula		0.456			0.374		0.83		

CLASS 4111		GLASSWARE MFG-NO AUTOMATIC BLOWING MACHINES							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	53,472,009	0	0	4	73,941	0	69,085	143,026	0.27
1/09 through 12/09	53,551,943	1	28,217	3	380,821	0	193,034	602,072	1.12
1/10 through 12/10	56,146,796	0	0	5	147,078	0	133,018	280,096	0.50
1/11 through 12/11	53,997,754	1	6,599	1	16,418	21,800	34,370	79,187	0.15
1/12 through 12/12	16,660,015	0	0	2	71,419	0	124,992	196,411	1.18
5 YR. TOTAL	233,828,517	2	34,816	15	689,677	21,800	554,499	1,300,792	0.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.310	37%	0.246	0.56			
Pure Premium Indicated by National Relativity		34%	0.794	31%	0.913	1.71			
Pure Premium Present on Rate Level		35%	0.707	32%	0.530	1.24			
Pure Premium Derived by Formula		0.614			0.544		1.16		

CLASS 4112 ++		INCANDESCENT LAMP MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	13,647,557	0	0	0	0	0	10,261	10,261	0.08
1/09 through 12/09	11,516,101	0	0	1	987	0	3,702	4,689	0.04
1/10 through 12/10	12,613,022	0	0	0	0	0	1,822	1,822	0.01
1/11 through 12/11	3,122,734	0	0	0	0	0	97	97	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	40,899,414	0	0	1	987	0	15,882	16,869	0.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.002	17%	0.039	0.04			
Pure Premium Indicated by National Relativity		37%	0.377	39%	0.336	0.71			
Pure Premium Present on Rate Level		49%	0.541	44%	0.423	0.96			
Pure Premium Derived by Formula		0.405			0.324		0.73		

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

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CLASS 4113		GLASS MFG-CUT							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	14,035,183	1	88,240	2	37,393	8,420	46,761	180,814	1.29
1/09 through 12/09	11,156,019	0	0	1	3,964	0	38,373	42,337	0.38
1/10 through 12/10	1,622,896	0	0	0	0	0	4,171	4,171	0.26
1/11 through 12/11	1,705,015	0	0	1	7,076	0	7,038	14,114	0.83
1/12 through 12/12	3,294,492	0	0	0	0	0	2,922	2,922	0.09
5 YR. TOTAL	31,813,605	1	88,240	4	48,433	8,420	99,265	244,358	0.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.430	18%	0.338	0.77			
Pure Premium Indicated by National Relativity		15%	1.643	16%	0.700	2.34			
Pure Premium Present on Rate Level		69%	0.939	66%	0.636	1.58			
Pure Premium Derived by Formula		0.963			0.593		1.56		

CLASS 4114		GLASSWARE MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	47,291,245	7	979,470	15	303,776	337,682	349,293	1,970,221	4.17
1/09 through 12/09	48,219,229	4	323,720	17	381,665	545,290	459,632	1,710,307	3.55
1/10 through 12/10	31,620,086	0	0	15	305,739	0	290,958	596,697	1.89
1/11 through 12/11	22,877,102	0	0	4	78,058	0	79,030	157,088	0.69
1/12 through 12/12	54,787,550	0	0	12	492,893	0	278,318	771,211	1.41
5 YR. TOTAL	204,795,212	11	1,303,190	63	1,562,131	882,972	1,457,231	5,205,524	2.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	1.399	53%	1.143	2.54			
Pure Premium Indicated by National Relativity		27%	1.114	23%	1.175	2.29			
Pure Premium Present on Rate Level		28%	2.074	24%	1.466	3.54			
Pure Premium Derived by Formula		1.511			1.228		2.74		

CLASS 4130		GLASS MERCHANT							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	22,719,377	4	378,383	3	29,784	253,914	95,384	757,465	3.33
1/09 through 12/09	22,144,429	1	30,415	6	170,637	50,196	223,758	475,006	2.15
1/10 through 12/10	21,538,119	1	2,845	5	156,373	11,333	185,492	356,043	1.65
1/11 through 12/11	22,640,987	0	0	5	67,971	0	111,909	179,880	0.79
1/12 through 12/12	22,148,850	4	436,242	8	77,335	694,562	140,052	1,348,191	6.09
5 YR. TOTAL	111,191,762	10	847,885	27	502,100	1,010,005	756,595	3,116,585	2.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.214	42%	1.589	2.80			
Pure Premium Indicated by National Relativity		35%	1.470	29%	1.574	3.04			
Pure Premium Present on Rate Level		35%	1.413	29%	1.498	2.91			
Pure Premium Derived by Formula		1.373			1.558		2.93		

* 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: 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.
1/08 through 12/08	5,073,658	1	156,012	2	556	223,251	11,731	391,550	7.72
1/09 through 12/09	4,495,717	0	0	3	23,762	0	16,614	40,376	0.90
1/10 through 12/10	4,509,980	0	0	3	6,861	0	19,094	25,955	0.58
1/11 through 12/11	2,840,883	0	0	4	20,478	0	63,835	84,313	2.97
1/12 through 12/12	5,027,406	0	0	5	98,765	0	202,799	301,564	6.00
5 YR. TOTAL	21,947,644	1	156,012	17	150,422	223,251	314,073	843,758	3.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	1.396	23%		2.448		3.84	
Pure Premium Indicated by National Relativity		27%	1.477	29%		1.950		3.43	
Pure Premium Present on Rate Level		56%	1.681	48%		1.801		3.48	
Pure Premium Derived by Formula			1.577			1.993		3.57	

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.
1/08 through 12/08	2,215,713	0	0	0	0	0	620	620	0.03
1/09 through 12/09	1,774,314	0	0	0	0	0	97	97	0.01
1/10 through 12/10	4,186,046	0	0	0	0	0	1,385	1,385	0.03
1/11 through 12/11	3,965,342	0	0	0	0	0	441	441	0.01
1/12 through 12/12	1,169,388	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	13,310,803	0	0	0	0	0	2,543	2,543	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.000	15%		0.019		0.02	
Pure Premium Indicated by National Relativity		19%	0.855	20%		0.798		1.65	
Pure Premium Present on Rate Level		71%	0.713	65%		1.005		1.72	
Pure Premium Derived by Formula			0.669			0.816		1.49	

CLASS 4149		OPTICAL GOODS MFG. NOC							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	69,313,399	0	0	3	53,261	0	46,942	100,203	0.15
1/12 through 12/12	29,856,320	3	328,282	2	22,204	254,938	34,429	639,853	2.14
5 YR. TOTAL	99,169,719	3	328,282	5	75,465	254,938	81,371	740,056	0.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.407	17%		0.339		0.75	
Pure Premium Indicated by National Relativity		41%	0.252	41%		0.273		0.53	
Pure Premium Present on Rate Level		46%	0.183	42%		0.189		0.37	
Pure Premium Derived by Formula			0.240			0.249		0.49	

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

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CLASS 4150 ++		OPTICAL GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	149,615,563	0	0	8	82,356	0	138,360	220,716	0.15
1/09 through 12/09	146,812,579	2	29,689	15	323,486	50,908	260,239	664,322	0.45
1/10 through 12/10	184,592,836	4	419,103	13	307,703	157,829	342,382	1,227,017	0.67
1/11 through 12/11	10,034,396	1	21,973	1	1,229	10,661	13,441	47,304	0.47
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	491,055,374	7	470,765	37	714,774	219,398	754,422	2,159,359	0.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.241	33%	0.198			0.44	
Pure Premium Indicated by National Relativity		38%	0.307	33%	0.320			0.63	
Pure Premium Present on Rate Level		38%	0.183	34%	0.189			0.37	
Pure Premium Derived by Formula		0.244			0.235		0.48		

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.
1/08 through 12/08	3,770,314	0	0	2	77,276	0	18,121	95,397	2.53
1/09 through 12/09	3,550,456	0	0	1	69,082	0	43,123	112,205	3.16
1/10 through 12/10	3,282,796	0	0	0	0	0	17,883	17,883	0.55
1/11 through 12/11	3,565,611	0	0	0	0	0	1,533	1,533	0.04
1/12 through 12/12	3,692,588	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	17,861,765	0	0	3	146,358	0	80,660	227,018	1.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.819	18%	0.452			1.27	
Pure Premium Indicated by National Relativity		30%	1.124	32%	0.973			2.10	
Pure Premium Present on Rate Level		57%	1.093	50%	1.111			2.20	
Pure Premium Derived by Formula		1.067			0.948		2.02		

CLASS 4207		PULP MFG-CHEMICAL PROCESS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	22,516,027	1	185,421	1	21,937	66,569	14,216	288,143	1.28
1/09 through 12/09	32,358,182	3	766,350	1	2,769	555,223	25,376	1,349,718	4.17
1/10 through 12/10	34,702,922	0	0	3	73,303	0	130,600	203,903	0.59
1/11 through 12/11	37,398,775	1	16,600	1	50,369	10,888	46,441	124,298	0.33
1/12 through 12/12	39,005,058	1	55,773	6	416,438	17,682	304,014	793,907	2.04
5 YR. TOTAL	165,980,964	6	1,024,144	12	564,816	650,362	520,647	2,759,969	1.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.957	30%	0.706			1.66	
Pure Premium Indicated by National Relativity		37%	0.738	35%	0.655			1.39	
Pure Premium Present on Rate Level		37%	0.635	35%	0.430			1.07	
Pure Premium Derived by Formula		0.757			0.592		1.35		

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

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CLASS 4239		PAPER MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	150,388,371	9	1,693,165	37	2,318,938	937,456	1,433,480	6,383,039	4.25
1/09 through 12/09	116,066,479	11	843,028	17	1,078,554	666,271	839,583	3,427,436	2.95
1/10 through 12/10	117,760,055	8	488,268	16	715,515	375,190	621,263	2,200,236	1.87
1/11 through 12/11	127,189,430	7	551,716	19	512,327	474,287	596,219	2,134,549	1.68
1/12 through 12/12	123,752,830	5	689,594	17	769,395	609,918	587,162	2,656,069	2.15
5 YR. TOTAL	635,157,165	40	4,265,771	106	5,394,729	3,063,122	4,077,707	16,801,329	2.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		59%	1.521	71%	1.124			2.65	
Pure Premium Indicated by National Relativity		20%	1.070	14%	0.877			1.95	
Pure Premium Present on Rate Level		21%	1.309	15%	1.010			2.32	
Pure Premium Derived by Formula		1.386			1.072		2.46		

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.
1/08 through 12/08	5,176,390	0	0	0	0	0	216	216	0.00
1/09 through 12/09	1,770,280	1	40,697	2	10,337	22,059	47,414	120,507	6.81
1/10 through 12/10	1,741,696	0	0	3	4,573	0	7,918	12,491	0.72
1/11 through 12/11	7,212,467	0	0	1	1,836	0	20,846	22,682	0.31
1/12 through 12/12	9,554,923	0	0	1	7,290	0	4,082	11,372	0.12
5 YR. TOTAL	25,455,756	1	40,697	7	24,036	22,059	80,476	167,268	0.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.254	18%	0.403			0.66	
Pure Premium Indicated by National Relativity		37%	0.753	39%	0.966			1.72	
Pure Premium Present on Rate Level		49%	0.928	43%	0.843			1.77	
Pure Premium Derived by Formula		0.769			0.812		1.58		

CLASS 4243		BOX MFG-FOLDING PAPER-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.
1/08 through 12/08	171,797,332	11	731,516	33	758,845	852,477	857,429	3,200,267	1.86
1/09 through 12/09	166,063,767	3	111,950	35	596,172	82,902	659,577	1,450,601	0.87
1/10 through 12/10	176,948,667	4	126,603	39	1,341,893	233,651	1,168,771	2,870,918	1.62
1/11 through 12/11	184,981,095	7	210,892	41	969,518	199,186	987,047	2,366,643	1.28
1/12 through 12/12	184,808,021	8	1,401,480	32	926,493	704,748	1,018,529	4,051,250	2.19
5 YR. TOTAL	884,598,882	33	2,582,441	180	4,592,921	2,072,964	4,691,353	13,939,679	1.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		54%	0.811	71%	0.765			1.58	
Pure Premium Indicated by National Relativity		23%	0.856	14%	0.906			1.76	
Pure Premium Present on Rate Level		23%	0.729	15%	0.705			1.43	
Pure Premium Derived by Formula		0.802			0.776		1.58		

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

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CLASS 4244		CORRUGATED OR FIBER BOARD CONTAINER MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	101,301,018	1	13,431	20	292,304	11,415	403,593	720,743	0.71
1/09 through 12/09	109,288,413	8	1,031,461	22	533,308	685,062	600,886	2,850,717	2.61
1/10 through 12/10	115,370,946	3	86,583	10	502,734	97,670	308,753	995,740	0.86
1/11 through 12/11	124,624,353	6	303,367	22	631,518	301,545	603,664	1,840,094	1.48
1/12 through 12/12	123,450,965	3	318,483	15	330,471	399,072	701,264	1,749,290	1.42
5 YR. TOTAL	574,035,695	21	1,753,325	89	2,290,335	1,494,764	2,618,160	8,156,584	1.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	0.704	60%	0.716	1.42			
Pure Premium Indicated by National Relativity		26%	0.978	20%	1.052	2.03			
Pure Premium Present on Rate Level		27%	0.790	20%	0.726	1.52			
Pure Premium Derived by Formula		0.798			0.785			1.58	

CLASS 4250		PAPER COATING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	87,345,742	3	130,120	26	509,280	94,537	576,660	1,310,597	1.50
1/09 through 12/09	99,966,660	5	523,491	13	247,289	293,695	291,703	1,356,178	1.36
1/10 through 12/10	104,692,004	4	567,428	28	757,054	204,588	543,568	2,072,638	1.98
1/11 through 12/11	97,174,947	6	490,812	27	605,162	553,253	495,373	2,144,600	2.21
1/12 through 12/12	90,081,738	3	102,640	12	227,324	89,067	375,189	794,220	0.88
5 YR. TOTAL	479,261,091	21	1,814,491	106	2,346,109	1,235,140	2,282,493	7,678,233	1.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	0.868	54%	0.734	1.60			
Pure Premium Indicated by National Relativity		28%	0.719	23%	0.701	1.42			
Pure Premium Present on Rate Level		29%	0.791	23%	0.663	1.45			
Pure Premium Derived by Formula		0.804			0.710			1.51	

CLASS 4251		STATIONERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	20,271,539	0	0	6	80,211	0	100,088	180,299	0.89
1/09 through 12/09	21,859,477	1	69,477	6	29,208	63,003	86,683	248,371	1.14
1/10 through 12/10	21,258,908	0	0	5	31,191	0	46,476	77,667	0.37
1/11 through 12/11	21,869,589	1	23,445	6	80,896	35,817	81,930	222,088	1.02
1/12 through 12/12	22,434,997	1	59,852	3	47,898	220,749	109,603	438,102	1.95
5 YR. TOTAL	107,694,510	3	152,774	26	269,404	319,569	424,780	1,166,527	1.08
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.392	32%	0.691	1.08			
Pure Premium Indicated by National Relativity		38%	1.113	34%	1.100	2.21			
Pure Premium Present on Rate Level		38%	0.837	34%	0.823	1.66			
Pure Premium Derived by Formula		0.835			0.875			1.71	

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

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CLASS 4263		FIBER GOODS MFG							
Industry Group: Manufacturing Hazard Group: 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.
1/08 through 12/08	10,680,087	1	28,675	4	82,612	57,598	187,750	356,635	3.34
1/09 through 12/09	8,741,748	2	57,171	6	177,964	33,622	515,056	783,813	8.97
1/10 through 12/10	11,220,073	1	21,467	5	247,043	6,884	477,734	753,128	6.71
1/11 through 12/11	15,176,520	0	0	5	140,346	0	106,160	246,506	1.63
1/12 through 12/12	17,034,760	0	0	11	630,078	0	640,144	1,270,222	7.46
5 YR. TOTAL	62,853,188	4	107,313	31	1,278,043	98,104	1,926,844	3,410,304	5.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	2.204	35%	3.222	5.43			
Pure Premium Indicated by National Relativity		39%	0.688	32%	0.800	1.49			
Pure Premium Present on Rate Level		39%	1.048	33%	1.753	2.80			
Pure Premium Derived by Formula			1.162		1.962	3.12			

CLASS 4273		BAG MFG. - PLASTIC OR PAPER							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	25,921,031	2	186,602	2	19,564	330,849	49,158	586,173	2.26
1/09 through 12/09	29,566,035	1	44,212	6	242,519	29,984	305,817	622,532	2.11
1/10 through 12/10	29,546,300	0	0	11	364,951	0	171,472	536,423	1.82
1/11 through 12/11	30,748,394	5	259,210	6	293,722	295,636	111,814	960,382	3.12
1/12 through 12/12	35,078,840	3	361,893	11	443,543	145,856	560,039	1,511,331	4.31
5 YR. TOTAL	150,860,600	11	851,917	36	1,364,299	802,325	1,198,300	4,216,841	2.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.469	40%	1.326	2.80			
Pure Premium Indicated by National Relativity		35%	0.829	30%	0.893	1.72			
Pure Premium Present on Rate Level		35%	1.010	30%	1.013	2.02			
Pure Premium Derived by Formula			1.084		1.102	2.19			

CLASS 4279		PAPER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	89,555,262	3	213,301	21	194,216	108,900	349,758	866,175	0.97
1/09 through 12/09	94,046,523	4	264,588	19	558,745	665,220	607,032	2,095,585	2.23
1/10 through 12/10	101,611,561	2	8,140	24	549,428	2,935	582,352	1,142,855	1.13
1/11 through 12/11	109,467,230	6	343,602	21	747,163	359,214	865,907	2,315,886	2.12
1/12 through 12/12	119,198,332	2	442,085	23	351,579	401,080	535,385	1,730,129	1.45
5 YR. TOTAL	513,878,908	17	1,271,716	108	2,401,131	1,537,349	2,940,434	8,150,630	1.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	0.715	65%	0.871	1.59			
Pure Premium Indicated by National Relativity		27%	0.963	17%	0.956	1.92			
Pure Premium Present on Rate Level		28%	0.822	18%	0.971	1.79			
Pure Premium Derived by Formula			0.812		0.903	1.72			

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

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CLASS 4282		DRESS PATTERN MFG-PAPER							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	25,337	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	2,175	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	27,512	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.000		0.00	
Pure Premium Indicated by National Relativity		13%	0.074	14%	0.275	0.275		0.35	
Pure Premium Present on Rate Level		86%	1.379	85%	0.737	0.737		2.12	
Pure Premium Derived by Formula		1.196			0.665		1.86		

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.
1/08 through 12/08	1,895,434	0	0	0	0	0	284	284	0.02
1/09 through 12/09	1,989,898	0	0	0	0	0	1,210	1,210	0.06
1/10 through 12/10	3,350,080	0	0	0	0	0	12,507	12,507	0.37
1/11 through 12/11	2,695,637	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,928,011	0	0	0	0	0	2,277	2,277	0.12
5 YR. TOTAL	11,859,060	0	0	0	0	0	16,278	16,278	0.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.000	14%	0.137	0.137		0.14	
Pure Premium Indicated by National Relativity		37%	0.598	39%	0.665	0.665		1.26	
Pure Premium Present on Rate Level		53%	0.897	47%	0.935	0.935		1.83	
Pure Premium Derived by Formula		0.697			0.718		1.42		

CLASS 4299		PRINTING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	280,353,103	6	502,862	67	1,568,472	644,666	1,485,962	4,201,962	1.50
1/09 through 12/09	246,106,705	9	242,295	68	1,599,695	190,498	1,467,132	3,499,620	1.42
1/10 through 12/10	251,023,161	12	1,091,107	61	867,066	790,708	1,142,258	3,891,139	1.55
1/11 through 12/11	257,482,735	11	517,587	33	658,775	288,434	1,074,177	2,538,973	0.99
1/12 through 12/12	260,562,697	8	585,820	40	707,309	534,549	661,958	2,489,636	0.96
5 YR. TOTAL	1,295,528,401	46	2,939,671	269	5,401,317	2,448,855	5,831,487	16,621,330	1.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		66%	0.644	85%	0.639	0.639		1.28	
Pure Premium Indicated by National Relativity		17%	0.823	7%	0.875	0.875		1.70	
Pure Premium Present on Rate Level		17%	0.825	8%	0.764	0.764		1.59	
Pure Premium Derived by Formula		0.705			0.666		1.37		

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

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CLASS 4301 ++		WALLPAPER 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.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
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%	0.606	100%	0.324	0.93			
Pure Premium Derived by Formula		0.606			0.324			0.93	

CLASS 4304		NEWSPAPER PUBLISHING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	52,432,933	5	302,647	17	123,591	143,496	265,496	835,230	1.59
1/09 through 12/09	39,631,568	3	277,360	23	668,623	169,248	499,661	1,614,892	4.08
1/10 through 12/10	42,657,857	4	32,726	27	1,268,752	133,216	891,562	2,326,256	5.45
1/11 through 12/11	29,139,112	4	125,870	2	29,534	559,485	179,939	894,828	3.07
1/12 through 12/12	24,782,431	4	392,659	10	267,140	438,454	333,800	1,432,053	5.78
5 YR. TOTAL	188,643,901	20	1,131,262	79	2,357,640	1,443,899	2,170,458	7,103,259	3.77
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	1.849	54%	1.916	3.77			
Pure Premium Indicated by National Relativity		30%	1.541	23%	1.897	3.44			
Pure Premium Present on Rate Level		31%	1.558	23%	1.679	3.24			
Pure Premium Derived by Formula		1.666			1.857			3.52	

CLASS 4307		BOOKBINDING							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	4,297,979	0	0	1	22,313	0	24,215	46,528	1.08
1/09 through 12/09	3,461,193	0	0	1	10,396	0	2,801	13,197	0.38
1/10 through 12/10	2,805,749	0	0	2	4,407	0	6,156	10,563	0.38
1/11 through 12/11	2,612,919	0	0	0	0	0	590	590	0.02
1/12 through 12/12	2,853,059	2	48,577	1	4,139	61,302	3,883	117,901	4.13
5 YR. TOTAL	16,030,899	2	48,577	5	41,255	61,302	37,645	188,779	1.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.560	14%	0.617	1.18			
Pure Premium Indicated by National Relativity		45%	0.737	43%	0.808	1.55			
Pure Premium Present on Rate Level		45%	0.647	43%	0.624	1.27			
Pure Premium Derived by Formula		0.679			0.702			1.38	

* 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.
1/08 through 12/08	4,028,749	0	0	2	346,480	0	72,116	418,596	10.39
1/09 through 12/09	3,059,082	0	0	0	0	0	2,182	2,182	0.07
1/10 through 12/10	3,425,484	0	0	0	0	0	14,731	14,731	0.43
1/11 through 12/11	2,818,432	0	0	0	0	0	0	0	0.00
1/12 through 12/12	2,639,394	0	0	0	0	0	6,122	6,122	0.23
5 YR. TOTAL	15,971,141	0	0	2	346,480	0	95,151	441,631	2.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	2.169	11%	0.596			2.77	
Pure Premium Indicated by National Relativity		25%	0.256	26%	0.379			0.64	
Pure Premium Present on Rate Level		65%	0.622	63%	0.380			1.00	
Pure Premium Derived by Formula						0.685	0.404	1.09	

CLASS 4352		ENGRAVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	4,364,109	1	7,352	1	8,285	59,777	31,114	106,528	2.44
1/09 through 12/09	3,812,127	0	0	1	3,106	0	7,597	10,703	0.28
1/10 through 12/10	3,946,690	0	0	0	0	0	3,128	3,128	0.08
1/11 through 12/11	4,192,042	0	0	3	21,979	0	24,577	46,556	1.11
1/12 through 12/12	4,712,214	0	0	0	0	0	6,500	6,500	0.14
5 YR. TOTAL	21,027,182	1	7,352	5	33,370	59,777	72,916	173,415	0.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.194	15%	0.631			0.83	
Pure Premium Indicated by National Relativity		32%	0.584	34%	0.967			1.55	
Pure Premium Present on Rate Level		58%	0.454	51%	0.587			1.04	
Pure Premium Derived by Formula						0.470	0.723	1.19	

CLASS 4360		MOTION PICTURE: DEVELOPMENT OF NEGATIVES, PRINTING AND ALL SUBSEQUENT OPERATIONS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	3,303,050	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,393,566	0	0	0	0	0	343	343	0.03
1/10 through 12/10	1,814,657	1	84,503	0	0	98,673	3,484	186,660	10.29
1/11 through 12/11	2,191,823	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,695,435	0	0	0	0	0	2,199	2,199	0.13
5 YR. TOTAL	10,398,531	1	84,503	0	0	98,673	6,026	189,202	1.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.813	11%	1.007			1.82	
Pure Premium Indicated by National Relativity		25%	0.568	26%	0.285			0.85	
Pure Premium Present on Rate Level		66%	0.630	63%	0.533			1.16	
Pure Premium Derived by Formula						0.631	0.521	1.15	

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

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CLASS 4361		PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Office and Clerical Hazard Group: 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.
1/08 through 12/08	84,696,803	6	191,941	13	312,409	189,926	245,367	939,643	1.11
1/09 through 12/09	74,246,150	3	296,604	10	93,364	217,228	179,247	786,443	1.06
1/10 through 12/10	81,390,854	3	248,251	12	155,178	66,336	214,837	684,602	0.84
1/11 through 12/11	76,843,620	1	15,723	6	22,953	18,406	61,245	118,327	0.15
1/12 through 12/12	66,195,043	5	328,916	4	107,311	167,307	106,044	709,578	1.07
5 YR. TOTAL	383,372,470	18	1,081,435	45	691,215	659,203	806,740	3,238,593	0.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.462	42%	0.382	0.84			
Pure Premium Indicated by National Relativity		34%	0.431	29%	0.540	0.97			
Pure Premium Present on Rate Level		35%	0.415	29%	0.425	0.84			
Pure Premium Derived by Formula		0.435			0.440			0.88	

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.
1/08 through 12/08	141,622,459	14	761,044	50	899,299	879,092	781,166	3,320,601	2.34
1/09 through 12/09	110,437,067	10	840,774	43	1,030,391	1,328,972	1,146,577	4,346,714	3.94
1/10 through 12/10	123,135,569	7	503,833	34	656,239	708,979	812,389	2,681,440	2.18
1/11 through 12/11	143,157,589	10	1,596,110	58	976,260	956,346	961,962	4,490,678	3.14
1/12 through 12/12	149,358,294	6	735,713	34	786,355	375,759	1,069,998	2,967,825	1.99
5 YR. TOTAL	667,710,978	47	4,437,474	219	4,348,544	4,249,148	4,772,092	17,807,258	2.67
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		62%	1.316	83%	1.351	2.67			
Pure Premium Indicated by National Relativity		19%	1.287	8%	1.382	2.67			
Pure Premium Present on Rate Level		19%	1.375	9%	1.392	2.77			
Pure Premium Derived by Formula		1.322			1.357			2.68	

CLASS 4417 + +		BOOT OR SHOE MFG-RUBBER							
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.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		10%	1.686	11%	0.503	2.19			
Pure Premium Present on Rate Level		90%	1.142	89%	0.761	1.90			
Pure Premium Derived by Formula		1.196			0.733			1.93	

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

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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.
1/08 through 12/08	290,972,879	34	6,587,474	124	6,904,525	5,341,798	4,082,624	22,916,421	7.88
1/09 through 12/09	285,171,122	19	2,274,250	125	7,422,644	1,809,819	3,965,758	15,472,471	5.43
1/10 through 12/10	293,996,359	26	3,893,819	116	7,277,353	3,110,076	5,775,659	20,056,907	6.82
1/11 through 12/11	313,239,131	31	3,830,252	112	6,725,398	2,721,735	5,228,679	18,506,064	5.91
1/12 through 12/12	286,922,116	24	3,500,414	105	5,614,208	2,267,542	4,921,527	16,303,691	5.68
5 YR. TOTAL	1,470,301,607	134	20,086,209	582	33,944,128	15,250,970	23,974,247	93,255,554	6.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	3.675	100%	2.668	6.34			
Pure Premium Indicated by National Relativity		0%	1.654	0%	1.142	2.80			
Pure Premium Present on Rate Level		0%	3.832	0%	2.594	6.43			
Pure Premium Derived by Formula			3.675		2.668	6.34			

CLASS 4431		MAGNETIC AND OPTICAL RECORDING MEDIA MFG.							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	34,941,171	1	24,845	4	20,716	32,775	79,040	157,376	0.45
1/09 through 12/09	17,642,469	1	128,019	2	3,889	163,319	12,674	307,901	1.75
1/10 through 12/10	11,163,495	1	15,753	1	15,423	83,217	18,624	133,017	1.19
1/11 through 12/11	19,011,896	0	0	1	7,370	0	9,826	17,196	0.09
1/12 through 12/12	16,520,761	0	0	4	80,669	0	26,030	106,699	0.65
5 YR. TOTAL	99,279,792	3	168,617	12	128,067	279,311	146,194	722,189	0.73
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.299	27%	0.429	0.73			
Pure Premium Indicated by National Relativity		33%	0.592	35%	0.733	1.33			
Pure Premium Present on Rate Level		48%	0.480	38%	0.544	1.02			
Pure Premium Derived by Formula			0.483		0.579	1.06			

CLASS 4432		PEN 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.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	6,536,827	0	0	0	0	0	0	0	0.00
1/11 through 12/11	11,019,854	0	0	2	35,907	0	82,709	118,616	1.08
1/12 through 12/12	3,506,099	0	0	0	0	0	3,302	3,302	0.09
5 YR. TOTAL	21,062,780	0	0	2	35,907	0	86,011	121,918	0.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.170	14%	0.408	0.58			
Pure Premium Indicated by National Relativity		24%	0.469	26%	0.522	0.99			
Pure Premium Present on Rate Level		66%	0.465	60%	0.478	0.94			
Pure Premium Derived by Formula			0.436		0.480	0.92			

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

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CLASS 4439		LACQUER OR VARNISH MANUFACTURING							
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.
1/08 through 12/08	179,995	0	0	0	0	0	0	0	0.00
1/09 through 12/09	24,340	0	0	0	0	0	0	0	0.00
1/10 through 12/10	550,472	0	0	0	0	0	0	0	0.00
1/11 through 12/11	373,956	0	0	0	0	0	0	0	0.00
1/12 through 12/12	841,417	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,970,180	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	6%	0.000			0.00	
Pure Premium Indicated by National Relativity		18%	0.602	19%	1.095			1.70	
Pure Premium Present on Rate Level		77%	0.778	75%	0.693			1.47	
Pure Premium Derived by Formula		0.707			0.728		1.44		

CLASS 4452		PLASTICS MFG: FABRICATED 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.
1/08 through 12/08	108,313,639	4	182,138	36	1,079,017	119,269	1,298,793	2,679,217	2.47
1/09 through 12/09	104,973,728	3	310,408	24	205,737	103,908	451,729	1,071,782	1.02
1/10 through 12/10	83,256,476	9	653,935	24	547,254	947,141	848,100	2,996,430	3.60
1/11 through 12/11	86,007,296	4	122,032	26	555,870	195,619	625,868	1,499,389	1.74
1/12 through 12/12	80,207,171	5	399,901	27	812,876	282,913	518,602	2,014,292	2.51
5 YR. TOTAL	462,758,310	25	1,668,414	137	3,200,754	1,648,850	3,743,092	10,261,110	2.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		48%	1.052	69%	1.165			2.22	
Pure Premium Indicated by National Relativity		26%	1.051	15%	1.254			2.31	
Pure Premium Present on Rate Level		26%	1.081	16%	1.293			2.37	
Pure Premium Derived by Formula		1.059			1.199		2.26		

CLASS 4459		PLASTICS MFG: SHEETS, RODS, OR TUBES							
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.
1/08 through 12/08	160,748,034	6	1,394,845	39	391,135	1,039,251	616,427	3,441,658	2.14
1/09 through 12/09	149,735,242	8	754,176	44	937,288	625,329	818,243	3,135,036	2.09
1/10 through 12/10	160,564,185	7	381,063	37	704,206	345,569	1,062,928	2,493,766	1.55
1/11 through 12/11	168,554,917	11	905,684	47	1,709,924	804,508	1,377,612	4,797,728	2.85
1/12 through 12/12	162,553,206	4	84,413	37	1,084,165	89,306	1,024,296	2,282,180	1.40
5 YR. TOTAL	802,155,584	36	3,520,181	204	4,826,718	2,903,963	4,899,506	16,150,368	2.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		61%	1.041	80%	0.973			2.01	
Pure Premium Indicated by National Relativity		19%	1.018	10%	1.208			2.23	
Pure Premium Present on Rate Level		20%	1.120	10%	1.050			2.17	
Pure Premium Derived by Formula		1.052			1.004		2.06		

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

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CLASS 4470		CABLE MFG-INSULATED ELECTRICAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	141,495,443	6	1,005,311	14	531,291	725,754	574,255	2,836,611	2.01
1/09 through 12/09	140,550,333	8	932,819	23	323,462	967,681	611,538	2,835,500	2.02
1/10 through 12/10	123,947,071	4	92,350	20	494,036	203,863	856,413	1,646,662	1.33
1/11 through 12/11	131,318,729	4	360,043	18	262,857	430,173	452,331	1,505,404	1.15
1/12 through 12/12	137,594,874	4	235,337	15	412,834	170,777	541,569	1,360,517	0.99
5 YR. TOTAL	674,906,450	26	2,625,860	90	2,024,480	2,498,248	3,036,106	10,184,694	1.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		50%	0.689	68%	0.820			1.51	
Pure Premium Indicated by National Relativity		25%	1.000	16%	0.987			1.99	
Pure Premium Present on Rate Level		25%	0.785	16%	0.838			1.62	
Pure Premium Derived by Formula		0.791			0.850		1.64		

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.
1/08 through 12/08	430,287,478	22	1,940,395	119	2,732,456	2,046,573	2,540,536	9,259,960	2.15
1/09 through 12/09	395,477,849	15	1,357,330	101	2,678,229	1,109,997	2,226,197	7,371,753	1.86
1/10 through 12/10	419,574,131	17	1,050,863	103	1,871,210	461,190	2,017,092	5,400,355	1.29
1/11 through 12/11	451,592,367	31	1,992,987	139	2,973,419	2,457,126	3,230,209	10,653,741	2.36
1/12 through 12/12	473,505,929	17	768,460	128	2,997,889	842,498	3,364,346	7,973,193	1.68
5 YR. TOTAL	2,170,437,754	102	7,110,035	590	13,253,203	6,917,384	13,378,380	40,659,002	1.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		85%	0.938	100%	0.935			1.87	
Pure Premium Indicated by National Relativity		7%	0.947	0%	1.129			2.08	
Pure Premium Present on Rate Level		8%	0.950	0%	0.929			1.88	
Pure Premium Derived by Formula		0.940			0.935		1.88		

CLASS 4493		FABRIC COATING OR IMPREGNATING NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	2,312,053	0	0	0	0	0	4,984	4,984	0.22
1/09 through 12/09	2,113,807	0	0	0	0	0	5,062	5,062	0.24
1/10 through 12/10	2,452,113	0	0	0	0	0	0	0	0.00
1/11 through 12/11	7,405,889	0	0	1	350	0	6,990	7,340	0.10
1/12 through 12/12	7,421,909	0	0	1	10,029	0	7,961	17,990	0.24
5 YR. TOTAL	21,705,771	0	0	2	10,379	0	24,997	35,376	0.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.048	17%	0.115			0.16	
Pure Premium Indicated by National Relativity		43%	1.283	41%	1.156			2.44	
Pure Premium Present on Rate Level		44%	0.916	42%	0.846			1.76	
Pure Premium Derived by Formula		0.961			0.849		1.81		

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

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CLASS 4511		ANALYTICAL LABORATORIES OR ASSAYING - INCLUDING LABORATORY, OUTSIDE EMPLOYEES, COLLECTORS OF SAMPLES, & DRIVERS								
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	432,701,545	4	278,360	15	521,271	194,714	468,085	1,462,430	0.34	
1/09 through 12/09	462,372,779	5	366,331	6	28,963	236,389	211,497	843,180	0.18	
1/10 through 12/10	511,097,007	6	70,543	21	360,082	125,529	530,853	1,087,007	0.21	
1/11 through 12/11	498,526,935	4	252,774	18	518,457	341,394	523,533	1,636,158	0.33	
1/12 through 12/12	573,865,192	14	1,185,256	30	985,648	810,232	600,947	3,582,083	0.62	
5 YR. TOTAL	2,478,563,458	33	2,153,264	90	2,414,421	1,708,258	2,334,915	8,610,858	0.35	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		46%	0.184	61%	0.163	0.35				
Pure Premium Indicated by National Relativity		27%	0.239	19%	0.277	0.52				
Pure Premium Present on Rate Level		27%	0.178	20%	0.173	0.35				
Pure Premium Derived by Formula		0.197			0.187		0.38			

CLASS 4557		INK MFG								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	40,258,595	4	450,265	11	154,966	537,652	384,802	1,527,685	3.79	
1/09 through 12/09	49,480,659	2	246,856	9	310,252	116,035	275,765	948,908	1.92	
1/10 through 12/10	57,289,376	4	145,945	17	357,037	332,412	382,953	1,218,347	2.13	
1/11 through 12/11	57,235,867	3	252,745	13	334,508	382,269	333,471	1,302,993	2.28	
1/12 through 12/12	64,650,746	4	408,449	19	414,858	498,326	499,186	1,820,819	2.82	
5 YR. TOTAL	268,915,243	17	1,504,260	69	1,571,621	1,866,694	1,876,177	6,818,752	2.54	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		37%	1.144	51%	1.392	2.54				
Pure Premium Indicated by National Relativity		31%	0.758	24%	0.793	1.55				
Pure Premium Present on Rate Level		32%	0.959	25%	1.045	2.00				
Pure Premium Derived by Formula		0.965			1.161		2.13			

CLASS 4558		PAINT MFG								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	32,727,629	1	10,695	7	270,446	5,036	138,718	424,895	1.30	
1/09 through 12/09	39,800,901	0	0	9	130,236	0	116,199	246,435	0.62	
1/10 through 12/10	38,413,679	2	29,582	2	12,081	81,867	20,360	143,890	0.37	
1/11 through 12/11	38,691,790	3	15,582	4	105,108	19,848	135,383	275,921	0.71	
1/12 through 12/12	39,016,339	1	97,890	3	24,179	49,899	78,486	250,454	0.64	
5 YR. TOTAL	188,650,338	7	153,749	25	542,050	156,650	489,146	1,341,595	0.71	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		25%	0.369	34%	0.342	0.71				
Pure Premium Indicated by National Relativity		37%	0.625	33%	0.680	1.31				
Pure Premium Present on Rate Level		38%	0.531	33%	0.531	1.06				
Pure Premium Derived by Formula		0.525			0.516		1.04			

* 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.
1/08 through 12/08	380,831	0	0	0	0	0	0	0	0.00
1/09 through 12/09	286,078	0	0	0	0	0	0	0	0.00
1/10 through 12/10	270,966	0	0	0	0	0	0	0	0.00
1/11 through 12/11	911,341	0	0	2	3,149	0	23,389	26,538	2.91
1/12 through 12/12	1,124,205	0	0	2	781	0	2,917	3,698	0.33
5 YR. TOTAL	2,973,421	0	0	4	3,930	0	26,306	30,236	1.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.132	8%	0.885	1.02			
Pure Premium Indicated by National Relativity		39%	0.731	41%	0.913	1.64			
Pure Premium Present on Rate Level		55%	0.989	51%	0.829	1.82			
Pure Premium Derived by Formula		0.837			0.868			1.71	

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.
1/08 through 12/08	59,542,032	2	18,190	5	102,676	19,992	244,672	385,530	0.65
1/09 through 12/09	60,152,014	1	75,741	1	3,108	167,582	19,994	266,425	0.44
1/10 through 12/10	46,115,594	1	38,581	4	63,970	0	177,788	280,339	0.61
1/11 through 12/11	69,466,180	0	0	5	158,915	0	185,760	344,675	0.50
1/12 through 12/12	63,397,498	1	36,278	3	63,029	25,579	100,091	224,977	0.36
5 YR. TOTAL	298,673,318	5	168,790	18	391,698	213,153	728,305	1,501,946	0.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.188	35%	0.315	0.50			
Pure Premium Indicated by National Relativity		30%	0.244	32%	0.382	0.63			
Pure Premium Present on Rate Level		46%	0.275	33%	0.368	0.64			
Pure Premium Derived by Formula		0.245			0.354			0.60	

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.
1/08 through 12/08	12,135,614	1	177,081	7	135,204	181,415	219,368	713,068	5.88
1/09 through 12/09	12,220,950	0	0	2	13,148	0	35,847	48,995	0.40
1/10 through 12/10	13,574,465	0	0	11	266,931	0	336,284	603,215	4.44
1/11 through 12/11	14,621,037	0	0	6	188,768	0	247,160	435,928	2.98
1/12 through 12/12	14,270,377	2	532,114	4	74,352	1,030,795	244,732	1,881,993	13.19
5 YR. TOTAL	66,822,443	3	709,195	30	678,403	1,212,210	1,083,391	3,683,199	5.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	2.077	41%	3.435	5.51			
Pure Premium Indicated by National Relativity		35%	1.837	29%	1.907	3.74			
Pure Premium Present on Rate Level		35%	2.172	30%	2.388	4.56			
Pure Premium Derived by Formula		2.026			2.678			4.70	

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

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CLASS 4611		DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING, OR BLENDING-NO MFG OF INGREDIENTS								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	634,746,247	8	411,502	28	981,360	529,410	782,825	2,705,097	0.43	
1/09 through 12/09	593,264,880	4	244,298	34	951,585	202,021	863,633	2,261,537	0.38	
1/10 through 12/10	679,021,663	15	1,359,389	42	472,842	760,877	693,444	3,286,552	0.48	
1/11 through 12/11	641,106,851	11	433,245	43	784,336	375,394	969,855	2,562,830	0.40	
1/12 through 12/12	683,261,795	8	631,207	35	924,986	635,449	905,331	3,096,973	0.45	
5 YR. TOTAL	3,231,401,436	46	3,079,641	182	4,115,109	2,503,151	4,215,088	13,912,989	0.43	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		61%	0.223	77%	0.208	0.43				
Pure Premium Indicated by National Relativity		19%	0.371	11%	0.423	0.79				
Pure Premium Present on Rate Level		20%	0.278	12%	0.240	0.52				
Pure Premium Derived by Formula		0.262			0.235		0.50			

CLASS 4635		OXYGEN OR HYDROGEN MFG & DRIVERS								
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	39,880,058	2	220,349	7	165,216	666,394	217,130	1,269,089	3.18	
1/09 through 12/09	39,742,600	0	0	6	524,643	0	355,537	880,180	2.22	
1/10 through 12/10	44,017,630	1	10,819	12	1,157,060	4,717	398,020	1,570,616	3.57	
1/11 through 12/11	43,504,157	2	41,419	14	281,896	23,653	238,087	585,055	1.35	
1/12 through 12/12	45,694,632	0	0	6	478,165	0	339,096	817,261	1.79	
5 YR. TOTAL	212,839,077	5	272,587	45	2,606,980	694,764	1,547,870	5,122,201	2.41	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		37%	1.353	48%	1.054	2.41				
Pure Premium Indicated by National Relativity		31%	1.157	26%	1.087	2.24				
Pure Premium Present on Rate Level		32%	1.236	26%	1.098	2.33				
Pure Premium Derived by Formula		1.255			1.074		2.33			

CLASS 4653		GLUE MFG & DRIVERS								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	4,698,833	0	0	0	0	0	6,140	6,140	0.13	
1/09 through 12/09	5,212,085	0	0	0	0	0	18,569	18,569	0.36	
1/10 through 12/10	5,651,952	0	0	1	1,292	0	3,796	5,088	0.09	
1/11 through 12/11	6,764,628	0	0	3	167,072	0	119,549	286,621	4.24	
1/12 through 12/12	6,478,703	1	64,310	1	26,306	45,271	22,657	158,544	2.45	
5 YR. TOTAL	28,806,201	1	64,310	5	194,670	45,271	170,711	474,962	1.65	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		15%	0.899	20%	0.750	1.65				
Pure Premium Indicated by National Relativity		28%	0.554	29%	0.809	1.36				
Pure Premium Present on Rate Level		57%	0.884	51%	0.903	1.79				
Pure Premium Derived by Formula		0.794			0.845		1.64			

* 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.
1/08 through 12/08	24,826,410	6	222,324	13	125,710	214,551	205,703	768,288	3.10
1/09 through 12/09	23,767,684	3	442,236	8	637,971	290,106	489,001	1,859,314	7.82
1/10 through 12/10	34,888,409	5	925,738	6	477,158	636,865	705,934	2,745,695	7.87
1/11 through 12/11	26,470,259	3	368,763	4	93,234	390,131	180,653	1,032,781	3.90
1/12 through 12/12	30,027,467	1	16,445	9	227,767	22,617	207,591	474,420	1.58
5 YR. TOTAL	139,980,229	18	1,975,506	40	1,561,840	1,554,270	1,788,882	6,880,498	4.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	2.527	61%	2.388	4.92			
Pure Premium Indicated by National Relativity		27%	2.486	19%	2.636	5.12			
Pure Premium Present on Rate Level		28%	2.958	20%	3.037	6.00			
Pure Premium Derived by Formula		2.637			2.565			5.20	

CLASS 4670		COTTONSEED OIL MFG-MECHANICAL & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	63,927	0	0	0	0	0	0	0	0.00
1/09 through 12/09	50,735	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	114,662	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		21%	3.735	22%	6.383	10.12			
Pure Premium Present on Rate Level		77%	1.922	75%	2.808	4.73			
Pure Premium Derived by Formula		2.264			3.510			5.77	

CLASS 4683		OIL MFG-VEGETABLE-NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	3,530,965	2	108,720	0	0	113,291	462	222,473	6.30
1/09 through 12/09	3,581,170	3	440,002	0	0	220,386	834	661,222	18.46
1/10 through 12/10	3,974,411	0	0	0	0	0	11,131	11,131	0.28
1/11 through 12/11	4,590,602	0	0	1	3,276	0	6,003	9,279	0.20
1/12 through 12/12	630,812	0	0	0	0	0	1,370	1,370	0.22
5 YR. TOTAL	16,307,960	5	548,722	1	3,276	333,677	19,800	905,475	5.55
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	3.385	18%	2.168	5.55			
Pure Premium Indicated by National Relativity		42%	1.590	41%	1.606	3.20			
Pure Premium Present on Rate Level		44%	1.421	41%	1.276	2.70			
Pure Premium Derived by Formula		1.767			1.572			3.34	

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

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EFFECTIVE 4/1/2016

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.
1/08 through 12/08	11,701,814	2	180,734	3	23,540	245,082	23,687	473,043	4.04
1/09 through 12/09	11,419,493	0	0	3	150,289	0	80,831	231,120	2.02
1/10 through 12/10	12,307,075	0	0	0	0	0	8,300	8,300	0.07
1/11 through 12/11	11,641,773	0	0	2	13,957	0	33,436	47,393	0.41
1/12 through 12/12	1,209,868	0	0	1	20,887	0	43,503	64,390	5.32
5 YR. TOTAL	48,280,023	2	180,734	9	208,673	245,082	189,757	824,246	1.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.807	23%	0.901			1.71	
Pure Premium Indicated by National Relativity		31%	0.892	33%	1.048			1.94	
Pure Premium Present on Rate Level		51%	0.825	44%	0.764			1.59	
Pure Premium Derived by Formula		0.843			0.889		1.73		

CLASS 4692		DENTAL LABORATORY							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	25,888,695	0	0	1	24,356	0	12,102	36,458	0.14
1/09 through 12/09	30,478,938	0	0	3	216,339	0	115,624	331,963	1.09
1/10 through 12/10	25,894,937	1	8,140	1	10,643	26,755	1,464	47,002	0.18
1/11 through 12/11	26,771,481	0	0	3	74,676	0	48,239	122,915	0.46
1/12 through 12/12	32,614,262	1	106,010	5	158,870	30,029	140,507	435,416	1.34
5 YR. TOTAL	141,648,313	2	114,150	13	484,884	56,784	317,936	973,754	0.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.423	20%	0.265			0.69	
Pure Premium Indicated by National Relativity		42%	0.201	40%	0.200			0.40	
Pure Premium Present on Rate Level		42%	0.227	40%	0.191			0.42	
Pure Premium Derived by Formula		0.247			0.209		0.46		

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.
1/08 through 12/08	118,436,765	2	121,503	11	170,285	41,791	201,506	535,085	0.45
1/09 through 12/09	102,253,867	1	202,694	16	284,563	430,634	306,060	1,223,951	1.20
1/10 through 12/10	115,711,995	3	394,383	11	194,076	69,799	348,553	1,006,811	0.87
1/11 through 12/11	113,235,896	1	54,294	15	366,412	6,944	274,056	701,706	0.62
1/12 through 12/12	89,661,237	5	232,457	8	582,553	730,819	428,152	1,973,981	2.20
5 YR. TOTAL	539,299,760	12	1,005,331	61	1,597,889	1,279,987	1,558,327	5,441,534	1.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	0.483	43%	0.526			1.01	
Pure Premium Indicated by National Relativity		34%	0.265	28%	0.336			0.60	
Pure Premium Present on Rate Level		34%	0.338	29%	0.334			0.67	
Pure Premium Derived by Formula		0.360			0.417		0.78		

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

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CLASS 4703		CORN PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	6,045,747	0	0	0	0	0	1,210	1,210	0.02
1/09 through 12/09	6,012,474	0	0	0	0	0	22,726	22,726	0.38
1/10 through 12/10	5,929,856	0	0	1	52,066	0	74,363	126,429	2.13
1/11 through 12/11	6,543,654	0	0	1	11,398	0	27,807	39,205	0.60
1/12 through 12/12	6,435,254	0	0	0	0	0	3,271	3,271	0.05
5 YR. TOTAL	30,966,985	0	0	2	63,464	0	129,377	192,841	0.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.205	19%	0.418			0.62	
Pure Premium Indicated by National Relativity		42%	1.030	40%	0.841			1.87	
Pure Premium Present on Rate Level		43%	0.886	41%	0.767			1.65	
Pure Premium Derived by Formula		0.844			0.730		1.57		

CLASS 4717		BUTTER SUBSTITUTE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
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		27%	0.909	29%	0.932			1.84	
Pure Premium Present on Rate Level		73%	0.802	71%	0.884			1.69	
Pure Premium Derived by Formula		0.831			0.898		1.73		

CLASS 4720		SOAP OR SYNTHETIC DETERGENT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	29,625,531	1	115,161	8	115,892	76,580	93,332	400,965	1.35
1/09 through 12/09	29,473,349	0	0	4	80,829	0	38,348	119,177	0.40
1/10 through 12/10	38,741,057	0	0	6	99,455	0	116,034	215,489	0.56
1/11 through 12/11	35,680,747	3	42,590	0	0	48,314	9,564	100,468	0.28
1/12 through 12/12	33,352,758	0	0	8	170,328	0	181,805	352,133	1.06
5 YR. TOTAL	166,873,442	4	157,751	26	466,504	124,894	439,083	1,188,232	0.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.374	35%	0.338			0.71	
Pure Premium Indicated by National Relativity		36%	0.847	32%	0.945			1.79	
Pure Premium Present on Rate Level		37%	0.709	33%	0.644			1.35	
Pure Premium Derived by Formula		0.668			0.633		1.30		

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

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CLASS 4740		OIL REFINING-PETROLEUM-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	5,950,534	0	0	2	135,875	0	86,694	222,569	3.74
1/09 through 12/09	6,804,555	0	0	2	166,948	0	46,635	213,583	3.14
1/10 through 12/10	7,072,160	1	200,309	2	82,498	54,142	27,040	363,989	5.15
1/11 through 12/11	8,956,207	2	288,163	2	29,444	260,816	69,704	648,127	7.24
1/12 through 12/12	8,538,817	2	511,692	3	67,350	696,549	94,791	1,370,382	16.05
5 YR. TOTAL	37,322,273	5	1,000,164	11	482,115	1,011,507	324,864	2,818,650	7.55
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	3.972	21%	3.581			7.55	
Pure Premium Indicated by National Relativity		41%	0.384	39%	0.324			0.71	
Pure Premium Present on Rate Level		42%	0.949	40%	0.805			1.75	
Pure Premium Derived by Formula		1.231			1.200		2.43		

CLASS 4741		ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	13,070,689	0	0	2	160,729	0	66,554	227,283	1.74
1/09 through 12/09	14,092,683	1	201,468	2	19,121	248,237	21,973	490,799	3.48
1/10 through 12/10	22,044,320	1	97,802	6	128,722	105,715	153,109	485,348	2.20
1/11 through 12/11	16,875,008	0	0	0	0	0	13,344	13,344	0.08
1/12 through 12/12	15,577,414	1	144,221	1	20,988	39,719	68,015	272,943	1.75
5 YR. TOTAL	81,660,114	3	443,491	11	329,560	393,671	322,995	1,489,717	1.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.947	28%	0.878			1.83	
Pure Premium Indicated by National Relativity		39%	1.140	36%	0.846			1.99	
Pure Premium Present on Rate Level		39%	0.862	36%	0.755			1.62	
Pure Premium Derived by Formula		0.989			0.822		1.81		

CLASS 4751		SYNTHETIC RUBBER MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	23,726,310	5	209,287	13	607,322	77,602	489,549	1,383,760	5.83
1/09 through 12/09	22,193,765	2	211,697	9	305,068	123,246	485,714	1,125,725	5.07
1/10 through 12/10	23,420,561	2	204,754	9	172,518	134,659	187,690	699,621	2.99
1/11 through 12/11	19,967,154	1	38,180	7	113,391	5,175	230,647	387,393	1.94
1/12 through 12/12	25,828,165	0	0	4	145,067	0	112,701	257,768	1.00
5 YR. TOTAL	115,135,955	10	663,918	42	1,343,366	340,682	1,506,301	3,854,267	3.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	1.743	45%	1.604			3.35	
Pure Premium Indicated by National Relativity		27%	0.422	27%	0.530			0.95	
Pure Premium Present on Rate Level		46%	1.015	28%	1.775			2.79	
Pure Premium Derived by Formula		1.051			1.362		2.41		

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

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CLASS 4771		EXPLOSIVES OR AMMUNITION MFG: NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	4,716	0	0	0	0	0	0	0	0.00
1/09 through 12/09	195,135	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,152,778	0	0	0	0	0	0	0	0.00
1/11 through 12/11	659,342	0	0	0	0	0	0	0	0.00
1/12 through 12/12	358,024	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,369,995	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	8%	0.000	0.00			
Pure Premium Indicated by National Relativity		47%	1.178	46%	1.290	2.47			
Pure Premium Present on Rate Level		47%	0.950	46%	1.089	2.04			
Pure Premium Derived by Formula		1.000			1.094			2.09	

CLASS 4777		EXPLOSIVES DISTRIBUTORS & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	1,267,065	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,092,771	0	0	1	2,427	0	2,067	4,494	0.41
1/10 through 12/10	1,369,843	0	0	0	0	0	0	0	0.00
1/11 through 12/11	1,283,223	0	0	0	0	0	0	0	0.00
1/12 through 12/12	732,419	0	0	1	29,062	0	13,451	42,513	5.81
5 YR. TOTAL	5,745,321	0	0	2	31,489	0	15,518	47,007	0.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.548	16%	0.270	0.82			
Pure Premium Indicated by National Relativity		33%	1.632	35%	1.341	2.97			
Pure Premium Present on Rate Level		56%	2.122	49%	2.463	4.59			
Pure Premium Derived by Formula		1.787			1.719			3.51	

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.
1/08 through 12/08	187,887,812	11	947,193	20	645,151	522,863	924,327	3,039,534	1.62
1/09 through 12/09	191,373,378	4	607,726	14	222,097	853,175	186,376	1,869,374	0.98
1/10 through 12/10	190,511,499	2	68,621	20	570,620	48,205	659,063	1,346,509	0.71
1/11 through 12/11	404,553,733	10	1,054,903	25	745,286	725,447	783,364	3,309,000	0.82
1/12 through 12/12	351,025,053	6	994,100	17	692,020	1,174,800	633,645	3,494,565	1.00
5 YR. TOTAL	1,325,351,475	33	3,672,543	96	2,875,174	3,324,490	3,186,775	13,058,982	0.99
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	0.494	63%	0.491	0.99			
Pure Premium Indicated by National Relativity		24%	0.333	18%	0.390	0.72			
Pure Premium Present on Rate Level		25%	0.426	19%	0.356	0.78			
Pure Premium Derived by Formula		0.438			0.447			0.89	

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

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CLASS 4828		CHEMICAL BLENDING AND MIXING NOC-ALL OPERATIONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	68,739,839	2	123,727	8	246,864	50,956	249,698	671,245	0.98
1/09 through 12/09	72,695,402	4	814,956	9	185,959	395,412	205,469	1,601,796	2.20
1/10 through 12/10	67,890,355	3	148,982	13	200,085	114,062	213,620	676,749	1.00
1/11 through 12/11	79,648,548	1	23,667	12	327,031	57,258	344,059	752,015	0.94
1/12 through 12/12	91,014,497	2	79,653	14	343,938	110,394	348,715	882,700	0.97
5 YR. TOTAL	379,988,641	12	1,190,985	56	1,303,877	728,082	1,361,561	4,584,505	1.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.657	48%	0.550			1.21	
Pure Premium Indicated by National Relativity		30%	0.700	26%	0.718			1.42	
Pure Premium Present on Rate Level		31%	0.767	26%	0.632			1.40	
Pure Premium Derived by Formula		0.704			0.615			1.32	

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.
1/08 through 12/08	117,576,181	3	92,488	12	318,679	95,658	615,727	1,122,552	0.96
1/09 through 12/09	119,309,338	5	541,013	9	783,012	641,202	443,478	2,408,705	2.02
1/10 through 12/10	128,433,808	2	240,093	9	118,353	279,206	254,617	892,269	0.70
1/11 through 12/11	150,012,389	1	24,195	6	419,189	45,275	410,851	899,510	0.60
1/12 through 12/12	162,161,995	2	317,531	11	1,031,241	187,255	827,088	2,363,115	1.46
5 YR. TOTAL	677,493,711	13	1,215,320	47	2,670,474	1,248,596	2,551,761	7,686,151	1.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	0.574	63%	0.561			1.14	
Pure Premium Indicated by National Relativity		26%	0.510	18%	0.494			1.00	
Pure Premium Present on Rate Level		27%	0.678	19%	0.682			1.36	
Pure Premium Derived by Formula		0.585			0.572			1.16	

CLASS 4902		SPORTING GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	3,631,969	0	0	5	252,395	0	68,871	321,266	8.85
1/09 through 12/09	3,353,828	1	40,718	2	234,497	31,943	80,989	388,147	11.57
1/10 through 12/10	5,000,040	0	0	4	71,210	0	79,158	150,368	3.01
1/11 through 12/11	5,109,558	0	0	0	0	0	10,253	10,253	0.20
1/12 through 12/12	3,946,167	0	0	2	89,178	0	75,350	164,528	4.17
5 YR. TOTAL	21,041,562	1	40,718	13	647,280	31,943	314,621	1,034,562	4.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	3.270	20%	1.647			4.92	
Pure Premium Indicated by National Relativity		42%	0.833	40%	1.070			1.90	
Pure Premium Present on Rate Level		43%	1.356	40%	1.285			2.64	
Pure Premium Derived by Formula		1.423			1.271			2.69	

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

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CLASS 4923		PHOTOGRAPHIC SUPPLIES MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	6,403,875	0	0	0	0	0	1,769	1,769	0.03
1/09 through 12/09	4,544,514	0	0	1	100,681	0	43,067	143,748	3.16
1/10 through 12/10	1,954,854	0	0	0	0	0	241	241	0.01
1/11 through 12/11	761,465	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,123,528	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	14,788,236	0	0	1	100,681	0	45,077	145,758	0.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.681	12%	0.305	0.99			
Pure Premium Indicated by National Relativity		40%	0.234	43%	0.334	0.57			
Pure Premium Present on Rate Level		52%	0.394	45%	0.467	0.86			
Pure Premium Derived by Formula		0.353			0.390		0.74		

CLASS 5020		CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID TYPE							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	9,705,395	3	201,454	2	2,583	112,141	18,830	335,008	3.45
1/09 through 12/09	7,907,005	0	0	4	190,063	0	313,721	503,784	6.37
1/10 through 12/10	7,501,207	1	89,385	4	109,150	209,632	42,240	450,407	6.01
1/11 through 12/11	7,772,298	1	51,850	8	286,784	209,800	388,784	937,218	12.06
1/12 through 12/12	7,121,332	2	85,911	2	52,695	179,587	91,357	409,550	5.75
5 YR. TOTAL	40,007,237	7	428,600	20	641,275	711,160	854,932	2,635,967	6.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	2.674	35%	3.915	6.59			
Pure Premium Indicated by National Relativity		36%	2.853	32%	2.486	5.34			
Pure Premium Present on Rate Level		37%	2.906	33%	2.692	5.60			
Pure Premium Derived by Formula		2.824			3.054		5.88		

CLASS 5022		MASONRY NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	256,893,057	25	2,963,231	99	3,007,880	2,344,659	3,657,654	11,973,424	4.66
1/09 through 12/09	156,545,333	21	1,694,203	67	1,994,715	1,322,422	2,317,765	7,329,105	4.68
1/10 through 12/10	153,997,500	24	3,085,554	64	1,992,537	3,016,565	1,843,687	9,938,343	6.45
1/11 through 12/11	130,522,336	14	1,249,883	66	2,587,138	2,424,050	2,671,468	8,932,539	6.84
1/12 through 12/12	136,057,938	31	4,016,016	57	1,498,717	3,499,648	1,423,403	10,437,784	7.67
5 YR. TOTAL	834,016,164	115	13,008,887	353	11,080,987	12,607,344	11,913,977	48,611,195	5.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		88%	2.888	100%	2.940	5.83			
Pure Premium Indicated by National Relativity		6%	4.119	0%	3.578	7.70			
Pure Premium Present on Rate Level		6%	2.560	0%	2.819	5.38			
Pure Premium Derived by Formula		2.942			2.940		5.88		

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

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CLASS 5037		PAINTING: METAL STRUCTURES-OVER TWO STORIES IN HEIGHT-& DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	438,108	0	0	1	61,496	0	97,707	159,203	36.34
1/09 through 12/09	1,098,297	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,512,725	1	89,368	0	0	94,507	0	183,875	12.16
1/11 through 12/11	1,784,248	0	0	1	2,321	0	5,171	7,492	0.42
1/12 through 12/12	1,579,066	0	0	0	0	0	5,100	5,100	0.32
5 YR. TOTAL	6,412,444	1	89,368	2	63,817	94,507	107,978	355,670	5.55
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	2.389	25%	3.158			5.55	
Pure Premium Indicated by National Relativity		32%	9.716	34%	7.173			16.89	
Pure Premium Present on Rate Level		47%	9.532	41%	7.342			16.87	
Pure Premium Derived by Formula		8.091			6.239		14.33		

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.
1/08 through 12/08	14,087,755	5	678,210	20	669,924	1,100,076	783,971	3,232,181	22.94
1/09 through 12/09	43,811,074	4	591,440	18	1,337,634	519,856	744,320	3,193,250	7.29
1/10 through 12/10	66,635,175	2	59,351	14	320,579	30,732	393,452	804,114	1.21
1/11 through 12/11	69,930,107	3	214,382	21	1,754,827	201,014	1,706,282	3,876,505	5.54
1/12 through 12/12	36,889,989	1	483,570	12	781,455	138,028	584,388	1,987,441	5.39
5 YR. TOTAL	231,354,100	15	2,026,953	85	4,864,419	1,989,706	4,212,413	13,093,491	5.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		67%	2.979	84%	2.681			5.66	
Pure Premium Indicated by National Relativity		16%	4.409	8%	3.771			8.18	
Pure Premium Present on Rate Level		17%	4.782	8%	3.979			8.76	
Pure Premium Derived by Formula		3.514			2.872		6.39		

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.
1/08 through 12/08	21,785,501	2	133,146	11	516,897	148,682	636,988	1,435,713	6.59
1/09 through 12/09	18,729,759	2	239,006	6	341,129	134,120	263,577	977,832	5.22
1/10 through 12/10	24,075,855	0	0	6	522,933	0	450,248	973,181	4.04
1/11 through 12/11	34,749,007	1	10,896	9	646,696	0	941,539	1,599,131	4.60
1/12 through 12/12	23,143,152	0	0	5	165,440	0	160,500	325,940	1.41
5 YR. TOTAL	122,483,274	5	383,048	37	2,193,095	282,802	2,452,852	5,311,797	4.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		45%	2.103	61%	2.233			4.34	
Pure Premium Indicated by National Relativity		27%	2.448	19%	2.069			4.52	
Pure Premium Present on Rate Level		28%	3.324	20%	3.385			6.71	
Pure Premium Derived by Formula		2.538			2.432		4.97		

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

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CLASS 5059		IRON OR STEEL: ERECTION-FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	8,809,732	5	331,299	9	261,272	769,727	276,687	1,638,985	18.60
1/09 through 12/09	4,856,058	1	414,335	3	56,696	381,531	131,472	984,034	20.26
1/10 through 12/10	6,125,698	1	139,377	4	154,064	759,997	232,715	1,286,153	21.00
1/11 through 12/11	4,573,758	0	0	8	209,853	0	215,987	425,840	9.31
1/12 through 12/12	5,877,994	3	219,216	2	333,526	129,846	173,600	856,188	14.57
5 YR. TOTAL	30,243,240	10	1,104,227	26	1,015,411	2,041,101	1,030,461	5,191,200	17.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	7.009	51%	10.156			17.17	
Pure Premium Indicated by National Relativity		33%	8.646	24%	9.176			17.82	
Pure Premium Present on Rate Level		33%	6.782	25%	8.841			15.62	
Pure Premium Derived by Formula		7.474			9.592		17.07		

CLASS 5069		IRON OR STEEL: ERECTION-CONSTRUCTION OF DWELLINGS 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.
1/08 through 12/08	229,946	0	0	0	0	0	0	0	0.00
1/09 through 12/09	99,974	0	0	0	0	0	0	0	0.00
1/10 through 12/10	179,721	0	0	0	0	0	0	0	0.00
1/11 through 12/11	214,135	0	0	0	0	0	0	0	0.00
1/12 through 12/12	142,933	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	866,709	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.000	11%	0.000			0.00	
Pure Premium Indicated by National Relativity		9%	1.112	10%	0.923			2.04	
Pure Premium Present on Rate Level		81%	11.481	79%	6.143			17.62	
Pure Premium Derived by Formula		9.400			4.945		14.35		

CLASS 5102		DOOR AND WINDOW INSTALLATION - ALL TYPES - RESIDENTIAL AND COMMERCIAL							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	60,350,804	6	481,302	35	1,491,044	627,208	1,571,754	4,171,308	6.91
1/09 through 12/09	48,258,129	1	165,312	22	876,496	207,214	667,939	1,916,961	3.97
1/10 through 12/10	39,332,782	3	157,403	9	392,653	339,253	341,362	1,230,671	3.13
1/11 through 12/11	42,280,644	5	188,677	11	223,429	184,904	366,187	963,197	2.28
1/12 through 12/12	41,254,736	3	288,711	13	376,460	403,147	364,638	1,432,956	3.47
5 YR. TOTAL	231,477,095	18	1,281,405	90	3,360,082	1,761,726	3,311,880	9,715,093	4.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		52%	2.005	67%	2.192			4.20	
Pure Premium Indicated by National Relativity		24%	2.760	16%	2.608			5.37	
Pure Premium Present on Rate Level		24%	2.504	17%	2.286			4.79	
Pure Premium Derived by Formula		2.306			2.275		4.58		

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

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CLASS 5146		FURNITURE OR FIXTURES INSTALLATION-PORTABLE-NOC							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	53,926,662	11	543,012	23	437,756	539,942	441,565	1,962,275	3.64
1/09 through 12/09	39,172,133	10	1,384,685	23	425,589	917,103	417,490	3,144,867	8.03
1/10 through 12/10	42,847,551	2	20,263	21	786,879	3,084	400,944	1,211,170	2.83
1/11 through 12/11	42,062,099	3	483,243	29	593,200	369,346	819,675	2,265,464	5.39
1/12 through 12/12	44,032,280	0	0	18	529,271	0	724,456	1,253,727	2.85
5 YR. TOTAL	222,040,725	26	2,431,203	114	2,772,695	1,829,475	2,804,130	9,837,503	4.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	2.344	65%	2.087	4.43			
Pure Premium Indicated by National Relativity		23%	2.268	17%	2.060	4.33			
Pure Premium Present on Rate Level		24%	2.671	18%	2.211	4.88			
Pure Premium Derived by Formula		2.405			2.105			4.51	

CLASS 5160		ELEVATOR ERECTION OR REPAIR							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	32,728,930	6	1,259,873	3	299,349	837,678	243,646	2,640,546	8.07
1/09 through 12/09	36,764,053	2	57,182	5	76,620	26,112	89,663	249,577	0.68
1/10 through 12/10	31,269,737	1	39,564	2	30,272	26,618	59,904	156,358	0.50
1/11 through 12/11	30,028,684	1	83,667	3	259,889	39,322	186,527	569,405	1.90
1/12 through 12/12	31,836,022	0	0	3	75,821	0	106,776	182,597	0.57
5 YR. TOTAL	162,627,426	10	1,440,286	16	741,951	929,730	686,516	3,798,483	2.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	1.342	46%	0.994	2.34			
Pure Premium Indicated by National Relativity		32%	1.350	27%	0.981	2.33			
Pure Premium Present on Rate Level		32%	1.426	27%	1.264	2.69			
Pure Premium Derived by Formula		1.371			1.063			2.43	

CLASS 5183		PLUMBING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	472,201,096	35	3,358,477	161	5,713,249	2,727,204	4,797,966	16,596,896	3.52
1/09 through 12/09	411,502,297	41	5,013,375	135	4,543,394	3,436,297	4,195,099	17,188,165	4.18
1/10 through 12/10	431,793,093	37	4,028,664	117	4,837,489	3,600,361	3,799,922	16,266,436	3.77
1/11 through 12/11	452,422,866	33	5,395,893	127	4,607,963	3,773,328	3,898,996	17,676,180	3.91
1/12 through 12/12	433,011,836	32	2,626,261	104	2,921,246	2,576,826	2,763,429	10,887,762	2.51
5 YR. TOTAL	2,200,931,188	178	20,422,670	644	22,623,341	16,114,016	19,455,412	78,615,439	3.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.956	100%	1.616	3.57			
Pure Premium Indicated by National Relativity		0%	1.766	0%	1.487	3.25			
Pure Premium Present on Rate Level		0%	2.057	0%	1.708	3.77			
Pure Premium Derived by Formula		1.956			1.616			3.57	

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

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CLASS 5188		AUTOMATIC SPRINKLER INSTALLATION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	62,981,116	9	824,043	29	1,193,639	625,561	821,949	3,465,192	5.50
1/09 through 12/09	46,764,951	4	518,863	14	837,405	621,257	962,695	2,940,220	6.29
1/10 through 12/10	42,669,988	9	1,042,496	9	772,460	817,300	700,185	3,332,441	7.81
1/11 through 12/11	41,656,062	4	248,357	20	597,054	504,581	572,066	1,922,058	4.62
1/12 through 12/12	45,884,433	3	196,655	13	210,624	137,389	200,895	745,563	1.63
5 YR. TOTAL	239,956,550	29	2,830,414	85	3,611,182	2,706,088	3,257,790	12,405,474	5.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		52%	2.684	67%	2.485			5.17	
Pure Premium Indicated by National Relativity		24%	2.055	16%	1.506			3.56	
Pure Premium Present on Rate Level		24%	2.430	17%	2.202			4.63	
Pure Premium Derived by Formula		2.472		2.280				4.75	

CLASS 5190		ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	618,884,294	56	5,566,686	201	6,486,097	4,598,566	5,900,428	22,551,777	3.64
1/09 through 12/09	546,183,183	49	4,446,572	178	4,722,048	5,167,495	5,410,801	19,746,916	3.62
1/10 through 12/10	560,859,804	48	5,127,235	143	5,522,409	5,009,076	4,946,201	20,604,921	3.67
1/11 through 12/11	580,211,785	60	7,132,934	160	6,010,901	6,208,749	5,551,340	24,903,924	4.29
1/12 through 12/12	557,663,582	31	4,177,517	144	6,060,274	5,295,561	6,331,644	21,864,996	3.92
5 YR. TOTAL	2,863,802,648	244	26,450,944	826	28,801,729	26,279,447	28,140,414	109,672,534	3.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	1.929	100%	1.900			3.83	
Pure Premium Indicated by National Relativity		0%	1.441	0%	1.318			2.76	
Pure Premium Present on Rate Level		0%	1.892	0%	1.798			3.69	
Pure Premium Derived by Formula		1.929		1.900				3.83	

CLASS 5191		OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	763,715,370	10	1,095,971	42	1,033,737	888,637	852,198	3,870,543	0.51
1/09 through 12/09	722,915,672	16	1,129,295	43	1,704,129	1,073,140	1,075,509	4,982,073	0.69
1/10 through 12/10	708,732,707	7	304,397	29	390,455	666,981	825,074	2,186,907	0.31
1/11 through 12/11	689,783,427	13	1,306,259	60	1,517,346	663,820	1,409,428	4,896,853	0.71
1/12 through 12/12	715,759,660	19	2,009,275	38	1,887,725	1,515,510	1,306,759	6,719,269	0.94
5 YR. TOTAL	3,600,906,836	65	5,845,197	212	6,533,392	4,808,088	5,468,968	22,655,645	0.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		69%	0.344	84%	0.285			0.63	
Pure Premium Indicated by National Relativity		15%	0.449	8%	0.407			0.86	
Pure Premium Present on Rate Level		16%	0.337	8%	0.267			0.60	
Pure Premium Derived by Formula		0.359		0.293				0.65	

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

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CLASS 5192		VENDING OR COIN OPERATED MACHINES-INSTALLATION, SERVICE OR REPAIR & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	56,672,004	8	409,161	22	368,208	433,099	522,834	1,733,302	3.06
1/09 through 12/09	52,647,454	5	168,258	19	524,531	181,057	871,237	1,745,083	3.32
1/10 through 12/10	61,695,564	4	117,230	27	527,432	48,251	513,375	1,206,288	1.96
1/11 through 12/11	63,913,118	5	324,175	26	462,373	199,120	558,003	1,543,671	2.42
1/12 through 12/12	68,054,668	9	763,053	24	611,199	552,828	746,289	2,673,369	3.93
5 YR. TOTAL	302,982,808	31	1,781,877	118	2,493,743	1,414,355	3,211,738	8,901,713	2.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		49%	1.411	63%	1.527			2.94	
Pure Premium Indicated by National Relativity		25%	1.626	18%	1.540			3.17	
Pure Premium Present on Rate Level		26%	1.660	19%	1.520			3.18	
Pure Premium Derived by Formula		1.529		1.528				3.06	

CLASS 5213		CONCRETE CONSTRUCTION NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	124,933,127	7	413,347	46	1,123,763	356,700	1,279,551	3,173,361	2.54
1/09 through 12/09	95,780,167	14	797,966	48	1,490,670	853,792	2,276,724	5,419,152	5.66
1/10 through 12/10	93,850,233	7	661,520	56	2,059,133	334,766	2,314,597	5,370,016	5.72
1/11 through 12/11	78,908,122	16	1,641,737	38	1,591,931	1,536,971	1,242,475	6,013,114	7.62
1/12 through 12/12	77,470,598	14	2,477,109	46	1,359,203	1,843,154	1,944,355	7,623,821	9.84
5 YR. TOTAL	470,942,247	58	5,991,679	234	7,624,700	4,925,383	9,057,702	27,599,464	5.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		72%	2.891	98%	2.969			5.86	
Pure Premium Indicated by National Relativity		14%	3.071	1%	2.759			5.83	
Pure Premium Present on Rate Level		14%	2.811	1%	2.905			5.72	
Pure Premium Derived by Formula		2.905		2.966				5.87	

CLASS 5215		CONCRETE WORK-INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	29,052,871	2	40,667	7	145,839	12,817	145,474	344,797	1.19
1/09 through 12/09	16,636,274	1	112,881	8	136,099	72,734	172,381	494,095	2.97
1/10 through 12/10	21,220,942	2	59,954	2	5,308	0	30,647	95,909	0.45
1/11 through 12/11	20,323,160	2	120,325	11	240,819	121,792	381,964	864,900	4.26
1/12 through 12/12	20,546,716	2	66,692	8	343,027	153,097	356,156	918,972	4.47
5 YR. TOTAL	107,779,963	9	400,519	36	871,092	360,440	1,086,622	2,718,673	2.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	1.180	41%	1.343			2.52	
Pure Premium Indicated by National Relativity		33%	2.869	29%	2.543			5.41	
Pure Premium Present on Rate Level		33%	1.850	30%	1.442			3.29	
Pure Premium Derived by Formula		1.958		1.721				3.68	

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

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CLASS 5221		CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS-& 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.
1/08 through 12/08	311,201,679	36	3,758,318	74	2,473,664	3,941,781	2,217,539	12,391,302	3.98
1/09 through 12/09	247,764,851	27	2,419,922	73	1,981,125	2,660,785	1,816,298	8,878,130	3.58
1/10 through 12/10	240,247,922	22	1,323,252	93	2,412,924	1,749,430	2,204,061	7,689,667	3.20
1/11 through 12/11	241,501,018	28	2,648,328	81	2,530,658	2,591,471	2,340,465	10,110,922	4.19
1/12 through 12/12	240,489,556	22	2,642,307	80	3,984,008	2,076,032	3,935,111	12,637,458	5.26
5 YR. TOTAL	1,281,205,026	135	12,792,127	401	13,382,379	13,019,499	12,513,474	51,707,479	4.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		90%	2.043	100%	1.993	4.04			
Pure Premium Indicated by National Relativity		5%	2.536	0%	2.217	4.75			
Pure Premium Present on Rate Level		5%	1.763	0%	1.733	3.50			
Pure Premium Derived by Formula		2.054			1.993		4.05		

CLASS 5222		CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	30,544,818	4	478,922	21	1,066,273	227,432	1,393,252	3,165,879	10.37
1/09 through 12/09	27,067,714	2	110,869	11	965,631	42,349	493,807	1,612,656	5.96
1/10 through 12/10	29,068,420	1	100,972	21	767,798	27,830	869,690	1,766,290	6.08
1/11 through 12/11	37,026,912	6	1,290,349	9	262,098	670,212	269,131	2,491,790	6.73
1/12 through 12/12	35,109,188	5	777,543	16	864,128	618,168	1,063,164	3,323,003	9.47
5 YR. TOTAL	158,817,052	18	2,758,655	78	3,925,928	1,585,991	4,089,044	12,359,618	7.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	4.209	74%	3.573	7.78			
Pure Premium Indicated by National Relativity		22%	3.852	13%	3.461	7.31			
Pure Premium Present on Rate Level		22%	4.403	13%	4.328	8.73			
Pure Premium Derived by Formula		4.173			3.657		7.83		

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.
1/08 through 12/08	12,134,429	1	18,568	5	91,846	6,129	116,972	233,515	1.92
1/09 through 12/09	8,482,849	1	9,612	3	15,105	1,950	82,715	109,382	1.29
1/10 through 12/10	8,545,951	1	53,587	6	57,945	87,080	54,795	253,407	2.97
1/11 through 12/11	8,979,913	0	0	6	127,908	0	181,952	309,860	3.45
1/12 through 12/12	9,698,380	3	68,193	7	382,009	182,772	361,895	994,869	10.26
5 YR. TOTAL	47,841,522	6	149,960	27	674,813	277,931	798,329	1,901,033	3.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.724	32%	2.250	3.97			
Pure Premium Indicated by National Relativity		38%	2.569	34%	2.444	5.01			
Pure Premium Present on Rate Level		38%	1.767	34%	1.711	3.48			
Pure Premium Derived by Formula		2.061			2.133		4.19		

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

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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.
1/08 through 12/08	83,469,314	9	577,005	31	822,714	474,275	665,828	2,539,822	3.04
1/09 through 12/09	63,255,144	4	198,897	14	312,251	99,809	569,406	1,180,363	1.87
1/10 through 12/10	58,299,981	8	987,384	18	514,835	402,318	394,897	2,299,434	3.94
1/11 through 12/11	59,447,704	4	686,587	25	589,824	877,005	539,906	2,693,322	4.53
1/12 through 12/12	64,549,186	6	814,374	19	790,437	591,296	545,141	2,741,248	4.25
5 YR. TOTAL	329,021,329	31	3,264,247	107	3,030,061	2,444,703	2,715,178	11,454,189	3.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	1.913	70%	1.568	3.48			
Pure Premium Indicated by National Relativity		21%	2.606	15%	2.087	4.69			
Pure Premium Present on Rate Level		22%	2.191	15%	1.811	4.00			
Pure Premium Derived by Formula			2.120		1.682	3.80			

CLASS 5402		HOTHOUSE ERECTION-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	2,352,100	0	0	1	21,445	0	0	21,445	0.91
1/09 through 12/09	4,456,188	0	0	2	26,468	0	53,277	79,745	1.79
1/10 through 12/10	5,983,900	0	0	8	172,096	0	155,720	327,816	5.48
1/11 through 12/11	3,277,886	0	0	2	51,369	0	110,841	162,210	4.95
1/12 through 12/12	4,052,578	0	0	3	20,058	0	66,387	86,445	2.13
5 YR. TOTAL	20,122,652	0	0	16	291,436	0	386,225	677,661	3.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	1.448	24%	1.919	3.37			
Pure Premium Indicated by National Relativity		16%	2.626	16%	3.590	6.22			
Pure Premium Present on Rate Level		67%	1.775	60%	2.014	3.79			
Pure Premium Derived by Formula			1.856		2.243	4.10			

CLASS 5403		CARPENTRY NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	189,218,141	28	2,370,370	76	2,528,821	2,055,027	2,560,008	9,514,226	5.03
1/09 through 12/09	151,017,090	15	1,026,620	46	1,601,188	1,604,060	1,555,143	5,787,011	3.83
1/10 through 12/10	141,032,818	26	1,873,552	68	2,229,048	1,793,153	1,933,664	7,829,417	5.55
1/11 through 12/11	132,849,892	25	2,531,121	61	2,605,842	2,954,551	2,170,396	10,261,910	7.73
1/12 through 12/12	134,163,958	10	743,712	51	2,197,964	1,261,687	1,981,287	6,184,650	4.61
5 YR. TOTAL	748,281,899	104	8,545,375	302	11,162,863	9,668,478	10,200,498	39,577,214	5.29
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		87%	2.634	100%	2.655	5.29			
Pure Premium Indicated by National Relativity		6%	3.346	0%	3.210	6.56			
Pure Premium Present on Rate Level		7%	2.760	0%	2.617	5.38			
Pure Premium Derived by Formula			2.686		2.655	5.34			

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

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CLASS 5437		CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	138,743,605	19	1,055,430	88	1,790,839	1,027,070	1,684,253	5,557,592	4.01
1/09 through 12/09	99,803,610	18	1,284,891	49	1,089,544	2,228,736	1,477,162	6,080,333	6.09
1/10 through 12/10	94,488,662	5	306,723	44	1,114,868	195,164	1,170,577	2,787,332	2.95
1/11 through 12/11	96,789,479	12	1,084,558	63	2,410,838	800,670	1,783,515	6,079,581	6.28
1/12 through 12/12	110,080,251	8	597,259	39	1,385,151	733,590	1,269,573	3,985,573	3.62
5 YR. TOTAL	539,905,607	62	4,328,861	283	7,791,240	4,985,230	7,385,080	24,490,411	4.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		72%	2.245	96%	2.291	4.54			
Pure Premium Indicated by National Relativity		14%	2.954	2%	2.698	5.65			
Pure Premium Present on Rate Level		14%	2.442	2%	2.380	4.82			
Pure Premium Derived by Formula		2.372			2.301		4.67		

CLASS 5443		LATHING & DRIVERS							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	271,586	0	0	1	1,254	0	10,714	11,968	4.41
1/09 through 12/09	127,155	0	0	0	0	0	0	0	0.00
1/10 through 12/10	139,540	0	0	0	0	0	1,083	1,083	0.78
1/11 through 12/11	59,579	0	0	0	0	0	0	0	0.00
1/12 through 12/12	105,611	0	0	0	0	0	238	238	0.23
5 YR. TOTAL	703,471	0	0	1	1,254	0	12,035	13,289	1.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.178	6%	1.711	1.89			
Pure Premium Indicated by National Relativity		36%	1.728	38%	1.745	3.47			
Pure Premium Present on Rate Level		60%	1.766	56%	1.670	3.44			
Pure Premium Derived by Formula		1.689			1.701		3.39		

CLASS 5445		WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD, OR CEMENT BOARD INSTALLATION - WITHIN BUILDINGS & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	169,520,933	32	2,409,898	96	3,479,819	1,437,354	3,009,758	10,336,829	6.10
1/09 through 12/09	117,655,013	14	931,181	76	2,669,576	1,308,459	2,728,986	7,638,202	6.49
1/10 through 12/10	103,735,136	17	1,205,136	64	2,948,951	1,539,453	3,123,626	8,817,166	8.50
1/11 through 12/11	103,517,437	24	2,464,427	65	2,742,225	3,263,401	3,298,279	11,768,332	11.37
1/12 through 12/12	97,492,539	19	2,540,781	46	2,773,672	3,002,540	2,246,176	10,563,169	10.84
5 YR. TOTAL	591,921,058	106	9,551,423	347	14,614,243	10,551,207	14,406,825	49,123,698	8.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		86%	4.083	100%	4.216	8.30			
Pure Premium Indicated by National Relativity		7%	3.151	0%	2.620	5.77			
Pure Premium Present on Rate Level		7%	3.437	0%	3.560	7.00			
Pure Premium Derived by Formula		3.973			4.216		8.19		

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

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EFFECTIVE 4/1/2016

CLASS 5462		GLAZIER-AWAY FROM SHOP & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	47,724,601	7	690,382	20	677,425	492,528	831,235	2,691,570	5.64
1/09 through 12/09	41,344,719	3	508,800	23	1,004,819	621,833	871,923	3,007,375	7.27
1/10 through 12/10	38,127,434	2	12,525	20	499,899	26,874	358,210	897,508	2.35
1/11 through 12/11	41,176,659	3	383,175	13	602,166	207,559	434,424	1,627,324	3.95
1/12 through 12/12	37,108,100	4	770,584	12	475,470	578,412	769,211	2,593,677	6.99
5 YR. TOTAL	205,481,513	19	2,365,466	88	3,259,779	1,927,206	3,265,003	10,817,454	5.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	2.738	63%	2.527	5.27			
Pure Premium Indicated by National Relativity		24%	3.854	18%	3.238	7.09			
Pure Premium Present on Rate Level		25%	2.709	19%	2.244	4.95			
Pure Premium Derived by Formula		2.999		2.601		5.60			

CLASS 5472		ASBESTOS CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	2,873,177	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,875,565	0	0	1	5,445	0	25,585	31,030	1.65
1/10 through 12/10	2,257,485	0	0	0	0	0	927	927	0.04
1/11 through 12/11	2,110,685	2	59,977	0	0	22,940	330	83,247	3.94
1/12 through 12/12	2,048,721	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	11,165,633	2	59,977	1	5,445	22,940	26,842	115,204	1.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.586	17%	0.446	1.03			
Pure Premium Indicated by National Relativity		42%	2.829	41%	1.833	4.66			
Pure Premium Present on Rate Level		44%	2.000	42%	1.591	3.59			
Pure Premium Derived by Formula		2.150		1.496		3.65			

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.
1/08 through 12/08	16,687,003	3	174,532	7	327,314	388,840	371,601	1,262,287	7.56
1/09 through 12/09	14,471,471	1	9,017	9	476,418	21,998	551,561	1,058,994	7.32
1/10 through 12/10	15,392,249	4	611,672	6	465,001	448,664	554,168	2,079,505	13.51
1/11 through 12/11	13,275,510	4	681,849	11	569,967	384,181	335,836	1,971,833	14.85
1/12 through 12/12	13,574,947	4	273,618	6	195,949	1,377,293	215,668	2,062,528	15.19
5 YR. TOTAL	73,401,180	16	1,750,688	39	2,034,649	2,620,976	2,028,834	8,435,147	11.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	5.157	55%	6.335	11.49			
Pure Premium Indicated by National Relativity		30%	3.827	22%	3.859	7.69			
Pure Premium Present on Rate Level		30%	4.191	23%	4.343	8.53			
Pure Premium Derived by Formula		4.468		5.332		9.80			

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

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CLASS 5474		PAINTING NOC & SHOP OPERATIONS, DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	215,151,801	21	1,473,585	85	3,216,234	1,659,612	3,628,149	9,977,580	4.64
1/09 through 12/09	178,433,674	27	2,618,767	76	3,570,600	2,767,475	2,976,513	11,933,355	6.69
1/10 through 12/10	170,663,505	21	1,110,579	60	2,431,574	1,492,525	1,838,107	6,872,785	4.03
1/11 through 12/11	169,876,169	34	3,290,949	72	1,815,551	3,097,408	2,059,616	10,263,524	6.04
1/12 through 12/12	172,344,103	23	3,024,464	67	2,973,388	4,401,966	3,869,408	14,269,226	8.28
5 YR. TOTAL	906,469,252	126	11,518,344	360	14,007,347	13,418,986	14,371,793	53,316,470	5.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		91%	2.816	100%	3.066	5.88			
Pure Premium Indicated by National Relativity		4%	2.933	0%	2.934	5.87			
Pure Premium Present on Rate Level		5%	2.597	0%	2.645	5.24			
Pure Premium Derived by Formula		2.810		3.066		5.88			

CLASS 5478		FLOOR COVERING INSTALLATION--RESILIENT FLOORING -- CARPET AND LAMINATE FLOORING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	71,108,168	3	36,678	22	727,994	37,790	600,930	1,403,392	1.97
1/09 through 12/09	57,505,375	2	480,095	14	197,749	474,734	194,559	1,347,137	2.34
1/10 through 12/10	53,453,292	4	141,745	15	458,620	121,390	403,224	1,124,979	2.10
1/11 through 12/11	54,530,402	2	45,937	11	306,091	28,237	230,262	610,527	1.12
1/12 through 12/12	53,361,367	4	423,869	11	423,769	667,507	479,906	1,995,051	3.74
5 YR. TOTAL	289,958,604	15	1,128,324	73	2,114,223	1,329,658	1,908,881	6,481,086	2.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	1.118	56%	1.117	2.24			
Pure Premium Indicated by National Relativity		25%	2.532	22%	2.013	4.55			
Pure Premium Present on Rate Level		26%	1.758	22%	1.185	2.94			
Pure Premium Derived by Formula		1.638		1.329		2.97			

CLASS 5479		INSULATION WORK NOC & DRIVERS							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	28,146,730	2	237,751	14	331,488	296,661	382,403	1,248,303	4.44
1/09 through 12/09	21,316,551	6	466,899	17	336,013	334,438	309,873	1,447,223	6.79
1/10 through 12/10	25,275,318	3	522,770	20	275,462	400,982	405,480	1,604,694	6.35
1/11 through 12/11	26,988,955	3	175,647	14	315,065	312,734	603,092	1,406,538	5.21
1/12 through 12/12	27,025,154	4	251,848	18	280,653	255,463	372,975	1,160,939	4.30
5 YR. TOTAL	128,752,708	18	1,654,915	83	1,538,681	1,600,278	2,073,823	6,867,697	5.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	2.480	57%	2.854	5.33			
Pure Premium Indicated by National Relativity		28%	3.009	21%	3.062	6.07			
Pure Premium Present on Rate Level		28%	2.959	22%	2.770	5.73			
Pure Premium Derived by Formula		2.762		2.879		5.64			

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

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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.
1/08 through 12/08	563,106	0	0	1	14,698	0	52,190	66,888	11.88
1/09 through 12/09	427,563	0	0	0	0	0	0	0	0.00
1/10 through 12/10	562,147	0	0	0	0	0	0	0	0.00
1/11 through 12/11	604,431	0	0	0	0	0	0	0	0.00
1/12 through 12/12	815,019	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,972,266	0	0	1	14,698	0	52,190	66,888	2.25
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.495	11%	1.756	2.25			
Pure Premium Indicated by National Relativity		44%	2.934	44%	2.344	5.28			
Pure Premium Present on Rate Level		46%	2.795	45%	1.885	4.68			
Pure Premium Derived by Formula		2.626			2.073			4.70	

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.
1/08 through 12/08	4,374,397	1	4,316	4	150,654	6,255	59,133	220,358	5.04
1/09 through 12/09	3,048,379	0	0	1	8,273	0	2,469	10,742	0.35
1/10 through 12/10	3,311,375	0	0	1	48,001	0	8,149	56,150	1.70
1/11 through 12/11	2,703,043	0	0	0	0	0	0	0	0.00
1/12 through 12/12	3,450,556	2	224,088	0	0	275,912	21,821	521,821	15.12
5 YR. TOTAL	16,887,750	3	228,404	6	206,928	282,167	91,572	809,071	4.79
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	2.578	16%	2.213	4.79			
Pure Premium Indicated by National Relativity		23%	0.965	24%	0.735	1.70			
Pure Premium Present on Rate Level		63%	1.362	60%	0.894	2.26			
Pure Premium Derived by Formula		1.441			1.067			2.51	

CLASS 5506		STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & 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.
1/08 through 12/08	99,356,268	13	802,352	36	1,440,727	1,156,953	1,998,583	5,398,615	5.43
1/09 through 12/09	100,818,799	8	489,231	43	1,292,071	410,591	1,285,530	3,477,423	3.45
1/10 through 12/10	97,671,758	9	389,096	45	2,562,715	1,093,531	2,159,848	6,205,190	6.35
1/11 through 12/11	111,474,875	20	1,838,910	37	1,923,633	2,096,631	1,564,852	7,424,026	6.66
1/12 through 12/12	100,306,277	8	682,315	25	829,368	1,782,836	1,508,726	4,803,245	4.79
5 YR. TOTAL	509,627,977	58	4,201,904	186	8,048,514	6,540,542	8,517,539	27,308,499	5.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		70%	2.404	95%	2.955	5.36			
Pure Premium Indicated by National Relativity		15%	3.115	2%	2.877	5.99			
Pure Premium Present on Rate Level		15%	2.410	3%	2.506	4.92			
Pure Premium Derived by Formula		2.512			2.940			5.45	

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

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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.
1/08 through 12/08	59,369,379	7	410,198	18	1,100,969	605,285	922,097	3,038,549	5.12
1/09 through 12/09	54,559,596	4	389,845	12	193,531	277,019	294,601	1,154,996	2.12
1/10 through 12/10	56,903,578	8	1,097,836	11	406,350	434,193	726,316	2,664,695	4.68
1/11 through 12/11	65,489,119	10	727,458	16	502,156	867,433	446,123	2,543,170	3.88
1/12 through 12/12	90,298,396	6	919,503	20	1,047,536	540,880	805,823	3,313,742	3.67
5 YR. TOTAL	326,620,068	35	3,544,840	77	3,250,542	2,724,810	3,194,960	12,715,152	3.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		54%	2.081	69%	1.812			3.89	
Pure Premium Indicated by National Relativity		23%	2.125	15%	1.973			4.10	
Pure Premium Present on Rate Level		23%	1.961	16%	1.749			3.71	
Pure Premium Derived by Formula		2.064			1.826		3.89		

CLASS 5508		STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	119,078	0	0	0	0	0	2,200	2,200	1.85
1/09 through 12/09	309,592	0	0	0	0	0	0	0	0.00
1/10 through 12/10	226,298	0	0	0	0	0	0	0	0.00
1/11 through 12/11	117,938	0	0	0	0	0	0	0	0.00
1/12 through 12/12	338,492	1	13,984	0	0	8,062	0	22,046	6.51
5 YR. TOTAL	1,111,398	1	13,984	0	0	8,062	2,200	24,246	2.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	1.258	10%	0.923			2.18	
Pure Premium Indicated by National Relativity		24%	7.677	26%	5.521			13.20	
Pure Premium Present on Rate Level		67%	6.442	64%	4.129			10.57	
Pure Premium Derived by Formula		6.272			4.170		10.44		

CLASS 5535		SHEET METAL WORK - INSTALLATION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	34,990,470	4	418,065	18	605,182	492,527	697,657	2,213,431	6.33
1/09 through 12/09	74,491,313	11	484,778	32	861,115	1,246,430	1,042,571	3,634,894	4.88
1/10 through 12/10	77,967,787	4	447,291	37	1,251,718	723,915	1,461,153	3,884,077	4.98
1/11 through 12/11	84,142,606	9	1,206,258	34	2,170,519	1,824,033	1,870,313	7,071,123	8.40
1/12 through 12/12	72,904,919	11	878,980	32	1,418,888	860,264	1,539,806	4,697,938	6.44
5 YR. TOTAL	344,497,095	39	3,435,372	153	6,307,422	5,147,169	6,611,500	21,501,463	6.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		64%	2.828	92%	3.413			6.24	
Pure Premium Indicated by National Relativity		18%	2.855	4%	2.899			5.75	
Pure Premium Present on Rate Level		18%	2.808	4%	3.391			6.20	
Pure Premium Derived by Formula		2.829			3.392		6.22		

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

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CLASS 5537		HEATING, VENTILATION, AIR-CONDITIONING AND REFRIGERATION SYSTEMS-INSTALLATION, SERVICE AND REPAIR, SHOP, YARD & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	425,321,565	46	3,693,893	158	3,120,484	3,419,938	3,212,637	13,446,952	3.16
1/09 through 12/09	399,454,180	48	4,214,633	154	4,287,971	3,743,127	4,057,244	16,302,975	4.08
1/10 through 12/10	415,737,080	60	6,185,193	181	4,811,935	4,897,086	5,166,715	21,060,929	5.07
1/11 through 12/11	442,271,572	58	7,307,423	187	6,558,762	6,522,107	6,426,047	26,814,339	6.06
1/12 through 12/12	435,178,426	36	3,881,852	156	4,938,521	4,529,706	5,367,977	18,718,056	4.30
5 YR. TOTAL	2,117,962,823	248	25,282,994	836	23,717,673	23,111,964	24,230,620	96,343,251	4.55
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	2.314	100%		2.235		4.55	
Pure Premium Indicated by National Relativity		0%	2.338	0%		2.060		4.40	
Pure Premium Present on Rate Level		0%	2.366	0%		2.246		4.61	
Pure Premium Derived by Formula			2.314			2.235		4.55	

CLASS 5538		SHEET METAL WORK-SHOP AND OUTSIDE-NOC & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	59,968,193	9	561,320	28	725,512	877,882	881,454	3,046,168	5.08
1/09 through 12/09	222,792	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	60,190,985	9	561,320	28	725,512	877,882	881,454	3,046,168	5.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	2.138	41%		2.923		5.06	
Pure Premium Indicated by National Relativity		8%	0.290	8%		0.448		0.74	
Pure Premium Present on Rate Level		60%	2.958	51%		2.650		5.61	
Pure Premium Derived by Formula			2.482			2.586		5.07	

CLASS 5551		ROOFING-ALL KINDS & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	80,440,664	18	1,794,178	45	1,177,970	2,120,846	1,429,127	6,522,121	8.11
1/09 through 12/09	73,165,060	28	2,148,931	49	1,744,300	3,335,216	1,936,060	9,164,507	12.53
1/10 through 12/10	73,762,809	29	2,176,744	61	2,730,623	2,369,761	2,745,952	10,023,080	13.59
1/11 through 12/11	77,614,224	36	3,003,839	63	3,781,032	4,277,446	3,417,368	14,479,685	18.66
1/12 through 12/12	74,341,823	20	2,787,845	41	2,536,491	4,476,646	2,965,399	12,766,381	17.17
5 YR. TOTAL	379,324,580	131	11,911,537	259	11,970,416	16,579,915	12,493,906	52,955,774	13.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		90%	6.296	100%		7.665		13.96	
Pure Premium Indicated by National Relativity		5%	6.498	0%		7.482		13.98	
Pure Premium Present on Rate Level		5%	6.076	0%		7.658		13.73	
Pure Premium Derived by Formula			6.295			7.665		13.96	

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

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CLASS 5606		CONTRACTOR--PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT							
Industry Group: Contracting Hazard Group: 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.
1/08 through 12/08	907,681,139	28	4,738,657	74	2,965,667	4,077,317	2,639,348	14,420,989	1.59
1/09 through 12/09	748,505,642	19	1,988,207	69	3,262,933	1,452,019	2,353,565	9,056,724	1.21
1/10 through 12/10	733,145,509	17	1,787,421	62	2,808,542	2,400,647	2,459,050	9,455,660	1.29
1/11 through 12/11	772,428,250	9	1,298,889	60	2,220,785	772,195	2,853,628	7,145,497	0.93
1/12 through 12/12	797,656,269	17	1,685,150	49	2,129,083	1,604,404	2,507,434	7,926,071	0.99
5 YR. TOTAL	3,959,416,809	90	11,498,324	314	13,387,010	10,306,582	12,813,025	48,004,941	1.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		96%	0.629	100%	0.584			1.21	
Pure Premium Indicated by National Relativity		2%	0.625	0%	0.610			1.24	
Pure Premium Present on Rate Level		2%	0.674	0%	0.609			1.28	
Pure Premium Derived by Formula		0.630			0.584		1.21		

CLASS 5610		CLEANER - DEBRIS REMOVAL - CONSTRUCTION							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	17,981,151	0	0	14	321,746	0	331,186	652,932	3.63
1/09 through 12/09	13,422,440	4	311,514	11	252,617	182,488	139,633	886,252	6.60
1/10 through 12/10	15,269,316	4	71,612	17	328,260	78,487	262,539	740,898	4.85
1/11 through 12/11	19,046,524	2	204,584	17	301,731	318,573	334,648	1,159,536	6.09
1/12 through 12/12	13,578,306	3	39,450	12	508,211	56,399	678,429	1,282,489	9.45
5 YR. TOTAL	79,297,737	13	627,160	71	1,712,565	635,947	1,746,435	4,722,107	5.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	2.951	47%	3.004			5.96	
Pure Premium Indicated by National Relativity		32%	2.663	26%	2.693			5.36	
Pure Premium Present on Rate Level		33%	2.665	27%	2.735			5.40	
Pure Premium Derived by Formula		2.764			2.851		5.62		

CLASS 5645		CARPENTRY- CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	348,528,511	69	7,476,581	285	11,113,050	9,662,869	10,798,861	39,051,361	11.21
1/09 through 12/09	236,534,787	55	4,289,306	185	7,236,947	5,152,410	6,789,834	23,468,497	9.92
1/10 through 12/10	214,576,682	58	5,269,677	188	6,979,163	6,247,253	7,160,846	25,656,939	11.96
1/11 through 12/11	205,517,045	51	4,391,000	163	7,028,097	7,244,608	7,625,880	26,289,585	12.79
1/12 through 12/12	200,725,083	48	5,508,361	164	7,127,617	8,559,214	7,457,050	28,652,242	14.27
5 YR. TOTAL	1,205,882,108	281	26,934,925	985	39,484,874	36,866,354	39,832,471	143,118,624	11.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	5.508	100%	6.360			11.87	
Pure Premium Indicated by National Relativity		0%	5.016	0%	5.249			10.27	
Pure Premium Present on Rate Level		0%	5.527	0%	5.987			11.51	
Pure Premium Derived by Formula		5.508			6.360		11.87		

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

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CLASS 5703		BUILDING RAISING OR MOVING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	985,962	0	0	2	104,665	0	67,832	172,497	17.50
1/09 through 12/09	550,425	0	0	1	7,951	0	9,127	17,078	3.10
1/10 through 12/10	384,143	0	0	1	33,076	0	44,505	77,581	20.20
1/11 through 12/11	450,602	0	0	0	0	0	0	0	0.00
1/12 through 12/12	323,785	0	0	0	0	0	797	797	0.25
5 YR. TOTAL	2,694,917	0	0	4	145,692	0	122,261	267,953	9.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	5.406	17%		4.537		9.94	
Pure Premium Indicated by National Relativity		25%	4.601	27%		4.875		9.48	
Pure Premium Present on Rate Level		61%	8.236	56%		6.185		14.42	
Pure Premium Derived by Formula		6.931			5.551		12.48		

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.
1/08 through 12/08	886,621	0	0	1	8,470	0	6,924	15,394	1.74
1/09 through 12/09	804,623	1	284,254	3	15,465	75,848	9,669	385,236	47.88
1/10 through 12/10	502,411	0	0	4	245,131	0	580,363	825,494	164.31
1/11 through 12/11	164,892	0	0	1	141,918	0	65,864	207,782	126.01
1/12 through 12/12	332,396	0	0	1	204,163	0	166,839	371,002	111.62
5 YR. TOTAL	2,690,943	1	284,254	10	615,147	75,848	829,659	1,804,908	67.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	33.423	19%		33.650		67.07	
Pure Premium Indicated by National Relativity		25%	10.004	26%		7.485		17.49	
Pure Premium Present on Rate Level		63%	5.481	55%		8.491		13.97	
Pure Premium Derived by Formula		9.965			13.010		22.98		

CLASS 5951		SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	20,801,146	1	36,722	1	22,904	16,793	5,674	82,093	0.40
1/09 through 12/09	24,395,703	0	0	0	0	0	6,999	6,999	0.03
1/10 through 12/10	27,025,280	0	0	0	0	0	3,708	3,708	0.01
1/11 through 12/11	36,943,465	0	0	2	18,403	0	15,729	34,132	0.09
1/12 through 12/12	45,325,224	0	0	2	26,589	0	26,671	53,260	0.12
5 YR. TOTAL	154,490,818	1	36,722	5	67,896	16,793	58,781	180,192	0.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.068	20%		0.049		0.12	
Pure Premium Indicated by National Relativity		28%	0.129	29%		0.181		0.31	
Pure Premium Present on Rate Level		59%	0.123	51%		0.167		0.29	
Pure Premium Derived by Formula		0.118			0.147		0.27		

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

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CLASS 6003		PILE DRIVING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	3,858,849	0	0	3	239,019	0	146,162	385,181	9.98
1/09 through 12/09	3,597,188	1	162,248	0	0	292,653	10,453	465,354	12.94
1/10 through 12/10	4,470,568	0	0	0	0	0	14,526	14,526	0.33
1/11 through 12/11	3,889,909	1	103,248	4	208,085	33,335	177,976	522,644	13.44
1/12 through 12/12	4,906,880	3	619,492	4	117,566	192,897	146,505	1,076,460	21.94
5 YR. TOTAL	20,723,394	5	884,988	11	564,670	518,885	495,622	2,464,165	11.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	6.995	28%		4.895		11.89	
Pure Premium Indicated by National Relativity		38%	4.139	36%		3.273		7.41	
Pure Premium Present on Rate Level		38%	3.879	36%		2.952		6.83	
Pure Premium Derived by Formula			4.726			3.612		8.34	

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.
1/08 through 12/08	496,686	0	0	0	0	0	0	0	0.00
1/09 through 12/09	134,307	0	0	0	0	0	0	0	0.00
1/10 through 12/10	298,757	0	0	0	0	0	868	868	0.29
1/11 through 12/11	375,379	0	0	1	111	0	1,003	1,114	0.30
1/12 through 12/12	509,962	0	0	2	45,545	0	59,024	104,569	20.51
5 YR. TOTAL	1,815,091	0	0	3	45,656	0	60,895	106,551	5.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	2.515	8%		3.355		5.87	
Pure Premium Indicated by National Relativity		14%	1.512	14%		1.839		3.35	
Pure Premium Present on Rate Level		77%	3.577	78%		1.294		4.87	
Pure Premium Derived by Formula			3.192			1.535		4.73	

CLASS 6017		DAM OR LOCK CONSTRUCTION: CONCRETE WORK-ALL 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.
1/08 through 12/08	625,860	0	0	0	0	0	0	0	0.00
1/09 through 12/09	343,395	0	0	0	0	0	0	0	0.00
1/10 through 12/10	513,540	0	0	0	0	0	0	0	0.00
1/11 through 12/11	879,703	0	0	0	0	0	0	0	0.00
1/12 through 12/12	175,941	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,538,439	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.000	9%		0.000		0.00	
Pure Premium Indicated by National Relativity		30%	2.870	31%		2.187		5.06	
Pure Premium Present on Rate Level		61%	2.552	60%		1.566		4.12	
Pure Premium Derived by Formula			2.418			1.618		4.04	

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

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CLASS 6018		DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING-ALL OPERATIONS & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	1,824,652	0	0	0	0	0	1,696	1,696	0.09
1/09 through 12/09	3,799,173	0	0	1	223,576	0	68,682	292,258	7.69
1/10 through 12/10	2,529,329	0	0	0	0	0	0	0	0.00
1/11 through 12/11	293,142	0	0	0	0	0	0	0	0.00
1/12 through 12/12	255,737	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,702,033	0	0	1	223,576	0	70,378	293,954	3.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	2.569	12%	0.809	3.38			
Pure Premium Indicated by National Relativity		16%	1.459	17%	0.431	1.89			
Pure Premium Present on Rate Level		71%	2.071	71%	0.874	2.95			
Pure Premium Derived by Formula		2.038			0.791			2.83	

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.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
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%	3.833	25%	2.115	5.95			
Pure Premium Present on Rate Level		76%	1.844	75%	1.249	3.09			
Pure Premium Derived by Formula		2.321			1.466			3.79	

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.
1/08 through 12/08	19,290,842	4	319,431	17	241,106	538,294	386,504	1,485,335	7.70
1/09 through 12/09	15,030,742	2	150,649	6	41,780	212,306	104,620	509,355	3.39
1/10 through 12/10	15,592,902	2	359,110	11	286,180	381,295	200,761	1,227,346	7.87
1/11 through 12/11	13,448,344	4	282,111	9	470,325	502,009	838,571	2,093,016	15.56
1/12 through 12/12	15,498,004	2	66,709	5	510,312	75,145	474,629	1,126,795	7.27
5 YR. TOTAL	78,860,834	14	1,178,010	48	1,549,703	1,709,049	2,005,085	6,441,847	8.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	3.459	57%	4.710	8.17			
Pure Premium Indicated by National Relativity		28%	4.747	21%	4.012	8.76			
Pure Premium Present on Rate Level		29%	4.449	22%	4.499	8.95			
Pure Premium Derived by Formula		4.107			4.517			8.62	

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

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CLASS 6206		OIL OR GAS WELL: CEMENTING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	3,355	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,355	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		49%	1.768	49%	1.495	3.26			
Pure Premium Present on Rate Level		50%	1.813	50%	1.495	3.31			
Pure Premium Derived by Formula		1.773			1.480			3.25	

CLASS 6213		OIL OR GAS - WELL - SPECIALTY TOOL & EQUIPMENT LEASING NOC - ALL EMPLOYEES AND DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	34,436	0	0	0	0	0	0	0	0.00
1/09 through 12/09	2,699	0	0	0	0	0	0	0	0.00
1/10 through 12/10	132,881	0	0	0	0	0	0	0	0.00
1/11 through 12/11	246,641	0	0	0	0	0	0	0	0.00
1/12 through 12/12	372,520	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	789,177	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		48%	1.169	47%	0.948	2.12			
Pure Premium Present on Rate Level		48%	1.156	48%	0.955	2.11			
Pure Premium Derived by Formula		1.116			0.904			2.02	

CLASS 6214		OIL OR GAS WELL: PERFORATING OF CASING-ALL EMPLOYEES & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
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		26%	1.257	27%	1.174	2.43			
Pure Premium Present on Rate Level		74%	1.372	73%	1.109	2.48			
Pure Premium Derived by Formula		1.342			1.127			2.47	

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

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CLASS 6216		OIL OR GAS - LEASE WORK NOC - BY SPECIALIST CONTRACTOR & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	21,062	0	0	0	0	0	0	0	0.00
1/10 through 12/10	21,062	0	0	0	0	0	0	0	0.00
1/11 through 12/11	3,180	0	0	0	0	0	0	0	0.00
1/12 through 12/12	21,320	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	66,624	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		49%	3.261	48%	2.560	5.82			
Pure Premium Present on Rate Level		49%	3.394	49%	2.575	5.97			
Pure Premium Derived by Formula			3.261		2.491	5.75			

CLASS 6217		EXCAVATION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	344,163,448	44	5,571,096	112	3,043,184	5,495,637	3,177,071	17,286,988	5.02
1/09 through 12/09	275,699,819	32	3,568,350	97	3,612,627	3,086,096	2,893,392	13,160,465	4.77
1/10 through 12/10	274,939,853	24	2,674,802	90	4,052,395	2,662,631	3,374,700	12,764,528	4.64
1/11 through 12/11	259,853,994	31	2,795,846	92	4,219,695	2,669,702	4,592,476	14,277,719	5.50
1/12 through 12/12	269,150,061	16	2,239,500	91	4,570,911	3,326,652	3,748,912	13,885,975	5.16
5 YR. TOTAL	1,423,807,175	147	16,849,594	482	19,498,812	17,240,718	17,786,551	71,375,675	5.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.553	100%	2.460	5.01			
Pure Premium Indicated by National Relativity		0%	2.496	0%	2.228	4.72			
Pure Premium Present on Rate Level		0%	2.697	0%	2.445	5.14			
Pure Premium Derived by Formula			2.553		2.460	5.01			

CLASS 6229		IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	16,769,356	1	17,679	1	177	20,824	10,856	49,536	0.30
1/09 through 12/09	13,477,890	2	125,244	5	320,051	82,490	394,174	921,959	6.84
1/10 through 12/10	12,007,553	2	200,341	3	9,989	128,717	30,641	369,688	3.08
1/11 through 12/11	12,581,207	0	0	4	53,392	0	71,687	125,079	0.99
1/12 through 12/12	12,599,592	1	20,848	6	148,295	12,249	196,895	378,287	3.00
5 YR. TOTAL	67,435,598	6	364,112	19	531,904	244,280	704,253	1,844,549	2.74
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	1.329	35%	1.407	2.74			
Pure Premium Indicated by National Relativity		36%	2.023	32%	2.336	4.36			
Pure Premium Present on Rate Level		36%	1.790	33%	1.534	3.32			
Pure Premium Derived by Formula			1.745		1.746	3.49			

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

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CLASS 6233		OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	2,479,418	0	0	2	15,790	0	53,081	68,871	2.78
1/09 through 12/09	3,441,279	0	0	2	47,339	0	50,600	97,939	2.85
1/10 through 12/10	13,130,213	0	0	2	300,182	0	160,124	460,306	3.51
1/11 through 12/11	10,752,031	0	0	1	6,452	0	44,908	51,360	0.48
1/12 through 12/12	39,565,724	0	0	3	142,969	0	164,294	307,263	0.78
5 YR. TOTAL	69,368,665	0	0	10	512,732	0	473,007	985,739	1.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	0.739	32%	0.682			1.42	
Pure Premium Indicated by National Relativity		36%	1.484	34%	1.154			2.64	
Pure Premium Present on Rate Level		36%	1.784	34%	1.220			3.00	
Pure Premium Derived by Formula		1.383			1.025		2.41		

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.
1/08 through 12/08	192,185	0	0	0	0	0	0	0	0.00
1/09 through 12/09	180,526	0	0	0	0	0	0	0	0.00
1/10 through 12/10	271,593	0	0	0	0	0	0	0	0.00
1/11 through 12/11	279,656	0	0	0	0	0	0	0	0.00
1/12 through 12/12	2,307,582	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,231,542	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.000	13%	0.000			0.00	
Pure Premium Indicated by National Relativity		44%	3.501	43%	2.804			6.31	
Pure Premium Present on Rate Level		45%	3.556	44%	2.522			6.08	
Pure Premium Derived by Formula		3.141			2.315		5.46		

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.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	156,113	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	156,113	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	5%	0.000			0.00	
Pure Premium Indicated by National Relativity		45%	5.523	47%	4.985			10.51	
Pure Premium Present on Rate Level		51%	5.327	48%	4.549			9.88	
Pure Premium Derived by Formula		5.202			4.526		9.73		

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

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CLASS 6237		OIL OR GAS WELL: INSTRUMENT LOGGING OR SURVEY WORK & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	6,556	0	0	0	0	0	0	0	0.00
1/10 through 12/10	90,829	0	0	0	0	0	0	0	0.00
1/11 through 12/11	124,377	0	0	0	0	0	0	0	0.00
1/12 through 12/12	24,030	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	245,792	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.000	0.000	0.00		
Pure Premium Indicated by National Relativity		49%	0.948	48%	0.737	1.69			
Pure Premium Present on Rate Level		49%	0.907	49%	0.669	1.58			
Pure Premium Derived by Formula			0.909		0.682	1.59			

CLASS 6251		TUNNELING-NOT PNEUMATIC-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.
1/08 through 12/08	59,801	0	0	0	0	0	380	380	0.64
1/09 through 12/09	709,631	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,051,965	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,220	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,822,617	0	0	0	0	0	380	380	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.000	11%	0.021	0.02			
Pure Premium Indicated by National Relativity		28%	3.990	30%	1.432	5.42			
Pure Premium Present on Rate Level		63%	3.823	59%	3.128	6.95			
Pure Premium Derived by Formula			3.526		2.277	5.80			

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.
1/08 through 12/08	239,147	0	0	0	0	0	0	0	0.00
1/09 through 12/09	615,905	0	0	0	0	0	0	0	0.00
1/10 through 12/10	872,507	0	0	0	0	0	0	0	0.00
1/11 through 12/11	1,283,446	0	0	0	0	0	0	0	0.00
1/12 through 12/12	508,257	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,519,262	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.000	12%	0.000	0.00			
Pure Premium Indicated by National Relativity		35%	1.928	37%	2.229	4.16			
Pure Premium Present on Rate Level		55%	2.410	51%	1.859	4.27			
Pure Premium Derived by Formula			2.000		1.773	3.77			

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

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CLASS 6260		TUNNELING-PNEUMATIC-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.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		17%	4.487	18%	6.017	10.50			
Pure Premium Present on Rate Level		83%	3.097	82%	1.257	4.35			
Pure Premium Derived by Formula		3.333			2.114			5.45	

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.
1/08 through 12/08	67,421,188	5	300,088	24	1,164,746	710,126	1,221,409	3,396,369	5.04
1/09 through 12/09	56,300,189	4	115,830	22	401,316	180,744	573,271	1,271,161	2.26
1/10 through 12/10	55,233,841	6	906,070	30	995,454	457,613	896,250	3,255,387	5.89
1/11 through 12/11	55,978,969	8	244,559	21	1,044,329	162,721	714,096	2,165,705	3.87
1/12 through 12/12	61,135,242	4	976,895	22	635,433	379,169	774,223	2,765,720	4.52
5 YR. TOTAL	296,069,429	27	2,543,442	119	4,241,278	1,890,373	4,179,249	12,854,342	4.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		55%	2.292	73%	2.050	4.34			
Pure Premium Indicated by National Relativity		22%	2.539	13%	2.277	4.82			
Pure Premium Present on Rate Level		23%	2.228	14%	2.242	4.47			
Pure Premium Derived by Formula		2.332			2.106			4.44	

CLASS 6319		GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	95,571,492	8	1,141,421	39	2,045,122	1,056,724	1,583,382	5,826,649	6.10
1/09 through 12/09	77,813,802	12	1,522,733	40	1,127,126	1,203,133	969,420	4,822,412	6.20
1/10 through 12/10	68,625,423	10	1,373,619	18	748,695	1,825,814	595,384	4,543,512	6.62
1/11 through 12/11	68,794,482	4	440,579	16	660,374	727,206	701,910	2,530,069	3.68
1/12 through 12/12	77,390,556	3	456,122	15	702,014	428,339	785,449	2,371,924	3.06
5 YR. TOTAL	388,195,755	37	4,934,474	128	5,283,331	5,241,216	4,635,545	20,094,566	5.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	2.632	84%	2.544	5.18			
Pure Premium Indicated by National Relativity		18%	1.978	8%	1.823	3.80			
Pure Premium Present on Rate Level		19%	2.399	8%	2.413	4.81			
Pure Premium Derived by Formula		2.470			2.476			4.95	

* 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: 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.
1/08 through 12/08	16,374,793	1	119,262	4	102,105	72,296	99,208	392,871	2.40
1/09 through 12/09	23,271,563	4	321,061	5	340,159	174,432	387,479	1,223,131	5.26
1/10 through 12/10	26,916,216	4	854,038	8	526,395	978,333	362,913	2,721,679	10.11
1/11 through 12/11	29,533,131	1	8,265	12	612,682	11,356	729,743	1,362,046	4.61
1/12 through 12/12	44,039,205	4	142,716	7	209,268	74,763	321,960	748,707	1.70
5 YR. TOTAL	140,134,908	14	1,445,342	36	1,790,609	1,311,180	1,901,303	6,448,434	4.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	2.309	54%	2.292	4.60			
Pure Premium Indicated by National Relativity		29%	2.293	23%	1.960	4.25			
Pure Premium Present on Rate Level		29%	2.450	23%	2.218	4.67			
Pure Premium Derived by Formula			2.345		2.199	4.54			

CLASS 6400		FENCE INSTALLATION AND REPAIR - METAL, VINYL, WOOD, OR PREFABRICATED CONCRETE PANEL FENCE INSTALLED BY HAND							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	18,269,057	1	75,717	6	101,969	156,489	147,671	481,846	2.64
1/09 through 12/09	16,720,534	1	8,396	12	119,907	4,827	203,822	336,952	2.02
1/10 through 12/10	16,493,618	1	16,854	12	485,379	34,020	387,246	923,499	5.60
1/11 through 12/11	19,259,882	3	553,247	15	183,137	274,018	175,731	1,186,133	6.16
1/12 through 12/12	21,965,010	3	258,148	13	363,374	915,561	304,333	1,841,416	8.38
5 YR. TOTAL	92,708,101	9	912,362	58	1,253,766	1,384,915	1,218,803	4,769,846	5.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	2.337	47%	2.809	5.15			
Pure Premium Indicated by National Relativity		32%	3.246	26%	2.898	6.14			
Pure Premium Present on Rate Level		32%	2.544	27%	2.299	4.84			
Pure Premium Derived by Formula			2.694		2.694	5.39			

CLASS 6503		POTATO CHIP, POPCORN & SNACK CHIP MFG. NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	23,557,958	0	0	2	214,680	0	133,528	348,208	1.48
5 YR. TOTAL	23,557,958	0	0	2	214,680	0	133,528	348,208	1.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.911	18%	0.567	1.48			
Pure Premium Indicated by National Relativity		37%	0.524	39%	0.572	1.10			
Pure Premium Present on Rate Level		50%	0.831	43%	0.874	1.71			
Pure Premium Derived by Formula			0.728		0.701	1.43			

* 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: 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.
1/08 through 12/08	151,270,748	13	779,166	37	580,291	1,208,599	691,461	3,259,517	2.16
1/09 through 12/09	165,351,567	5	253,178	40	480,512	187,464	537,683	1,458,837	0.88
1/10 through 12/10	121,558,233	7	635,268	42	669,442	481,838	724,471	2,511,019	2.07
1/11 through 12/11	139,301,246	8	173,910	48	1,217,717	205,129	1,169,437	2,766,193	1.99
1/12 through 12/12	113,828,756	3	132,535	35	1,050,146	135,857	1,258,076	2,576,614	2.26
5 YR. TOTAL	691,310,550	36	1,974,057	202	3,998,108	2,218,887	4,381,128	12,572,180	1.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		54%	0.864	74%	0.955	1.82			
Pure Premium Indicated by National Relativity		23%	1.054	13%	1.094	2.15			
Pure Premium Present on Rate Level		23%	0.937	13%	1.004	1.94			
Pure Premium Derived by Formula		0.924			0.979		1.90		

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.
1/08 through 12/08	334,288	0	0	0	0	0	732	732	0.22
1/09 through 12/09	105,444	0	0	0	0	0	0	0	0.00
1/10 through 12/10	122,806	0	0	0	0	0	0	0	0.00
1/11 through 12/11	249,034	0	0	0	0	0	682	682	0.27
1/12 through 12/12	367,654	0	0	0	0	0	602	602	0.16
5 YR. TOTAL	1,179,226	0	0	0	0	0	2,016	2,016	0.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	9%	0.171	0.17			
Pure Premium Indicated by National Relativity		13%	2.960	14%	3.203	6.16			
Pure Premium Present on Rate Level		80%	4.015	77%	2.928	6.94			
Pure Premium Derived by Formula		3.597			2.718		6.32		

CLASS 6834		BOAT BUILDING OR REPAIR & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	60,609,079	3	233,565	12	155,112	267,825	202,833	859,335	1.42
1/09 through 12/09	43,671,897	2	16,220	7	41,633	29,758	146,196	233,807	0.54
1/10 through 12/10	47,861,125	2	215,641	9	57,547	197,495	367,077	837,760	1.75
1/11 through 12/11	38,780,221	2	267,454	8	146,166	400,977	127,368	941,965	2.43
1/12 through 12/12	40,562,660	1	98,681	11	261,940	96,100	295,990	752,711	1.86
5 YR. TOTAL	231,484,982	10	831,561	47	662,398	992,155	1,139,464	3,625,578	1.57
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.645	52%	0.921	1.57			
Pure Premium Indicated by National Relativity		30%	1.811	24%	2.002	3.81			
Pure Premium Present on Rate Level		31%	1.313	24%	1.257	2.57			
Pure Premium Derived by Formula		1.202			1.261		2.46		

* 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: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	13,220,576	1	292,330	3	23,116	156,968	31,145	503,559	3.81	
1/09 through 12/09	12,759,366	2	67,712	7	127,014	165,768	92,342	452,836	3.55	
1/10 through 12/10	12,466,452	1	187,741	5	294,316	117,467	141,012	740,536	5.94	
1/11 through 12/11	11,885,959	1	350,913	4	128,806	0	216,990	696,709	5.86	
1/12 through 12/12	12,638,960	0	0	2	32,897	0	80,510	113,407	0.90	
5 YR. TOTAL	62,971,313	5	898,696	21	606,149	440,203	561,999	2,507,047	3.98	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		28%	2.390	37%	1.592			3.98		
Pure Premium Indicated by National Relativity		36%	1.696	31%	2.055			3.75		
Pure Premium Present on Rate Level		36%	2.009	32%	1.933			3.94		
Pure Premium Derived by Formula								2.003	1.845	3.85

CLASS 6854		SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS								
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00	
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00	
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00	
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		19%	1.034	20%	1.194			2.23		
Pure Premium Present on Rate Level		81%	2.202	80%	1.919			4.12		
Pure Premium Derived by Formula								1.980	1.774	3.75

CLASS 6882		SHIP REPAIR CONVERSION-ALL OPERATIONS & DRIVERS								
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00	
1/09 through 12/09	1,266	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	10,464	0	0	0	0	0	0	0	0.00	
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00	
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	11,730	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		1%	0.000	1%	0.000			0.00		
Pure Premium Indicated by National Relativity		18%	2.093	19%	2.164			4.26		
Pure Premium Present on Rate Level		81%	2.311	80%	1.759			4.07		
Pure Premium Derived by Formula								2.249	1.818	4.07

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

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CLASS 6884		SHIP SCALING							
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.
1/08 through 12/08	36,921	0	0	0	0	0	0	0	0.00
1/09 through 12/09	19,890	0	0	0	0	0	0	0	0.00
1/10 through 12/10	27,504	0	0	0	0	0	0	0	0.00
1/11 through 12/11	15,210	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	99,525	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	3%	0.000	0.000		0.00	
Pure Premium Indicated by National Relativity		13%	1.761	14%	1.720	1.720		3.48	
Pure Premium Present on Rate Level		84%	3.915	83%	1.830	1.830		5.75	
Pure Premium Derived by Formula			3.518		1.760	1.760		5.28	

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.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.000		0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.000		0.00	
Pure Premium Present on Rate Level		100%	1.828	100%	0.859	0.859		2.69	
Pure Premium Derived by Formula			1.828		0.859	0.859		2.69	

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.
1/08 through 12/08	137,196	0	0	0	0	0	0	0	0.00
1/09 through 12/09	71,553	0	0	0	0	0	0	0	0.00
1/10 through 12/10	174,098	0	0	0	0	0	0	0	0.00
1/11 through 12/11	174,115	0	0	0	0	0	0	0	0.00
1/12 through 12/12	213,391	0	0	2	145,744	0	107,719	253,463	118.78
5 YR. TOTAL	770,353	0	0	2	145,744	0	107,719	253,463	32.90
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	18.919	5%	13.983	13.983		32.90	
Pure Premium Indicated by National Relativity		24%	1.640	26%	1.027	1.027		2.67	
Pure Premium Present on Rate Level		71%	2.036	69%	0.957	0.957		2.99	
Pure Premium Derived by Formula			2.785		1.627	1.627		4.41	

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

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CLASS 7038 ++		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
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%	1.710	100%	2.692	4.40			
Pure Premium Derived by Formula		1.710			2.692			4.40	

CLASS 7046 ++		VESSELS-NOT SELF-PROPELLED-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
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%	3.120	100%	2.534	5.65			
Pure Premium Derived by Formula		3.120			2.534			5.65	

CLASS 7047 ++		VESSELS-NOC-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	4.549	100%	3.199	7.75			
Pure Premium Derived by Formula		4.549			3.199			7.75	

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

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EFFECTIVE 4/1/2016

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.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
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%	7.745	100%	2.791	10.54			
Pure Premium Derived by Formula		7.745			2.791			10.54	

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.
1/08 through 12/08	178,008	0	0	0	0	0	0	0	0.00
1/09 through 12/09	142,877	0	0	0	0	0	0	0	0.00
1/10 through 12/10	142,685	0	0	0	0	0	0	0	0.00
1/11 through 12/11	157,950	0	0	0	0	0	0	0	0.00
1/12 through 12/12	148,297	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	769,817	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		27%	1.962	29%	3.032	4.99			
Pure Premium Present on Rate Level		68%	1.898	64%	2.990	4.89			
Pure Premium Derived by Formula		1.820			2.793			4.61	

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.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
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%	0.059	0.06			
Pure Premium Present on Rate Level		100%	3.466	100%	2.815	6.28			
Pure Premium Derived by Formula		3.466			2.815			6.28	

* 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.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
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%	5.766	100%	5.390	11.16			
Pure Premium Derived by Formula		5.766			5.390			11.16	

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.
1/08 through 12/08	3,107,811	0	0	2	49,049	0	52,674	101,723	3.27
1/09 through 12/09	2,377,216	0	0	3	85,710	0	192,613	278,323	11.71
1/10 through 12/10	2,871,268	0	0	0	0	0	1,931	1,931	0.07
1/11 through 12/11	2,564,132	0	0	1	14,210	0	36,683	50,893	1.99
1/12 through 12/12	2,727,054	0	0	1	6,474	0	41,245	47,719	1.75
5 YR. TOTAL	13,647,481	0	0	7	155,443	0	325,146	480,589	3.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	1.139	21%	2.382	3.52			
Pure Premium Indicated by National Relativity		39%	1.808	39%	1.919	3.73			
Pure Premium Present on Rate Level		45%	2.286	40%	2.154	4.44			
Pure Premium Derived by Formula		1.916			2.110			4.03	

CLASS 7222		TRUCKING: OIL FIELD EQUIPMENT-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	210,673	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	210,673	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		48%	3.959	48%	2.853	6.81			
Pure Premium Present on Rate Level		48%	3.990	48%	3.006	7.00			
Pure Premium Derived by Formula		3.816			2.812			6.63	

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

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CLASS 7228		TRUCKING - LOCAL HAULING ONLY & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	513,434,886	65	5,930,419	280	10,476,541	6,247,802	7,133,484	29,788,246	5.80
1/09 through 12/09	507,481,453	78	8,319,234	298	10,326,751	7,774,016	8,823,645	35,243,646	6.95
1/10 through 12/10	517,044,123	65	7,587,735	292	10,983,787	5,560,934	8,727,950	32,860,406	6.36
1/11 through 12/11	530,270,964	71	10,014,994	226	10,399,297	8,398,390	7,888,793	36,701,474	6.92
1/12 through 12/12	552,892,835	60	10,689,708	259	11,899,181	7,169,034	8,522,845	38,280,768	6.92
5 YR. TOTAL	2,621,124,261	339	42,542,090	1,355	54,085,557	35,150,176	41,096,717	172,874,540	6.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	3.686	100%	2.909			6.60	
Pure Premium Indicated by National Relativity		0%	3.751	0%	2.918			6.67	
Pure Premium Present on Rate Level		0%	3.712	0%	2.876			6.59	
Pure Premium Derived by Formula			3.686		2.909			6.60	

CLASS 7229		TRUCKING - LONG DISTANCE HAULING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	625,793,830	120	15,378,475	329	14,729,306	12,880,068	10,346,217	53,334,066	8.52
1/09 through 12/09	580,121,144	144	19,747,375	364	14,971,609	14,845,576	11,597,650	61,162,210	10.54
1/10 through 12/10	605,230,677	130	18,157,837	377	19,544,061	12,482,871	12,759,999	62,944,768	10.40
1/11 through 12/11	622,200,436	122	14,426,554	347	19,558,335	13,952,024	12,478,218	60,415,131	9.71
1/12 through 12/12	607,613,875	103	22,904,667	328	17,996,296	16,686,747	13,045,680	70,633,390	11.62
5 YR. TOTAL	3,040,959,962	619	90,614,908	1,745	86,799,607	70,847,286	60,227,764	308,489,565	10.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	5.834	100%	4.310			10.14	
Pure Premium Indicated by National Relativity		0%	5.075	0%	3.672			8.75	
Pure Premium Present on Rate Level		0%	5.657	0%	4.003			9.66	
Pure Premium Derived by Formula			5.834		4.310			10.14	

CLASS 7230		TRUCKING: PARCEL OR PACKAGE DELIVERY-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	1,459,629	0	0	0	0	0	1,990	1,990	0.14
1/09 through 12/09	930,333	0	0	2	22,899	0	22,141	45,040	4.84
1/10 through 12/10	1,129,885	0	0	1	6,006	0	3,306	9,312	0.83
1/11 through 12/11	1,105,474	1	24,110	4	71,511	19,078	35,663	150,362	13.60
1/12 through 12/12	1,576,331	1	55,382	2	30,447	38,366	11,855	136,050	8.63
5 YR. TOTAL	6,201,652	2	79,492	9	130,863	57,444	74,955	342,754	5.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	3.392	20%	2.135			5.53	
Pure Premium Indicated by National Relativity		43%	4.566	40%	3.667			8.23	
Pure Premium Present on Rate Level		43%	3.808	40%	4.214			8.02	
Pure Premium Derived by Formula			4.076		3.579			7.66	

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

NORTH CAROLINA
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EFFECTIVE 4/1/2016

CLASS 7231		MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE COMPANIES -- ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	41,903,107	13	695,838	37	794,096	716,739	606,900	2,813,573	6.72
1/09 through 12/09	47,780,992	8	1,027,807	38	864,818	704,878	659,727	3,257,230	6.82
1/10 through 12/10	41,505,640	6	484,024	25	374,016	220,444	208,037	1,286,521	3.10
1/11 through 12/11	44,698,484	11	652,969	32	793,123	493,461	560,988	2,500,541	5.59
1/12 through 12/12	51,144,091	10	808,045	57	1,282,182	799,888	1,440,206	4,330,321	8.47
5 YR. TOTAL	227,032,314	48	3,668,683	189	4,108,235	2,935,410	3,475,858	14,188,186	6.25
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		62%	3.425	73%	2.824	6.25			
Pure Premium Indicated by National Relativity		19%	4.664	13%	3.942	8.61			
Pure Premium Present on Rate Level		19%	4.162	14%	3.075	7.24			
Pure Premium Derived by Formula		3.800			3.004			6.80	

CLASS 7232		TRUCKING: MAIL PARCEL OR PACKAGE DELIVERY-UNDER CONTRACT WITH THE U.S. POSTAL SERVICE-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	29,382,525	4	763,618	16	923,033	348,028	585,002	2,619,681	8.92
1/09 through 12/09	27,718,065	6	530,983	12	567,446	457,405	462,305	2,018,139	7.28
1/10 through 12/10	37,533,547	10	1,878,920	18	1,625,550	1,532,224	1,025,078	6,061,772	16.15
1/11 through 12/11	27,867,092	2	98,909	16	934,870	43,003	578,349	1,655,131	5.94
1/12 through 12/12	35,901,410	3	444,238	9	369,199	292,379	259,282	1,365,098	3.80
5 YR. TOTAL	158,402,639	25	3,716,668	71	4,420,098	2,673,039	2,910,016	13,719,821	8.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	5.137	69%	3.525	8.66			
Pure Premium Indicated by National Relativity		20%	4.605	15%	2.863	7.47			
Pure Premium Present on Rate Level		20%	5.498	16%	3.712	9.21			
Pure Premium Derived by Formula		5.103			3.456			8.56	

CLASS 7333 + +		DREDGING-ALL TYPES-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	2.787	100%	1.209	4.00			
Pure Premium Derived by Formula		2.787			1.209			4.00	

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

NORTH CAROLINA
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EFFECTIVE 4/1/2016

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.
1/08 through 12/08	674,680	0	0	0	0	0	0	0	0.00
1/09 through 12/09	586,946	1	46,798	0	0	27,494	6,351	80,643	13.74
1/10 through 12/10	515,595	0	0	1	1,573	0	1,259	2,832	0.55
1/11 through 12/11	281,224	0	0	0	0	0	0	0	0.00
1/12 through 12/12	121,547	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,179,992	1	46,798	1	1,573	27,494	7,610	83,475	3.83
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	2.219	8%	1.610	3.83			
Pure Premium Indicated by National Relativity		8%	0.522	8%	0.046	0.57			
Pure Premium Present on Rate Level		83%	3.103	84%	1.347	4.45			
Pure Premium Derived by Formula			2.817		1.264	4.08			

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.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
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%	5.853	100%	2.872	8.73			
Pure Premium Derived by Formula			5.853		2.872	8.73			

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.
1/08 through 12/08	32,758,359	1	472,326	13	277,207	191,841	291,802	1,233,176	3.76
1/09 through 12/09	32,078,626	1	8,087	5	57,100	12,408	72,432	150,027	0.47
1/10 through 12/10	34,660,407	2	18,324	7	149,001	19,373	227,136	413,834	1.19
1/11 through 12/11	36,362,978	7	1,276,403	11	447,080	1,102,181	426,347	3,252,011	8.94
1/12 through 12/12	37,166,188	3	281,749	13	761,308	111,607	331,671	1,486,335	4.00
5 YR. TOTAL	173,026,558	14	2,056,889	49	1,691,696	1,437,410	1,349,388	6,535,383	3.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	2.166	54%	1.611	3.78			
Pure Premium Indicated by National Relativity		28%	2.431	23%	2.537	4.97			
Pure Premium Present on Rate Level		29%	2.168	23%	1.879	4.05			
Pure Premium Derived by Formula			2.241		1.886	4.13			

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

NORTH CAROLINA
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EFFECTIVE 4/1/2016

CLASS 7370		TAXICAB CO.: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	27,535,329	13	896,757	34	407,817	529,184	514,743	2,348,501	8.53
1/09 through 12/09	10,955,596	5	300,368	14	71,298	389,972	62,202	823,840	7.52
1/10 through 12/10	13,612,703	1	224,053	1	20,978	358,968	43,205	647,204	4.75
1/11 through 12/11	10,629,090	2	27,232	6	454,062	17,808	105,347	604,449	5.69
1/12 through 12/12	10,079,929	5	206,249	6	194,382	144,766	87,716	633,113	6.28
5 YR. TOTAL	72,812,647	26	1,654,659	61	1,148,537	1,440,698	813,213	5,057,107	6.95
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	3.850	44%	3.095	6.95			
Pure Premium Indicated by National Relativity		33%	2.584	28%	2.537	5.12			
Pure Premium Present on Rate Level		33%	2.893	28%	2.608	5.50			
Pure Premium Derived by Formula		3.116			2.802			5.92	

CLASS 7380		DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMMERCIAL							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	650,874,268	78	8,739,521	272	6,772,912	7,503,550	6,611,219	29,627,202	4.55
1/09 through 12/09	647,481,407	79	9,094,928	249	7,135,165	5,603,412	6,154,462	27,987,967	4.32
1/10 through 12/10	679,476,878	92	9,899,680	272	8,691,385	6,777,567	6,500,083	31,868,715	4.69
1/11 through 12/11	723,831,697	97	8,174,194	289	9,965,759	7,321,121	8,355,096	33,816,170	4.67
1/12 through 12/12	699,526,794	83	6,111,694	239	8,837,001	5,075,061	7,112,139	27,135,895	3.88
5 YR. TOTAL	3,401,191,044	429	42,020,017	1,321	41,402,222	32,280,711	34,732,999	150,435,949	4.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.453	100%	1.970	4.42			
Pure Premium Indicated by National Relativity		0%	2.698	0%	2.399	5.10			
Pure Premium Present on Rate Level		0%	2.405	0%	1.885	4.29			
Pure Premium Derived by Formula		2.453			1.970			4.42	

CLASS 7382		BUS CO.: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	60,233,374	9	341,431	33	779,277	208,092	777,760	2,106,560	3.50
1/09 through 12/09	59,891,921	17	1,093,089	31	705,974	1,118,833	530,177	3,448,073	5.76
1/10 through 12/10	59,747,560	11	512,955	35	809,752	346,331	850,055	2,519,093	4.22
1/11 through 12/11	63,758,652	21	817,718	34	837,731	491,728	693,191	2,840,368	4.45
1/12 through 12/12	67,033,528	15	491,208	50	857,490	536,528	761,532	2,646,758	3.95
5 YR. TOTAL	310,665,035	73	3,256,401	183	3,990,224	2,701,512	3,612,715	13,560,852	4.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	2.333	76%	2.032	4.37			
Pure Premium Indicated by National Relativity		21%	2.007	12%	2.187	4.19			
Pure Premium Present on Rate Level		22%	2.415	12%	2.446	4.86			
Pure Premium Derived by Formula		2.283			2.100			4.38	

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

NORTH CAROLINA
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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.
1/08 through 12/08	89,869,481	10	923,836	63	1,109,558	863,605	1,034,507	3,931,506	4.38
1/09 through 12/09	79,714,131	7	834,712	44	1,139,485	629,267	869,585	3,473,049	4.36
1/10 through 12/10	79,475,886	12	952,241	79	1,283,689	793,749	1,255,874	4,285,553	5.39
1/11 through 12/11	86,112,902	9	681,723	51	747,401	603,765	843,794	2,876,683	3.34
1/12 through 12/12	86,695,164	19	1,642,986	59	865,368	1,164,891	789,985	4,463,230	5.15
5 YR. TOTAL	421,867,564	57	5,035,498	296	5,145,501	4,055,277	4,793,745	19,030,021	4.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	2.413	82%	2.098	4.51			
Pure Premium Indicated by National Relativity		17%	2.509	9%	2.360	4.87			
Pure Premium Present on Rate Level		18%	2.459	9%	2.111	4.57			
Pure Premium Derived by Formula			2.438		2.123	4.56			

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.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
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%	3.027	100%	1.456	4.48			
Pure Premium Derived by Formula			3.027		1.456	4.48			

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.
1/08 through 12/08	264,066	0	0	0	0	0	0	0	0.00
1/09 through 12/09	245,671	0	0	0	0	0	0	0	0.00
1/10 through 12/10	439,446	0	0	0	0	0	13,842	13,842	3.15
1/11 through 12/11	374,528	0	0	0	0	0	0	0	0.00
1/12 through 12/12	280,114	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,603,825	0	0	0	0	0	13,842	13,842	0.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.000	8%	0.863	0.86			
Pure Premium Indicated by National Relativity		20%	1.143	21%	1.042	2.19			
Pure Premium Present on Rate Level		72%	3.366	71%	1.618	4.98			
Pure Premium Derived by Formula			2.652		1.437	4.09			

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

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EFFECTIVE 4/1/2016

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.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
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%	8.580	100%	5.288	13.87			
Pure Premium Derived by Formula		8.580			5.288			13.87	

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.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,218,773	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,927,849	0	0	0	0	0	0	0	0.00
1/11 through 12/11	1,688,390	0	0	0	0	0	0	0	0.00
1/12 through 12/12	2,012,350	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,847,362	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.009	0.01			
Pure Premium Present on Rate Level		97%	0.063	96%	0.062	0.13			
Pure Premium Derived by Formula		0.061			0.060			0.12	

CLASS 7403		AVIATION: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	382,560,956	36	3,878,695	195	3,800,845	3,302,926	5,038,026	16,020,492	4.19
1/09 through 12/09	350,241,203	28	3,626,023	185	3,305,152	3,673,374	4,706,880	15,311,429	4.37
1/10 through 12/10	375,091,019	28	1,823,413	176	4,174,880	2,071,655	5,678,160	13,748,108	3.67
1/11 through 12/11	388,729,378	44	3,669,611	201	6,072,182	4,083,739	6,737,084	20,562,616	5.29
1/12 through 12/12	407,998,450	39	4,406,603	182	4,426,539	3,553,773	6,211,154	18,598,069	4.56
5 YR. TOTAL	1,904,621,006	175	17,404,345	939	21,779,598	16,685,467	28,371,304	84,240,714	4.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.057	100%	2.366	4.42			
Pure Premium Indicated by National Relativity		0%	2.035	0%	1.995	4.03			
Pure Premium Present on Rate Level		0%	1.921	0%	2.244	4.17			
Pure Premium Derived by Formula		2.057			2.366			4.42	

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

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CLASS 7405		AVIATION: AIR CARRIER - SCHEDULED, COMMUTER OR SUPPLEMENTAL - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	290,731,718	7	424,813	99	1,581,949	395,892	1,565,922	3,968,576	1.37
1/09 through 12/09	272,565,002	12	664,264	98	1,750,285	1,010,521	1,575,068	5,000,138	1.84
1/10 through 12/10	341,942,843	16	1,200,526	108	1,847,165	1,308,735	2,060,524	6,416,950	1.88
1/11 through 12/11	354,353,973	27	2,050,901	124	2,395,622	2,032,097	2,689,104	9,167,724	2.59
1/12 through 12/12	383,464,370	12	1,251,330	91	2,865,670	1,054,496	2,265,396	7,436,892	1.94
5 YR. TOTAL	1,643,057,906	74	5,591,834	520	10,440,691	5,801,741	10,156,014	31,990,280	1.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		73%	0.976	98%	0.971	1.95			
Pure Premium Indicated by National Relativity		13%	0.643	1%	0.508	1.15			
Pure Premium Present on Rate Level		14%	0.874	1%	0.875	1.75			
Pure Premium Derived by Formula		0.918			0.965		1.88		

CLASS 7420		AVIATION: STUNT FLYING, RACING, OR PARACHUTE JUMPING FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	100	0	0	0	0	0	0	0	0.00
1/11 through 12/11	271,634	0	0	0	0	0	0	0	0.00
1/12 through 12/12	23,262	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	294,996	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		20%	4.309	21%	3.511	7.82			
Pure Premium Present on Rate Level		74%	10.170	74%	3.173	13.34			
Pure Premium Derived by Formula		8.388			3.085		11.47		

CLASS 7421		AVIATION - TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	38,657,140	2	549,735	4	71,402	189,800	140,268	951,205	2.46
1/09 through 12/09	35,672,443	1	5,392	0	0	5,104	12,777	23,273	0.07
1/10 through 12/10	33,212,983	1	47,229	1	4,864	42,279	6,245	100,617	0.30
1/11 through 12/11	34,381,743	0	0	0	0	0	32,244	32,244	0.09
1/12 through 12/12	34,439,680	0	0	0	0	0	2,725	2,725	0.01
5 YR. TOTAL	176,363,989	4	602,356	5	76,266	237,183	194,259	1,110,064	0.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.385	31%	0.245	0.63			
Pure Premium Indicated by National Relativity		36%	0.316	34%	0.288	0.60			
Pure Premium Present on Rate Level		37%	0.662	35%	0.464	1.13			
Pure Premium Derived by Formula		0.463			0.336		0.80		

* 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: 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.
1/08 through 12/08	19,251,416	2	84,694	8	171,879	45,372	268,489	570,434	2.96
1/09 through 12/09	19,336,481	2	189,444	3	45,697	106,504	132,718	474,363	2.45
1/10 through 12/10	20,731,317	2	62,316	4	177,323	113,814	120,544	473,997	2.29
1/11 through 12/11	17,501,942	1	27,473	2	69,760	25,062	71,028	193,323	1.11
1/12 through 12/12	12,107,875	1	122,383	1	1,583	49,355	24,106	197,427	1.63
5 YR. TOTAL	88,929,031	8	486,310	18	466,242	340,107	616,885	1,909,544	2.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.071	30%	1.076	2.15			
Pure Premium Indicated by National Relativity		38%	1.094	35%	0.781	1.88			
Pure Premium Present on Rate Level		38%	0.967	35%	0.867	1.83			
Pure Premium Derived by Formula		1.040			0.900		1.94		

CLASS 7425		AVIATION: HELICOPTERS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	2,045,775	0	0	0	0	0	0	0	0.00
1/09 through 12/09	5,503,195	0	0	0	0	0	0	0	0.00
1/10 through 12/10	5,736,553	0	0	1	178,959	0	118,437	297,396	5.19
1/11 through 12/11	6,124,801	0	0	0	0	0	0	0	0.00
1/12 through 12/12	6,428,663	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	25,838,987	0	0	1	178,959	0	118,437	297,396	1.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.693	19%	0.458	1.15			
Pure Premium Indicated by National Relativity		40%	2.122	40%	0.786	2.91			
Pure Premium Present on Rate Level		41%	1.891	41%	0.961	2.85			
Pure Premium Derived by Formula		1.756			0.795		2.55		

CLASS 7431		AVIATION: AIR CHARTER OR AIR TAXI - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	35,458,103	0	0	1	72,929	0	43,225	116,154	0.33
1/09 through 12/09	31,638,510	1	9,144	2	492,039	12,226	94,971	608,380	1.92
1/10 through 12/10	29,802,474	2	882,110	0	0	421,693	3,594	1,307,397	4.39
1/11 through 12/11	33,308,004	0	0	3	8,498	0	11,395	19,893	0.06
1/12 through 12/12	29,365,342	0	0	1	9,130	0	9,179	18,309	0.06
5 YR. TOTAL	159,572,433	3	891,254	7	582,596	433,919	162,364	2,070,133	1.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.924	30%	0.374	1.30			
Pure Premium Indicated by National Relativity		35%	0.504	35%	0.353	0.86			
Pure Premium Present on Rate Level		35%	0.962	35%	0.482	1.44			
Pure Premium Derived by Formula		0.790			0.404		1.19		

* 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.
1/08 through 12/08	699,106	0	0	0	0	0	1,126	1,126	0.16
1/09 through 12/09	716,377	0	0	1	1,470	0	771	2,241	0.31
1/10 through 12/10	1,349,147	0	0	2	23,797	0	9,465	33,262	2.47
1/11 through 12/11	1,045,126	0	0	0	0	0	1,504	1,504	0.14
1/12 through 12/12	1,593,618	0	0	0	0	0	1,552	1,552	0.10
5 YR. TOTAL	5,403,374	0	0	3	25,267	0	14,418	39,685	0.74
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.468	11%	0.267	0.74			
Pure Premium Indicated by National Relativity		45%	1.362	44%	1.238	2.60			
Pure Premium Present on Rate Level		46%	1.245	45%	1.150	2.40			
Pure Premium Derived by Formula			1.228		1.092	2.32			

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.
1/08 through 12/08	12,818,011	1	132,180	0	0	97,622	1,950	231,752	1.81
1/09 through 12/09	13,049,226	0	0	0	0	0	4,085	4,085	0.03
1/10 through 12/10	13,772,129	1	39,696	0	0	58,199	2,288	100,183	0.73
1/11 through 12/11	14,513,995	0	0	1	4,579	0	9,332	13,911	0.10
1/12 through 12/12	18,687,796	0	0	2	50,698	0	47,133	97,831	0.52
5 YR. TOTAL	72,841,157	2	171,876	3	55,277	155,821	64,788	447,762	0.62
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.312	24%	0.303	0.62			
Pure Premium Indicated by National Relativity		41%	0.542	38%	0.612	1.15			
Pure Premium Present on Rate Level		41%	0.567	38%	0.593	1.16			
Pure Premium Derived by Formula			0.511		0.531	1.04			

CLASS 7520		WATERWORKS OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	35,072,647	3	178,194	14	395,162	524,360	372,210	1,469,926	4.19
1/09 through 12/09	32,810,334	0	0	10	84,994	0	162,521	247,515	0.75
1/10 through 12/10	33,467,619	1	180,735	7	74,913	90,423	115,658	461,729	1.38
1/11 through 12/11	33,610,056	3	211,629	7	341,137	142,621	298,225	993,612	2.96
1/12 through 12/12	35,964,766	4	151,676	12	267,388	113,110	306,487	838,661	2.33
5 YR. TOTAL	170,925,422	11	722,234	50	1,163,594	870,514	1,255,101	4,011,443	2.35
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	1.103	49%	1.244	2.35			
Pure Premium Indicated by National Relativity		32%	1.602	25%	1.705	3.31			
Pure Premium Present on Rate Level		32%	1.416	26%	1.456	2.87			
Pure Premium Derived by Formula			1.363		1.414	2.78			

* 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.
1/08 through 12/08	9,317,999	0	0	12	982,221	0	595,066	1,577,287	16.93
1/09 through 12/09	7,954,641	1	302,620	8	831,745	105,267	513,290	1,752,922	22.04
1/10 through 12/10	9,684,196	3	593,252	7	487,314	525,654	339,052	1,945,272	20.09
1/11 through 12/11	9,410,483	2	375,305	5	329,634	834,977	380,161	1,920,077	20.40
1/12 through 12/12	12,933,051	4	764,931	13	1,302,582	1,024,117	548,885	3,640,515	28.15
5 YR. TOTAL	49,300,370	10	2,036,108	45	3,933,496	2,490,015	2,376,454	10,836,073	21.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	12.109	53%	9.871			21.98	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		59%	6.279	47%	6.090			12.37	
Pure Premium Derived by Formula		8.669			8.094		16.76		

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.
1/08 through 12/08	26,689,460	7	414,478	13	451,805	383,929	370,512	1,620,724	6.07
1/09 through 12/09	24,416,103	4	734,379	8	175,490	659,719	170,101	1,739,689	7.13
1/10 through 12/10	27,351,771	7	963,620	13	414,290	1,130,687	814,331	3,322,928	12.15
1/11 through 12/11	28,622,557	7	691,852	15	844,334	673,627	777,122	2,986,935	10.44
1/12 through 12/12	58,685,431	4	320,004	18	602,308	866,702	1,105,544	2,894,558	4.93
5 YR. TOTAL	165,765,322	29	3,124,333	67	2,488,227	3,714,664	3,237,610	12,564,834	7.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		56%	3.386	76%	4.194			7.58	
Pure Premium Indicated by National Relativity		22%	3.134	12%	2.577			5.71	
Pure Premium Present on Rate Level		22%	4.282	12%	4.393			8.68	
Pure Premium Derived by Formula		3.528			4.024		7.55		

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.
1/08 through 12/08	38,944,368	1	5,573	5	503,939	0	365,597	875,109	2.25
1/09 through 12/09	42,214,870	2	59,615	5	381,895	80,112	451,078	972,700	2.30
1/10 through 12/10	46,084,537	1	168,541	7	71,637	119,370	100,817	460,365	1.00
1/11 through 12/11	44,110,275	1	37,345	2	180,050	35,936	43,730	297,061	0.67
1/12 through 12/12	53,185,995	4	685,290	5	302,755	1,015,131	237,168	2,240,344	4.21
5 YR. TOTAL	224,540,045	9	956,364	24	1,440,276	1,250,549	1,198,390	4,845,579	2.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	1.067	44%	1.091			2.16	
Pure Premium Indicated by National Relativity		32%	1.023	28%	0.940			1.96	
Pure Premium Present on Rate Level		32%	1.098	28%	0.840			1.94	
Pure Premium Derived by Formula		1.063			0.978		2.04		

* 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.
1/08 through 12/08	82,818,163	9	1,886,626	28	732,007	1,983,769	1,164,272	5,766,674	6.96
1/09 through 12/09	86,841,354	6	715,162	28	1,449,918	945,829	1,538,854	4,649,763	5.35
1/10 through 12/10	86,359,354	4	774,853	21	769,539	1,036,491	750,060	3,330,943	3.86
1/11 through 12/11	88,876,256	3	324,691	31	1,795,816	600,910	1,315,583	4,037,000	4.54
1/12 through 12/12	90,453,168	8	569,155	16	1,053,249	1,053,918	985,511	3,661,833	4.05
5 YR. TOTAL	435,348,295	30	4,270,487	124	5,800,529	5,620,917	5,754,280	21,446,213	4.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	2.313	90%	2.613	4.93			
Pure Premium Indicated by National Relativity		18%	1.727	5%	1.904	3.63			
Pure Premium Present on Rate Level		19%	2.257	5%	2.671	4.93			
Pure Premium Derived by Formula		2.197		2.580		4.78			

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.
1/08 through 12/08	18,034,398	0	0	9	251,752	0	198,387	450,139	2.50
1/09 through 12/09	17,957,454	0	0	4	54,881	0	100,974	155,855	0.87
1/10 through 12/10	20,193,199	0	0	10	256,358	0	202,126	458,484	2.27
1/11 through 12/11	20,341,471	2	378,919	5	218,524	266,534	149,801	1,013,778	4.98
1/12 through 12/12	21,544,870	1	13,984	3	55,311	9,725	71,271	150,291	0.70
5 YR. TOTAL	98,071,392	3	392,903	31	836,826	276,259	722,559	2,228,547	2.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	1.254	39%	1.018	2.27			
Pure Premium Indicated by National Relativity		35%	1.517	30%	1.537	3.05			
Pure Premium Present on Rate Level		36%	1.448	31%	1.498	2.95			
Pure Premium Derived by Formula		1.416		1.323		2.74			

CLASS 7590		GARBAGE WORKS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	8,304,618	2	114,989	2	26,425	110,021	42,123	293,558	3.54
1/09 through 12/09	8,103,913	2	46,530	4	109,677	12,125	67,670	236,002	2.91
1/10 through 12/10	8,618,398	1	41,155	8	247,089	88,276	193,821	570,341	6.62
1/11 through 12/11	9,169,692	2	106,972	5	29,150	103,375	71,703	311,200	3.39
1/12 through 12/12	13,755,611	0	0	7	153,887	0	142,480	296,367	2.16
5 YR. TOTAL	47,952,232	7	309,646	26	566,228	313,797	517,797	1,707,468	3.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	1.827	33%	1.734	3.56			
Pure Premium Indicated by National Relativity		37%	1.421	33%	1.411	2.83			
Pure Premium Present on Rate Level		37%	2.220	34%	2.037	4.26			
Pure Premium Derived by Formula		1.822		1.730		3.55			

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

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CLASS 7600		TELECOMMUNICATIONS CO. - CABLE TV OR SATELLITE - ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	278,456,114	33	4,174,328	124	3,753,717	4,451,292	4,051,875	16,431,212	5.90
1/09 through 12/09	294,587,661	27	1,591,449	135	4,276,039	993,643	4,187,182	11,048,313	3.75
1/10 through 12/10	314,198,779	40	2,856,097	145	4,632,490	3,455,644	4,302,477	15,246,708	4.85
1/11 through 12/11	355,842,192	47	3,621,820	162	4,359,405	3,587,055	4,189,422	15,757,702	4.43
1/12 through 12/12	373,613,826	36	4,731,448	154	5,111,850	3,476,751	4,872,889	18,192,938	4.87
5 YR. TOTAL	1,616,698,572	183	16,975,142	720	22,133,501	15,964,385	21,603,845	76,676,873	4.74
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	2.419	100%	2.324			4.74	
Pure Premium Indicated by National Relativity		0%	2.204	0%	1.909			4.11	
Pure Premium Present on Rate Level		0%	2.448	0%	2.432			4.88	
Pure Premium Derived by Formula			2.419		2.324			4.74	

CLASS 7605		BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	168,542,880	9	288,779	29	633,228	529,783	836,932	2,288,722	1.36
1/09 through 12/09	164,155,587	15	1,196,801	30	797,937	1,286,393	706,605	3,987,736	2.43
1/10 through 12/10	174,695,199	5	550,041	27	547,374	795,822	530,495	2,423,732	1.39
1/11 through 12/11	173,727,509	11	597,182	34	865,024	486,628	845,997	2,794,831	1.61
1/12 through 12/12	175,327,701	7	863,465	40	1,268,077	753,689	1,466,643	4,351,874	2.48
5 YR. TOTAL	856,448,876	47	3,496,268	160	4,111,640	3,852,315	4,386,672	15,846,895	1.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		61%	0.888	81%	0.962			1.85	
Pure Premium Indicated by National Relativity		19%	1.074	9%	0.942			2.02	
Pure Premium Present on Rate Level		20%	0.991	10%	0.985			1.98	
Pure Premium Derived by Formula			0.944		0.963			1.91	

CLASS 7610		RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLOYEES & CLERICAL, DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	358,983,161	5	673,048	14	231,696	306,278	305,146	1,516,168	0.42
1/09 through 12/09	349,134,299	2	232,227	12	474,236	272,370	353,020	1,331,853	0.38
1/10 through 12/10	357,954,929	1	66,419	14	201,311	224,184	410,361	902,275	0.25
1/11 through 12/11	412,322,951	11	532,227	28	1,116,738	394,675	920,412	2,964,052	0.72
1/12 through 12/12	437,954,899	7	441,542	43	1,272,929	431,742	1,244,832	3,391,045	0.77
5 YR. TOTAL	1,916,350,239	26	1,945,463	111	3,296,910	1,629,249	3,233,771	10,105,393	0.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		47%	0.274	59%	0.254			0.53	
Pure Premium Indicated by National Relativity		26%	0.201	20%	0.222			0.42	
Pure Premium Present on Rate Level		27%	0.243	21%	0.205			0.45	
Pure Premium Derived by Formula			0.247		0.237			0.48	

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

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CLASS 7704		COMBINED DATA FOR CLASSES 7704, 7710 AND 7711							
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.
1/08 through 12/08	11,059,920	0	0	7	172,319	0	285,033	457,352	4.14
1/09 through 12/09	9,869,854	2	247,483	3	76,491	238,020	247,636	809,630	8.20
1/10 through 12/10	10,772,371	0	0	4	54,648	0	66,541	121,189	1.13
1/11 through 12/11	12,330,189	1	76,932	5	168,369	14,835	188,746	448,882	3.64
1/12 through 12/12	14,369,909	0	0	3	130,621	0	198,212	328,833	2.29
5 YR. TOTAL	58,402,243	3	324,415	22	602,448	252,855	986,168	2,165,886	3.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	1.587	40%		2.122		3.71	
Pure Premium Indicated by National Relativity		36%	2.456	30%		3.180		5.64	
Pure Premium Present on Rate Level		37%	2.053	30%		2.569		4.62	
Pure Premium Derived by Formula			2.072			2.574		4.65	

CLASS 7705		AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	19,598,299	1	249,583	14	281,454	397,704	232,925	1,161,666	5.93
1/09 through 12/09	32,131,953	9	749,130	30	319,656	706,884	448,299	2,223,969	6.92
1/10 through 12/10	32,326,767	12	998,312	29	481,562	742,635	487,532	2,710,041	8.38
1/11 through 12/11	37,898,578	10	703,879	45	1,285,877	423,811	1,152,754	3,566,321	9.41
1/12 through 12/12	38,192,934	10	583,288	25	400,851	640,493	465,411	2,090,043	5.47
5 YR. TOTAL	160,148,531	42	3,284,192	143	2,769,400	2,911,527	2,786,921	11,752,040	7.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		53%	3.780	70%		3.558		7.34	
Pure Premium Indicated by National Relativity		23%	3.070	15%		2.913		5.98	
Pure Premium Present on Rate Level		24%	3.949	15%		3.815		7.76	
Pure Premium Derived by Formula			3.657			3.500		7.16	

CLASS 7710 ++		FIREFIGHTERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
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%	2.584	50%		2.014		4.60	
Pure Premium Present on Rate Level		50%	2.053	50%		2.569		4.62	
Pure Premium Derived by Formula			2.319			2.292		4.61	

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

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CLASS 7711 ++		FIREFIGHTERS & DRIVERS - VOLUNTEER							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	2.053	100%	2.569	4.62			
Pure Premium Derived by Formula		2.053			2.569			4.62	

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.
1/08 through 12/08	304,888,218	23	1,227,157	70	920,882	1,943,734	1,473,003	5,564,776	1.83
1/09 through 12/09	225,916,956	16	1,604,671	60	938,804	1,398,635	1,492,225	5,434,335	2.41
1/10 through 12/10	230,108,920	8	325,151	59	1,409,628	479,595	1,937,778	4,152,152	1.81
1/11 through 12/11	224,029,675	13	428,573	53	881,344	576,363	1,122,756	3,009,036	1.34
1/12 through 12/12	238,275,058	6	140,648	57	1,062,713	202,179	1,570,148	2,975,688	1.25
5 YR. TOTAL	1,223,218,827	66	3,726,200	299	5,213,371	4,600,506	7,595,910	21,135,987	1.73
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		68%	0.731	95%	0.997	1.73			
Pure Premium Indicated by National Relativity		16%	1.351	2%	1.489	2.84			
Pure Premium Present on Rate Level		16%	0.979	3%	1.081	2.06			
Pure Premium Derived by Formula		0.870			1.009			1.88	

CLASS 7723		DETECTIVE OR PATROL AGENCY - PRIVATE & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	129,916,016	5	221,047	27	1,364,522	313,752	1,374,597	3,273,918	2.52
1/09 through 12/09	146,829,536	26	2,428,315	39	754,162	3,615,238	900,826	7,698,541	5.24
1/10 through 12/10	147,171,884	4	222,844	31	471,566	348,457	873,271	1,916,138	1.30
1/11 through 12/11	153,148,412	4	179,717	23	1,270,294	340,879	1,435,515	3,226,405	2.11
1/12 through 12/12	166,240,085	16	1,416,058	29	644,713	3,248,686	1,221,742	6,531,199	3.93
5 YR. TOTAL	743,305,933	55	4,467,981	149	4,505,257	7,867,012	5,805,951	22,646,201	3.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	1.207	90%	1.839	3.05			
Pure Premium Indicated by National Relativity		20%	0.840	5%	1.321	2.16			
Pure Premium Present on Rate Level		20%	1.164	5%	1.555	2.72			
Pure Premium Derived by Formula		1.125			1.799			2.92	

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

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CLASS 7855		RAILROAD CONSTRUCTION: LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY BY CONTRACTOR-NO WORK ON ELEVATED RAILROADS-& DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	3,037,571	0	0	1	7,859	0	9,676	17,535	0.58
1/09 through 12/09	3,182,623	0	0	2	4,357	0	16,100	20,457	0.64
1/10 through 12/10	4,219,759	0	0	0	0	0	0	0	0.00
1/11 through 12/11	5,707,244	0	0	1	5,104	0	39,177	44,281	0.78
1/12 through 12/12	5,515,770	0	0	1	21,363	0	15,370	36,733	0.67
5 YR. TOTAL	21,662,967	0	0	5	38,683	0	80,323	119,006	0.55
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.179	22%	0.371	0.55			
Pure Premium Indicated by National Relativity		40%	1.718	39%	1.664	3.38			
Pure Premium Present on Rate Level		41%	2.151	39%	1.540	3.69			
Pure Premium Derived by Formula		1.603			1.331		2.93		

CLASS 8001		STORE: FLORIST & DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	43,787,903	3	183,948	18	247,474	61,820	441,475	934,717	2.13
1/09 through 12/09	39,792,479	6	450,706	13	105,226	155,763	176,986	888,681	2.23
1/10 through 12/10	39,702,578	3	86,337	12	122,836	42,554	138,649	390,376	0.98
1/11 through 12/11	40,953,348	3	224,159	14	115,663	439,138	159,850	938,810	2.29
1/12 through 12/12	38,272,997	2	14,579	13	511,088	11,836	452,763	990,266	2.59
5 YR. TOTAL	202,509,305	17	959,729	70	1,102,287	711,111	1,369,723	4,142,850	2.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	1.018	48%	1.028	2.05			
Pure Premium Indicated by National Relativity		32%	0.930	26%	1.175	2.11			
Pure Premium Present on Rate Level		32%	1.181	26%	1.187	2.37			
Pure Premium Derived by Formula		1.042			1.108		2.15		

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.
1/08 through 12/08	52,773,858	3	23,801	13	105,160	36,993	261,563	427,517	0.81
1/09 through 12/09	54,907,383	5	105,965	3	32,288	116,166	141,642	396,061	0.72
1/10 through 12/10	64,099,477	7	221,730	16	104,920	727,741	273,356	1,327,747	2.07
1/11 through 12/11	65,005,784	3	90,807	14	302,678	134,553	459,473	987,511	1.52
1/12 through 12/12	62,066,439	0	0	12	159,025	0	517,112	676,137	1.09
5 YR. TOTAL	298,852,941	18	442,303	58	704,071	1,015,453	1,653,146	3,814,973	1.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.384	54%	0.893	1.28			
Pure Premium Indicated by National Relativity		33%	0.818	23%	1.151	1.97			
Pure Premium Present on Rate Level		34%	0.653	23%	1.050	1.70			
Pure Premium Derived by Formula		0.619			0.988		1.61		

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

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CLASS 8006		GASOLINE STATION: SELF-SERVICE AND CONVENIENCE/GROCERY-RETAIL							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	406,915,654	62	3,551,153	172	2,695,588	4,135,346	3,502,276	13,884,363	3.41
1/09 through 12/09	361,547,178	54	2,331,441	127	1,992,901	1,902,274	2,432,820	8,659,436	2.40
1/10 through 12/10	410,837,331	56	4,820,414	144	2,533,164	4,597,091	2,713,498	14,664,167	3.57
1/11 through 12/11	424,744,682	63	3,651,363	149	2,329,935	3,738,163	3,395,574	13,115,035	3.09
1/12 through 12/12	425,452,235	32	1,826,770	140	2,822,720	2,102,433	3,127,666	9,879,589	2.32
5 YR. TOTAL	2,029,497,080	267	16,181,141	732	12,374,308	16,475,307	15,171,834	60,202,590	2.97
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		96%	1.407	100%	1.559			2.97	
Pure Premium Indicated by National Relativity		2%	0.912	0%	1.102			2.01	
Pure Premium Present on Rate Level		2%	1.369	0%	1.368			2.74	
Pure Premium Derived by Formula		1.396			1.559		2.96		

CLASS 8008		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	615,546,761	34	1,620,919	122	1,783,823	1,364,243	2,219,703	6,988,688	1.14
1/09 through 12/09	557,884,828	44	2,807,686	92	1,201,648	2,728,346	1,640,844	8,378,524	1.50
1/10 through 12/10	620,363,538	40	2,051,272	131	2,179,273	1,731,368	2,571,519	8,533,432	1.38
1/11 through 12/11	676,645,807	34	1,481,091	121	1,415,378	1,666,129	2,105,545	6,668,143	0.99
1/12 through 12/12	695,668,860	30	1,180,685	113	2,001,613	1,010,044	2,802,461	6,994,803	1.01
5 YR. TOTAL	3,166,109,794	182	9,141,653	579	8,581,735	8,500,130	11,340,072	37,563,590	1.19
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		81%	0.560	100%	0.627			1.19	
Pure Premium Indicated by National Relativity		9%	0.476	0%	0.629			1.11	
Pure Premium Present on Rate Level		10%	0.566	0%	0.648			1.21	
Pure Premium Derived by Formula		0.553			0.627		1.18		

CLASS 8010		STORE: HARDWARE							
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.
1/08 through 12/08	244,492,921	11	589,244	34	357,796	602,340	735,625	2,285,005	0.93
1/09 through 12/09	224,794,418	12	522,313	41	876,649	463,765	665,976	2,528,703	1.13
1/10 through 12/10	225,551,478	10	439,149	36	984,796	442,817	857,321	2,724,083	1.21
1/11 through 12/11	244,675,139	8	477,082	46	1,001,846	377,683	1,356,949	3,213,560	1.31
1/12 through 12/12	267,960,499	10	556,357	38	745,896	591,185	1,118,687	3,012,125	1.12
5 YR. TOTAL	1,207,474,455	51	2,584,145	195	3,966,983	2,477,790	4,734,558	13,763,476	1.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		56%	0.543	75%	0.597			1.14	
Pure Premium Indicated by National Relativity		22%	0.752	12%	0.922			1.67	
Pure Premium Present on Rate Level		22%	0.583	13%	0.605			1.19	
Pure Premium Derived by Formula		0.598			0.637		1.24		

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

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CLASS 8013		STORE: JEWELRY							
Industry Group: Goods and Services Hazard Group: 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.
1/08 through 12/08	166,543,408	3	199,291	7	141,621	87,173	202,465	630,550	0.38
1/09 through 12/09	165,602,972	1	2,206	9	145,521	3,131	111,981	262,839	0.16
1/10 through 12/10	166,583,657	3	60,241	8	297,742	147,349	189,786	695,118	0.42
1/11 through 12/11	179,363,588	2	16,289	11	228,119	16,643	232,437	493,488	0.28
1/12 through 12/12	197,084,953	0	0	7	204,792	0	178,472	383,264	0.20
5 YR. TOTAL	875,178,578	9	278,027	42	1,017,795	254,296	915,141	2,465,259	0.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	0.148	43%	0.134			0.28	
Pure Premium Indicated by National Relativity		34%	0.189	28%	0.209			0.40	
Pure Premium Present on Rate Level		34%	0.203	29%	0.202			0.41	
Pure Premium Derived by Formula		0.181			0.175		0.36		

CLASS 8015		QUICK PRINTING-COPYING OR DUPLICATING SERVICE-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	48,252,585	2	30,198	4	29,748	83,793	37,087	180,826	0.38
1/09 through 12/09	45,623,467	2	125,968	4	118,522	41,629	44,380	330,499	0.73
1/10 through 12/10	48,908,725	1	21,193	5	99,999	68,073	141,917	331,182	0.68
1/11 through 12/11	55,146,545	4	267,305	3	18,047	388,318	40,627	714,297	1.30
1/12 through 12/12	57,560,709	3	187,129	1	25,285	170,934	119,733	503,081	0.87
5 YR. TOTAL	255,492,031	12	631,793	17	291,601	752,747	383,744	2,059,885	0.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.361	33%	0.445			0.81	
Pure Premium Indicated by National Relativity		38%	0.364	33%	0.383			0.75	
Pure Premium Present on Rate Level		38%	0.347	34%	0.364			0.71	
Pure Premium Derived by Formula		0.357			0.397		0.75		

CLASS 8017		STORE: RETAIL NOC							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	2,331,138,404	145	6,870,872	555	10,287,401	7,026,399	13,265,714	37,450,386	1.61
1/09 through 12/09	2,342,629,448	183	7,298,495	554	10,885,751	8,672,613	14,785,288	41,642,147	1.78
1/10 through 12/10	2,451,170,562	160	5,390,369	594	11,407,558	6,706,280	15,750,862	39,255,069	1.60
1/11 through 12/11	2,416,596,449	82	3,651,756	533	8,410,525	4,448,967	12,859,672	29,370,920	1.22
1/12 through 12/12	2,458,848,659	90	3,984,367	481	7,034,009	4,477,758	12,010,190	27,506,324	1.12
5 YR. TOTAL	12,000,383,522	660	27,195,859	2,717	48,025,244	31,332,017	68,671,726	175,224,846	1.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.627	100%	0.833			1.46	
Pure Premium Indicated by National Relativity		0%	0.581	0%	0.768			1.35	
Pure Premium Present on Rate Level		0%	0.618	0%	0.827			1.45	
Pure Premium Derived by Formula		0.627			0.833		1.46		

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

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CLASS 8018		STORE: WHOLESALE NOC							
Industry Group: Goods and Services Hazard Group: 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.
1/08 through 12/08	574,140,567	45	2,311,023	209	3,847,642	1,551,351	4,108,155	11,818,171	2.06
1/09 through 12/09	574,807,774	39	1,999,810	180	3,023,608	1,408,524	3,308,028	9,739,970	1.70
1/10 through 12/10	599,207,456	48	2,715,782	194	3,619,426	2,641,809	4,222,246	13,199,263	2.20
1/11 through 12/11	624,081,687	43	2,339,398	211	3,637,536	1,528,901	3,648,210	11,154,045	1.79
1/12 through 12/12	654,573,089	34	1,951,151	189	4,353,124	1,308,206	4,813,239	12,425,720	1.90
5 YR. TOTAL	3,026,810,573	209	11,317,164	983	18,481,336	8,438,791	20,099,878	58,337,169	1.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.984	100%	0.943			1.93	
Pure Premium Indicated by National Relativity		0%	1.215	0%	1.300			2.52	
Pure Premium Present on Rate Level		0%	0.999	0%	0.973			1.97	
Pure Premium Derived by Formula		0.984			0.943		1.93		

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.
1/08 through 12/08	137,096,666	12	160,119	35	946,079	397,777	1,525,544	3,029,519	2.21
1/09 through 12/09	196,692,194	12	499,183	57	865,614	475,742	1,187,002	3,027,541	1.54
1/10 through 12/10	174,757,971	13	351,402	85	876,147	378,961	1,334,405	2,940,915	1.68
1/11 through 12/11	180,260,882	29	1,205,975	89	1,529,210	948,169	2,020,346	5,703,700	3.16
1/12 through 12/12	194,683,189	26	899,606	79	1,598,814	1,044,371	1,872,014	5,414,805	2.78
5 YR. TOTAL	883,490,902	92	3,116,285	345	5,815,864	3,245,020	7,939,311	20,116,480	2.28
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		59%	1.011	86%	1.266			2.28	
Pure Premium Indicated by National Relativity		20%	1.245	7%	1.681			2.93	
Pure Premium Present on Rate Level		21%	0.916	7%	1.142			2.06	
Pure Premium Derived by Formula		1.038			1.286		2.32		

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.
1/08 through 12/08	10,170,715	2	59,175	3	243,084	89,863	332,846	724,968	7.13
1/09 through 12/09	8,698,322	0	0	3	26,056	0	41,051	67,107	0.77
1/10 through 12/10	9,460,407	2	314,786	4	93,131	298,544	85,126	791,587	8.37
1/11 through 12/11	11,173,530	0	0	6	10,600	0	62,798	73,398	0.66
1/12 through 12/12	11,337,294	0	0	8	171,518	0	301,197	472,715	4.17
5 YR. TOTAL	50,840,268	4	373,961	24	544,389	388,407	823,018	2,129,775	4.19
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	1.806	32%	2.383			4.19	
Pure Premium Indicated by National Relativity		39%	0.897	34%	1.209			2.11	
Pure Premium Present on Rate Level		40%	1.184	34%	1.741			2.93	
Pure Premium Derived by Formula		1.203			1.766		2.97		

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

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CLASS 8032		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOLESALE							
Industry Group: Goods and Services Hazard Group: 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.
1/08 through 12/08	83,314,629	6	236,674	20	344,488	108,115	414,293	1,103,570	1.33
1/09 through 12/09	129,205,922	8	415,882	36	537,419	316,910	697,652	1,967,863	1.52
1/10 through 12/10	129,107,563	9	857,222	33	604,476	688,443	864,674	3,014,815	2.34
1/11 through 12/11	137,134,371	9	352,019	36	424,746	428,189	524,661	1,729,615	1.26
1/12 through 12/12	138,004,907	13	769,288	37	816,473	665,009	819,530	3,070,300	2.23
5 YR. TOTAL	616,767,392	45	2,631,085	162	2,727,602	2,206,666	3,320,810	10,886,163	1.77
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	0.869	67%	0.896	1.77			
Pure Premium Indicated by National Relativity		26%	0.942	16%	1.082	2.02			
Pure Premium Present on Rate Level		26%	0.782	17%	0.864	1.65			
Pure Premium Derived by Formula		0.865			0.920			1.79	

CLASS 8033		STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	534,811,610	32	2,138,077	134	2,010,792	2,752,222	2,903,589	9,804,680	1.83
1/09 through 12/09	558,721,142	51	3,383,194	129	1,539,445	3,765,897	2,433,751	11,122,287	1.99
1/10 through 12/10	564,231,177	42	1,378,136	108	1,349,200	1,925,937	2,304,475	6,957,748	1.23
1/11 through 12/11	589,184,618	31	1,433,087	137	2,103,304	1,635,089	2,646,078	7,817,558	1.33
1/12 through 12/12	599,905,613	31	1,441,148	127	1,693,817	1,139,426	3,056,867	7,331,258	1.22
5 YR. TOTAL	2,846,854,160	187	9,773,642	635	8,696,558	11,218,571	13,344,760	43,033,531	1.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		86%	0.649	100%	0.863	1.51			
Pure Premium Indicated by National Relativity		7%	0.832	0%	1.058	1.89			
Pure Premium Present on Rate Level		7%	0.722	0%	0.913	1.64			
Pure Premium Derived by Formula		0.667			0.863			1.53	

CLASS 8037		STORE - SUPERSTORES AND WAREHOUSE CLUBS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	2,654,014	0	0	1	67	0	4,073	4,140	0.16
1/12 through 12/12	2,588,820	0	0	6	104,504	0	44,016	148,520	5.74
5 YR. TOTAL	5,242,834	0	0	7	104,571	0	48,089	152,660	2.91
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	1.995	9%	0.917	2.91			
Pure Premium Indicated by National Relativity		37%	1.237	39%	1.524	2.76			
Pure Premium Present on Rate Level		57%	0.619	52%	0.756	1.38			
Pure Premium Derived by Formula		0.930			1.070			2.00	

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

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APPENDIX B-II

EFFECTIVE 4/1/2016

CLASS 8039		STORE: DEPARTMENT-RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	153,752,872	15	1,194,161	45	836,001	1,456,541	1,536,988	5,023,691	3.27
1/09 through 12/09	118,838,225	10	427,683	29	885,329	361,261	893,881	2,568,154	2.16
1/10 through 12/10	161,518,036	14	657,143	55	1,270,972	515,746	1,418,106	3,861,967	2.39
1/11 through 12/11	160,058,362	15	286,884	34	616,627	404,850	756,644	2,065,005	1.29
1/12 through 12/12	315,923,789	17	695,385	66	968,060	980,914	1,734,115	4,378,474	1.39
5 YR. TOTAL	910,091,284	71	3,261,256	229	4,576,989	3,719,312	6,339,734	17,897,291	1.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		59%	0.861	89%	1.105			1.97	
Pure Premium Indicated by National Relativity		20%	0.646	5%	0.908			1.55	
Pure Premium Present on Rate Level		21%	0.875	6%	1.199			2.07	
Pure Premium Derived by Formula		0.821		1.101				1.92	

CLASS 8044		STORE: FURNITURE & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	293,449,742	36	2,639,138	122	2,580,376	1,875,005	2,353,745	9,448,264	3.22
1/09 through 12/09	269,597,480	24	1,319,014	118	2,092,406	1,234,169	2,332,499	6,978,088	2.59
1/10 through 12/10	269,244,027	32	2,359,995	108	2,575,219	1,490,306	2,300,020	8,725,540	3.24
1/11 through 12/11	280,533,193	32	1,855,595	104	2,586,818	1,555,317	2,334,231	8,331,961	2.97
1/12 through 12/12	290,099,664	28	2,043,569	105	3,707,818	2,572,953	2,929,771	11,254,111	3.88
5 YR. TOTAL	1,402,924,106	152	10,217,311	557	13,542,637	8,727,750	12,250,266	44,737,964	3.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		89%	1.694	100%	1.495			3.19	
Pure Premium Indicated by National Relativity		5%	1.346	0%	1.422			2.77	
Pure Premium Present on Rate Level		6%	1.597	0%	1.449			3.05	
Pure Premium Derived by Formula		1.671		1.495				3.17	

CLASS 8045		STORE: DRUG - RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	339,310,214	4	309,975	29	385,244	139,885	573,781	1,408,885	0.42
1/09 through 12/09	341,542,083	11	860,944	20	377,997	1,015,425	427,495	2,681,861	0.79
1/10 through 12/10	349,205,222	3	153,511	17	163,658	370,464	384,669	1,072,302	0.31
1/11 through 12/11	363,256,374	4	101,610	20	607,047	69,169	886,352	1,664,178	0.46
1/12 through 12/12	376,183,615	6	183,518	14	300,493	217,626	517,826	1,219,463	0.33
5 YR. TOTAL	1,769,497,508	28	1,609,558	100	1,834,439	1,812,569	2,790,123	8,046,689	0.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		44%	0.195	60%	0.260			0.46	
Pure Premium Indicated by National Relativity		28%	0.237	20%	0.270			0.51	
Pure Premium Present on Rate Level		28%	0.222	20%	0.228			0.45	
Pure Premium Derived by Formula		0.214		0.256				0.47	

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

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CLASS 8046		STORE: AUTOMOBILE PARTS & ACCESSORIES- NOC & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	216,548,763	32	1,768,122	54	1,114,484	2,516,101	1,399,175	6,797,882	3.14
1/09 through 12/09	243,146,490	19	775,012	63	1,256,377	1,721,564	1,861,730	5,614,683	2.31
1/10 through 12/10	267,136,854	23	1,176,154	103	2,860,364	1,219,928	2,496,040	7,752,486	2.90
1/11 through 12/11	273,927,850	25	1,222,534	75	1,391,608	1,207,823	1,810,363	5,632,328	2.06
1/12 through 12/12	293,959,588	22	888,561	63	1,461,119	1,558,332	1,746,826	5,654,838	1.92
5 YR. TOTAL	1,294,719,545	121	5,830,383	358	8,083,952	8,223,748	9,314,134	31,452,217	2.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		73%	1.075	100%	1.355	2.43			
Pure Premium Indicated by National Relativity		13%	0.984	0%	1.223	2.21			
Pure Premium Present on Rate Level		14%	1.065	0%	1.289	2.35			
Pure Premium Derived by Formula		1.062			1.355		2.42		

CLASS 8047		STORE: DRUG-WHOLESALE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	47,066,092	0	0	3	13,266	0	23,289	36,555	0.08
1/09 through 12/09	39,960,342	2	178,102	5	45,775	129,938	57,254	411,069	1.03
1/10 through 12/10	34,988,051	1	129,434	4	75,656	443,876	80,034	729,000	2.08
1/11 through 12/11	34,694,788	1	22,273	10	190,513	0	200,101	412,887	1.19
1/12 through 12/12	36,771,843	1	12,192	7	99,472	29,258	151,460	292,382	0.80
5 YR. TOTAL	193,481,116	5	342,001	29	424,682	603,072	512,138	1,881,893	0.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.396	32%	0.576	0.97			
Pure Premium Indicated by National Relativity		38%	0.385	34%	0.404	0.79			
Pure Premium Present on Rate Level		39%	0.401	34%	0.453	0.85			
Pure Premium Derived by Formula		0.394			0.476		0.87		

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.
1/08 through 12/08	155,823,236	10	539,866	39	1,017,591	756,716	1,100,541	3,414,714	2.19
1/09 through 12/09	147,772,986	22	1,374,427	55	678,109	1,227,822	981,516	4,261,874	2.88
1/10 through 12/10	138,917,092	18	1,155,239	61	1,111,134	1,076,437	1,090,382	4,433,192	3.19
1/11 through 12/11	146,415,042	15	869,251	38	511,399	1,194,041	755,081	3,329,772	2.27
1/12 through 12/12	143,718,650	9	693,111	38	693,048	675,012	1,058,710	3,119,881	2.17
5 YR. TOTAL	732,647,006	74	4,631,894	231	4,011,281	4,930,028	4,986,230	18,559,433	2.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	1.180	88%	1.353	2.53			
Pure Premium Indicated by National Relativity		18%	0.969	6%	1.392	2.36			
Pure Premium Present on Rate Level		19%	1.291	6%	1.461	2.75			
Pure Premium Derived by Formula		1.163			1.362		2.53		

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

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CLASS 8072		STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE RETAIL								
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	67,343,599	2	10,676	2	6,170	9,727	36,450	63,023	0.09	
1/09 through 12/09	63,828,925	1	3,280	7	122,339	11,688	158,815	296,122	0.46	
1/10 through 12/10	53,236,553	2	258,010	6	53,226	293,278	109,981	714,495	1.34	
1/11 through 12/11	50,256,351	2	145,168	6	114,676	92,024	210,785	562,653	1.12	
1/12 through 12/12	44,258,551	2	65,016	2	23,113	161,380	69,197	318,706	0.72	
5 YR. TOTAL	278,923,979	9	482,150	23	319,524	568,097	585,228	1,954,999	0.70	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		22%	0.287	34%	0.413	0.70				
Pure Premium Indicated by National Relativity		39%	0.285	33%	0.397	0.68				
Pure Premium Present on Rate Level		39%	0.258	33%	0.352	0.61				
Pure Premium Derived by Formula		0.275			0.388		0.66			

CLASS 8102		SEED MERCHANT								
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	21,958,961	1	10,782	1	1,077	1,349	10,727	23,935	0.11	
1/09 through 12/09	20,180,451	0	0	3	14,744	0	23,968	38,712	0.19	
1/10 through 12/10	25,727,703	0	0	4	262,601	0	92,709	355,310	1.38	
1/11 through 12/11	59,499,055	0	0	3	20,177	0	56,489	76,666	0.13	
1/12 through 12/12	58,513,524	0	0	1	4,245	0	27,547	31,792	0.05	
5 YR. TOTAL	185,879,694	1	10,782	12	302,844	1,349	211,440	526,415	0.28	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		26%	0.169	36%	0.114	0.28				
Pure Premium Indicated by National Relativity		37%	1.031	32%	1.189	2.22				
Pure Premium Present on Rate Level		37%	0.586	32%	0.611	1.20				
Pure Premium Derived by Formula		0.642			0.617		1.26			

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.	
1/08 through 12/08	4,732,208	0	0	3	33,539	0	54,278	87,817	1.86	
1/09 through 12/09	4,333,684	0	0	2	2,786	0	10,501	13,287	0.31	
1/10 through 12/10	4,441,013	0	0	2	28,347	0	21,875	50,222	1.13	
1/11 through 12/11	4,443,382	0	0	1	10,388	0	26,665	37,053	0.83	
1/12 through 12/12	4,778,802	0	0	2	48,243	0	50,365	98,608	2.06	
5 YR. TOTAL	22,729,089	0	0	10	123,303	0	163,684	286,987	1.26	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		14%	0.542	21%	0.720	1.26				
Pure Premium Indicated by National Relativity		19%	0.606	20%	0.744	1.35				
Pure Premium Present on Rate Level		67%	1.063	59%	1.239	2.30				
Pure Premium Derived by Formula		0.903			1.031		1.93			

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

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EFFECTIVE 4/1/2016

CLASS 8105		STORE: HIDE DEALER							
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.
1/08 through 12/08	960,267	0	0	0	0	0	1,015	1,015	0.11
1/09 through 12/09	1,105,356	0	0	2	1,208	0	777	1,985	0.18
1/10 through 12/10	886,371	0	0	1	2,230	0	3,429	5,659	0.64
1/11 through 12/11	301,792	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,550,198	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,803,984	0	0	3	3,438	0	5,221	8,659	0.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.072	10%	0.109			0.18	
Pure Premium Indicated by National Relativity		12%	1.781	13%	1.179			2.96	
Pure Premium Present on Rate Level		81%	0.960	77%	1.046			2.01	
Pure Premium Derived by Formula		0.996			0.970		1.97		

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.
1/08 through 12/08	51,316,645	1	1,284	24	338,812	6,737	445,777	792,610	1.55
1/09 through 12/09	44,349,116	2	138,013	16	291,051	238,454	331,129	998,647	2.25
1/10 through 12/10	50,536,935	5	668,752	17	735,771	731,812	633,004	2,769,339	5.48
1/11 through 12/11	50,560,618	2	90,408	23	529,919	162,579	675,475	1,458,381	2.89
1/12 through 12/12	51,683,659	2	53,628	17	304,246	139,523	423,489	920,886	1.78
5 YR. TOTAL	248,446,973	12	952,085	97	2,199,799	1,279,105	2,508,874	6,939,863	2.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		47%	1.269	63%	1.525			2.79	
Pure Premium Indicated by National Relativity		26%	2.189	18%	2.316			4.51	
Pure Premium Present on Rate Level		27%	1.889	19%	1.901			3.79	
Pure Premium Derived by Formula		1.676			1.739		3.42		

CLASS 8107		MACHINERY DEALER NOC-STORE OR YARD-& 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.
1/08 through 12/08	187,943,639	14	1,885,539	74	2,230,262	1,643,152	1,790,305	7,549,258	4.02
1/09 through 12/09	162,401,676	15	1,009,076	56	1,633,104	1,360,907	1,887,846	5,890,933	3.63
1/10 through 12/10	167,350,061	14	1,687,294	38	1,319,818	1,533,805	1,720,856	6,261,773	3.74
1/11 through 12/11	173,808,727	11	505,360	58	1,835,124	393,502	1,726,429	4,460,415	2.57
1/12 through 12/12	178,523,751	10	1,064,189	51	3,014,886	1,179,372	1,920,168	7,178,615	4.02
5 YR. TOTAL	870,027,854	64	6,151,458	277	10,033,194	6,110,738	9,045,604	31,340,994	3.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		75%	1.860	99%	1.742			3.60	
Pure Premium Indicated by National Relativity		12%	1.437	0%	1.415			2.85	
Pure Premium Present on Rate Level		13%	1.728	1%	1.667			3.40	
Pure Premium Derived by Formula		1.792			1.741		3.53		

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

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CLASS 8111		PLUMBERS SUPPLIES DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	47,089,226	0	0	10	244,658	0	254,761	499,419	1.06
1/09 through 12/09	39,205,559	4	392,262	10	85,853	364,917	170,249	1,013,281	2.59
1/10 through 12/10	51,467,051	0	0	8	251,034	0	292,696	543,730	1.06
1/11 through 12/11	53,605,948	3	123,210	10	240,219	345,891	212,009	921,329	1.72
1/12 through 12/12	54,973,460	2	128,822	16	503,330	111,896	732,062	1,476,110	2.69
5 YR. TOTAL	246,341,244	9	644,294	54	1,325,094	822,704	1,661,777	4,453,869	1.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	0.799	47%		1.009		1.81	
Pure Premium Indicated by National Relativity		32%	1.043	26%		1.047		2.09	
Pure Premium Present on Rate Level		32%	0.940	27%		0.889		1.83	
Pure Premium Derived by Formula		0.922			0.986		1.91		

CLASS 8116		FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	41,628,463	1	6,199	9	99,105	30,273	111,724	247,301	0.59
1/09 through 12/09	41,521,828	4	792,507	14	282,719	909,421	249,414	2,234,061	5.38
1/10 through 12/10	44,785,985	4	182,212	12	282,171	144,768	409,451	1,018,602	2.27
1/11 through 12/11	43,699,785	3	73,619	8	124,305	9,013	225,543	432,480	0.99
1/12 through 12/12	50,351,854	3	137,139	15	345,327	232,575	457,839	1,172,880	2.33
5 YR. TOTAL	221,987,915	15	1,191,676	58	1,133,627	1,326,050	1,453,971	5,105,324	2.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	1.047	52%		1.252		2.30	
Pure Premium Indicated by National Relativity		31%	1.200	24%		1.284		2.48	
Pure Premium Present on Rate Level		31%	1.257	24%		1.317		2.57	
Pure Premium Derived by Formula		1.160			1.275		2.44		

CLASS 8203		ICE MFG. OR DISTRIBUTION & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	7,636,495	3	479,376	2	83,285	485,133	134,347	1,182,141	15.48
1/09 through 12/09	7,177,479	1	165,736	3	17,258	57,098	39,046	279,138	3.89
1/10 through 12/10	7,396,212	0	0	3	185,706	0	477,305	663,011	8.96
1/11 through 12/11	7,808,036	0	0	5	80,427	0	93,210	173,637	2.22
1/12 through 12/12	7,302,603	1	115,157	4	37,858	95,847	123,600	372,462	5.10
5 YR. TOTAL	37,320,825	5	760,269	17	404,534	638,078	867,508	2,670,389	7.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	3.121	35%		4.034		7.16	
Pure Premium Indicated by National Relativity		37%	2.609	32%		2.363		4.97	
Pure Premium Present on Rate Level		38%	2.524	33%		2.850		5.37	
Pure Premium Derived by Formula		2.705			3.109		5.81		

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

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CLASS 8204		BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	4,110,077	0	0	1	9,651	0	18,726	28,377	0.69
1/09 through 12/09	4,959,507	0	0	3	35,334	0	72,697	108,031	2.18
1/10 through 12/10	2,710,310	0	0	0	0	0	26,487	26,487	0.98
1/11 through 12/11	3,106,572	1	190,804	0	0	141,993	27,853	360,650	11.61
1/12 through 12/12	4,125,640	0	0	0	0	0	5,471	5,471	0.13
5 YR. TOTAL	19,012,106	1	190,804	4	44,985	141,993	151,234	529,016	2.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	1.240	19%	1.542			2.78	
Pure Premium Indicated by National Relativity		43%	1.556	40%	2.078			3.63	
Pure Premium Present on Rate Level		43%	1.258	41%	1.227			2.49	
Pure Premium Derived by Formula		1.384			1.627		3.01		

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.
1/08 through 12/08	31,812,167	4	224,251	8	62,690	502,511	56,249	845,701	2.66
1/09 through 12/09	43,209,361	3	263,500	12	354,458	439,886	374,766	1,432,610	3.32
1/10 through 12/10	23,153,393	0	0	7	77,857	0	105,893	183,750	0.79
1/11 through 12/11	24,667,875	1	114,190	8	261,183	37,213	317,933	730,519	2.96
1/12 through 12/12	39,634,316	7	261,928	10	196,680	151,909	168,722	779,239	1.97
5 YR. TOTAL	162,477,112	15	863,869	45	952,868	1,131,519	1,023,563	3,971,819	2.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	1.118	47%	1.326			2.44	
Pure Premium Indicated by National Relativity		32%	1.654	26%	2.085			3.74	
Pure Premium Present on Rate Level		33%	1.369	27%	1.412			2.78	
Pure Premium Derived by Formula		1.372			1.547		2.92		

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.
1/08 through 12/08	33,565,853	0	0	8	186,719	0	256,021	442,740	1.32
1/09 through 12/09	36,466,296	2	26,584	9	226,327	41,996	406,954	701,861	1.93
1/10 through 12/10	34,218,664	2	142,597	8	146,908	200,448	269,578	759,531	2.22
1/11 through 12/11	35,233,853	4	240,960	12	285,004	342,911	524,506	1,393,381	3.96
1/12 through 12/12	36,221,095	2	591,095	8	173,526	332,832	563,396	1,660,849	4.59
5 YR. TOTAL	175,705,761	10	1,001,236	45	1,018,484	918,187	2,020,455	4,958,362	2.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	1.149	51%	1.672			2.82	
Pure Premium Indicated by National Relativity		31%	1.844	24%	1.829			3.67	
Pure Premium Present on Rate Level		31%	1.499	25%	1.560			3.06	
Pure Premium Derived by Formula		1.473			1.682		3.16		

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

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CLASS 8227		CONSTRUCTION OR ERECTION PERMANENT YARD							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	106,490,623	8	635,188	29	989,343	530,466	1,391,949	3,546,946	3.33
1/09 through 12/09	89,719,357	10	755,684	22	640,395	520,692	946,729	2,863,500	3.19
1/10 through 12/10	86,022,125	5	709,850	26	1,097,481	642,353	990,071	3,439,755	4.00
1/11 through 12/11	82,124,654	4	168,712	23	686,091	148,654	1,209,302	2,212,759	2.70
1/12 through 12/12	91,729,826	6	2,034,072	30	1,317,699	1,541,656	1,379,011	6,272,438	6.84
5 YR. TOTAL	456,086,585	33	4,303,506	130	4,731,009	3,383,821	5,917,062	18,335,398	4.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	1.981	80%	2.039	4.02			
Pure Premium Indicated by National Relativity		19%	2.013	10%	1.868	3.88			
Pure Premium Present on Rate Level		20%	1.898	10%	1.827	3.73			
Pure Premium Derived by Formula			1.970		2.001	3.97			

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.
1/08 through 12/08	321,656,977	21	2,983,418	117	2,881,615	2,952,355	3,553,231	12,370,619	3.85
1/09 through 12/09	233,526,278	24	2,361,139	87	2,708,222	2,430,067	2,961,821	10,461,249	4.48
1/10 through 12/10	225,061,198	15	1,666,036	98	2,449,570	1,779,580	2,502,079	8,397,265	3.73
1/11 through 12/11	225,866,870	29	2,527,438	75	1,897,534	3,815,033	2,299,703	10,539,708	4.67
1/12 through 12/12	228,093,917	18	1,660,142	104	2,752,357	1,593,308	3,004,814	9,010,621	3.95
5 YR. TOTAL	1,234,205,240	107	11,198,173	481	12,689,298	12,570,343	14,321,648	50,779,462	4.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		89%	1.935	100%	2.179	4.11			
Pure Premium Indicated by National Relativity		5%	2.212	0%	2.308	4.52			
Pure Premium Present on Rate Level		6%	1.814	0%	2.027	3.84			
Pure Premium Derived by Formula			1.942		2.179	4.12			

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.
1/08 through 12/08	65,845	0	0	0	0	0	0	0	0.00
1/09 through 12/09	66,301	0	0	0	0	0	0	0	0.00
1/10 through 12/10	62,888	0	0	0	0	0	0	0	0.00
1/11 through 12/11	68,326	0	0	0	0	0	0	0	0.00
1/12 through 12/12	60,285	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	323,645	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		43%	1.702	46%	1.038	2.74			
Pure Premium Present on Rate Level		54%	1.661	51%	0.989	2.65			
Pure Premium Derived by Formula			1.629		0.982	2.61			

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

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CLASS 8235		SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	19,376,182	2	13,102	13	426,734	21,492	468,524	929,852	4.80
1/09 through 12/09	15,923,738	1	40,583	5	136,756	628,828	158,817	964,984	6.06
1/10 through 12/10	15,480,755	1	166,636	3	18,118	83,887	103,335	371,976	2.40
1/11 through 12/11	15,192,308	2	178,698	6	146,581	175,683	227,333	728,295	4.79
1/12 through 12/12	17,285,380	0	0	11	283,760	0	317,244	601,004	3.48
5 YR. TOTAL	83,258,363	6	399,019	38	1,011,949	909,890	1,275,253	3,596,111	4.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	1.695	44%	2.625			4.32	
Pure Premium Indicated by National Relativity		34%	1.636	28%	1.894			3.53	
Pure Premium Present on Rate Level		35%	1.993	28%	2.331			4.32	
Pure Premium Derived by Formula		1.779			2.338			4.12	

CLASS 8236		READY MIXED CONCRETE DEALER - & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	80,036,222	8	1,122,000	13	767,102	704,323	449,321	3,042,746	3.80
1/09 through 12/09	66,085,486	6	656,103	22	688,481	412,234	682,246	2,439,064	3.69
1/10 through 12/10	65,446,737	9	1,447,234	19	920,954	947,622	778,414	4,094,224	6.26
1/11 through 12/11	68,239,807	4	291,392	30	1,421,496	401,249	874,536	2,988,673	4.38
1/12 through 12/12	64,804,212	5	575,947	18	735,513	449,614	779,009	2,540,083	3.92
5 YR. TOTAL	344,612,464	32	4,092,676	102	4,533,546	2,915,042	3,563,526	15,104,790	4.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	2.503	74%	1.880			4.38	
Pure Premium Indicated by National Relativity		17%	4.165	13%	2.600			6.77	
Pure Premium Present on Rate Level		18%	2.972	13%	2.005			4.98	
Pure Premium Derived by Formula		2.870			1.990			4.86	

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.
1/08 through 12/08	1,231,697	0	0	0	0	0	0	0	0.00
1/09 through 12/09	900,642	0	0	0	0	0	2,780	2,780	0.31
1/10 through 12/10	1,538,568	0	0	0	0	0	126	126	0.01
1/11 through 12/11	2,172,958	0	0	2	14,382	0	39,371	53,753	2.47
1/12 through 12/12	2,701,831	1	119,781	0	0	185,517	3,896	309,194	11.44
5 YR. TOTAL	8,545,696	1	119,781	2	14,382	185,517	46,173	365,853	4.28
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	1.570	20%	2.711			4.28	
Pure Premium Indicated by National Relativity		43%	1.851	40%	3.784			5.64	
Pure Premium Present on Rate Level		43%	2.487	40%	3.031			5.52	
Pure Premium Derived by Formula		2.085			3.268			5.35	

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

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CLASS 8264		BOTTLE DEALER-USED & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	24,294,180	4	309,993	13	360,367	278,805	479,592	1,428,757	5.88
1/09 through 12/09	24,116,799	3	149,501	9	279,022	286,323	507,208	1,222,054	5.07
1/10 through 12/10	27,507,732	1	30,373	10	246,232	156,743	156,088	589,436	2.14
1/11 through 12/11	31,733,796	1	91,082	13	375,525	67,209	347,883	881,699	2.78
1/12 through 12/12	38,279,340	3	99,783	19	315,706	107,606	482,896	1,005,991	2.63
5 YR. TOTAL	145,931,847	12	680,732	64	1,576,852	896,686	1,973,667	5,127,937	3.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	1.547	54%	1.967	3.51			
Pure Premium Indicated by National Relativity		30%	2.420	23%	2.775	5.20			
Pure Premium Present on Rate Level		30%	2.091	23%	2.121	4.21			
Pure Premium Derived by Formula			1.972		2.188	4.16			

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.
1/08 through 12/08	41,825,801	3	209,617	19	324,357	227,496	342,910	1,104,380	2.64
1/09 through 12/09	41,548,976	3	168,990	28	985,340	617,304	982,269	2,753,903	6.63
1/10 through 12/10	52,050,994	5	524,689	22	984,768	726,644	1,132,374	3,368,475	6.47
1/11 through 12/11	54,565,355	5	682,289	30	661,231	532,340	896,276	2,772,136	5.08
1/12 through 12/12	53,894,567	7	1,335,529	20	741,785	1,008,922	1,074,142	4,160,378	7.72
5 YR. TOTAL	243,885,693	23	2,921,114	119	3,697,481	3,112,706	4,427,971	14,159,272	5.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	2.714	76%	3.092	5.81			
Pure Premium Indicated by National Relativity		24%	2.715	12%	3.065	5.78			
Pure Premium Present on Rate Level		24%	2.422	12%	3.041	5.46			
Pure Premium Derived by Formula			2.644		3.083	5.73			

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.
1/08 through 12/08	4,889,278	0	0	2	19,929	0	121,790	141,719	2.90
1/09 through 12/09	4,612,380	0	0	4	23,751	0	61,506	85,257	1.85
1/10 through 12/10	4,557,645	0	0	7	94,776	0	186,586	281,362	6.17
1/11 through 12/11	4,568,324	2	79,776	0	0	1,034,059	30,087	1,143,922	25.04
1/12 through 12/12	4,607,063	1	57,609	2	3,690	62,673	92,923	216,895	4.71
5 YR. TOTAL	23,234,690	3	137,385	15	142,146	1,096,732	492,892	1,869,155	8.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	1.203	33%	6.842	8.05			
Pure Premium Indicated by National Relativity		39%	2.667	33%	3.406	6.07			
Pure Premium Present on Rate Level		40%	2.558	34%	4.121	6.68			
Pure Premium Derived by Formula			2.316		4.783	7.10			

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

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CLASS 8288		LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	2,795,319	0	0	1	5,005	0	33,251	38,256	1.37
1/09 through 12/09	3,008,889	2	216,866	1	4,902	292,764	41,602	556,134	18.48
1/10 through 12/10	2,983,939	2	56,753	4	26,805	26,765	32,106	142,429	4.77
1/11 through 12/11	3,093,515	1	91,921	1	23,244	37,972	15,194	168,331	5.44
1/12 through 12/12	2,934,306	0	0	1	17,939	0	24,168	42,107	1.44
5 YR. TOTAL	14,815,968	5	365,540	8	77,895	357,501	146,321	947,257	6.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	2.993	28%	3.401			6.39	
Pure Premium Indicated by National Relativity		40%	2.530	36%	4.000			6.53	
Pure Premium Present on Rate Level		41%	3.252	36%	4.168			7.42	
Pure Premium Derived by Formula			2.914		3.893			6.81	

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.
1/08 through 12/08	13,643,507	0	0	13	313,002	0	572,874	885,876	6.49
1/09 through 12/09	12,723,095	0	0	6	59,429	0	58,277	117,706	0.93
1/10 through 12/10	12,530,862	0	0	8	216,192	0	257,432	473,624	3.78
1/11 through 12/11	13,096,924	1	332,786	5	35,893	512,218	103,125	984,022	7.51
1/12 through 12/12	14,089,075	1	211,104	5	85,214	131,290	44,251	471,859	3.35
5 YR. TOTAL	66,083,463	2	543,890	37	709,730	643,508	1,035,959	2,933,087	4.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	1.897	40%	2.541			4.44	
Pure Premium Indicated by National Relativity		36%	1.987	30%	2.005			3.99	
Pure Premium Present on Rate Level		37%	1.723	30%	2.212			3.94	
Pure Premium Derived by Formula			1.865		2.282			4.15	

CLASS 8292		STORAGE WAREHOUSE NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	179,513,456	18	1,242,894	82	1,785,186	1,447,706	1,806,692	6,282,478	3.50
1/09 through 12/09	179,636,682	25	967,716	71	1,207,710	1,362,829	1,294,240	4,832,495	2.69
1/10 through 12/10	175,751,452	21	981,899	128	2,532,288	979,126	2,056,997	6,550,310	3.73
1/11 through 12/11	172,585,332	20	1,315,756	81	1,165,009	1,031,328	1,471,500	4,983,593	2.89
1/12 through 12/12	187,079,052	17	511,958	101	2,147,452	450,777	2,083,555	5,193,742	2.78
5 YR. TOTAL	894,565,974	101	5,020,223	463	8,837,645	5,271,766	8,712,984	27,842,618	3.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		75%	1.549	99%	1.563			3.11	
Pure Premium Indicated by National Relativity		12%	1.541	0%	1.634			3.18	
Pure Premium Present on Rate Level		13%	1.642	1%	1.617			3.26	
Pure Premium Derived by Formula			1.560		1.564			3.12	

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

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CLASS 8293		STORAGE WAREHOUSE-FURNITURE & DRIVERS								
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	69,089,846	19	1,415,450	69	2,640,426	1,258,654	2,204,312	7,518,842	10.88	
1/09 through 12/09	51,992,903	23	1,998,417	59	1,219,378	1,574,180	1,248,830	6,040,805	11.62	
1/10 through 12/10	55,959,510	15	1,587,216	82	1,900,700	2,055,394	1,920,052	7,463,362	13.34	
1/11 through 12/11	60,513,491	16	1,855,902	63	1,456,343	1,042,376	1,600,550	5,955,171	9.84	
1/12 through 12/12	62,008,275	15	1,381,014	72	1,517,121	858,848	1,702,060	5,459,043	8.80	
5 YR. TOTAL	299,564,025	88	8,237,999	345	8,733,968	6,789,452	8,675,804	32,437,223	10.83	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		79%	5.666	99%	5.163	10.83				
Pure Premium Indicated by National Relativity		10%	4.429	0%	4.042	8.47				
Pure Premium Present on Rate Level		11%	5.702	1%	4.783	10.49				
Pure Premium Derived by Formula		5.546			5.159		10.71			

CLASS 8304		GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS								
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	1,624,041	0	0	0	0	0	8,606	8,606	0.53	
1/09 through 12/09	1,878,418	0	0	0	0	0	5,682	5,682	0.30	
1/10 through 12/10	2,476,970	0	0	2	3,414	0	15,563	18,977	0.77	
1/11 through 12/11	2,766,475	0	0	1	755	0	4,425	5,180	0.19	
1/12 through 12/12	4,417,867	0	0	4	198,395	0	128,698	327,093	7.40	
5 YR. TOTAL	13,163,771	0	0	7	202,564	0	162,974	365,538	2.78	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		15%	1.539	20%	1.238	2.78				
Pure Premium Indicated by National Relativity		42%	2.235	40%	2.434	4.67				
Pure Premium Present on Rate Level		43%	1.954	40%	1.935	3.89				
Pure Premium Derived by Formula		2.010			1.995		4.01			

CLASS 8350		GASOLINE DEALER & DRIVERS								
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	132,529,725	28	3,709,487	53	1,466,206	3,368,867	1,730,264	10,274,824	7.75	
1/09 through 12/09	134,548,241	25	2,043,251	80	1,992,692	2,824,509	1,862,304	8,722,756	6.48	
1/10 through 12/10	135,948,790	29	2,727,164	62	2,877,741	2,837,704	1,958,205	10,400,814	7.65	
1/11 through 12/11	121,126,305	14	2,544,529	60	1,245,844	3,072,724	1,363,191	8,226,288	6.79	
1/12 through 12/12	130,231,590	16	2,451,751	57	1,755,199	2,844,855	1,844,713	8,896,518	6.83	
5 YR. TOTAL	654,384,651	112	13,476,182	312	9,337,682	14,948,659	8,758,677	46,521,200	7.11	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		92%	3.486	100%	3.623	7.11				
Pure Premium Indicated by National Relativity		4%	2.968	0%	2.363	5.33				
Pure Premium Present on Rate Level		4%	3.817	0%	3.534	7.35				
Pure Premium Derived by Formula		3.479			3.623		7.10			

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

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CLASS 8380		AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	1,495,236,901	81	6,790,122	374	9,131,646	5,771,314	9,707,326	31,400,408	2.10
1/09 through 12/09	1,463,630,716	98	7,809,359	390	12,024,980	7,814,870	10,999,283	38,648,492	2.64
1/10 through 12/10	1,522,634,486	109	8,919,522	368	9,433,165	7,518,841	10,330,072	36,201,600	2.38
1/11 through 12/11	1,567,849,687	88	7,816,796	402	9,511,399	8,133,065	9,976,243	35,437,503	2.26
1/12 through 12/12	1,584,736,395	84	8,840,703	374	10,259,615	8,203,048	9,907,643	37,211,009	2.35
5 YR. TOTAL	7,634,088,185	460	40,176,502	1,908	50,360,805	37,441,138	50,920,567	178,899,012	2.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	1.186	100%	1.157			2.34	
Pure Premium Indicated by National Relativity		0%	1.348	0%	1.377			2.73	
Pure Premium Present on Rate Level		0%	1.163	0%	1.106			2.27	
Pure Premium Derived by Formula			1.186		1.157			2.34	

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.
1/08 through 12/08	16,991,910	1	63,138	3	8,994	164,867	27,419	264,418	1.56
1/09 through 12/09	17,802,905	3	76,796	0	0	77,578	20,509	174,883	0.98
1/10 through 12/10	19,964,369	1	7,051	3	235,286	5,741	173,027	421,105	2.11
1/11 through 12/11	18,424,404	0	0	0	0	0	6,715	6,715	0.04
1/12 through 12/12	19,079,749	1	269,333	1	134	147,013	11,476	427,956	2.24
5 YR. TOTAL	92,263,337	6	416,318	7	244,414	395,199	239,146	1,295,077	1.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.716	34%	0.688			1.40	
Pure Premium Indicated by National Relativity		39%	0.824	33%	1.013			1.84	
Pure Premium Present on Rate Level		39%	0.786	33%	1.090			1.88	
Pure Premium Derived by Formula			0.785		0.928			1.71	

CLASS 8385		BUS CO.: GARAGE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	43,583,303	7	382,268	16	446,301	344,016	470,022	1,642,607	3.77
1/09 through 12/09	42,329,331	1	227,095	13	217,644	56,801	270,210	771,750	1.82
1/10 through 12/10	43,636,072	6	785,214	6	87,060	563,977	174,517	1,610,768	3.69
1/11 through 12/11	49,093,140	2	270,580	6	62,121	84,260	111,900	528,861	1.08
1/12 through 12/12	49,939,198	1	27,886	10	359,742	7,831	480,376	875,835	1.75
5 YR. TOTAL	228,581,044	17	1,693,043	51	1,172,868	1,056,885	1,507,025	5,429,821	2.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	1.254	50%	1.122			2.38	
Pure Premium Indicated by National Relativity		31%	1.105	25%	1.146			2.25	
Pure Premium Present on Rate Level		31%	1.156	25%	1.158			2.31	
Pure Premium Derived by Formula			1.177		1.137			2.31	

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

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CLASS 8392		AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	20,372,251	2	45,339	13	94,534	52,011	327,667	519,551	2.55
1/09 through 12/09	21,396,408	3	154,250	7	35,327	201,771	79,863	471,211	2.20
1/10 through 12/10	22,140,777	2	163,431	10	60,469	532,531	162,024	918,455	4.15
1/11 through 12/11	23,256,977	1	23,475	13	78,356	28,665	216,243	346,739	1.49
1/12 through 12/12	23,825,172	2	31,341	4	66,033	28,395	180,117	305,886	1.28
5 YR. TOTAL	110,991,585	10	417,836	47	334,719	843,373	965,914	2,561,842	2.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	0.678	41%	1.630			2.31	
Pure Premium Indicated by National Relativity		37%	0.928	29%	1.096			2.02	
Pure Premium Present on Rate Level		38%	0.853	30%	1.397			2.25	
Pure Premium Derived by Formula		0.837			1.405		2.24		

CLASS 8393		AUTOMOBILE BODY REPAIR							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	146,419,511	6	341,244	22	376,426	354,473	434,248	1,506,391	1.03
1/09 through 12/09	161,221,886	7	430,273	24	851,649	797,844	547,098	2,626,864	1.63
1/10 through 12/10	162,650,190	5	1,130,261	26	605,499	492,754	631,436	2,859,950	1.76
1/11 through 12/11	187,892,399	7	378,856	27	709,287	262,955	560,902	1,912,000	1.02
1/12 through 12/12	182,449,553	5	726,815	22	1,145,343	542,313	593,320	3,007,791	1.65
5 YR. TOTAL	840,633,539	30	3,007,449	121	3,688,204	2,450,339	2,767,004	11,912,996	1.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		56%	0.797	68%	0.621			1.42	
Pure Premium Indicated by National Relativity		22%	1.038	16%	0.844			1.88	
Pure Premium Present on Rate Level		22%	0.833	16%	0.665			1.50	
Pure Premium Derived by Formula		0.858			0.664		1.52		

CLASS 8500		METAL SCRAP DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	4,022,500	1	37,998	4	144,876	9,945	109,146	301,965	7.51
1/09 through 12/09	5,813,154	1	40,643	7	52,462	14,328	95,755	203,188	3.50
1/10 through 12/10	9,648,925	0	0	2	2,422	0	46,625	49,047	0.51
1/11 through 12/11	7,584,396	0	0	3	223,608	0	202,968	426,576	5.62
1/12 through 12/12	7,793,539	2	19,992	4	176,611	17,989	66,600	281,192	3.61
5 YR. TOTAL	34,862,514	4	98,633	20	599,979	42,262	521,094	1,261,968	3.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	2.004	34%	1.616			3.62	
Pure Premium Indicated by National Relativity		38%	2.420	33%	2.876			5.30	
Pure Premium Present on Rate Level		38%	2.454	33%	2.833			5.29	
Pure Premium Derived by Formula		2.333			2.433		4.77		

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

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CLASS 8601		ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & DRIVERS								
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	907,968,688	14	1,176,414	44	1,001,432	1,285,163	1,170,661	4,633,670	0.51	
1/09 through 12/09	832,121,171	13	968,111	41	643,330	1,085,688	888,870	3,585,999	0.43	
1/10 through 12/10	851,711,171	8	1,196,696	26	1,231,348	1,029,696	882,136	4,339,876	0.51	
1/11 through 12/11	913,512,215	8	484,322	23	377,795	594,750	708,411	2,165,278	0.24	
1/12 through 12/12	1,028,927,128	9	1,028,916	31	1,376,176	745,233	942,622	4,092,947	0.40	
5 YR. TOTAL	4,534,240,373	52	4,854,459	165	4,630,081	4,740,530	4,592,700	18,817,770	0.42	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		66%	0.209	84%	0.206	0.42				
Pure Premium Indicated by National Relativity		17%	0.191	8%	0.187	0.38				
Pure Premium Present on Rate Level		17%	0.236	8%	0.212	0.45				
Pure Premium Derived by Formula		0.211			0.205		0.42			

CLASS 8602		SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, & DRIVERS								
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00	
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	17,899,041	1	29,058	5	104,333	25,780	108,906	268,077	1.50	
1/11 through 12/11	36,997,053	0	0	6	63,562	0	139,888	203,450	0.55	
1/12 through 12/12	49,993,539	0	0	4	158,416	0	112,228	270,644	0.54	
5 YR. TOTAL	104,889,633	1	29,058	15	326,311	25,780	361,022	742,171	0.71	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		17%	0.339	23%	0.369	0.71				
Pure Premium Indicated by National Relativity		41%	0.468	38%	0.528	1.00				
Pure Premium Present on Rate Level		42%	0.364	39%	0.343	0.71				
Pure Premium Derived by Formula		0.402			0.419		0.82			

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.	
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00	
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	127,142,721	0	0	1	4,210	0	2,828	7,038	0.01	
1/11 through 12/11	256,544,617	0	0	0	0	0	2,983	2,983	0.00	
1/12 through 12/12	309,344,879	0	0	2	12,545	0	34,550	47,095	0.02	
5 YR. TOTAL	693,032,217	0	0	3	16,755	0	40,361	57,116	0.01	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		16%	0.002	21%	0.006	0.01				
Pure Premium Indicated by National Relativity		35%	0.022	37%	0.030	0.05				
Pure Premium Present on Rate Level		49%	0.045	42%	0.045	0.09				
Pure Premium Derived by Formula		0.030			0.031		0.06			

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

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CLASS 8606		GEOPHYSICAL EXPLORATION - ALL EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	5,932,359	1	35,473	1	46,154	31,493	9,924	123,044	2.07
1/09 through 12/09	5,684,364	1	153,093	4	86,115	85,312	84,733	409,253	7.20
1/10 through 12/10	7,507,503	2	127,100	2	1,306	174,347	7,499	310,252	4.13
1/11 through 12/11	8,713,949	1	22,820	1	39,381	39,173	24,965	126,339	1.45
1/12 through 12/12	8,137,721	0	0	0	0	0	3,587	3,587	0.04
5 YR. TOTAL	35,975,896	5	338,486	8	172,956	330,325	130,708	972,475	2.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	1.422	25%		1.282		2.70	
Pure Premium Indicated by National Relativity		39%	1.464	37%		1.386		2.85	
Pure Premium Present on Rate Level		41%	1.480	38%		1.322		2.80	
Pure Premium Derived by Formula			1.462			1.336		2.80	

CLASS 8710		FIELD BONDED WAREHOUSING -ALL EMPLOYEES & CLERICAL							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	5,628	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,628	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%		0.000		0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%		0.000		0.00	
Pure Premium Present on Rate Level		99%	1.213	99%		0.784		2.00	
Pure Premium Derived by Formula			1.201			0.776		1.98	

CLASS 8719		STEVEDORING: TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK							
Industry Group: Goods and Services Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	12,400	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	6,405	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	18,805	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%		0.000		0.00	
Pure Premium Indicated by National Relativity		24%	1.540	25%		1.294		2.83	
Pure Premium Present on Rate Level		75%	1.464	74%		1.409		2.87	
Pure Premium Derived by Formula			1.468			1.366		2.83	

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

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CLASS 8720		INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	71,868,979	4	459,774	8	134,653	493,831	128,944	1,217,202	1.69
1/09 through 12/09	80,190,196	7	382,189	20	691,446	735,949	569,434	2,379,018	2.97
1/10 through 12/10	83,160,728	6	346,051	10	762,825	221,384	563,158	1,893,418	2.28
1/11 through 12/11	91,097,551	6	456,164	12	381,475	362,169	526,900	1,726,708	1.90
1/12 through 12/12	100,119,169	1	47,892	8	69,966	96,762	167,508	382,128	0.38
5 YR. TOTAL	426,436,623	24	1,692,070	58	2,040,365	1,910,095	1,955,944	7,598,474	1.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	0.875	57%	0.907	1.78			
Pure Premium Indicated by National Relativity		28%	0.694	21%	0.639	1.33			
Pure Premium Present on Rate Level		28%	0.913	22%	0.843	1.76			
Pure Premium Derived by Formula		0.835			0.837		1.67		

CLASS 8721		REAL ESTATE APPRAISAL COMPANIES-OUTSIDE EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	58,977,123	0	0	0	0	0	1,304	1,304	0.00
1/09 through 12/09	64,110,282	1	20,149	1	2,475	21,366	1,711	45,701	0.07
1/10 through 12/10	71,370,511	0	0	2	4,206	0	87,471	91,677	0.13
1/11 through 12/11	100,292,648	1	21,759	0	0	27,434	5,408	54,601	0.06
1/12 through 12/12	120,938,183	0	0	1	61,099	0	47,098	108,197	0.09
5 YR. TOTAL	415,688,747	2	41,908	4	67,780	48,800	142,992	301,480	0.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.026	26%	0.046	0.07			
Pure Premium Indicated by National Relativity		33%	0.190	35%	0.150	0.34			
Pure Premium Present on Rate Level		48%	0.107	39%	0.125	0.23			
Pure Premium Derived by Formula		0.119			0.113		0.23		

CLASS 8723		INSURANCE COMPANIES - INCLUDING CLERICAL & SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	555,133,959	2	188,677	9	280,812	83,634	280,721	833,844	0.15
5 YR. TOTAL	555,133,959	2	188,677	9	280,812	83,634	280,721	833,844	0.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.085	22%	0.066	0.15			
Pure Premium Indicated by National Relativity		41%	0.052	39%	0.086	0.14			
Pure Premium Present on Rate Level		42%	0.063	39%	0.062	0.13			
Pure Premium Derived by Formula		0.062			0.072		0.13		

* 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.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,434	0	0	0	0	0	0	0	0.00
1/11 through 12/11	629,271	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,649,290	1	60,793	1	4,280	49,306	5,203	119,582	7.25
5 YR. TOTAL	2,279,995	1	60,793	1	4,280	49,306	5,203	119,582	5.25
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	2.854	7%	2.391	5.25			
Pure Premium Indicated by National Relativity		22%	0.933	23%	1.226	2.16			
Pure Premium Present on Rate Level		73%	0.864	70%	0.997	1.86			
Pure Premium Derived by Formula		0.979			1.147			2.13	

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.
1/08 through 12/08	8,072,544,391	82	7,549,266	239	6,810,614	7,993,676	8,452,300	30,805,856	0.38
1/09 through 12/09	7,797,618,979	73	5,634,825	212	6,328,243	6,203,665	7,160,937	25,327,670	0.32
1/10 through 12/10	8,218,613,953	82	6,698,510	188	5,702,660	6,458,833	5,690,928	24,550,931	0.30
1/11 through 12/11	8,578,106,047	60	4,965,495	216	9,029,695	5,750,202	7,928,155	27,673,547	0.32
1/12 through 12/12	8,710,815,524	57	7,196,044	179	7,086,780	7,328,862	8,143,913	29,755,599	0.34
5 YR. TOTAL	41,377,698,894	354	32,044,140	1,034	34,957,992	33,735,238	37,376,233	138,113,603	0.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.162	100%	0.172	0.33			
Pure Premium Indicated by National Relativity		0%	0.140	0%	0.147	0.29			
Pure Premium Present on Rate Level		0%	0.154	0%	0.159	0.31			
Pure Premium Derived by Formula		0.162			0.172			0.33	

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.
1/08 through 12/08	4,052,377	1	107,748	1	4,929	80,994	16,489	210,160	5.19
1/09 through 12/09	7,118,831	0	0	3	12,887	0	22,972	35,859	0.50
1/10 through 12/10	4,893,506	4	168,975	1	391	676,640	3,430	849,436	17.36
1/11 through 12/11	4,173,103	0	0	3	40,804	0	25,516	66,320	1.59
1/12 through 12/12	5,876,863	0	0	5	24,458	0	41,636	66,094	1.12
5 YR. TOTAL	26,114,680	5	276,723	13	83,469	757,634	110,043	1,227,869	4.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	1.379	29%	3.323	4.70			
Pure Premium Indicated by National Relativity		41%	1.883	35%	2.623	4.51			
Pure Premium Present on Rate Level		41%	1.618	36%	2.614	4.23			
Pure Premium Derived by Formula		1.684			2.823			4.51	

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

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CLASS 8748		AUTOMOBILE SALESPERSONS								
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	549,412,836	12	894,394	25	403,865	541,066	521,987	2,361,312	0.43	
1/09 through 12/09	520,686,722	10	1,141,417	34	1,528,301	1,786,569	936,392	5,392,679	1.04	
1/10 through 12/10	549,596,575	8	277,396	15	299,227	312,569	515,077	1,404,269	0.26	
1/11 through 12/11	615,868,132	7	843,615	25	675,461	1,025,260	722,192	3,266,528	0.53	
1/12 through 12/12	677,323,583	7	470,500	20	535,402	1,500,354	669,069	3,175,325	0.47	
5 YR. TOTAL	2,912,887,848	44	3,627,322	119	3,442,256	5,165,818	3,364,717	15,600,113	0.54	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		59%	0.243	77%	0.293	0.54				
Pure Premium Indicated by National Relativity		20%	0.269	11%	0.301	0.57				
Pure Premium Present on Rate Level		21%	0.278	12%	0.259	0.54				
Pure Premium Derived by Formula		0.256			0.290		0.55			

CLASS 8755		LABOR UNION-ALL EMPLOYEES								
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	7,582,499	0	0	0	0	0	0	0	0.00	
1/09 through 12/09	8,064,908	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	8,302,733	0	0	0	0	0	0	0	0.00	
1/11 through 12/11	8,847,567	0	0	0	0	0	153	153	0.00	
1/12 through 12/12	10,752,277	0	0	0	0	0	15,586	15,586	0.15	
5 YR. TOTAL	43,549,984	0	0	0	0	0	15,739	15,739	0.04	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		9%	0.000	12%	0.036	0.04				
Pure Premium Indicated by National Relativity		44%	0.185	44%	0.255	0.44				
Pure Premium Present on Rate Level		47%	0.174	44%	0.184	0.36				
Pure Premium Derived by Formula		0.163			0.197		0.36			

CLASS 8799		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP - CLERICAL STAFF								
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	1,981,351	0	0	0	0	0	0	0	0.00	
1/09 through 12/09	5,573,982	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	2,504,649	0	0	1	893	0	3,663	4,556	0.18	
1/11 through 12/11	4,121,005	0	0	0	0	0	1,342	1,342	0.03	
1/12 through 12/12	5,632,285	0	0	0	0	0	1,797	1,797	0.03	
5 YR. TOTAL	19,813,272	0	0	1	893	0	6,802	7,695	0.04	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		7%	0.005	10%	0.034	0.04				
Pure Premium Indicated by National Relativity		32%	0.219	34%	0.348	0.57				
Pure Premium Present on Rate Level		61%	0.187	56%	0.207	0.39				
Pure Premium Derived by Formula		0.185			0.238		0.42			

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

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CLASS 8800		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP							
Industry Group: Office and Clerical Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	36,353,039	1	18,683	7	170,553	1,291	235,635	426,162	1.17
1/09 through 12/09	25,472,556	0	0	1	1,018	0	18,901	19,919	0.08
1/10 through 12/10	28,288,520	1	118,870	8	96,323	68,646	100,486	384,325	1.36
1/11 through 12/11	23,397,817	0	0	2	12,543	0	3,559	16,102	0.07
1/12 through 12/12	22,059,635	2	60,068	2	46,571	88,547	55,846	251,032	1.14
5 YR. TOTAL	135,571,567	4	197,621	20	327,008	158,484	414,427	1,097,540	0.81
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.387	28%		0.423		0.81	
Pure Premium Indicated by National Relativity		39%	0.626	36%		0.767		1.39	
Pure Premium Present on Rate Level		40%	0.432	36%		0.444		0.88	
Pure Premium Derived by Formula		0.498			0.554			1.05	

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.
1/08 through 12/08	1,599,908,054	4	225,505	8	342,690	384,524	317,073	1,269,792	0.08
1/09 through 12/09	1,674,266,113	2	290,806	6	101,344	214,342	112,189	718,681	0.04
1/10 through 12/10	2,037,715,163	6	605,129	12	603,207	631,463	362,307	2,202,106	0.11
1/11 through 12/11	2,092,281,616	6	450,965	11	532,044	1,129,176	471,276	2,583,461	0.12
1/12 through 12/12	2,369,493,242	2	18,775	7	207,455	32,979	187,570	446,779	0.02
5 YR. TOTAL	9,773,664,188	20	1,591,180	44	1,786,740	2,392,484	1,450,415	7,220,819	0.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	0.035	58%		0.039		0.07	
Pure Premium Indicated by National Relativity		29%	0.027	21%		0.033		0.06	
Pure Premium Present on Rate Level		30%	0.033	21%		0.039		0.07	
Pure Premium Derived by Formula		0.032			0.038			0.07	

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.
1/08 through 12/08	33,442,643,818	172	10,566,366	574	12,921,940	8,624,011	15,267,610	47,379,927	0.14
1/09 through 12/09	33,517,506,491	166	7,289,998	532	12,104,377	6,833,897	14,399,499	40,627,771	0.12
1/10 through 12/10	35,069,507,868	156	8,741,718	497	10,921,502	10,599,490	12,897,425	43,160,135	0.12
1/11 through 12/11	36,654,588,298	128	6,607,572	448	12,076,494	7,325,301	14,009,482	40,018,849	0.11
1/12 through 12/12	33,939,251,429	98	8,037,242	381	9,316,534	8,469,040	11,463,997	37,286,813	0.11
5 YR. TOTAL	172,623,497,904	720	41,242,896	2,432	57,340,847	41,851,739	68,038,013	208,473,495	0.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.057	100%		0.064		0.12	
Pure Premium Indicated by National Relativity		0%	0.062	0%		0.077		0.14	
Pure Premium Present on Rate Level		0%	0.063	0%		0.062		0.13	
Pure Premium Derived by Formula		0.057			0.064			0.12	

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

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CLASS 8820		ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	1,203,682,800	4	516,265	22	183,203	421,595	333,199	1,454,262	0.12
1/09 through 12/09	1,204,089,787	4	70,942	16	190,420	97,423	249,893	608,678	0.05
1/10 through 12/10	1,198,174,844	2	172,402	23	421,754	71,156	429,328	1,094,640	0.09
1/11 through 12/11	1,232,523,125	7	350,289	16	581,220	205,307	559,875	1,696,691	0.14
1/12 through 12/12	1,297,208,716	2	310,325	15	355,272	244,424	402,398	1,312,419	0.10
5 YR. TOTAL	6,135,679,272	19	1,420,223	92	1,731,869	1,039,905	1,974,693	6,166,690	0.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	0.051	56%	0.049	0.10			
Pure Premium Indicated by National Relativity		28%	0.063	22%	0.074	0.14			
Pure Premium Present on Rate Level		29%	0.059	22%	0.057	0.12			
Pure Premium Derived by Formula		0.057			0.056			0.11	

CLASS 8824		RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	252,968,449	38	1,499,187	108	1,983,003	1,459,008	2,149,162	7,090,360	2.80
1/09 through 12/09	262,503,508	38	2,251,394	109	1,549,351	1,815,476	2,098,932	7,715,153	2.94
1/10 through 12/10	258,074,884	37	1,692,942	95	1,573,337	2,206,643	2,514,049	7,986,971	3.10
1/11 through 12/11	272,382,118	28	1,336,007	94	1,799,815	1,079,643	2,418,407	6,633,872	2.44
1/12 through 12/12	285,723,309	33	1,830,665	93	1,964,802	1,719,372	2,541,470	8,056,309	2.82
5 YR. TOTAL	1,331,652,268	174	8,610,195	499	8,870,308	8,280,142	11,722,020	37,482,665	2.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		79%	1.313	100%	1.502	2.82			
Pure Premium Indicated by National Relativity		10%	1.375	0%	1.710	3.09			
Pure Premium Present on Rate Level		11%	1.266	0%	1.512	2.78			
Pure Premium Derived by Formula		1.314			1.502			2.82	

CLASS 8825		RETIREMENT LIVING CENTERS: FOOD SERVICE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	86,433,786	5	112,155	22	130,389	116,813	273,704	633,061	0.73
1/09 through 12/09	92,268,627	9	427,934	21	266,578	530,322	354,074	1,578,908	1.71
1/10 through 12/10	91,896,519	7	181,041	18	191,566	103,556	323,437	799,600	0.87
1/11 through 12/11	91,950,371	7	154,146	18	167,064	292,480	425,336	1,039,026	1.13
1/12 through 12/12	99,552,451	3	150,582	27	332,650	414,676	595,335	1,493,243	1.50
5 YR. TOTAL	462,101,754	31	1,025,858	106	1,088,247	1,457,847	1,971,886	5,543,838	1.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.457	57%	0.742	1.20			
Pure Premium Indicated by National Relativity		30%	0.752	21%	1.002	1.75			
Pure Premium Present on Rate Level		30%	0.649	22%	0.798	1.45			
Pure Premium Derived by Formula		0.603			0.809			1.41	

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

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CLASS 8826		RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	151,740,964	14	1,299,708	40	808,296	825,624	1,357,240	4,290,868	2.83	
1/09 through 12/09	232,727,637	24	1,799,693	69	1,785,281	1,494,407	1,467,553	6,546,934	2.81	
1/10 through 12/10	168,127,240	28	1,923,010	70	1,358,353	1,117,563	1,610,750	6,009,676	3.58	
1/11 through 12/11	171,041,941	28	1,485,514	48	1,132,183	1,112,840	1,461,897	5,192,434	3.04	
1/12 through 12/12	187,369,075	13	741,452	41	637,735	748,961	1,377,167	3,505,315	1.87	
5 YR. TOTAL	911,006,857	107	7,249,377	268	5,721,848	5,299,395	7,274,607	25,545,227	2.80	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		69%	1.424	93%	1.380	2.80				
Pure Premium Indicated by National Relativity		15%	0.938	3%	1.220	2.16				
Pure Premium Present on Rate Level		16%	1.324	4%	1.350	2.67				
Pure Premium Derived by Formula		1.335			1.374		2.71			

CLASS 8831		HOSPITAL-VETERINARY & DRIVERS								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	280,390,776	6	162,785	47	612,286	289,006	1,423,183	2,487,260	0.89	
1/09 through 12/09	285,385,185	8	533,828	68	974,913	668,638	1,902,048	4,079,427	1.43	
1/10 through 12/10	305,382,603	8	482,543	69	679,025	357,291	2,020,734	3,539,593	1.16	
1/11 through 12/11	318,063,310	9	479,879	48	848,361	505,858	2,041,831	3,875,929	1.22	
1/12 through 12/12	348,725,814	3	340,833	63	883,921	632,226	2,317,476	4,174,456	1.20	
5 YR. TOTAL	1,537,947,688	34	1,999,868	295	3,998,506	2,453,019	9,705,272	18,156,665	1.18	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		53%	0.390	88%	0.791	1.18				
Pure Premium Indicated by National Relativity		23%	0.474	6%	0.822	1.30				
Pure Premium Present on Rate Level		24%	0.404	6%	0.698	1.10				
Pure Premium Derived by Formula		0.413			0.787		1.20			

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.	
1/08 through 12/08	4,743,000,841	54	3,778,339	126	2,288,850	3,920,474	3,304,661	13,292,324	0.28	
1/09 through 12/09	4,869,236,773	43	3,717,460	141	3,554,512	3,430,822	3,921,294	14,624,088	0.30	
1/10 through 12/10	4,932,636,801	50	3,862,707	154	4,025,177	3,719,842	4,497,648	16,105,374	0.33	
1/11 through 12/11	5,169,890,641	59	4,568,467	160	4,401,815	4,114,534	5,242,749	18,327,565	0.36	
1/12 through 12/12	5,336,716,331	39	3,048,401	133	3,388,699	2,113,793	3,984,802	12,535,695	0.24	
5 YR. TOTAL	25,051,481,387	245	18,975,374	714	17,659,053	17,299,465	20,951,154	74,885,046	0.30	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		100%	0.146	100%	0.153	0.30				
Pure Premium Indicated by National Relativity		0%	0.148	0%	0.161	0.31				
Pure Premium Present on Rate Level		0%	0.147	0%	0.157	0.30				
Pure Premium Derived by Formula		0.146			0.153		0.30			

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

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CLASS 8833		HOSPITAL: PROFESSIONAL EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	1,402,578,303	54	4,957,403	198	3,950,074	3,686,364	4,873,317	17,467,158	1.25
1/09 through 12/09	1,322,977,185	42	3,952,708	148	3,952,903	4,044,712	4,289,332	16,239,655	1.23
1/10 through 12/10	1,513,076,346	52	5,068,149	195	3,293,728	4,365,507	4,256,597	16,983,981	1.12
1/11 through 12/11	1,549,071,848	46	4,466,902	170	3,930,433	4,332,520	5,589,205	18,319,060	1.18
1/12 through 12/12	1,447,586,567	46	4,528,494	153	4,019,697	3,201,112	4,460,073	16,209,376	1.12
5 YR. TOTAL	7,235,290,249	240	22,973,656	864	19,146,835	19,630,215	23,468,524	85,219,230	1.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.582	100%	0.596	1.18			
Pure Premium Indicated by National Relativity		0%	0.461	0%	0.505	0.97			
Pure Premium Present on Rate Level		0%	0.571	0%	0.583	1.15			
Pure Premium Derived by Formula		0.582			0.596		1.18		

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.
1/08 through 12/08	798,827,841	76	3,705,283	250	3,679,571	4,579,407	4,062,102	16,026,363	2.01
1/09 through 12/09	839,764,549	94	5,665,086	240	3,458,761	5,474,701	4,029,137	18,627,685	2.22
1/10 through 12/10	823,209,065	91	4,508,890	252	3,579,937	5,186,487	4,095,796	17,371,110	2.11
1/11 through 12/11	804,277,358	77	5,435,873	270	5,877,268	4,801,530	5,583,420	21,698,091	2.70
1/12 through 12/12	857,092,367	99	6,651,014	247	4,220,889	6,009,323	4,886,923	21,768,149	2.54
5 YR. TOTAL	4,123,171,180	437	25,966,146	1,259	20,816,426	26,051,448	22,657,378	95,491,398	2.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.135	100%	1.181	2.32			
Pure Premium Indicated by National Relativity		0%	1.095	0%	1.070	2.17			
Pure Premium Present on Rate Level		0%	1.133	0%	1.162	2.30			
Pure Premium Derived by Formula		1.135			1.181		2.32		

CLASS 8842		GROUP HOMES-ALL EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	125,467,032	6	99,090	39	478,405	139,295	816,393	1,533,183	1.22
1/10 through 12/10	327,319,468	33	1,703,271	115	1,215,811	2,181,471	1,837,580	6,938,133	2.12
1/11 through 12/11	363,838,268	32	1,621,972	134	2,123,267	2,069,290	2,206,745	8,021,274	2.20
1/12 through 12/12	366,965,347	31	1,304,665	103	1,911,227	1,340,096	2,209,952	6,765,940	1.84
5 YR. TOTAL	1,183,590,115	102	4,728,998	391	5,728,710	5,730,152	7,070,670	23,258,530	1.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	0.884	93%	1.082	1.97			
Pure Premium Indicated by National Relativity		17%	1.024	3%	1.329	2.35			
Pure Premium Present on Rate Level		18%	0.864	4%	1.042	1.91			
Pure Premium Derived by Formula		0.904			1.088		1.99		

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

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CLASS 8848		DOMICILIARY HOMES-ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	129,865,761	20	926,770	54	599,812	793,547	744,311	3,064,440	2.36
1/09 through 12/09	134,748,943	17	506,807	48	594,601	330,791	1,118,310	2,550,509	1.89
1/10 through 12/10	134,889,761	18	723,595	54	1,052,509	678,362	1,127,065	3,581,531	2.66
1/11 through 12/11	148,338,835	23	833,042	52	481,432	814,836	971,426	3,100,736	2.09
1/12 through 12/12	143,461,703	28	1,310,201	62	1,003,397	1,911,534	1,308,347	5,533,479	3.86
5 YR. TOTAL	691,305,003	106	4,300,415	270	3,731,751	4,529,070	5,269,459	17,830,695	2.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	1.162	77%	1.417	2.58			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		43%	1.081	23%	1.115	2.20			
Pure Premium Derived by Formula			1.127		1.348	2.48			

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.
1/08 through 12/08	904,067,446	116	7,140,319	307	4,669,353	7,446,393	6,529,200	25,785,265	2.85
1/09 through 12/09	973,594,320	113	6,715,228	350	5,933,245	6,779,436	6,213,427	25,641,336	2.63
1/10 through 12/10	981,382,185	128	7,851,055	337	5,671,189	7,477,325	7,247,597	28,247,166	2.88
1/11 through 12/11	1,110,520,904	109	7,493,548	373	7,196,192	7,613,346	7,890,927	30,194,013	2.72
1/12 through 12/12	1,129,160,846	93	7,410,697	306	6,064,382	6,363,395	6,883,257	26,721,731	2.37
5 YR. TOTAL	5,098,725,701	559	36,610,847	1,673	29,534,361	35,679,895	34,764,408	136,589,511	2.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.297	100%	1.382	2.68			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		0%	1.393	0%	1.397	2.79			
Pure Premium Derived by Formula			1.297		1.382	2.68			

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.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	4,143,492,486	9	473,596	28	648,250	388,837	679,175	2,189,858	0.05
5 YR. TOTAL	4,143,492,486	9	473,596	28	648,250	388,837	679,175	2,189,858	0.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.027	50%	0.026	0.05			
Pure Premium Indicated by National Relativity		31%	0.072	25%	0.089	0.16			
Pure Premium Present on Rate Level		31%	0.063	25%	0.062	0.13			
Pure Premium Derived by Formula			0.052		0.051	0.10			

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

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CLASS 8856		CHECK CASHING ESTABLISHMENTS - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	2,422,740	0	0	0	0	0	176	176	0.01
5 YR. TOTAL	2,422,740	0	0	0	0	0	176	176	0.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.007	0.01			
Pure Premium Indicated by National Relativity		20%	0.373	21%	0.247	0.62			
Pure Premium Present on Rate Level		78%	0.063	76%	0.062	0.13			
Pure Premium Derived by Formula		0.124			0.099			0.22	

CLASS 8864		SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	877,630,685	56	2,482,241	193	3,048,010	2,491,978	3,612,045	11,634,274	1.33
1/09 through 12/09	776,337,677	39	1,668,985	191	3,036,107	1,627,154	3,349,222	9,681,468	1.25
1/10 through 12/10	544,204,074	36	1,571,883	99	1,603,784	2,067,409	2,295,118	7,538,194	1.39
1/11 through 12/11	552,139,741	31	869,098	88	1,738,923	1,001,695	2,479,823	6,089,539	1.10
1/12 through 12/12	549,241,552	19	1,224,038	72	1,207,211	1,241,768	2,007,111	5,680,128	1.04
5 YR. TOTAL	3,299,553,729	181	7,816,245	643	10,634,035	8,430,004	13,743,319	40,623,603	1.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		86%	0.559	100%	0.672	1.23			
Pure Premium Indicated by National Relativity		7%	0.717	0%	0.959	1.68			
Pure Premium Present on Rate Level		7%	0.624	0%	0.725	1.35			
Pure Premium Derived by Formula		0.575			0.672			1.25	

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.
1/08 through 12/08	3,562,885,059	102	3,386,604	294	2,506,185	3,668,374	4,869,967	14,431,130	0.41
1/09 through 12/09	3,809,518,834	104	3,160,569	310	2,632,128	3,317,914	5,569,206	14,679,817	0.39
1/10 through 12/10	3,899,079,431	84	2,752,956	351	3,793,269	4,236,876	5,865,189	16,648,290	0.43
1/11 through 12/11	3,830,179,932	78	2,274,651	329	4,276,610	3,121,176	6,728,353	16,400,790	0.43
1/12 through 12/12	3,867,831,867	66	2,266,732	288	3,411,761	2,491,135	5,666,307	13,835,935	0.36
5 YR. TOTAL	18,969,495,123	434	13,841,512	1,572	16,619,953	16,835,475	28,699,022	75,995,962	0.40
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		98%	0.161	100%	0.240	0.40			
Pure Premium Indicated by National Relativity		1%	0.136	0%	0.202	0.34			
Pure Premium Present on Rate Level		1%	0.152	0%	0.222	0.37			
Pure Premium Derived by Formula		0.161			0.240			0.40	

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

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CLASS 8869		CHILD CARE CENTER - ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS & DRIVERS								
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	509,186,215	23	594,830	93	1,094,278	1,237,837	1,602,956	4,529,901	0.89	
1/09 through 12/09	517,690,550	27	551,612	92	1,749,754	461,054	2,108,853	4,871,273	0.94	
1/10 through 12/10	559,849,600	38	1,653,729	98	1,681,147	1,346,274	1,864,253	6,545,403	1.17	
1/11 through 12/11	556,908,852	19	1,488,134	65	928,542	962,202	1,621,713	5,000,591	0.90	
1/12 through 12/12	577,414,291	18	1,165,943	97	2,073,033	827,361	2,171,332	6,237,669	1.08	
5 YR. TOTAL	2,721,049,508	125	5,454,248	445	7,526,754	4,834,728	9,369,107	27,184,837	1.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		66%	0.477	97%	0.522	1.00				
Pure Premium Indicated by National Relativity		17%	0.404	1%	0.609	1.01				
Pure Premium Present on Rate Level		17%	0.390	2%	0.502	0.89				
Pure Premium Derived by Formula		0.450			0.522		0.97			

CLASS 8871		CLERICAL TELECOMMUTER EMPLOYEES								
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	101,356,092	1	7,510	0	0	7,080	8,436	23,026	0.02	
1/09 through 12/09	127,207,479	1	190,734	1	5,031	178,785	8,660	383,210	0.30	
1/10 through 12/10	167,412,255	0	0	1	62,552	0	22,924	85,476	0.05	
1/11 through 12/11	215,171,958	0	0	2	20,603	0	9,279	29,882	0.01	
1/12 through 12/12	251,048,554	1	46,615	0	0	47,261	16,830	110,706	0.05	
5 YR. TOTAL	862,196,338	3	244,859	4	88,186	233,126	66,129	632,300	0.07	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		19%	0.039	24%	0.035	0.07				
Pure Premium Indicated by National Relativity		39%	0.039	38%	0.040	0.08				
Pure Premium Present on Rate Level		42%	0.052	38%	0.047	0.10				
Pure Premium Derived by Formula		0.044			0.041		0.09			

CLASS 8901		TELECOMMUNICATIONS CO.: OFFICE OR EXCHANGE EMPLOYEES & CLERICAL								
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	776,131,310	5	281,685	25	682,785	550,117	678,531	2,193,118	0.28	
1/09 through 12/09	919,392,762	5	563,012	20	653,914	192,164	596,176	2,005,266	0.22	
1/10 through 12/10	894,202,828	3	36,867	11	209,951	70,396	249,041	566,255	0.06	
1/11 through 12/11	967,540,274	3	123,072	12	724,525	61,774	415,468	1,324,839	0.14	
1/12 through 12/12	1,104,976,791	4	253,127	21	896,277	124,728	637,381	1,911,513	0.17	
5 YR. TOTAL	4,662,243,965	20	1,257,763	89	3,167,452	999,179	2,576,597	8,000,991	0.17	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		45%	0.095	57%	0.077	0.17				
Pure Premium Indicated by National Relativity		27%	0.082	21%	0.083	0.17				
Pure Premium Present on Rate Level		28%	0.086	22%	0.076	0.16				
Pure Premium Derived by Formula		0.089			0.078		0.17			

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

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CLASS 9012		BUILDING OR PROPERTY MANAGEMENT - PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	501,711,975	14	665,136	50	1,946,185	671,129	1,757,020	5,039,470	1.00
1/09 through 12/09	525,200,919	18	1,473,718	45	811,404	1,263,353	868,434	4,416,909	0.84
1/10 through 12/10	555,799,854	21	2,145,165	47	1,044,362	1,982,523	1,086,692	6,258,742	1.13
1/11 through 12/11	607,068,434	19	1,284,957	44	1,126,274	1,359,922	1,335,856	5,107,009	0.84
1/12 through 12/12	694,560,814	8	642,797	48	1,586,314	412,048	1,841,684	4,482,843	0.65
5 YR. TOTAL	2,884,341,996	80	6,211,773	234	6,514,539	5,688,975	6,889,686	25,304,973	0.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		74%	0.441	100%	0.436	0.88			
Pure Premium Indicated by National Relativity		13%	0.522	0%	0.544	1.07			
Pure Premium Present on Rate Level		13%	0.490	0%	0.512	1.00			
Pure Premium Derived by Formula		0.458			0.436		0.89		

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.
1/08 through 12/08	518,676,268	55	3,907,153	169	3,023,211	2,834,788	3,343,776	13,108,928	2.53
1/09 through 12/09	546,601,024	48	2,865,373	159	2,762,877	3,130,510	4,129,825	12,888,585	2.36
1/10 through 12/10	573,630,497	52	4,125,350	180	3,915,461	3,018,908	4,817,132	15,876,851	2.77
1/11 through 12/11	609,546,910	48	2,125,720	211	3,832,322	1,919,991	4,939,440	12,817,473	2.10
1/12 through 12/12	653,525,764	68	4,385,735	227	4,536,725	5,260,568	5,811,988	19,995,016	3.06
5 YR. TOTAL	2,901,980,463	271	17,409,331	946	18,070,596	16,164,765	23,042,161	74,686,853	2.57
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.223	100%	1.351	2.57			
Pure Premium Indicated by National Relativity		0%	1.365	0%	1.558	2.92			
Pure Premium Present on Rate Level		0%	1.158	0%	1.244	2.40			
Pure Premium Derived by Formula		1.223			1.351		2.57		

CLASS 9015		BUILDING OR PROPERTY MANAGEMENT - ALL OTHER 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.
1/08 through 12/08	402,114,028	34	3,249,708	120	4,222,535	3,472,748	3,608,050	14,553,041	3.62
1/09 through 12/09	407,286,336	29	1,575,806	124	2,999,329	1,964,389	3,419,011	9,958,535	2.45
1/10 through 12/10	431,391,922	45	3,688,521	140	3,481,964	4,224,161	3,757,806	15,152,452	3.51
1/11 through 12/11	456,794,054	26	2,123,506	144	4,390,153	1,856,606	4,749,429	13,119,694	2.87
1/12 through 12/12	462,525,369	29	2,260,379	119	3,236,622	1,389,489	3,925,500	10,811,990	2.34
5 YR. TOTAL	2,160,111,709	163	12,897,920	647	18,330,603	12,907,393	19,459,796	63,595,712	2.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.446	100%	1.498	2.94			
Pure Premium Indicated by National Relativity		0%	1.527	0%	1.584	3.11			
Pure Premium Present on Rate Level		0%	1.536	0%	1.525	3.06			
Pure Premium Derived by Formula		1.446			1.498		2.94		

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

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CLASS 9016		AMUSEMENT PARK OR EXHIBITION OPERATION AND DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	28,401,426	4	229,952	13	71,023	111,374	170,338	582,687	2.05
1/09 through 12/09	25,590,674	5	135,842	21	282,738	166,497	387,252	972,329	3.80
1/10 through 12/10	34,935,356	3	35,302	5	52,557	41,474	320,489	449,822	1.29
1/11 through 12/11	38,444,862	4	317,132	16	319,636	810,088	508,846	1,955,702	5.09
1/12 through 12/12	41,763,263	0	0	17	174,135	0	612,037	786,172	1.88
5 YR. TOTAL	169,135,581	16	718,228	72	900,089	1,129,433	1,998,962	4,746,712	2.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.957	51%		1.850		2.81	
Pure Premium Indicated by National Relativity		34%	0.916	24%		1.366		2.28	
Pure Premium Present on Rate Level		35%	0.988	25%		1.585		2.57	
Pure Premium Derived by Formula		0.954			1.668			2.62	

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.
1/08 through 12/08	446,423	0	0	0	0	0	412	412	0.09
1/09 through 12/09	518,230	0	0	0	0	0	0	0	0.00
1/10 through 12/10	501,019	0	0	0	0	0	0	0	0.00
1/11 through 12/11	382,448	0	0	0	0	0	0	0	0.00
1/12 through 12/12	520,937	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,369,057	0	0	0	0	0	412	412	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.000	8%		0.017		0.02	
Pure Premium Indicated by National Relativity		23%	0.647	25%		1.188		1.84	
Pure Premium Present on Rate Level		71%	1.146	67%		1.119		2.27	
Pure Premium Derived by Formula		0.962			1.048			2.01	

CLASS 9033		HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	12,370,782	1	12,087	0	0	53,823	12,789	78,699	0.64
1/09 through 12/09	13,461,355	2	25,609	0	0	22,598	5,297	53,504	0.40
1/10 through 12/10	13,304,265	1	24,432	1	6,381	17,140	18,069	66,022	0.50
1/11 through 12/11	13,664,775	1	183,137	2	49,401	79,701	25,022	337,261	2.47
1/12 through 12/12	10,590,172	0	0	2	141,306	0	58,733	200,039	1.89
5 YR. TOTAL	63,391,349	5	245,265	5	197,088	173,262	119,910	735,525	1.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.698	25%		0.462		1.16	
Pure Premium Indicated by National Relativity		40%	1.034	37%		1.112		2.15	
Pure Premium Present on Rate Level		40%	0.880	38%		0.760		1.64	
Pure Premium Derived by Formula		0.905			0.816			1.72	

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

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CLASS 9040		HOSPITAL: ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	122,494,886	11	966,897	35	692,366	782,138	778,810	3,220,211	2.63
1/09 through 12/09	108,551,032	11	506,036	41	742,238	725,324	1,038,773	3,012,371	2.78
1/10 through 12/10	128,139,728	16	907,164	53	521,994	912,793	1,083,923	3,425,874	2.67
1/11 through 12/11	123,928,021	14	982,410	56	758,227	726,015	1,241,310	3,707,962	2.99
1/12 through 12/12	110,174,100	4	395,196	46	1,068,492	325,542	1,731,911	3,521,141	3.20
5 YR. TOTAL	593,287,767	56	3,757,703	231	3,783,317	3,471,812	5,874,727	16,887,559	2.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		58%	1.271	80%	1.575			2.85	
Pure Premium Indicated by National Relativity		21%	1.487	10%	1.845			3.33	
Pure Premium Present on Rate Level		21%	1.288	10%	1.446			2.73	
Pure Premium Derived by Formula					1.320			1.589	2.91

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.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	85	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	85	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		50%	0.655	50%	0.782			1.44	
Pure Premium Present on Rate Level		50%	0.637	50%	0.766			1.40	
Pure Premium Derived by Formula					0.646			0.774	1.42

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.
1/08 through 12/08	441,600,482	37	1,705,959	128	1,569,918	2,449,623	2,523,553	8,249,053	1.87
1/09 through 12/09	450,997,904	41	1,368,360	142	1,721,371	2,482,807	2,278,824	7,851,362	1.74
1/10 through 12/10	485,544,999	42	1,515,266	140	1,710,148	2,142,801	2,520,295	7,888,510	1.62
1/11 through 12/11	496,675,379	46	2,496,628	154	2,182,235	3,149,548	3,038,224	10,866,635	2.19
1/12 through 12/12	504,000,461	30	1,167,885	135	2,796,888	1,915,826	3,627,829	9,508,428	1.89
5 YR. TOTAL	2,378,819,225	196	8,254,098	699	9,980,560	12,140,605	13,988,725	44,363,988	1.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		85%	0.767	100%	1.098			1.87	
Pure Premium Indicated by National Relativity		7%	0.969	0%	1.220			2.19	
Pure Premium Present on Rate Level		8%	0.844	0%	1.079			1.92	
Pure Premium Derived by Formula					0.787			1.098	1.89

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

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CLASS 9058		HOTEL: RESTAURANT EMPLOYEES							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	115,939,122	5	284,242	19	280,544	219,453	413,676	1,197,915	1.03
1/09 through 12/09	110,622,263	8	380,520	21	270,204	696,401	436,444	1,783,569	1.61
1/10 through 12/10	116,308,699	8	424,988	33	266,481	569,027	361,711	1,622,207	1.40
1/11 through 12/11	117,998,874	6	142,139	21	213,630	143,868	344,569	844,206	0.72
1/12 through 12/12	116,161,008	11	405,952	33	217,632	737,774	474,842	1,836,200	1.58
5 YR. TOTAL	577,029,966	38	1,637,841	127	1,248,491	2,366,523	2,031,242	7,284,097	1.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.500	58%	0.762	1.26			
Pure Premium Indicated by National Relativity		30%	0.650	21%	0.806	1.46			
Pure Premium Present on Rate Level		30%	0.539	21%	0.648	1.19			
Pure Premium Derived by Formula		0.557			0.747		1.30		

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.
1/08 through 12/08	406,854,588	18	620,157	60	657,461	637,306	1,272,578	3,187,502	0.78
1/09 through 12/09	398,347,704	20	923,166	78	916,058	1,279,874	1,378,008	4,497,106	1.13
1/10 through 12/10	401,180,717	9	248,588	85	1,028,700	184,125	1,778,440	3,239,853	0.81
1/11 through 12/11	403,174,790	15	1,022,594	88	1,329,593	1,084,583	2,001,560	5,438,330	1.35
1/12 through 12/12	408,874,213	12	466,578	90	1,418,281	811,982	2,018,395	4,715,236	1.15
5 YR. TOTAL	2,018,432,012	74	3,281,083	401	5,350,093	3,997,870	8,448,981	21,078,027	1.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	0.428	95%	0.617	1.05			
Pure Premium Indicated by National Relativity		17%	0.625	2%	0.808	1.43			
Pure Premium Present on Rate Level		18%	0.518	3%	0.641	1.16			
Pure Premium Derived by Formula		0.478			0.622		1.10		

CLASS 9061		CLUB NOC & CLERICAL							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	29,425,051	3	116,528	5	128,899	122,868	133,472	501,767	1.71
1/09 through 12/09	26,410,874	0	0	4	3,283	0	40,860	44,143	0.17
1/10 through 12/10	28,314,258	2	46,932	4	18,576	85,595	36,287	187,390	0.66
1/11 through 12/11	28,766,225	0	0	0	0	0	9,651	9,651	0.03
1/12 through 12/12	28,275,297	0	0	4	14,860	0	62,450	77,310	0.27
5 YR. TOTAL	141,191,705	5	163,460	17	165,618	208,463	282,720	820,261	0.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.233	30%	0.348	0.58			
Pure Premium Indicated by National Relativity		39%	0.575	35%	0.685	1.26			
Pure Premium Present on Rate Level		40%	0.457	35%	0.514	0.97			
Pure Premium Derived by Formula		0.456			0.524		0.98		

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

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CLASS 9062		CASINO GAMBLING-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	1,117,171	0	0	0	0	0	773	773	0.07
1/09 through 12/09	1,100,535	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,196,542	0	0	0	0	0	0	0	0.00
1/11 through 12/11	1,275,327	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,354,841	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,044,416	0	0	0	0	0	773	773	0.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	9%	0.013	0.01			
Pure Premium Indicated by National Relativity		47%	0.637	45%	0.809	1.45			
Pure Premium Present on Rate Level		47%	0.540	46%	0.673	1.21			
Pure Premium Derived by Formula		0.553			0.675			1.23	

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.
1/08 through 12/08	238,357,436	8	76,757	32	459,262	147,159	947,206	1,630,384	0.68
1/09 through 12/09	243,760,628	9	455,510	35	324,488	493,637	669,091	1,942,726	0.80
1/10 through 12/10	259,764,675	8	248,483	43	650,054	672,029	1,167,144	2,737,710	1.05
1/11 through 12/11	266,057,694	6	585,491	40	442,646	901,934	958,417	2,888,488	1.09
1/12 through 12/12	285,521,226	6	639,987	34	451,844	586,852	952,084	2,630,767	0.92
5 YR. TOTAL	1,293,461,659	37	2,006,228	184	2,328,294	2,801,611	4,693,942	11,830,075	0.91
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	0.335	74%	0.579	0.91			
Pure Premium Indicated by National Relativity		27%	0.381	13%	0.570	0.95			
Pure Premium Present on Rate Level		28%	0.327	13%	0.543	0.87			
Pure Premium Derived by Formula		0.345			0.573			0.92	

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.
1/08 through 12/08	1,803,426,099	101	3,610,648	458	5,313,363	3,954,089	9,223,571	22,101,671	1.23
1/09 through 12/09	1,723,537,084	59	2,434,208	416	4,877,603	2,948,457	7,826,368	18,086,636	1.05
1/10 through 12/10	1,733,788,374	77	3,309,520	416	3,978,147	3,651,326	6,753,575	17,692,568	1.02
1/11 through 12/11	1,809,007,725	91	5,058,547	476	7,006,053	4,545,773	8,965,752	25,576,125	1.41
1/12 through 12/12	1,878,679,252	58	2,469,457	408	5,320,193	2,720,619	7,916,448	18,426,717	0.98
5 YR. TOTAL	8,948,438,534	386	16,882,380	2,174	26,495,359	17,820,264	40,685,714	101,883,717	1.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.485	100%	0.654	1.14			
Pure Premium Indicated by National Relativity		0%	0.539	0%	0.748	1.29			
Pure Premium Present on Rate Level		0%	0.500	0%	0.667	1.17			
Pure Premium Derived by Formula		0.485			0.654			1.14	

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

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CLASS 9083		RESTAURANT: FAST FOOD								
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	934,088,294	49	1,460,737	219	2,418,647	1,919,048	4,122,795	9,921,227	1.06	
1/09 through 12/09	1,071,374,218	69	2,153,096	248	3,163,739	2,308,466	4,209,361	11,834,662	1.10	
1/10 through 12/10	1,140,159,831	76	2,738,627	265	2,982,661	3,954,155	4,473,874	14,149,317	1.24	
1/11 through 12/11	1,196,433,757	67	3,218,756	281	3,684,585	2,669,217	4,738,632	14,311,190	1.20	
1/12 through 12/12	1,292,034,579	67	3,474,090	269	3,947,347	3,267,965	5,573,702	16,263,104	1.26	
5 YR. TOTAL	5,634,090,679	328	13,045,306	1,282	16,196,979	14,118,851	23,118,364	66,479,500	1.18	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		98%	0.519	100%	0.661	1.18				
Pure Premium Indicated by National Relativity		1%	0.516	0%	0.747	1.26				
Pure Premium Present on Rate Level		1%	0.510	0%	0.666	1.18				
Pure Premium Derived by Formula		0.519			0.661		1.18			

CLASS 9084		BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/08 through 12/08	24,473,714	3	27,905	3	35,390	3,506	120,060	186,861	0.76	
1/09 through 12/09	26,737,147	0	0	3	17,619	0	64,893	82,512	0.31	
1/10 through 12/10	30,583,403	1	644	6	108,410	19,050	79,821	207,925	0.68	
1/11 through 12/11	36,055,763	1	1,768	8	118,211	36,835	248,303	405,117	1.12	
1/12 through 12/12	39,204,990	1	56,029	10	307,830	19,957	449,562	833,378	2.13	
5 YR. TOTAL	157,055,017	6	86,346	30	587,460	79,348	962,639	1,715,793	1.09	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		23%	0.429	34%	0.663	1.09				
Pure Premium Indicated by National Relativity		38%	0.616	33%	0.950	1.57				
Pure Premium Present on Rate Level		39%	0.469	33%	0.635	1.10				
Pure Premium Derived by Formula		0.516			0.748		1.26			

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.	
1/08 through 12/08	739,938	1	82,589	0	0	143,285	0	225,874	30.53	
1/09 through 12/09	802,602	0	0	0	0	0	0	0	0.00	
1/10 through 12/10	712,081	0	0	1	11	0	565	576	0.08	
1/11 through 12/11	755,887	0	0	0	0	0	1,027	1,027	0.14	
1/12 through 12/12	839,526	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	3,850,034	1	82,589	1	11	143,285	1,592	227,477	5.91	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		5%	2.145	8%	3.763	5.91				
Pure Premium Indicated by National Relativity		17%	0.270	18%	0.756	1.03				
Pure Premium Present on Rate Level		78%	0.408	74%	0.730	1.14				
Pure Premium Derived by Formula		0.471			0.977		1.45			

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

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CLASS 9093		ROLLER-SKATING RINK OPERATION							
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.
1/08 through 12/08	18,443,355	0	0	1	4,093	0	23,394	27,487	0.15
1/09 through 12/09	20,188,408	1	14,829	3	9,854	26,211	53,057	103,951	0.52
1/10 through 12/10	20,778,741	0	0	6	46,172	0	99,986	146,158	0.70
1/11 through 12/11	20,048,503	1	8,340	4	179,844	42,126	241,009	471,319	2.35
1/12 through 12/12	20,339,118	0	0	2	2,432	0	22,782	25,214	0.12
5 YR. TOTAL	99,798,125	2	23,169	16	242,395	68,337	440,228	774,129	0.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.266	29%	0.510			0.78	
Pure Premium Indicated by National Relativity		40%	0.600	35%	0.995			1.60	
Pure Premium Present on Rate Level		41%	0.452	36%	0.679			1.13	
Pure Premium Derived by Formula		0.476			0.741		1.22		

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.
1/08 through 12/08	513,129,634	53	2,092,148	256	3,342,003	2,683,850	4,289,483	12,407,484	2.42
1/09 through 12/09	544,606,094	72	3,755,630	247	3,820,853	3,984,243	3,955,250	15,515,976	2.85
1/10 through 12/10	516,399,305	70	3,262,458	231	3,706,672	4,893,509	5,823,590	17,686,229	3.43
1/11 through 12/11	482,504,210	61	2,328,293	261	3,019,755	2,974,324	4,907,015	13,229,387	2.74
1/12 through 12/12	472,284,420	40	2,525,417	221	2,745,492	2,504,384	4,320,541	12,095,834	2.56
5 YR. TOTAL	2,528,923,663	296	13,963,946	1,216	16,634,775	17,040,310	23,295,879	70,934,910	2.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	1.210	100%	1.595			2.81	
Pure Premium Indicated by National Relativity		0%	1.482	0%	1.915			3.40	
Pure Premium Present on Rate Level		0%	1.270	0%	1.561			2.83	
Pure Premium Derived by Formula		1.210			1.595		2.81		

CLASS 9102		PARK NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	218,737,277	15	643,085	62	1,100,610	1,908,698	1,244,619	4,897,012	2.24
1/09 through 12/09	211,382,383	9	823,467	59	790,701	746,375	1,055,699	3,416,242	1.62
1/10 through 12/10	221,812,903	22	1,433,509	48	691,695	2,231,923	1,031,282	5,388,409	2.43
1/11 through 12/11	242,892,377	17	800,449	72	1,452,322	1,763,764	1,936,717	5,953,252	2.45
1/12 through 12/12	251,649,144	22	1,582,191	78	2,275,344	3,122,575	2,479,136	9,459,246	3.76
5 YR. TOTAL	1,146,474,084	85	5,282,701	319	6,310,672	9,773,335	7,747,453	29,114,161	2.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		69%	1.011	100%	1.528			2.54	
Pure Premium Indicated by National Relativity		15%	1.435	0%	1.790			3.23	
Pure Premium Present on Rate Level		16%	1.053	0%	1.318			2.37	
Pure Premium Derived by Formula		1.081			1.528		2.61		

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

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CLASS 9154		THEATER NOC: ALL OTHER EMPLOYEES							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	57,092,879	2	120,781	18	431,454	92,229	236,379	880,843	1.54
1/09 through 12/09	51,888,339	3	136,411	14	110,711	99,361	364,373	710,856	1.37
1/10 through 12/10	56,804,936	0	0	9	363,164	0	228,632	591,796	1.04
1/11 through 12/11	60,299,941	2	322,319	9	137,340	390,709	296,956	1,147,324	1.90
1/12 through 12/12	58,516,211	3	461,401	6	163,905	84,915	260,852	971,073	1.66
5 YR. TOTAL	284,602,306	10	1,040,912	56	1,206,574	667,214	1,387,192	4,301,892	1.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	0.790	49%	0.722			1.51	
Pure Premium Indicated by National Relativity		32%	0.777	25%	0.967			1.74	
Pure Premium Present on Rate Level		32%	0.850	26%	0.899			1.75	
Pure Premium Derived by Formula		0.805			0.829		1.63		

CLASS 9156		THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	20,405,241	0	0	8	269,859	0	256,170	526,029	2.58
1/09 through 12/09	21,084,201	1	3,824	4	21,241	1,388	102,688	129,141	0.61
1/10 through 12/10	21,364,324	0	0	4	170,782	0	131,377	302,159	1.41
1/11 through 12/11	23,535,308	0	0	8	127,114	0	140,126	267,240	1.14
1/12 through 12/12	22,250,668	0	0	2	67,327	0	112,479	179,806	0.81
5 YR. TOTAL	108,639,742	1	3,824	26	656,323	1,388	742,840	1,404,375	1.29
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	0.608	35%	0.685			1.29	
Pure Premium Indicated by National Relativity		36%	0.944	32%	1.161			2.11	
Pure Premium Present on Rate Level		36%	1.163	33%	1.004			2.17	
Pure Premium Derived by Formula		0.929			0.943		1.87		

CLASS 9170		JANITORIAL SERVICES BY CONTRACTORS - INCLUDES WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS							
Industry Group: Goods and Services Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	1,381,027	0	0	0	0	0	1,324	1,324	0.10
1/09 through 12/09	7,723,850	0	0	5	305,425	0	438,473	743,898	9.63
1/10 through 12/10	12,889,645	6	647,454	8	123,301	710,147	174,493	1,655,395	12.84
1/11 through 12/11	16,971,433	4	258,669	11	154,695	436,922	96,556	946,842	5.58
1/12 through 12/12	16,748,340	1	24,687	9	320,909	52,366	333,193	731,155	4.37
5 YR. TOTAL	55,714,295	11	930,810	33	904,330	1,199,435	1,044,039	4,078,614	7.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	3.294	39%	4.027			7.32	
Pure Premium Indicated by National Relativity		37%	3.750	30%	4.589			8.34	
Pure Premium Present on Rate Level		37%	1.844	31%	2.582			4.43	
Pure Premium Derived by Formula		2.926			3.748		6.67		

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

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CLASS 9178		ATHLETIC SPORTS OR PARK: NONCONTACT SPORTS							
Industry Group: Miscellaneous Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	8,208,912	0	0	4	19,665	0	269,569	289,234	3.52
1/09 through 12/09	9,870,326	1	5,151	2	139,536	4,005	279,518	428,210	4.34
1/10 through 12/10	9,120,038	3	204,531	16	174,206	209,047	370,054	957,838	10.50
1/11 through 12/11	9,977,131	0	0	12	151,558	0	389,003	540,561	5.42
1/12 through 12/12	9,898,380	1	6,098	6	370,261	42,459	313,682	732,500	7.40
5 YR. TOTAL	47,074,787	5	215,780	40	855,226	255,511	1,621,826	2,948,343	6.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	2.275	42%	3.988	6.26			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		75%	2.075	58%	3.770	5.85			
Pure Premium Derived by Formula			2.125		3.862	5.99			

CLASS 9179		ATHLETIC SPORTS OR PARK: CONTACT SPORTS							
Industry Group: Miscellaneous Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	8,418,760	13	491,478	13	376,404	0	731,174	1,599,056	18.99
1/09 through 12/09	9,639,112	5	166,351	20	404,485	15,636	357,890	944,362	9.80
1/10 through 12/10	8,976,567	4	150,513	7	172,449	15,456	124,048	462,466	5.15
1/11 through 12/11	11,676,668	7	152,138	23	134,769	17,026	363,685	667,618	5.72
1/12 through 12/12	12,397,934	1	1,379	10	230,840	0	486,919	719,138	5.80
5 YR. TOTAL	51,109,041	30	961,859	73	1,318,947	48,118	2,063,716	4,392,640	8.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	4.463	53%	4.132	8.60			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		64%	4.790	47%	6.116	10.91			
Pure Premium Derived by Formula			4.672		5.064	9.74			

CLASS 9180		AMUSEMENT DEVICE OPERATION NOC-NOT TRAVELING-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	21,283,985	2	23,281	9	133,189	92,954	211,952	461,376	2.17
1/09 through 12/09	18,070,705	0	0	13	273,377	0	350,344	623,721	3.45
1/10 through 12/10	18,774,066	0	0	9	91,138	0	210,092	301,230	1.60
1/11 through 12/11	20,167,264	0	0	7	191,515	0	401,823	593,338	2.94
1/12 through 12/12	22,289,583	3	179,077	9	115,111	572,435	159,101	1,025,724	4.60
5 YR. TOTAL	100,585,603	5	202,358	47	804,330	665,389	1,333,312	3,005,389	2.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.001	46%	1.987	2.99			
Pure Premium Indicated by National Relativity		35%	1.865	27%	3.489	5.35			
Pure Premium Present on Rate Level		35%	1.465	27%	2.106	3.57			
Pure Premium Derived by Formula			1.466		2.425	3.89			

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

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CLASS 9182		ATHLETIC SPORTS OR PARK: OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	24,523,516	6	59,966	3	10,166	99,181	140,101	309,414	1.26
1/09 through 12/09	21,532,056	4	102,139	3	12,745	127,937	124,551	367,372	1.71
1/10 through 12/10	21,807,217	1	26,572	3	10,108	171,131	22,302	230,113	1.06
1/11 through 12/11	24,683,552	1	11,960	1	45,044	0	224,188	281,192	1.14
1/12 through 12/12	27,744,945	0	0	1	22,942	0	186,409	209,351	0.76
5 YR. TOTAL	120,291,286	12	200,637	11	101,005	398,249	697,551	1,397,442	1.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.251	37%	0.911			1.16	
Pure Premium Indicated by National Relativity		38%	0.985	31%	1.381			2.37	
Pure Premium Present on Rate Level		39%	0.624	32%	1.044			1.67	
Pure Premium Derived by Formula		0.675				1.099		1.77	

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.
1/08 through 12/08	791,862	2	4,711	2	19,040	20,796	32,575	77,122	9.74
1/09 through 12/09	1,881,621	0	0	4	26,532	0	111,552	138,084	7.34
1/10 through 12/10	2,063,344	0	0	1	49,200	0	98,149	147,349	7.14
1/11 through 12/11	2,410,155	0	0	1	51,252	0	147,251	198,503	8.24
1/12 through 12/12	2,797,040	0	0	1	28,671	0	20,798	49,469	1.77
5 YR. TOTAL	9,944,022	2	4,711	9	174,695	20,796	410,325	610,527	6.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	1.804	32%	4.335			6.14	
Pure Premium Indicated by National Relativity		40%	4.544	34%	7.917			12.46	
Pure Premium Present on Rate Level		40%	5.739	34%	8.919			14.66	
Pure Premium Derived by Formula		4.474				7.111		11.59	

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.
1/08 through 12/08	10,695,997	2	94,843	10	183,176	54,275	134,554	466,848	4.36
1/09 through 12/09	10,292,185	0	0	10	37,491	0	101,160	138,651	1.35
1/10 through 12/10	10,645,498	2	136,663	7	97,776	131,141	139,572	505,152	4.75
1/11 through 12/11	10,868,612	2	85,992	5	113,796	72,405	80,581	352,774	3.25
1/12 through 12/12	10,255,189	0	0	6	297,004	0	290,176	587,180	5.73
5 YR. TOTAL	52,757,481	6	317,498	38	729,243	257,821	746,043	2,050,605	3.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	1.984	35%	1.903			3.89	
Pure Premium Indicated by National Relativity		37%	2.390	32%	2.765			5.16	
Pure Premium Present on Rate Level		37%	1.960	33%	2.018			3.98	
Pure Premium Derived by Formula		2.125				2.217		4.34	

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

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CLASS 9402		STREET CLEANING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	36,216,523	6	698,889	14	613,372	245,028	478,365	2,035,654	5.62
1/09 through 12/09	38,763,919	10	634,866	15	401,840	439,037	474,407	1,950,150	5.03
1/10 through 12/10	40,838,651	3	101,347	11	263,349	92,833	286,086	743,615	1.82
1/11 through 12/11	39,024,611	2	258,705	11	832,831	48,294	614,161	1,753,991	4.50
1/12 through 12/12	41,008,077	3	227,284	8	306,155	104,424	249,654	887,517	2.16
5 YR. TOTAL	195,851,781	24	1,921,091	59	2,417,547	929,616	2,102,673	7,370,927	3.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		50%	2.215	63%	1.548			3.76	
Pure Premium Indicated by National Relativity		25%	2.949	18%	2.840			5.79	
Pure Premium Present on Rate Level		25%	2.860	19%	2.442			5.30	
Pure Premium Derived by Formula			2.560		1.950			4.51	

CLASS 9403		GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	131,917,008	18	2,126,221	74	2,252,296	2,072,914	1,558,701	8,010,132	6.07
1/09 through 12/09	134,706,721	27	3,602,389	70	2,050,950	2,610,398	1,481,231	9,744,968	7.23
1/10 through 12/10	131,039,704	21	1,673,609	73	2,582,877	1,638,251	2,059,391	7,954,128	6.07
1/11 through 12/11	128,414,502	21	2,481,059	64	1,852,645	2,504,758	1,883,155	8,721,617	6.79
1/12 through 12/12	137,439,771	17	2,960,922	67	3,539,056	3,289,451	3,195,272	12,984,701	9.45
5 YR. TOTAL	663,517,706	104	12,844,200	348	12,277,824	12,115,772	10,177,750	47,415,546	7.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		91%	3.786	100%	3.360			7.15	
Pure Premium Indicated by National Relativity		4%	3.952	0%	3.695			7.65	
Pure Premium Present on Rate Level		5%	3.686	0%	3.463			7.15	
Pure Premium Derived by Formula			3.788		3.360			7.15	

CLASS 9410		MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	59,887,455	11	667,886	21	280,484	596,205	343,766	1,888,341	3.15
1/09 through 12/09	32,527,659	3	329,295	7	47,345	562,885	72,206	1,011,731	3.11
1/10 through 12/10	30,739,458	1	27,976	7	129,991	172,112	154,298	484,377	1.58
1/11 through 12/11	26,162,830	4	428,136	9	156,713	132,847	191,719	909,415	3.48
1/12 through 12/12	26,630,575	2	162,491	6	143,531	135,082	170,436	611,540	2.30
5 YR. TOTAL	175,947,977	21	1,615,784	50	758,064	1,599,131	932,425	4,905,404	2.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	1.349	47%	1.439			2.79	
Pure Premium Indicated by National Relativity		33%	0.941	26%	0.987			1.93	
Pure Premium Present on Rate Level		33%	1.145	27%	1.292			2.44	
Pure Premium Derived by Formula			1.147		1.282			2.43	

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

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CLASS 9501		PAINTING: SHOP ONLY & DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	37,663,436	5	666,062	5	189,647	618,275	151,752	1,625,736	4.32
1/09 through 12/09	34,826,769	3	192,569	8	305,467	121,479	290,942	910,457	2.61
1/10 through 12/10	39,302,944	1	106,534	10	136,400	74,426	180,165	497,525	1.27
1/11 through 12/11	46,678,984	7	286,822	24	809,053	430,816	775,244	2,301,935	4.93
1/12 through 12/12	48,057,782	6	227,173	18	435,030	155,436	510,251	1,327,890	2.76
5 YR. TOTAL	206,529,915	22	1,479,160	65	1,875,597	1,400,432	1,908,354	6,663,543	3.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	1.624	52%	1.602			3.23	
Pure Premium Indicated by National Relativity		31%	1.154	24%	1.375			2.53	
Pure Premium Present on Rate Level		31%	1.289	24%	1.385			2.67	
Pure Premium Derived by Formula		1.374		1.495				2.87	

CLASS 9505		PAINTING: AUTOMOBILE OR CARRIAGE BODIES							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	4,289,031	0	0	4	36,928	0	23,769	60,697	1.42
1/09 through 12/09	11,360,726	0	0	7	260,119	0	165,571	425,690	3.75
1/10 through 12/10	10,279,186	0	0	9	461,817	0	229,110	690,927	6.72
1/11 through 12/11	12,198,341	1	199,054	9	308,976	235,793	184,543	928,366	7.61
1/12 through 12/12	12,600,585	1	271,423	17	722,646	237,113	595,798	1,826,980	14.50
5 YR. TOTAL	50,727,869	2	470,477	46	1,790,486	472,906	1,198,791	3,932,660	7.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	4.457	26%	3.295			7.75	
Pure Premium Indicated by National Relativity		39%	1.197	37%	1.366			2.56	
Pure Premium Present on Rate Level		40%	1.280	37%	1.055			2.34	
Pure Premium Derived by Formula		1.915		1.752				3.67	

CLASS 9516		ELECTRONIC EQUIPMENT - INSTALLATION, SERVICE, OR REPAIR - SHOP AND OUTSIDE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	67,256,488	9	678,550	18	429,848	538,014	576,240	2,222,652	3.31
1/09 through 12/09	62,097,027	17	1,646,502	30	497,965	1,994,923	633,010	4,772,400	7.69
1/10 through 12/10	60,785,577	13	1,458,486	25	1,118,699	1,608,010	838,369	5,023,564	8.27
1/11 through 12/11	61,110,736	7	498,621	32	530,681	533,330	557,212	2,119,844	3.47
1/12 through 12/12	64,982,068	7	809,576	28	458,657	786,849	510,921	2,566,003	3.95
5 YR. TOTAL	316,231,896	53	5,091,735	133	3,035,850	5,461,126	3,115,752	16,704,463	5.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		55%	2.570	76%	2.712			5.28	
Pure Premium Indicated by National Relativity		22%	2.465	12%	2.075			4.54	
Pure Premium Present on Rate Level		23%	2.185	12%	2.367			4.55	
Pure Premium Derived by Formula		2.458		2.594				5.05	

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

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CLASS 9519		HOUSEHOLD AND COMMERCIAL APPLIANCES-ELECTRICAL-INSTALLATION, SERVICE OR REPAIR & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	44,169,047	1	150,837	10	150,924	106,688	143,105	551,554	1.25
1/09 through 12/09	30,903,977	2	171,078	18	737,537	308,637	531,778	1,749,030	5.66
1/10 through 12/10	48,203,437	7	898,215	18	707,606	742,410	873,503	3,221,734	6.68
1/11 through 12/11	52,696,674	3	83,416	13	237,240	167,456	301,931	790,043	1.50
1/12 through 12/12	52,519,845	7	435,632	7	493,503	283,569	293,931	1,506,635	2.87
5 YR. TOTAL	228,492,980	20	1,739,178	66	2,326,810	1,608,760	2,144,248	7,818,996	3.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		45%	1.779	59%	1.643			3.42	
Pure Premium Indicated by National Relativity		27%	1.908	20%	1.850			3.76	
Pure Premium Present on Rate Level		28%	1.765	21%	1.711			3.48	
Pure Premium Derived by Formula			1.810		1.699			3.51	

CLASS 9521		HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	25,103,725	4	294,359	7	120,215	321,270	271,828	1,007,672	4.01
1/09 through 12/09	22,168,620	0	0	8	109,248	0	112,052	221,300	1.00
1/10 through 12/10	21,639,975	6	496,394	8	122,346	1,096,366	85,911	1,801,017	8.32
1/11 through 12/11	25,079,295	4	264,057	14	307,123	185,716	325,565	1,082,461	4.32
1/12 through 12/12	25,298,063	1	128,655	8	229,912	536,395	120,719	1,015,681	4.01
5 YR. TOTAL	119,289,678	15	1,183,465	45	888,844	2,139,747	916,075	5,128,131	4.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	1.737	47%	2.562			4.30	
Pure Premium Indicated by National Relativity		32%	1.902	26%	1.732			3.63	
Pure Premium Present on Rate Level		33%	1.828	27%	1.909			3.74	
Pure Premium Derived by Formula			1.820		2.170			3.99	

CLASS 9522		UPHOLSTERING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	317,176,329	12	685,340	73	928,513	348,628	1,368,930	3,331,411	1.05
1/09 through 12/09	303,069,355	13	862,230	76	1,359,452	869,885	1,145,926	4,237,493	1.40
1/10 through 12/10	319,108,024	14	1,625,437	63	1,036,982	1,837,631	1,228,468	5,728,518	1.80
1/11 through 12/11	357,773,029	20	1,289,746	73	1,584,373	1,230,800	2,097,417	6,202,336	1.73
1/12 through 12/12	387,114,414	17	665,738	62	1,241,468	1,025,703	1,621,704	4,554,613	1.18
5 YR. TOTAL	1,684,241,151	76	5,128,491	347	6,150,788	5,312,647	7,462,445	24,054,371	1.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		70%	0.670	93%	0.759			1.43	
Pure Premium Indicated by National Relativity		15%	0.900	3%	0.953			1.85	
Pure Premium Present on Rate Level		15%	0.750	4%	0.729			1.48	
Pure Premium Derived by Formula			0.717		0.764			1.48	

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

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CLASS 9534		MOBILE CRANE AND HOISTING SERVICE CONTRACTORS-NOC-ALL OPERATIONS-INCLUDING YARD EMPLOYEES AND DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	20,503,384	2	436,785	3	489,449	563,072	158,517	1,647,823	8.04
1/09 through 12/09	15,134,033	3	1,220,752	10	210,934	728,442	143,181	2,303,309	15.22
1/10 through 12/10	17,734,401	2	118,661	4	337,843	83,433	139,605	679,542	3.83
1/11 through 12/11	15,435,962	0	0	7	299,171	0	255,770	554,941	3.60
1/12 through 12/12	14,520,167	1	17,283	5	271,026	17,436	153,953	459,698	3.17
5 YR. TOTAL	83,327,947	8	1,793,481	29	1,608,423	1,392,383	851,026	5,645,313	6.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	4.083	49%	2.692	6.78			
Pure Premium Indicated by National Relativity		29%	2.182	25%	1.975	4.16			
Pure Premium Present on Rate Level		30%	3.861	26%	2.944	6.81			
Pure Premium Derived by Formula		3.465			2.578		6.04		

CLASS 9554		SIGN INSTALLATION, MAINTENANCE, REPAIR OR REMOVAL & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	11,611,815	4	571,246	9	231,259	1,065,248	135,793	2,003,546	17.25
1/09 through 12/09	10,752,247	5	390,828	6	115,090	235,604	154,703	896,225	8.34
1/10 through 12/10	10,988,063	2	582,058	12	384,767	556,154	484,501	2,007,480	18.27
1/11 through 12/11	12,305,276	1	248,822	15	383,073	103,900	552,810	1,288,605	10.47
1/12 through 12/12	12,356,192	3	35,653	10	292,975	134,251	823,063	1,285,942	10.41
5 YR. TOTAL	58,013,593	15	1,828,607	52	1,407,164	2,095,157	2,150,870	7,481,798	12.90
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	5.578	56%	7.319	12.90			
Pure Premium Indicated by National Relativity		29%	4.864	22%	5.023	9.89			
Pure Premium Present on Rate Level		30%	5.584	22%	5.924	11.51			
Pure Premium Derived by Formula		5.373			6.507		11.88		

CLASS 9586		BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	149,936,133	1	34,384	14	191,999	167,285	139,396	533,064	0.36
1/09 through 12/09	156,995,785	2	69,846	18	650,971	41,393	315,899	1,078,109	0.69
1/10 through 12/10	152,647,702	4	288,301	14	78,413	112,204	135,364	614,282	0.40
1/11 through 12/11	165,791,427	3	78,536	13	191,892	95,219	182,306	547,953	0.33
1/12 through 12/12	165,926,645	2	101,782	11	163,365	111,570	164,676	541,393	0.33
5 YR. TOTAL	791,297,692	12	572,849	70	1,276,640	527,671	937,641	3,314,801	0.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.234	45%	0.185	0.42			
Pure Premium Indicated by National Relativity		32%	0.293	27%	0.320	0.61			
Pure Premium Present on Rate Level		33%	0.276	28%	0.247	0.52			
Pure Premium Derived by Formula		0.267			0.239		0.51		

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

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CLASS 9600		TAXIDERMIST							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	38,582	0	0	0	0	0	0	0	0.00
1/09 through 12/09	199,021	0	0	0	0	0	0	0	0.00
1/10 through 12/10	79,681	0	0	0	0	0	0	0	0.00
1/11 through 12/11	42,864	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	360,148	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	3%	0.000			0.00	
Pure Premium Indicated by National Relativity		19%	1.333	20%	0.898			2.23	
Pure Premium Present on Rate Level		78%	0.891	77%	0.861			1.75	
Pure Premium Derived by Formula					0.948			0.843	1.79

CLASS 9620		FUNERAL DIRECTOR & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	73,664,170	3	47,866	7	33,191	228,973	167,811	477,841	0.65
1/09 through 12/09	77,283,835	3	194,196	7	86,663	649,931	98,865	1,029,655	1.33
1/10 through 12/10	80,599,867	2	162,552	8	361,805	66,088	232,284	822,729	1.02
1/11 through 12/11	81,613,206	2	91,504	7	178,246	65,421	190,104	525,275	0.64
1/12 through 12/12	84,545,956	2	413,449	3	37,669	272,172	98,237	821,527	0.97
5 YR. TOTAL	397,707,034	12	909,567	32	697,574	1,282,585	787,301	3,677,027	0.92
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.404	46%	0.520			0.92	
Pure Premium Indicated by National Relativity		34%	0.433	27%	0.537			0.97	
Pure Premium Present on Rate Level		35%	0.417	27%	0.535			0.95	
Pure Premium Derived by Formula					0.418			0.529	0.95

* 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	0.9929
Contracting	1.0005
Office & Clerical	1.0214
Goods & Services	0.9924
Miscellaneous	0.9901

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	1.088
Contracting	1.088
Office & Clerical	1.112
Goods & Services	1.014
Miscellaneous	1.048

3. Disease Loadings

The proposed manual loss costs shown in this filing include specific disease loadings for those classifications where they apply. The proposed specific disease loadings are shown on the footnotes page.

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APPENDIX B-III

4. Swing Limits

As a further step, a test is made to make certain that the proposed loss costs fall within the following departures from the present loss costs:

Manufacturing	from 16% above to 34% below
Contracting	from 13% above to 37% below
Office & Clerical	from 14% above to 36% below
Goods & Services	from 15% above to 35% below
Miscellaneous	from 17% above to 33% below

These limits have been calculated in accordance with the following formula:

Max. Deviation = Effect of the final change in loss cost level by industry group plus or minus 25% rounded to the nearest 1%.

The product of the swing limits and the present loss cost sets bounds for the proposed loss cost. If the calculated loss cost falls outside of the bounds, the closest bound is chosen as the proposed loss cost. When a code is limited, the underlying pure premiums are adjusted to reflect the limited loss cost. The classifications which have been so limited are shown below. Note that classifications that are subject to special handling may fall outside of the swing limits.

An illustrative example showing the calculation of a proposed manual class loss cost is attached as Appendix B-IV. This example demonstrates the manner in which the partial pure premiums are combined to produce a total pure premium, and shows the steps in the calculation at which the rounding takes place. The loss costs for other classifications are calculated in the same manner.

List of Classifications Limited by the Upper Swing

List of Classifications Limited by the Lower Swing

0005 2114 2386 2799 4149 4740 5705 7016
7024 7047 7529 8037 8856 9170 9505

7421 8603

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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
01/01/08 - 12/31/08	0	480,013	447,719	7,152,847	9,159,893	2,196,713	3,095,289	5,673,077	12,624,512
01/01/09 - 12/31/09	0	333,600	0	5,121,145	9,097,031	1,516,260	2,505,713	4,567,674	12,120,086
01/01/10 - 12/31/10	0	864,913	0	5,550,802	6,623,422	1,566,354	2,285,486	6,891,588	10,484,046
01/01/11 - 12/31/11	0	425,757	234,772	2,265,072	6,253,353	1,744,667	2,569,778	4,259,772	10,804,793
01/01/12 - 12/31/12	0	0	20,049	1,443,312	2,806,610	1,616,015	2,394,740	4,111,869	8,345,799

PRIMARY PARTIAL CONVERSION FACTORS (Appendix B-I, Section A-1)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/08 - 12/31/08	1.289	1.202	1.052	1.020	0.951	1.052	0.981	1.175	0.972
01/01/09 - 12/31/09	1.341	1.230	1.094	1.063	0.975	1.094	1.003	1.201	0.976
01/01/10 - 12/31/10	1.438	1.282	1.198	1.169	1.042	1.198	1.068	1.243	0.992
01/01/11 - 12/31/11	1.505	1.262	1.460	1.449	1.215	1.460	1.224	1.346	1.019
01/01/12 - 12/31/12	2.389	1.641	2.392	2.385	1.637	2.392	1.642	1.572	1.063

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	1.271

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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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
01/01/08 - 12/31/08	0	670,670	547,485	8,480,677	10,125,637	2,686,213	3,529,569	9,560,988	16,926,397
01/01/09 - 12/31/09	0	476,960	0	6,327,786	10,309,930	1,928,157	2,921,351	7,739,408	16,307,473
01/01/10 - 12/31/10	0	1,288,877	0	7,542,611	8,022,350	2,181,213	2,837,274	11,790,311	14,346,413
01/01/11 - 12/31/11	0	624,558	398,428	3,815,064	8,831,626	2,960,853	3,656,187	7,953,638	15,211,164
01/01/12 - 12/31/12	0	0	55,744	4,001,290	5,340,504	4,493,223	4,570,702	9,009,617	12,195,742

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

Policy Period	INDUSTRY GROUP: Office and Clerical
01/01/08 - 12/31/08	0.902
01/01/09 - 12/31/09	0.883
01/01/10 - 12/31/10	0.899
01/01/11 - 12/31/11	0.921
01/01/12 - 12/31/12	0.940

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
01/01/08 - 12/31/08	33,442,643,818	10,566,366	12,921,940	8,624,011	15,267,610	23,488,306	23,891,621	47,379,927
01/01/09 - 12/31/09	33,517,506,491	7,289,998	12,104,377	6,833,897	14,399,499	19,394,375	21,233,396	40,627,771
01/01/10 - 12/31/10	35,069,507,868	8,741,718	10,921,502	10,599,490	12,897,425	19,663,220	23,496,915	43,160,135
01/01/11 - 12/31/11	36,654,588,298	6,607,572	12,076,494	7,325,301	14,009,482	18,684,066	21,334,783	40,018,849
01/01/12 - 12/31/12	33,939,251,429	8,037,242	9,316,534	8,469,040	11,463,997	17,353,776	19,933,037	37,286,813
Total	172,623,497,904	41,242,896	57,340,847	41,851,739	68,038,013	98,583,743	109,889,752	208,473,495
INDICATED PURE PREMIUM						0.057	0.064	0.12

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	0.069	0.071	0.14
Conversion Factors (App. B-I, Section B)	0.910	0.879	xxx
PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)	0.063	0.062	0.13

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	0.057	0.064	0.12
2. Pure Premium Indicated by National Relativity	0.062	0.077	0.14
3. Pure Premium Present on Rate Level	0.063	0.062	0.13
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)	0.057	0.064	0.12
8. Test Correction Factor	1.0214	1.0214	xxx
9. Underlying Pure Premiums = (7) x (8) *	0.055	0.065	0.12
10. Ratio of Manual to Standard Premium			1.112
11. Loss Cost = (9) x (10)			0.13
12. Loss Cost Within Swing Limits			0.13
Current Loss Cost x Swing Limits			
a) Lower bound = 0.16 x 0.640 = 0.11			
b) Upper bound = 0.16 x 1.140 = 0.18			
13. Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	0.055	0.065	0.12
14. Disease, Catastrophe and/or Miscellaneous Loadings			0.00
15. Final Loaded Loss Cost			0.13

* Indemnity pure premium is adjusted for the rounded total pure premium:
 Indemnity Pure Premium = Total Pure Premium - Medical Pure Premium

NORTH CAROLINA

APPENDIX B-V

I. Determination and Distribution of Premium Level Change to “F” Classifications

The Workers Compensation Statistical Plan (WCSP) data is used to determine the overall “F” classifications (F-class) premium level change as well as the individual change by the various classifications. There are three sets of pure premiums for each classification: indicated, present on rate level, and national pure premiums. All sets of pure premiums are adjusted to the common proposed level that is explained further in this exhibit. These three sets of pure premiums are credibility weighted and the results, the derived by formula pure premiums, are adjusted for additional proposed components (Section II) to determine the indicated loss costs. The payrolls are extended by the loss costs presently in effect and by the indicated loss costs. The loss costs are limited to the swing limits based on 15% above and 15% below the current loss costs. This results in the indicated loss cost level change of -1.0%.

Section A – Calculation of F-Class Indicated Pure Premiums

The payroll and loss data reported are from the WCSP data by class code for the latest available five policy periods.

Section A-1 – Calculation of Primary Conversion Factors

1. Factors to Adjust to the Proposed Benefit Levels

The state losses are adjusted to the July 1, 2015 state law level. The federal losses are adjusted to the October 1, 2014 federal law level.

STATE ACT

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/08 - 12/08	1.259	1.027	0.996	1.027	0.936
1/09 - 12/09	1.249	1.019	0.990	1.019	0.936
1/10 - 12/10	1.217	1.014	0.989	1.014	0.937
1/11 - 12/11	1.047	1.016	1.008	1.016	0.942
1/12 - 12/12	1.012	1.013	1.010	1.013	0.945

FEDERAL ACT

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/08 - 12/08	1.034	1.025	1.008	1.025	1.000
1/09 - 12/09	1.024	1.020	1.007	1.020	1.000
1/10 - 12/10	1.020	1.017	1.007	1.017	1.000
1/11 - 12/11	1.015	1.013	1.006	1.013	1.000
1/12 - 12/12	1.009	1.008	1.004	1.008	1.000

2. Factors to Adjust to the Proposed Trend Level

The following factors are applied to trend the losses in each policy year to the proposed rating year. The selected annual trends utilized were 0.990 and 1.000 for indemnity and medical, respectively.

Policy Period	Indemnity	Medical
1/08 - 12/08	0.920	1.000
1/09 - 12/09	0.929	1.000
1/10 - 12/10	0.938	1.000
1/11 - 12/11	0.948	1.000
1/12 - 12/12	0.957	1.000

NORTH CAROLINA

APPENDIX B-V

Section A-1 Calculation of Primary Conversion Factors (continued)

3. Limited Loss Development Factors

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

Policy Period	Indemnity		Medical	
	Likely-to-Develop	Not-Likely-to-Develop	Likely-to-Develop	Not-Likely-to-Develop
1/08 - 12/08	1.131	1.044	1.258	1.029
1/09 - 12/09	1.191	1.058	1.294	1.038
1/10 - 12/10	1.270	1.119	1.346	1.068
1/11 - 12/11	1.521	1.234	1.435	1.069
1/12 - 12/12	2.773	1.760	1.758	1.152

4. Primary Conversion Factors = (1) x (2) x (3)

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

STATE ACT

Policy Period	Fatal (L)	Fatal (NL)	P.T.*	P.P. (L)	P.P. (NL)	T.T. (L)	T.T. (NL)	Medical (L)	Medical (NL)
1/08 - 12/08	1.310	1.209	1.069	1.036	0.957	1.069	0.986	1.177	0.963
1/09 - 12/09	1.382	1.228	1.127	1.095	0.973	1.127	1.002	1.211	0.972
1/10 - 12/10	1.450	1.277	1.208	1.178	1.038	1.208	1.064	1.261	1.001
1/11 - 12/11	1.510	1.225	1.465	1.453	1.179	1.465	1.189	1.352	1.007
1/12 - 12/12	2.686	1.705	2.688	2.680	1.701	2.688	1.706	1.661	1.089

FEDERAL ACT

Policy Period	Fatal (L)	Fatal (NL)	P.T.*	P.P. (L)	P.P. (NL)	T.T. (L)	T.T. (NL)	Medical (L)	Medical (NL)
1/08 - 12/08	1.076	0.993	1.067	1.049	0.968	1.067	0.984	1.258	1.029
1/09 - 12/09	1.133	1.006	1.129	1.114	0.990	1.129	1.003	1.294	1.038
1/10 - 12/10	1.215	1.071	1.212	1.200	1.057	1.212	1.067	1.346	1.068
1/11 - 12/11	1.464	1.187	1.461	1.451	1.177	1.461	1.185	1.435	1.069
1/12 - 12/12	2.678	1.699	2.675	2.664	1.691	2.675	1.698	1.758	1.152

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

NORTH CAROLINA

APPENDIX B-V

Section A-2 – Expected Excess Provision and Redistribution

To reduce distortions in individual class loss cost indications, individual claim amounts are subject to a maximum limit of \$500,000. Multiple claim accidents are limited to three times the individual claim loss limitation. After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of excess loss factors by hazard group. These factors are shown below.

Hazard Group	A	B	C	D	E	F	G
(1) Excess Ratios	0.140	0.185	0.213	0.243	0.289	0.319	0.383
(2) Excess Factors 1/(1-(1))	1.163	1.227	1.271	1.321	1.406	1.468	1.621

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

Section A-3 – Calculation of Secondary Conversion Factors

The following factors are applied to include the proposed loss-based expenses. The state losses are adjusted to reflect the proposed loss-based expenses. The federal losses are adjusted to reflect the proposed USL&HW Special Fund Assessment and loss adjustment expense. The combined** factors are based on a combined indemnity and medical loss-weighted average of the above loss-based expenses by policy period.

Policy Period	State Act	Federal Act
1/08 - 12/08	1.170	1.248
1/09 - 12/09	1.170	1.244
1/10 - 12/10	1.170	1.209
1/11 - 12/11	1.170	1.237
1/12 - 12/12	1.170	1.170

** See Section B.3 for the indemnity and medical breakdown of the proposed loss-based expenses.

NORTH CAROLINA

APPENDIX B-V

Section B – Present on Rate Level

1. Benefits

The current underlying pure premiums are at the current August 7, 2014 state and October 1, 2013 federal law levels. These pure premiums are adjusted to reflect the weighted effect of state and federal laws which bring losses to the July 1, 2015 state and October 1, 2014 federal law levels. The distribution of state and federal losses in regard to total losses was used to determine the weighted effects.

State Weight (St%)	0.158
Federal Weight (Fed%)	0.842

	Indemnity	Medical	Total
(a) State Laws	1.003	0.969	0.987
(b) Federal Laws	1.003	1.000	1.002
(c) Weighted Laws = [(a)xSt%] + [(b)xFed%]	1.003	0.995	1.000

2. Trend

Since the trend in the current underlying pure premiums is adequate for the current rating year, additional trend is applied to bring the underlyings to the proposed rating year.

Indemnity	Medical
0.990	1.000

NORTH CAROLINA

APPENDIX B-V

Section B – Present on Rate Level (continued)

3. Loss-Based Expenses

The current underlying pure premiums are adjusted to reflect the change in the weighted effect of the loss-based expense provisions.

Proposed:

STATE ACT			
	Indemnity	Medical	Total
(a) Loss Adjustment Expense	1.170	1.170	1.170
(b) Loss-Based Assessment	1.000	1.000	1.000
(c) Total = (a) + (b) - 1	1.170	1.170	1.170

FEDERAL ACT			
	Indemnity	Medical	Total
(d) Loss Adjustment Expense	1.170	1.170	1.170
(e) Loss-Based Assessment	1.110	1.000	1.062
(f) Total = (d) + (e) - 1	1.280	1.170	1.232

	Indemnity	Medical	Total
(g) Weighted Proposed Expenses = [(c) x St%] + [(f) x Fed%]	1.263	1.170	1.222

Current:

STATE			
	Indemnity	Medical	Total
(h) Loss Adjustment Expense	1.170	1.170	1.170
(i) Loss-Based Assessment	1.000	1.000	1.000
(j) Total = (h) + (i) - 1	1.170	1.170	1.170

FEDERAL			
	Indemnity	Medical	Total
(k) Loss Adjustment Expense	1.170	1.170	1.170
(l) Loss-Based Assessment	1.123	1.000	1.070
(m) Total = (k) + (l) - 1	1.293	1.170	1.240

	Indemnity	Medical	Total
(n) Weighted Current Expenses = [(j) x St%] + [(m) x Fed%]	1.274	1.170	1.229

Change:

	Indemnity	Medical	Total
Weighted Expense Change in Loss-Based Expenses = [(g) / (n)]	0.991	1.000	0.994

4. Conversion Factors = (1) x (2) x (3)

The factors have been applied multiplicatively resulting in the following factors.

Indemnity	Medical
0.984	0.995

NORTH CAROLINA

APPENDIX B-V

Section C – National Pure Premiums

The latest three years of state and federal losses for states in which NCCI compiles workers compensation data are separately adjusted to the same level as the indicated and present on rate level pure premiums.

Class Code 9077

For Code 9077, the indicated, national and present on rate level pure premiums were calculated as described previously in Sections A, B and C but using the non-appropriated benefit changes and the federal loss-based expenses.

Section D – Derived by Formula Pure Premiums

The derived by formula pure premiums are calculated by a process similar to that of the industrial codes, which is described in Appendix B-I, Section D. To achieve full state credibility, a classification must have expected losses of at least: \$53,766,750 for indemnity and \$25,855,200 for medical.

II. Calculation of Proposed Loss Costs

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

A. Test Correction Factor **1.0000**

B. Ratio of Manual Premium to Earned Premium **1.078**
(determined on a countrywide basis)

C. Swing Limits

The classifications which were adjusted by swing limits are as follows:

List of Classifications Limited by the Upper Swing:
None

List of Classifications Limited by the Lower Swing:
6843 6845 6872

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2016

CLASS 6801		BOAT BUILDING-WOOD-NOC & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	51,364	0	0	0	0	0	0	0	0.00
1/10 through 12/10	67,826	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	8,990	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	128,180	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		6%	0.022	6%	0.820	0.84			
Pure Premium Present on Rate Level		92%	1.202	92%	1.361	2.56			
Pure Premium Derived by Formula		1.107			1.301			2.41	

CLASS 6824		BOAT BUILDING-OR REPAIR & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	2,886,725	0	0	0	0	0	760	760	0.03
1/09 through 12/09	1,197,963	1	109,009	1	295,618	34,522	159,297	598,446	49.96
1/10 through 12/10	1,633,343	0	0	2	8,062	0	14,426	22,488	1.38
1/11 through 12/11	1,228,221	0	0	1	11,446	0	81,897	93,343	7.60
1/12 through 12/12	1,178,955	0	0	0	0	0	1,574	1,574	0.13
5 YR. TOTAL	8,125,207	1	109,009	4	315,126	34,522	257,954	716,611	8.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	5.220	17%	3.600	8.82			
Pure Premium Indicated by National Relativity		40%	3.282	41%	3.959	7.24			
Pure Premium Present on Rate Level		48%	3.310	42%	3.678	6.99			
Pure Premium Derived by Formula		3.528			3.780			7.31	

CLASS 6826		MARINA & DRIVERS: COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	1,249,304	0	0	1	19,778	0	23,537	43,315	3.47
1/09 through 12/09	1,321,817	0	0	1	1,416	0	3,335	4,751	0.36
1/10 through 12/10	1,167,109	0	0	0	0	0	0	0	0.00
1/11 through 12/11	1,054,217	0	0	0	0	0	0	0	0.00
1/12 through 12/12	1,158,485	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,950,932	0	0	2	21,194	0	26,872	48,066	0.81
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.356	11%	0.452	0.81			
Pure Premium Indicated by National Relativity		19%	1.936	20%	1.980	3.92			
Pure Premium Present on Rate Level		72%	2.199	69%	1.836	4.04			
Pure Premium Derived by Formula		1.983			1.713			3.70	

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

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2016

CLASS 6843		SHIP BUILDING-IRON OR STEEL-NOC-& DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	403	0	0	0	0	0	0	0	0.00
1/10 through 12/10	635	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,038	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		50%	2.457	49%	3.029	5.49			
Pure Premium Present on Rate Level		50%	4.655	50%	5.133	9.79			
Pure Premium Derived by Formula		3.556			4.051			7.61	

CLASS 6845		SHIP BUILDING-NAVAL & DRIVERS							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
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		22%	0.914	23%	1.111	2.03			
Pure Premium Present on Rate Level		78%	4.090	77%	4.759	8.85			
Pure Premium Derived by Formula		3.391			3.920			7.31	

CLASS 6872		SHIP REPAIR OR CONVERSION-ALL OPERATIONS & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	301,909	0	0	0	0	0	0	0	0.00
1/09 through 12/09	447,947	0	0	0	0	0	0	0	0.00
1/10 through 12/10	48,970	0	0	0	0	0	0	0	0.00
1/11 through 12/11	1,924	0	0	0	0	0	0	0	0.00
1/12 through 12/12	77,682	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	878,432	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	7%	0.000	0.00			
Pure Premium Indicated by National Relativity		47%	3.278	46%	4.255	7.53			
Pure Premium Present on Rate Level		47%	5.053	47%	4.453	9.51			
Pure Premium Derived by Formula		3.916			4.050			7.97	

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

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2016

CLASS 6874		PAINTING: SHIP HULLS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	37,379	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	37,379	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		17%	2.574	18%	3.005			5.58	
Pure Premium Present on Rate Level		81%	7.499	79%	7.889			15.39	
Pure Premium Derived by Formula		6.512			6.773			13.29	

CLASS 7309		STEVEDORING NOC							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	89,652	0	0	1	4,976	0	0	4,976	5.55
1/09 through 12/09	26,367	0	0	0	0	0	0	0	0.00
1/10 through 12/10	44,514	0	0	0	0	0	0	0	0.00
1/11 through 12/11	71,175	0	0	0	0	0	0	0	0.00
1/12 through 12/12	136,789	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	368,497	0	0	1	4,976	0	0	4,976	1.35
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	1.350	6%	0.000			1.35	
Pure Premium Indicated by National Relativity		41%	4.710	43%	6.607			11.32	
Pure Premium Present on Rate Level		55%	6.064	51%	6.843			12.91	
Pure Premium Derived by Formula		5.320			6.331			11.65	

CLASS 7313		COAL DOCK OPERATION & STEVEDORING							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	2,406	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,020	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,229	0	0	0	0	0	0	0	0.00
1/11 through 12/11	33,715	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	38,370	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		21%	0.409	22%	0.684			1.09	
Pure Premium Present on Rate Level		78%	1.275	77%	1.487			2.76	
Pure Premium Derived by Formula		1.080			1.295			2.38	

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

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2016

CLASS 7317		STEVEDORING: BY HAND OR HAND TRUCKS EXCLUSIVELY							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	384,383	1	33,949	0	0	0	0	33,949	8.83
1/09 through 12/09	244,906	0	0	0	0	0	0	0	0.00
1/10 through 12/10	247,941	0	0	0	0	0	0	0	0.00
1/11 through 12/11	512,350	0	0	1	179,903	0	42,618	222,521	43.43
1/12 through 12/12	336,404	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,725,984	1	33,949	1	179,903	0	42,618	256,470	14.86
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	12.390	9%	2.469	14.86			
Pure Premium Indicated by National Relativity		41%	4.278	44%	4.118	8.40			
Pure Premium Present on Rate Level		51%	5.141	47%	3.478	8.62			
Pure Premium Derived by Formula		5.367			3.669			9.04	

CLASS 7323		STEVEDORING: EXPLOSIVE MATERIALS-UNDER CONTRACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
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%	3.239	100%	0.645	3.88			
Pure Premium Derived by Formula		3.239			0.645			3.88	

CLASS 7327		STEVEDORING: CONTAINERIZED FREIGHT & DRIVERS							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
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		18%	5.362	19%	5.549	10.91			
Pure Premium Present on Rate Level		82%	4.857	81%	7.238	12.10			
Pure Premium Derived by Formula		4.948			6.917			11.87	

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

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2016

CLASS 7350		FREIGHT HANDLING NOC-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	252,161	0	0	0	0	0	0	0	0.00
1/09 through 12/09	323,948	0	0	0	0	0	0	0	0.00
1/10 through 12/10	328,562	0	0	0	0	0	0	0	0.00
1/11 through 12/11	295,158	0	0	0	0	0	0	0	0.00
1/12 through 12/12	150,728	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,350,557	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	9%	0.000	0.00			
Pure Premium Indicated by National Relativity		30%	5.969	32%	5.869	11.84			
Pure Premium Present on Rate Level		63%	4.397	59%	4.290	8.69			
Pure Premium Derived by Formula		4.561			4.409			8.97	

CLASS 8709		STEVEDORING: TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	591	0	0	0	0	0	0	0	0.00
1/09 through 12/09	148,334	0	0	1	11,049	0	7,828	18,877	12.73
1/10 through 12/10	293,146	0	0	0	0	0	0	0	0.00
1/11 through 12/11	410,315	0	0	0	0	0	0	0	0.00
1/12 through 12/12	347,406	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,199,792	0	0	1	11,049	0	7,828	18,877	1.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.921	6%	0.652	1.57			
Pure Premium Indicated by National Relativity		22%	2.107	23%	2.392	4.50			
Pure Premium Present on Rate Level		74%	1.588	71%	2.036	3.62			
Pure Premium Derived by Formula		1.676			2.035			3.71	

CLASS 8726		STEAMSHIP LINE OR AGENCY-PORT EMPLOYEES: SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS OR THEIR ASSISTANTS, PAY CLERKS							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	158,584	0	0	0	0	0	0	0	0.00
1/09 through 12/09	95,152	0	0	0	0	0	0	0	0.00
1/10 through 12/10	67,136	0	0	0	0	0	0	0	0.00
1/11 through 12/11	69,290	0	0	0	0	0	0	0	0.00
1/12 through 12/12	67,946	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	458,108	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		21%	0.732	22%	0.985	1.72			
Pure Premium Present on Rate Level		76%	1.325	75%	1.267	2.59			
Pure Premium Derived by Formula		1.161			1.167			2.33	

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

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2016

CLASS 9077		UNITED STATES ARMED SERVICE RISK-ALL EMPLOYEES & DRIVERS							
Industry Group: F-Class Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
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%	0.851	100%	0.804	1.66			
Pure Premium Derived by Formula		0.851			0.804			1.66	

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

NORTH CAROLINA

APPENDIX B-V

Derivation of Proposed Loss Cost - Code 6824

The indicated pure premiums are developed by adjusting the limited losses by a set of conversion factors. The converted losses are then summarized into indemnity and medical and then divided by payroll (in hundreds). The derivation of the indicated pure premium for the above-captioned classification follows:

STATE ACT - LIMITED LOSSES (Workers Compensation Statistical Plan)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/08 - 12/31/08	0	0	0	0	0	0	0	0	0
01/01/09 - 12/31/09	0	0	0	0	0	0	0	0	0
01/01/10 - 12/31/10	0	0	0	0	0	0	0	0	0
01/01/11 - 12/31/11	0	0	0	0	0	0	0	0	0
01/01/12 - 12/31/12	0	0	0	0	0	0	0	0	0

FEDERAL ACT - LIMITED LOSSES (Workers Compensation Statistical Plan)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/08 - 12/31/08	0	0	0	0	0	0	0	0	403
01/01/09 - 12/31/09	0	0	0	61,403	187,373	0	0	7,859	61,208
01/01/10 - 12/31/10	0	0	0	0	0	0	4,878	0	6,987
01/01/11 - 12/31/11	0	0	0	0	6,137	0	0	0	41,314
01/01/12 - 12/31/12	0	0	0	0	0	0	0	0	795

STATE ACT - PRIMARY PARTIAL CONVERSION FACTORS (Appendix B-IV, 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
01/01/08 - 12/31/08	1.310	1.209	1.069	1.036	0.957	1.069	0.986	1.177	0.963
01/01/09 - 12/31/09	1.382	1.228	1.127	1.095	0.973	1.127	1.002	1.211	0.972
01/01/10 - 12/31/10	1.450	1.277	1.208	1.178	1.038	1.208	1.064	1.261	1.001
01/01/11 - 12/31/11	1.510	1.225	1.465	1.453	1.179	1.465	1.189	1.352	1.007
01/01/12 - 12/31/12	2.686	1.705	2.688	2.680	1.701	2.688	1.706	1.661	1.089

FEDERAL ACT - PRIMARY PARTIAL CONVERSION FACTORS (Appendix B-IV, 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
01/01/08 - 12/31/08	1.076	0.993	1.067	1.049	0.968	1.067	0.984	1.258	1.029
01/01/09 - 12/31/09	1.133	1.006	1.129	1.114	0.990	1.129	1.003	1.294	1.038
01/01/10 - 12/31/10	1.215	1.071	1.212	1.200	1.057	1.212	1.067	1.346	1.068
01/01/11 - 12/31/11	1.464	1.187	1.461	1.451	1.177	1.461	1.185	1.435	1.069
01/01/12 - 12/31/12	2.678	1.699	2.675	2.664	1.691	2.675	1.698	1.758	1.152

NORTH CAROLINA

APPENDIX B-V

Derivation of Proposed Loss Cost - Code 6824

EXPECTED EXCESS PROVISION AND REDISTRIBUTION (Appendix B-IV, Section A-2)

After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of a hazard group-specific excess loss factor. The factor is shown below:

	HAZARD GROUP: F
Excess Factor	1.468

As the excess loss factor is on a combined (indemnity and medical) basis, the following portion of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses:

Redistribution %	40%
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STATE ACT - EXPECTED UNLIM LOSSES (Lim Losses x Primary Conv Factors, then adjusted for the Excess Provision and Redistribution)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/08 - 12/31/08	0	0	0	0	0	0	0	0	0
01/01/09 - 12/31/09	0	0	0	0	0	0	0	0	0
01/01/10 - 12/31/10	0	0	0	0	0	0	0	0	0
01/01/11 - 12/31/11	0	0	0	0	0	0	0	0	0
01/01/12 - 12/31/12	0	0	0	0	0	0	0	0	0

FEDERAL ACT - EXPECTED UNLIM LOSSES (Lim Losses x Primary Conv Factors, then adjusted for the Excess Provision and Redistribution)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/08 - 12/31/08	0	0	0	0	0	0	0	0	609
01/01/09 - 12/31/09	0	0	0	87,628	237,635	0	0	27,751	128,052
01/01/10 - 12/31/10	0	0	0	0	0	0	6,668	0	11,932
01/01/11 - 12/31/11	0	0	0	0	9,253	0	0	0	66,206
01/01/12 - 12/31/12	0	0	0	0	0	0	0	0	1,345

STATE ACT - SECONDARY CONVERSION FACTORS (Appendix B-IV, Section A-3)

	INDUSTRY GROUP: F-Class
Policy Period	
01/01/08 - 12/31/08	1.170
01/01/09 - 12/31/09	1.170
01/01/10 - 12/31/10	1.170
01/01/11 - 12/31/11	1.170
01/01/12 - 12/31/12	1.170

FEDERAL ACT - SECONDARY CONVERSION FACTORS (Appendix B-IV, Section A-3)

	INDUSTRY GROUP: F-Class
Policy Period	
01/01/08 - 12/31/08	1.248
01/01/09 - 12/31/09	1.244
01/01/10 - 12/31/10	1.209
01/01/11 - 12/31/11	1.237
01/01/12 - 12/31/12	1.170

NORTH CAROLINA

APPENDIX B-V

Derivation of Proposed Loss Cost - Code 6824

TOTAL - PAYROLL, FINAL CONVERTED LOSSES

Policy Period	Payroll	Indemnity Likely	Indemnity Not-Likely	Medical Likely	Medical Not-Likely	Total Indemnity	Total Medical	Total
01/01/08 - 12/31/08	2,886,725	0	0	0	760	0	760	760
01/01/09 - 12/31/09	1,197,963	109,009	295,618	34,522	159,297	404,627	193,819	598,446
01/01/10 - 12/31/10	1,633,343	0	8,062	0	14,426	8,062	14,426	22,488
01/01/11 - 12/31/11	1,228,221	0	11,446	0	81,897	11,446	81,897	93,343
01/01/12 - 12/31/12	1,178,955	0	0	0	1,574	0	1,574	1,574
Total	8,125,207	109,009	315,126	34,522	257,954	424,135	292,476	716,611
INDICATED PURE PREMIUM						5.220	3.600	8.82

The present on rate level pure premiums are developed by adjusting the pure premiums underlying the current loss cost by the conversion factors. The derivation of the present on rate level pure premiums for the above-captioned classification follows:

	Indemnity	Medical	Total
Pure Premiums Underlying Current Loss Cost	3.364	3.696	7.06
Conversion Factors (Section B)	0.984	0.995	xxx
PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)	3.310	3.678	6.99

NORTH CAROLINA

APPENDIX B-V

Derivation of Proposed Loss Cost - Code 6824

Industry Group - F-Class, Hazard Group - F

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

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
1. Indicated Pure Premium	5.220	3.600	8.82
2. Pure Premium Indicated by National Relativity	3.282	3.959	7.24
3. Pure Premium Present on Rate Level	3.310	3.678	6.99
4. State Credibilities	12%	17%	xxx
5. National Credibilities	40%	41%	xxx
6. Residual Credibilities = 100% - (4) - (5)	48%	42%	xxx
7. Derived by Formula Pure Premiums = (1) x (4) + (2) x (5) + (3) x (6)	3.528	3.780	7.31
8. Test Correction Factor	1.0000	1.0000	xxx
9. Underlying Pure Premiums = (7) x (8) *	3.530	3.780	7.31
10. Ratio of Manual to Standard Premium			1.078
11. Loss Cost = (9) x (10)			7.88
12. Loss Cost Within Swing Limits			7.88
Current Loss Cost x Swing Limits			
a) Lower bound = 7.65 x 0.850 = 6.51			
b) Upper bound = 7.65 x 1.150 = 8.79			
13. Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	3.530	3.780	7.31
14. Disease, Catastrophe and/or Miscellaneous Loadings			0.00
15. Final Loaded Loss Cost			7.88

* Indemnity pure premium is adjusted for the rounded total pure premium:
Indemnity Pure Premium = Total Pure Premium - Medical Pure Premium

NORTH CAROLINA LAW MEMO

APPENDIX C-I

Increase in the Maximum Weekly Benefit

Effective: January 1, 2015

Change in the maximum weekly benefit for:

Fatal Injury:	From	\$904.00	to	\$920.00
Total Disability:	From	\$904.00	to	\$920.00
Permanent Partial Disability:	From	\$904.00	to	\$920.00

Total Effect: +0.2%

SAWW effective 01/01/2014 = \$822.19 (actual).

110 % of \$822.19 rounded to the nearest \$2.00 dollars is \$904.00.

SAWW effective 01/01/2015 = \$835.52 (actual).

110 % of \$835.52 rounded to the nearest \$2.00 dollars is \$920.00.

NORTH CAROLINA LAW MEMO

APPENDIX C-I

Impact By Type of Injury Due to the Increase in the Maximum Weekly Benefit, Effective January 1, 2015

<u>Type of Injury</u>	<u>Percentage of Losses (a)</u>	<u>Effect (%)</u>	
Fatal	1.3%	0.4	
Permanent Total	2.7%	0.4	
Permanent Partial	34.3%	0.3	
Temporary Total	12.7%	0.4	
Total Indemnity	51.0%	0.3	(b)
Medical	49.0%	0.0	
Total Losses	100.0%	0.2	(b)

(a) Proportions within indemnity are based on the 24-month period ending 12/31/2011 on the 8/7/2014 law level and developed to an ultimate basis by type of injury. The indemnity/medical split is based on policy years 2012 and 2013 financial call data projected to 1/1/2015.

(b) Weighted average.

NORTH CAROLINA

APPENDIX C-II

Analysis of North Carolina Medical Fee Schedule Changes Effective April 1, 2015 and July 1, 2015

NCCI estimates that the revised Medicare-based fee schedule, effective 4/1/2015, for Hospital Inpatient, Hospital Outpatient, and Ambulatory Surgical Center (ASC) services will result in an impact of -2.9% on North Carolina workers compensation system costs.

NCCI estimates that the revised fee schedule for professional services, effective 7/1/2015, will result in an impact of +1.4% on North Carolina workers compensation system costs.

NCCI estimates the combined impact of the above-mentioned changes will be -1.5% on North Carolina workers compensation system costs.

Summary of Medical Fee Schedule Changes

The medical fee schedule changes adopted by the North Carolina Industrial Commission are summarized below.

- **Hospital Outpatient Services**

The provisions underlying the revised outpatient fee schedule, effective 4/1/2015, are as follows:

- Services performed in acute care hospitals are based upon 220% of Medicare's hospital outpatient payment rates. Prior to 4/1/2015, these services were reimbursed at 67.15% of charges.
- Services performed in critical access hospitals are based upon 230% of Medicare's hospital outpatient payment rates. Prior to 4/1/2015, these services were reimbursed at 73.95% of charges.

- **Hospital Inpatient Services**

Prior to 4/1/2015, hospital inpatient services were reimbursed as a discount of charges and Diagnosis Related Group (DRG) maximum reimbursements. The provisions underlying the revised inpatient fee schedule, effective 4/1/2015, are as follows:

- Services performed in acute care hospitals are based upon 190% of Medicare's hospital inpatient payment rates.
- Services performed in critical access hospitals are based upon 200% of Medicare's hospital inpatient per diem rates.

NORTH CAROLINA

APPENDIX C-II

Analysis of North Carolina Medical Fee Schedule Changes Effective April 1, 2015 and July 1, 2015

- **ASC Services**

Prior to 4/1/2015, ASC services were reimbursed at 67.15% of charges. The revised maximums for ASC services will be based on 220% of Medicare's ASC payment rates.

- **Physician Services**

The maximum reimbursements underlying the prior physician fee schedule were established by the North Carolina Industrial Commission. The provisions underlying the revised physician fee schedule, effective 7/1/2015, are as follows:

- Update the maximum allowable reimbursements (MARs) to be based on the current Medicare Resource Based Relative Value Scale (RBRVS)
- Adopt the following multipliers by service category¹:

Physician Service Category	Percentage of NC Medicare
Evaluation and Management	140%
Physical Medicine	140%
Emergency Medicine	169%
Neurology	153%
Pain Management	163%
Radiology	195%
Major Surgery	195%
Clinical Laboratory	150%
All Other Professional Services	150%

- **Durable Medical Equipment (DME) and Supplies**

The maximum reimbursements underlying the prior DME and Supplies fee schedule were established by the North Carolina Industrial Commission. Under the revised rules, these services are reimbursed at 100% of those rates established for North Carolina in the Centers for Medicaid and Medicare Services' (CMS) Durable Medical Equipment, Prosthetics, Orthotics, and Supplies ("DMEPOS") Fee Schedule.

¹ North Carolina Industrial Commission provided NCCI a list of approximately 200 physician services that were classified in the first seven categories listed in the table above. Clinical Laboratory grouping was based on Clinical Laboratory (CLAB) Fee Schedule published by CMS. Following the directive from NCIC, all other physician services with a MAR but not listed in any of the aforementioned categories were classified into the Other Professional Services group.

NORTH CAROLINA

APPENDIX C-II

Analysis of North Carolina Medical Fee Schedule Changes Effective April 1, 2015 and July 1, 2015

Actuarial Analysis of Medical Fee Schedule Changes

NCCI's methodology to evaluate the impact of medical fee schedule changes includes three major steps:

1. Calculate the percentage change in maximum reimbursements
 - a. Compare the prior and revised maximum reimbursements by procedure code and determine the percentage change by procedure code.
 - b. Calculate the weighted-average percentage change in maximum reimbursements for the fee schedule using observed payments by procedure code as weights.
2. Estimate the price level change as a result of the revised fee schedule
 - a. NCCI research by Frank Schmid and Nathan Lord (2013), "The Impact of Physician Fee Schedule Changes in Workers Compensation: Evidence from 31 States", suggests that a portion of a change in maximum reimbursements is realized on payments impacted by the change.
 - i. In response to a fee schedule decrease, NCCI's research indicates that payments decline by approximately 50% of the fee schedule change.
 - ii. In response to a fee schedule increase, NCCI's research indicates that payments increase by approximately 80% of the fee schedule change and the magnitude of the response depends on the relative difference between actual payments and fee schedule maximums (i.e. the price departure).

The formula used to determine the percent realized for fee schedule increases is $80\% \times (1.10 + 1.20 \times (\text{price departure}))$.
3. Determine the share of costs that are subject to the fee schedule
 - a. The share is based on a combination of fields, such as procedure code, provider type, and place of service, as reported on the NCCI Medical Data Call, to categorize payments that are subject to the fee schedule.

In this analysis, NCCI relies primarily on two data sources:

- Detailed medical data underlying the calculations in this analysis are based on NCCI's Medical Data Call for North Carolina for Service Year 2013.
- The share of benefit costs attributed to medical benefits is based on NCCI's Financial Call data for North Carolina from the latest two policy years projected to the effective date of the benefit changes.

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APPENDIX C-II

Analysis of North Carolina Medical Fee Schedule Changes Effective April 1, 2015 and July 1, 2015

Analysis of Fee Schedule Changes effective April 1, 2015

Hospital Outpatient Fee Schedule

In North Carolina, payments for hospital outpatient services represent 19.3% of total medical payments. To calculate the percentage change in reimbursements for hospital outpatient services, NCCI calculates the percentage change in prior reimbursement to revised reimbursement for each procedure. The overall change in reimbursements for hospital outpatient services is a weighted average of the percentage change in reimbursements by procedure code weighted by the observed payments by procedure code as reported on NCCI's Medical Data Call, for North Carolina for Service Year 2013. The prior and revised reimbursements are calculated as follows:

Prior Reimbursement

For each relevant procedure, Prior Reimbursement = Current Payments x Trend Factor

The current payments by procedure code are obtained from NCCI's Medical Data Call for North Carolina for Service Year 2013. These payments are adjusted to reflect changes from past price levels to the price levels projected to be in effect on the effective date of the hospital outpatient fee schedule. The trend factor is based on the most recent available U.S hospital outpatient component of the medical consumer price index (MCPI) as shown below:

Service Year	Hospital Outpatient MCPI* Change from July of previous year
2011	5.1%
2012	5.0%
2013	4.8%
Average	4.9%

*Source: Bureau of Labor Statistics

A trend factor of 1.087 is applied to hospital outpatient payments for Service Year 2013 to determine the projected payments at the 4/1/2015 price level. This trend factor is calculated in two steps:

1. Estimate the yearly Hospital Outpatient MCPI, for service years 2014 and beyond, as the arithmetic three-year average of the observed Hospital Outpatient MCPI for 2011-2013. This average is equal to 4.9% ($= [5.1\% + 5.0\% + 4.8\%] / 3$).
2. Raise the value above to the number of years elapsed from the midpoint of service year 2013 (7/1/2013) to the effective date of the fee schedule (4/1/2015), which is 1.75 years.

Therefore, the trend factor from 7/1/2013 to 4/1/2015 is estimated as $1.087 = 1.049^{1.75}$.

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APPENDIX C-II

Analysis of North Carolina Medical Fee Schedule Changes Effective April 1, 2015 and July 1, 2015

Revised Reimbursement on or after 4/1/2015

For each relevant procedure,

Revised Reimbursement = [Multiplier x Medicare Payment Rate + Outlier Amount (if applicable) – Multiple Procedure Discounts (if applicable)] x (1+ Price Departure)

Where Multiplier = 220% (for acute care hospitals*)

Price Departure for hospital outpatient services is estimated to be -10%

*Given the relatively small percentage of workers compensation hospital costs attributed to critical access hospitals (these comprise less than 1%), the hospital outpatient analysis is based on MARs for acute care hospitals.

The Medicare Payment Rate is based on the Calendar Year 2015 version of Medicare's Hospital Outpatient Prospective Payment System (OPPS) publication. To estimate the revised reimbursement effective 4/1/2015, NCCI compares trended payments to discounted fee schedule maximums. In general, NCCI observes that average prices paid are below fee schedule maximums. Based on a combination of actuarial judgment and observations of price departure in states that already have a fee schedule, a price departure of -10% was selected.

The Medicare Hospital Outpatient Prospective Payment System (OPPS) reimbursement rule also contains an additional provision for outlier payments. Under the Medicare OPPS rule, the outlier threshold is met when both of the following rules have been satisfied

1. Trended Charges submitted at the bill level times Cost-to-Charge ratio exceeds 1.75 times the North Carolina Medicare Ambulatory Payment Classification (APC) rate and
2. Trended Charges submitted at the bill level multiplied by the Cost-to-Charge ratio exceeds the North Carolina APC payment rate plus a \$3,100 fixed-dollar threshold.

When this threshold is met, Medicare provides for an outlier reimbursement that is calculated as 50 percent of the amount by which the cost of furnishing the procedure exceeds 1.75 times 220% of the Medicare APC payment rate.

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APPENDIX C-II

Analysis of North Carolina Medical Fee Schedule Changes Effective April 1, 2015 and July 1, 2015

The table below displays a **hypothetical example** of the calculation of the revised reimbursement on or after 4/1/2015 for an APC of 0203 (Level IV Nerve Injections).

(1)	(2)	(3)	(4)	(5)	(6)
		= (2) x Cost-to-Charge Ratio	(i) 175% x (1) (ii) (1) + \$3,100	=2.2 x 0.5 x [(3) - 1.75 x (1)]	= (1) + (5)
220% of 2015 NC Medicare APC Payment Rate	Total Trended Charge Submitted at the bill level	Total Costs for OPPS procedure	Outlier Threshold	Outlier Payment	Total Revised MAR
\$2,992	\$ 40,000	\$10,520	Threshold (i): \$5,236 Threshold (ii): \$6,092	\$5,812	\$8,804

The Cost to Charge ratio (CCR) is obtained from Medicare and is calculated as the simple average of the North Carolina Statewide Urban and Rural CCRs ($0.263 = 0.5 \times (0.246 + 0.280)$).

The calculation for the revised reimbursements also considers multiple procedure discounts. Under the Medicare OPPS reimbursement rule, multiple procedure discounts are allowed for multiple surgical procedures performed during the same operative session. Primary procedures (the procedure with the highest payment rate) will be reimbursed at 100% of the fee schedule amount, and secondary surgical procedures will be reimbursed at 50% of the fee schedule amount.

The overall weighted-average percentage change in reimbursements for hospital outpatient services is -40.7%.

Since the overall reimbursements for hospital outpatient services decreased, NCCI expects that 50% of the decrease will be realized on hospital outpatient price levels. The impact on hospital outpatient payments after applying the price realization factor of 50% is -20.4%.

The above impact on hospital outpatient payments is then multiplied by the percentage of medical costs attributed to hospital outpatient payments in North Carolina (19.3%) to arrive at the impact on medical costs of -3.9%. The resulting impact on medical costs is then multiplied by the percentage of benefit costs attributed to medical costs in North Carolina (49.0%) to arrive at the impact on overall workers compensation costs in North Carolina of -1.9%.

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APPENDIX C-II

Analysis of North Carolina Medical Fee Schedule Changes Effective April 1, 2015 and July 1, 2015

Hospital Inpatient

In North Carolina, payments for hospital inpatient services represent 13.2% of total medical payments. To calculate the percentage change in reimbursements for hospital inpatient services, we calculate the percentage change in prior reimbursement to revised reimbursement for each inpatient hospital bill that is reported with a diagnosis related group (DRG) procedure code. The overall change in reimbursements for hospital inpatient services is a weighted average of the percentage change in reimbursements for each bill weighted by the observed payments by bill as reported on NCCI's Medical Data Call, for North Carolina for Service Year 2013. The prior and revised reimbursements are calculated as follows:

Prior Reimbursement

For each relevant inpatient hospital bill,

$$\text{Prior Reimbursement} = \text{Current Payments} \times \text{Trend Factor}$$

The current payments are obtained from NCCI's Medical Data Call for North Carolina for Service Year 2013. These payments are adjusted to reflect changes from past price levels to the price levels projected to be in effect on the effective date of the hospital inpatient fee schedule. The trend factor is based on the most recent available U.S hospital inpatient component of the medical consumer price index (MCPI) as shown below:

Service Year	Hospital Inpatient MCPI* Change from July of previous year
2011	6.8%
2012	5.2%
2013	4.4%
Average	5.5%

*Source: Bureau of Labor Statistics

A trend factor of 1.098 is applied to hospital inpatient payments for Service Year 2013 to determine the projected payments at the 4/1/2015 price level.

This trend factor is calculated in two steps:

1. Estimate the yearly Hospital Inpatient MCPI, for service years 2014 and beyond, as the arithmetic three-year average of the observed Hospital Inpatient MCPI for 2011-2013. This average is equal to 5.5% ($=[6.8\% + 5.2\% + 4.4\%] / 3$)
2. Raise the value above to the number of years elapsed from the midpoint of service year 2013 (7/1/2013) to the effective date of the fee schedule (4/1/2015), which is 1.75 years.

Therefore, the trend factor from 7/1/2013 to 4/1/2015 is estimated as $1.098 = 1.055^{1.75}$.

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APPENDIX C-II

Analysis of North Carolina Medical Fee Schedule Changes Effective April 1, 2015 and July 1, 2015

Revised Reimbursement on or after 4/1/2015

For each relevant inpatient hospital bill,

Revised Reimbursement = [Multiplier x Medicare Payment Rate + Outlier Amount (if applicable)]
x (1 + Price Departure)

Where Multiplier = 190% (for acute care hospitals*)

Price Departure for hospital inpatient services is estimated to be -10%

*Given the relatively small percentage of workers compensation hospital costs attributed to critical access hospitals (these comprise less than 1%), the hospital inpatient analysis is based on MARs for acute care hospitals.

The Medicare Payment Rate is based on Calendar Year 2015 version of Medicare Hospital Inpatient Prospective Payment System (IPPS) publication. To estimate the revised reimbursement effective 4/1/2015, NCCI compares trended payments to discounted fee schedule maximums. In general, NCCI observes that average prices paid are below fee schedule maximums. Based on a combination of actuarial judgment and observations of price departure in states that already have a fee schedule, a price departure of -10% was selected.

Similar to the OPPS outlier example shown previously, Medicare's Hospital Inpatient Prospective Payment System (IPPS) reimbursement rule also contains an additional provision for outlier payments. Under the Medicare IPPS rule, the outlier threshold is met when the cost for a particular case exceeds a fixed-loss threshold which is comprised of the following components:

- Medicare Severity Diagnosis Related Group (MS-DRG) payment for that case (both operating and capital)
- Any Indirect Medical Education (IME), Disproportionate Share Hospital (DSH) and new technology payments
- A fixed loss amount of \$24,758

Once this threshold is met, the outlier reimbursement is made at 80% of the hospital's costs in excess of the fixed loss threshold for that case.

The table below displays a hypothetical example of the calculation of the revised reimbursement on or after 4/1/2015 for a DRG of 459 (Spinal Fusion Except Cervical with Major Complications and Comorbidities).

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APPENDIX C-II

Analysis of North Carolina Medical Fee Schedule Changes Effective April 1, 2015 and July 1, 2015

(1)	(2)	(3)	(5)	(6)
		= (2) x Cost-to-Charge Ratio	= 1.9 x 0.8 x {(3) – [(1) + \$24,758]}	= (1) + (5)
190% of 2015 NC MS-DRG Payment Rate	Total Trended Charge Submitted at the bill level	Total Costs for IPPS procedure	Outlier Payment	Total Revised MAR
\$21,770	\$ 190,000	\$68,400	\$33,245	\$55,015

The Cost to Charge ratio (CCR) is obtained from Medicare and is calculated as the simple average of the North Carolina Statewide Urban and Rural CCRs (0.360 = 0.5 x (0.340 + 0.380))

The overall weighted-average percentage change in reimbursements for hospital inpatient services is -18.2%. Since the overall reimbursements for hospital inpatient services decreased, NCCI expects that 50% of the decrease will be realized on hospital inpatient price levels. The impact on hospital inpatient payments after applying the price realization factor of 50% is -9.1%.

The above impact on hospital inpatient costs is then multiplied by the percentage of medical costs attributed to hospital inpatient payments (13.2%) to arrive at the impacts on medical costs of -1.2%. The resulting impact on medical costs is then multiplied by the percentage of North Carolina benefit costs attributed to medical costs (49.0%) to arrive at the impact on North Carolina's overall workers compensation system costs of -0.6%.

ASC Fee Schedule

In North Carolina, payments for ASC services represent 5.7% of total medical payments. To calculate the percentage change in reimbursements for ASC services, NCCI calculates the percentage change in prior reimbursement to revised reimbursement for each procedure. The overall change in reimbursements for ASC services is a weighted average of the percentage change in reimbursements by procedure code weighted by the observed payments by procedure code as reported on NCCI's Medical Data Call, for North Carolina for Service Year 2013.

The prior and revised reimbursements are calculated in an analogous manner to the hospital outpatient analysis, except that Medicare has no outlier provision under the ASC fee schedule.

The overall weighted-average percentage change in reimbursements for ASC services is -29.3%. Since the overall reimbursements for ASC services decreased, NCCI expects that 50% of the decrease will be realized on ASC price levels. The impact on ASC payments after applying the price realization factor of 50% is -14.7%.

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APPENDIX C-II

Analysis of North Carolina Medical Fee Schedule Changes Effective April 1, 2015 and July 1, 2015

The above impact on ASC costs is then multiplied by the percentage of medical costs attributed to ASC payments in North Carolina (5.7%) to arrive at the impact on medical costs of -0.8%. The resulting impact on medical costs is then multiplied by the percentage of benefit costs attributed to medical costs in North Carolina (49.0%) to arrive at the impact on overall workers compensation system costs in North Carolina of -0.4%.

Summary of Impacts

The impacts from the changes to the North Carolina Medical Fee Schedules effective 4/1/2015 are summarized below:

	(A) Impact on Type of Service	(B) Medical Cost Distribution	(C) Impact On Medical Costs (A) x (B)	(D) Impact on Overall Costs (C) x (2)
Hospital Inpatient	-9.1%	13.2%	-1.2%	-0.6%
Hospital Outpatient	-20.4%	19.3%	-3.9%	-1.9%
ASC	-14.7%	5.7%	-0.8%	-0.4%
(1) Total Impact on North Carolina Medical Costs			-5.9%	
(2) Medical Costs as a Percentage of Overall Workers Compensation Benefit Costs in North Carolina				49.0%
(3) Total Impact on Overall Workers Compensation System Costs in North Carolina = (1) x (2)				-2.9%

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APPENDIX C-II

Analysis of North Carolina Medical Fee Schedule Changes Effective April 1, 2015 and July 1, 2015

Analysis of Fee Schedule Changes effective July 1, 2015

Physician Fee Schedule

In North Carolina, payments for physician services represent 33.5% of total medical payments. To calculate the percentage change in maximum reimbursements for physician services, NCCI calculates the percentage change in maximum reimbursements for each procedure code. The revised maximum reimbursement rate is based on the Calendar Year 2015 version of Medicare's physician fee schedule. The overall change in maximum reimbursements for physician services is a weighted average of the percentage change in MAR (revised MAR / prior MAR) by procedure code weighted by the observed payments by procedure code as reported on NCCI's Medical Data Call, for North Carolina for Service Year 2013.

The overall weighted-average percentage change in MAR is +10.6%.

The impact by category is shown in the table below.

Physician Practice Category	Cost Distribution	Percentage Change in MAR
Anesthesia	2.9%	+4.1%
Major Surgery	9.0%	-21.2%
Pain Management	1.8%	-19.5%
Radiology	10.0%	-33.7%
Physical Medicine	22.3%	+60.5%
Evaluation and Management	16.3%	+34.1%
Emergency Medicine	2.1%	+36.5%
Clinical Laboratory	0.7%	-12.6%
State Specific Codes	0.2%	0.0%
All Other Professional Services with specific MAR	20.4%	-17.9%
Physician Payments with no specific MAR	14.3%	0.0%
Total	100.0%	+10.6%

Since the overall average maximum reimbursement for physicians increased, the percentage expected to be realized from the fee schedule increase is estimated according to the formula $80\% \times (1.10 + 1.20 \times (\text{price departure}))$. The observed price departure for physician payments in North Carolina is -9%. The realization factor is estimated to be 79% ($= 80\% \times (1.10 + 1.20 \times (-0.09))$). The impact on physician payments after applying the price realization factor is +8.4% ($= +10.6\% \times 0.79$).

The above impact of +8.4% is then multiplied by the North Carolina percentage of medical costs attributed to physician payments (33.5%) to arrive at the impact on medical costs of +2.8%.

Finally, the above impact of +2.8% is then multiplied by the percentage of North Carolina benefit costs attributed to medical benefits (47.6%) to arrive at the impact on North Carolina overall workers compensation costs of +1.3%.

NORTH CAROLINA

APPENDIX C-II

Analysis of North Carolina Medical Fee Schedule Changes Effective April 1, 2015 and July 1, 2015

Durable Medical Equipment (DME)

In North Carolina, payments for DME subject to the fee schedule represent 1.9% of total medical payments. DME payments are based on 2015 North Carolina adjusted Medicare rates.

The overall change in maximum reimbursements for DME is a weighted average of the percentage change in MAR (revised MAR / prior MAR) by code weighted by the observed payments by code as reported on NCCI's Medical Data Call, for North Carolina for Service Year 2013. The overall weighted average percentage change in MAR is +12.1%.

Since the overall average maximum reimbursement for DME services increased, the percentage expected to be realized from the fee schedule increase is typically estimated to be 80%. The impact on DME payments after applying the price realization factor is +9.7% (= +12.1% x 0.80).

The above impact of +9.7% is then multiplied by the North Carolina percentage of medical costs attributed to DME payments (1.9%) to arrive at the impact on medical costs of +0.2%.

The above impact is then multiplied by the percentage of North Carolina benefit costs attributed to medical benefits (47.6%) to arrive at the impact on North Carolina overall workers compensation costs of +0.1%.

Summary of Impacts

The impacts from the changes to the North Carolina Medical Fee Schedules effective 7/1/2015 are summarized below:

	(A)	(B)	(C)	(D)
	Impact on Type of Service	Medical Cost Distribution	Impact On Medical Costs (A) x (B)	Impact on Overall Costs (C) x (2)
Physician	+8.4%	33.5%	+2.8%	+1.3%
DME	+9.7%	1.9%	+0.2%	+0.1%
(1) Total Impact on North Carolina Medical Costs			+3.0%	
(2) Medical Costs as a Percentage of Overall Workers Compensation Benefit Costs in North Carolina				47.6% ²
(3) Total Impact on Overall Workers Compensation System Costs in North Carolina = (1) x (2)				+1.4%

² The share of benefit costs attributed to medical benefits is based on NCCI's Financial Call data for North Carolina from the latest two policy years projected to the effective date of the benefit changes, after adjusting for the impact of the medical fee schedule changes effective April 1, 2015.

NORTH CAROLINA

APPENDIX C-III

Longshore and Harbor Workers' Compensation Act Law Memo

Impact By Type of Injury Due to the Increase in the Minimum and Maximum Weekly Benefit, Effective October 1, 2014

<u>Type of Injury</u>	<u>Percentage of Losses (a)</u>	<u>Effect (%)</u>	
Fatal	1.8%	+ 0.4	
Permanent Total	2.7%	+ 0.4	
Permanent Partial	39.1%	+ 0.2	
<u>Temporary Total</u>	<u>12.3%</u>	<u>+ 0.4</u>	
Total Indemnity	55.9%	+ 0.3	(b)
<u>Medical</u>	<u>44.1%</u>	<u>0.0</u>	
Total	100.0%	+ 0.2	(b)

(a) Nationwide losses under Longshore and Harbor Workers' Act for the three-year policy period ending 12/31/2011 on the 10/1/2013 law level and developed to an ultimate report.

(b) Weighted average.

NORTH CAROLINA

APPENDIX C-IV

U.S. Longshore and Harbor Workers' Compensation Act Assessment

The F-class and Program II, Option II maritime class voluntary loss costs and assigned risk rates include the following provision for the federal assessment:

1) Estimated Total Expense Needed for 2015*	110,000,000
2) Compensation Payments Reported (on indemnity only) in 2014*	998,653,103
3) Assessment Rate on Indemnity Losses (1) / (2)	11.0%

Breakdown of Losses Under the Longshore and Harbor Workers Act

4) Indemnity Losses (Combination of 1st through 3rd reports) #	47,328,763
5) Medical Losses (Combination of 1st through 3rd reports) #	37,271,647
6) Total Losses (4) + (5)	84,600,410
7) Assessment Rate on Total Losses { (3) x (4) } / (6)	6.2%

* Source: U.S. Department of Labor

Source: On-leveled and developed USL&HW losses from NCCI Statistical Plan data

NORTH CAROLINA

APPENDIX D

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

Item (g)

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

Response

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

Item (h)

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

Response

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

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/15</u>	<u>Proposed 04/01/16</u>	<u>Percent Change</u>
0005	2.43	2.79	14.8%
0008	2.11	2.25	6.6%
0016	6.98	5.91	-15.3%
0034	3.75	3.51	-6.4%
0035	2.35	1.99	-15.3%
0036	3.97	3.77	-5.0%
0037	3.93	3.34	-15.0%
0042	4.57	4.10	-10.3%
0050	6.39	5.37	-16.0%
0059	0.38	0.34	-10.5%
0065	0.09	0.08	-11.1%
0066	0.09	0.08	-11.1%
0067	0.09	0.08	-11.1%
0079	3.61	3.28	-9.1%
0083	3.73	3.16	-15.3%
0106	21.15	19.05	-9.9%
0113	5.03	4.34	-13.7%
0170	3.16	2.73	-13.6%
0251	4.30	3.69	-14.2%
0400	6.64	5.77	-13.1%
0401	8.89	9.32	4.8%
0771	0.43	0.40	-7.0%
0908	129.00	122.00	-5.4%
0913	501.00	559.00	11.6%
0917	4.98	4.46	-10.4%
1005	6.68	5.83	-12.7%
1164	6.88	5.64	-18.0%
1165	4.15	3.03	-27.0%
1320	2.40	1.97	-17.9%
1322	9.82	8.18	-16.7%
1430	7.44	6.73	-9.5%
1438	4.12	3.13	-24.0%
1452	2.85	2.39	-16.1%
1463	8.49	7.39	-13.0%
1472*	na	2.24	na
1624	3.14	2.81	-10.5%
1642	2.64	2.20	-16.7%
1654	22.00	24.99	13.6%
1655	3.53	2.75	-22.1%
1699	3.92	3.31	-15.6%
1701	5.92	4.38	-26.0%
1710	5.41	5.49	1.5%
1741	2.67	2.49	-6.7%
1747	1.97	1.74	-11.7%

*Proposed effective 04/01/16

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APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/15</u>	<u>Proposed 04/01/16</u>	<u>Percent Change</u>
1748	3.33	3.44	3.3%
1803	7.74	7.66	-1.0%
1852	2.28	1.99	-12.7%
1853	1.20	1.18	-1.7%
1860	1.87	1.60	-14.4%
1924	2.28	1.97	-13.6%
1925	3.16	2.73	-13.6%
2002	2.14	1.91	-10.7%
2003	3.21	3.23	0.6%
2014	4.48	3.60	-19.6%
2016	1.71	1.65	-3.5%
2021	1.93	1.65	-14.5%
2039	2.33	2.10	-9.9%
2041	3.07	2.33	-24.1%
2065	3.58	2.76	-22.9%
2070	5.05	4.29	-15.0%
2081	2.41	2.28	-5.4%
2089	2.67	2.36	-11.6%
2095	4.23	3.68	-13.0%
2105	2.79	2.82	1.1%
2110	1.99	1.91	-4.0%
2111	4.73	3.85	-18.6%
2112	2.77	2.70	-2.5%
2114	1.61	1.86	15.5%
2121	1.29	1.31	1.6%
2130	2.08	1.76	-15.4%
2131	2.24	2.48	10.7%
2143	2.27	2.07	-8.8%
2157	4.30	3.55	-17.4%
2172	1.93	1.54	-20.2%
2174	3.20	2.79	-12.8%
2211	8.82	6.84	-22.4%
2220	2.66	2.43	-8.6%
2286	1.35	1.18	-12.6%
2288	4.06	4.34	6.9%
2300	2.43	2.06	-15.2%
2302	1.76	1.66	-5.7%
2305	2.62	2.38	-9.2%
2361	2.06	1.75	-15.0%
2362	1.51	1.34	-11.3%
2380	2.21	2.15	-2.7%
2386	1.17	1.35	15.4%
2388	1.93	1.82	-5.7%
2402	2.32	2.40	3.4%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/15</u>	<u>Proposed 04/01/16</u>	<u>Percent Change</u>
2413	2.33	2.31	-0.9%
2416	2.29	2.08	-9.2%
2417	1.49	1.24	-16.8%
2501	2.17	2.10	-3.2%
2503	1.28	0.99	-22.7%
2534	1.82	1.46	-19.8%
2570	4.73	3.66	-22.6%
2585	3.62	3.17	-12.4%
2586	2.72	2.07	-23.9%
2587	3.37	2.73	-19.0%
2589	1.87	1.84	-1.6%
2600	2.20	2.35	6.8%
2623	5.33	5.47	2.6%
2651	1.84	1.50	-18.5%
2660	2.39	2.00	-16.3%
2670	1.33	1.28	-3.8%
2683	1.21	1.03	-14.9%
2688	2.93	2.85	-2.7%
2702	18.91	18.48	-2.3%
2705	59.29	68.78	16.0%
2709	10.44	8.16	-21.8%
2710	8.43	8.16	-3.2%
2714	3.89	3.67	-5.7%
2727	7.45	8.53	14.5%
2731	3.49	3.21	-8.0%
2735	4.11	3.91	-4.9%
2759	5.17	4.77	-7.7%
2790	1.67	1.45	-13.2%
2797	5.78	5.06	-12.5%
2799	3.28	3.70	12.8%
2802	4.56	4.00	-12.3%
2835	2.52	2.18	-13.5%
2836	1.88	1.62	-13.8%
2841	3.45	3.09	-10.4%
2881	3.04	3.22	5.9%
2883	3.49	3.27	-6.3%
2913	2.31	1.93	-16.5%
2915	2.21	1.95	-11.8%
2916	2.62	3.00	14.5%
2923	1.90	1.85	-2.6%
2942	1.93	1.77	-8.3%
2960	3.79	4.17	10.0%
3004	1.53	1.40	-8.5%
3018	2.97	2.94	-1.0%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/15</u>	<u>Proposed 04/01/16</u>	<u>Percent Change</u>
3022	6.71	6.53	-2.7%
3027	2.11	2.10	-0.5%
3028	2.71	2.35	-13.3%
3030	5.36	4.86	-9.3%
3040	5.33	5.18	-2.8%
3041	4.78	4.74	-0.8%
3042	3.72	3.07	-17.5%
3064	4.75	4.52	-4.8%
3076	3.20	2.51	-21.6%
3081	3.93	3.77	-4.1%
3082	3.59	3.01	-16.2%
3085	4.63	3.90	-15.8%
3110	4.78	4.34	-9.2%
3111	2.42	2.18	-9.9%
3113	1.90	1.64	-13.7%
3114	2.68	2.05	-23.5%
3118	1.83	1.62	-11.5%
3119	0.79	0.76	-3.8%
3122	1.76	1.52	-13.6%
3126	2.66	2.12	-20.3%
3131	1.19	1.34	12.6%
3132	2.85	2.39	-16.1%
3145	1.93	1.61	-16.6%
3146	2.00	1.97	-1.5%
3169	3.58	2.88	-19.6%
3175	3.76	3.39	-9.8%
3179	1.58	1.38	-12.7%
3180	1.72	1.70	-1.2%
3188	1.25	1.10	-12.0%
3220	1.96	1.51	-23.0%
3223	2.62	2.69	2.7%
3224	3.02	2.92	-3.3%
3227	2.91	2.76	-5.2%
3240	2.44	2.27	-7.0%
3241	2.81	2.49	-11.4%
3255	2.04	2.09	2.5%
3257	3.00	2.82	-6.0%
3270	2.68	2.35	-12.3%
3300	3.04	2.73	-10.2%
3303	2.92	3.16	8.2%
3307	3.79	2.88	-24.0%
3315	3.93	4.08	3.8%
3334	3.97	3.50	-11.8%
3336	2.74	2.38	-13.1%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/15</u>	<u>Proposed 04/01/16</u>	<u>Percent Change</u>
3365	6.87	5.61	-18.3%
3372	3.58	2.99	-16.5%
3373	4.32	3.75	-13.2%
3383	0.99	0.98	-1.0%
3385	0.85	0.74	-12.9%
3400	2.83	2.55	-9.9%
3507	2.17	1.95	-10.1%
3515	1.56	1.68	7.7%
3548	1.41	1.15	-18.4%
3559	2.06	1.93	-6.3%
3574	0.69	0.60	-13.0%
3581	1.31	0.88	-32.8%
3612	2.12	1.94	-8.5%
3620	5.77	4.63	-19.8%
3629	1.64	1.47	-10.4%
3632	2.74	2.54	-7.3%
3634	1.54	1.40	-9.1%
3635	2.08	2.21	6.3%
3638	1.24	1.21	-2.4%
3642	1.12	1.00	-10.7%
3643	1.68	1.41	-16.1%
3647	1.94	1.47	-24.2%
3648	1.29	1.11	-14.0%
3681	0.84	0.72	-14.3%
3685	1.07	0.97	-9.3%
3719	1.44	1.19	-17.4%
3724	3.86	2.85	-26.2%
3726	5.98	4.69	-21.6%
3803	2.38	1.96	-17.6%
3807	1.65	1.63	-1.2%
3808	3.08	3.42	11.0%
3821	5.34	5.76	7.9%
3822	4.47	3.78	-15.4%
3824	3.69	3.11	-15.7%
3826	0.74	0.60	-18.9%
3827	1.66	1.51	-9.0%
3830	1.15	1.00	-13.0%
3851	3.62	3.24	-10.5%
3865	1.84	1.72	-6.5%
3881	3.77	3.66	-2.9%
4000	4.45	4.12	-7.4%
4021	4.44	3.86	-13.1%
4024	3.07	2.52	-17.9%
4034	5.15	4.82	-6.4%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/15</u>	<u>Proposed 04/01/16</u>	<u>Percent Change</u>
4036	2.13	1.94	-8.9%
4038	2.32	2.62	12.9%
4053	1.96	1.54	-21.4%
4061	2.95	2.20	-25.4%
4062	2.00	2.05	2.5%
4101	2.69	2.55	-5.2%
4109	0.51	0.40	-21.6%
4110	1.16	0.89	-23.3%
4111	1.48	1.25	-15.5%
4113	1.89	1.69	-10.6%
4114	4.24	2.96	-30.2%
4130	3.50	3.17	-9.4%
4131	4.19	3.86	-7.9%
4133	2.07	1.60	-22.7%
4149	0.45	0.52	15.6%
4206	2.65	2.18	-17.7%
4207	1.28	1.46	14.1%
4239	2.78	2.65	-4.7%
4240	2.12	1.71	-19.3%
4243	1.72	1.71	-0.6%
4244	1.82	1.71	-6.0%
4250	1.75	1.63	-6.9%
4251	2.00	1.85	-7.5%
4263	3.38	3.37	-0.3%
4273	2.43	2.36	-2.9%
4279	2.16	1.85	-14.4%
4282	2.53	2.01	-20.6%
4283	2.20	1.53	-30.5%
4299	1.91	1.48	-22.5%
4304	3.91	3.81	-2.6%
4307	1.53	1.49	-2.6%
4351	1.20	1.18	-1.7%
4352	1.25	1.29	3.2%
4360	1.37	1.24	-9.5%
4361	1.05	0.99	-5.7%
4410	3.33	2.89	-13.2%
4420	7.70	6.85	-11.0%
4431	1.23	1.15	-6.5%
4432	1.13	0.99	-12.4%
4439	1.73	1.56	-9.8%
4452	2.86	2.44	-14.7%
4459	2.61	2.22	-14.9%
4470	1.95	1.77	-9.2%
4484	2.26	2.02	-10.6%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/15</u>	<u>Proposed 04/01/16</u>	<u>Percent Change</u>
4493	2.12	1.96	-7.5%
4511	0.40	0.39	-2.5%
4557	2.41	2.30	-4.6%
4558	1.28	1.12	-12.5%
4568	2.18	1.84	-15.6%
4581	0.77	0.64	-16.9%
4583	5.49	5.08	-7.5%
4611	0.62	0.53	-14.5%
4635	2.80	2.51	-10.4%
4653	2.15	1.77	-17.7%
4665	7.21	5.62	-22.1%
4670	5.71	6.23	9.1%
4683	3.24	3.61	11.4%
4686	1.91	1.87	-2.1%
4692	0.50	0.49	-2.0%
4693	0.81	0.84	3.7%
4703	1.99	1.70	-14.6%
4717	2.03	1.87	-7.9%
4720	1.63	1.40	-14.1%
4740	2.11	2.44	15.6%
4741	1.94	1.96	1.0%
4751	3.37	2.61	-22.6%
4771	2.45	2.26	-7.8%
4777	5.52	3.79	-31.3%
4825	0.94	0.96	2.1%
4828	1.68	1.43	-14.9%
4829	1.64	1.25	-23.8%
4902	3.17	2.92	-7.9%
4923	1.04	0.81	-22.1%
5020	6.94	6.40	-7.8%
5022	6.67	6.40	-4.0%
5037	20.89	15.60	-25.3%
5040	10.84	6.95	-35.9%
5057	8.31	5.41	-34.9%
5059	19.42	18.58	-4.3%
5069	21.69	15.61	-28.0%
5102	5.93	4.98	-16.0%
5146	6.04	4.91	-18.7%
5160	3.34	2.65	-20.7%
5183	4.66	3.88	-16.7%
5188	5.74	5.17	-9.9%
5190	4.57	4.17	-8.8%
5191	0.68	0.66	-2.9%
5192	3.59	3.07	-14.5%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/15</u>	<u>Proposed 04/01/16</u>	<u>Percent Change</u>
5213	7.08	6.39	-9.7%
5215	4.08	4.00	-2.0%
5221	4.33	4.41	1.8%
5222	10.81	8.52	-21.2%
5223	4.33	4.57	5.5%
5348	4.95	4.13	-16.6%
5402	4.71	4.46	-5.3%
5403	6.65	5.81	-12.6%
5437	5.97	5.09	-14.7%
5443	4.28	3.69	-13.8%
5445	8.66	8.91	2.9%
5462	6.14	6.09	-0.8%
5472	4.46	3.97	-11.0%
5473	10.59	10.67	0.8%
5474	6.50	6.40	-1.5%
5478	3.64	3.23	-11.3%
5479	7.10	6.14	-13.5%
5480	5.80	5.11	-11.9%
5491	2.79	2.73	-2.2%
5506	6.08	5.93	-2.5%
5507	4.60	4.23	-8.0%
5508	13.09	11.37	-13.1%
5535	7.69	6.77	-12.0%
5537	5.71	4.95	-13.3%
5551	17.04	15.20	-10.8%
5606	1.59	1.32	-17.0%
5610	6.69	6.11	-8.7%
5645	14.26	12.91	-9.5%
5703	17.84	13.59	-23.8%
5705	17.38	19.63	12.9%
5951	0.35	0.28	-20.0%
6003	8.46	9.07	7.2%
6005	5.98	5.15	-13.9%
6017	5.09	4.40	-13.6%
6018	3.62	3.08	-14.9%
6045	3.83	4.12	7.6%
6204	11.10	9.39	-15.4%
6206	4.10	3.55	-13.4%
6213	2.62	2.20	-16.0%
6214	3.08	2.69	-12.7%
6216	7.40	6.27	-15.3%
6217	6.35	5.46	-14.0%
6229	4.12	3.80	-7.8%
6233	3.72	2.62	-29.6%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/15</u>	<u>Proposed 04/01/16</u>	<u>Percent Change</u>
6235	7.53	5.94	-21.1%
6236	12.26	10.59	-13.6%
6237	1.96	1.73	-11.7%
6251	8.64	6.36	-26.4%
6252	5.33	4.14	-22.3%
6260	5.35	5.93	10.8%
6306	5.55	4.83	-13.0%
6319	5.96	5.39	-9.6%
6325	5.78	4.95	-14.4%
6400	6.02	5.86	-2.7%
6503	2.05	1.54	-24.9%
6504	2.33	2.06	-11.6%
6702	5.55	3.89	-29.9%
6703	11.03	7.67	-30.5%
6704	6.17	4.32	-30.0%
6801	2.80	2.60	-7.1%
6811	7.95	6.55	-17.6%
6824	7.65	7.88	3.0%
6826	4.42	3.99	-9.7%
6834	2.97	2.56	-13.8%
6836	4.55	3.99	-12.3%
6843	10.71	9.11	-14.9%
6845	9.68	8.23	-15.0%
6854	4.75	3.90	-17.9%
6872	10.41	8.85	-15.0%
6874	16.84	14.33	-14.9%
6882	4.69	4.22	-10.0%
6884	6.56	5.48	-16.5%
7016	3.04	3.56	17.1%
7024	3.38	3.95	16.9%
7038	5.01	4.31	-14.0%
7046	6.50	5.87	-9.7%
7047	6.04	7.01	16.1%
7050	9.96	8.50	-14.7%
7090	5.57	4.79	-14.0%
7098	7.22	6.52	-9.7%
7099	12.91	11.57	-10.4%
7133	5.14	4.18	-18.7%
7151	6.25	5.08	-18.7%
7152	12.41	10.02	-19.3%
7153	6.94	5.64	-18.7%
7222	8.10	6.87	-15.2%
7228	7.56	6.84	-9.5%
7229	11.09	10.52	-5.1%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/15</u>	<u>Proposed 04/01/16</u>	<u>Percent Change</u>
7230	9.29	7.94	-14.5%
7231	8.33	7.06	-15.2%
7232	10.58	8.88	-16.1%
7309	14.12	12.56	-11.0%
7313	3.02	2.57	-14.9%
7317	9.44	9.75	3.3%
7327	13.22	12.80	-3.2%
7333	4.55	3.81	-16.3%
7335	5.06	4.23	-16.4%
7337	9.05	7.51	-17.0%
7350	9.51	9.67	1.7%
7360	4.67	4.29	-8.1%
7370	6.35	6.14	-3.3%
7380	4.93	4.59	-6.9%
7382	5.60	4.55	-18.8%
7390	5.16	4.59	-11.0%
7394	5.13	3.82	-25.5%
7395	5.70	4.24	-25.6%
7398	10.19	7.53	-26.1%
7402	0.16	0.13	-18.8%
7403	4.80	4.59	-4.4%
7405	2.02	1.95	-3.5%
7420	15.26	11.91	-22.0%
7421	1.30	0.88	-32.3%
7422	2.11	2.01	-4.7%
7425	3.29	2.65	-19.5%
7431	1.66	1.24	-25.3%
7445	0.67	0.65	-3.0%
7453	0.55	0.41	-25.5%
7502	2.77	2.41	-13.0%
7515	1.34	1.08	-19.4%
7520	3.32	2.88	-13.3%
7529	15.32	17.31	13.0%
7538	10.76	8.23	-23.5%
7539	2.23	2.12	-4.9%
7540	5.69	4.96	-12.8%
7580	3.40	2.84	-16.5%
7590	4.92	3.69	-25.0%
7600	5.61	4.93	-12.1%
7605	2.45	2.08	-15.1%
7610	0.56	0.54	-3.6%
7705	8.90	7.43	-16.5%
7710	5.21	4.82	-7.5%
7711	5.21	4.82	-7.5%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/15</u>	<u>Proposed 04/01/16</u>	<u>Percent Change</u>
7720	2.38	1.95	-18.1%
7723	3.14	3.04	-3.2%
7855	4.57	3.20	-30.0%
8001	2.68	2.16	-19.4%
8002	1.93	1.61	-16.6%
8006	3.09	2.97	-3.9%
8008	1.37	1.19	-13.1%
8010	1.34	1.25	-6.7%
8013	0.46	0.35	-23.9%
8015	0.80	0.76	-5.0%
8017	1.64	1.47	-10.4%
8018	2.23	1.94	-13.0%
8021	2.33	2.34	0.4%
8031	3.32	2.99	-9.9%
8032	1.86	1.79	-3.8%
8033	1.85	1.54	-16.8%
8037	1.56	1.79	14.7%
8039	2.35	1.94	-17.4%
8044	3.44	3.18	-7.6%
8045	0.51	0.48	-5.9%
8046	2.67	2.43	-9.0%
8047	0.97	0.87	-10.3%
8058	3.12	2.55	-18.3%
8072	0.69	0.67	-2.9%
8102	1.35	1.27	-5.9%
8103	2.61	1.95	-25.3%
8105	2.27	1.98	-12.8%
8106	4.29	3.44	-19.8%
8107	3.84	3.56	-7.3%
8111	2.07	1.92	-7.2%
8116	2.91	2.45	-15.8%
8203	6.47	6.28	-2.9%
8204	2.81	3.03	7.8%
8209	3.15	2.94	-6.7%
8215	3.46	3.17	-8.4%
8227	4.61	4.32	-6.3%
8232	4.35	4.15	-4.6%
8233	2.98	2.63	-11.7%
8235	4.90	4.15	-15.3%
8236	5.61	4.89	-12.8%
8263	6.25	5.38	-13.9%
8264	4.76	4.19	-12.0%
8265	6.19	5.76	-6.9%
8279	7.58	7.15	-5.7%

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<u>Class Code</u>	<u>Current 04/01/15</u>	<u>Proposed 04/01/16</u>	<u>Percent Change</u>
8288	8.41	6.85	-18.5%
8291	4.46	4.18	-6.3%
8292	3.69	3.14	-14.9%
8293	11.84	10.77	-9.0%
8304	4.40	4.04	-8.2%
8350	8.31	7.15	-14.0%
8380	2.57	2.36	-8.2%
8381	2.13	1.72	-19.2%
8385	2.62	2.33	-11.1%
8392	2.56	2.26	-11.7%
8393	1.69	1.53	-9.5%
8500	5.99	4.80	-19.9%
8601	0.56	0.48	-14.3%
8602	0.88	0.93	5.7%
8603	0.11	0.08	-27.3%
8606	3.17	2.82	-11.0%
8709	3.96	4.00	1.0%
8719	3.25	2.85	-12.3%
8720	1.99	1.68	-15.6%
8721	0.29	0.27	-6.9%
8723	0.16	0.16	0.0%
8725	2.11	2.14	1.4%
8726	2.84	2.51	-11.6%
8734	0.53	0.51	-3.8%
8737	0.47	0.46	-2.1%
8738	0.94	0.91	-3.2%
8742	0.39	0.38	-2.6%
8745	4.80	4.53	-5.6%
8748	0.67	0.62	-7.5%
8755	0.45	0.41	-8.9%
8799	0.49	0.48	-2.0%
8800	1.09	1.20	10.1%
8803	0.09	0.08	-11.1%
8805	0.22	0.18	-18.2%
8810	0.16	0.13	-18.8%
8814	0.19	0.16	-15.8%
8815	0.39	0.31	-20.5%
8820	0.15	0.13	-13.3%
8824	3.15	2.84	-9.8%
8825	1.64	1.42	-13.4%
8826	3.02	2.73	-9.6%
8831	1.25	1.21	-3.2%
8832	0.38	0.34	-10.5%
8833	1.44	1.33	-7.6%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/15</u>	<u>Proposed 04/01/16</u>	<u>Percent Change</u>
8835	2.60	2.33	-10.4%
8842	2.16	2.01	-6.9%
8848	2.48	2.49	0.4%
8849	3.16	2.70	-14.6%
8855	0.16	0.12	-25.0%
8856	0.16	0.18	12.5%
8864	1.53	1.26	-17.6%
8868	0.47	0.46	-2.1%
8869	1.12	1.10	-1.8%
8871	0.12	0.10	-16.7%
8901	0.20	0.19	-5.0%
9012	1.25	1.01	-19.2%
9014	2.72	2.60	-4.4%
9015	3.46	2.96	-14.5%
9016	2.92	2.64	-9.6%
9019	2.61	2.09	-19.9%
9033	1.85	1.73	-6.5%
9040	3.09	2.93	-5.2%
9044	1.59	1.43	-10.1%
9052	2.18	1.90	-12.8%
9058	1.34	1.31	-2.2%
9060	1.31	1.11	-15.3%
9061	1.10	0.98	-10.9%
9062	1.37	1.24	-9.5%
9063	0.99	0.92	-7.1%
9077	1.81	1.79	-1.1%
9082	1.32	1.15	-12.9%
9083	1.33	1.19	-10.5%
9084	1.25	1.27	1.6%
9089	1.29	1.46	13.2%
9093	1.28	1.23	-3.9%
9101	3.21	2.82	-12.1%
9102	2.74	2.70	-1.5%
9154	2.02	1.70	-15.8%
9156	2.70	2.12	-21.5%
9170	5.02	5.77	14.9%
9178	6.75	6.21	-8.0%
9179	12.58	10.10	-19.7%
9180	4.15	4.03	-2.9%
9182	1.94	1.84	-5.2%
9186	16.89	12.02	-28.8%
9220	4.51	4.37	-3.1%
9402	6.11	4.68	-23.4%
9403	8.21	7.42	-9.6%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/15</u>	<u>Proposed 04/01/16</u>	<u>Percent Change</u>
9410	2.76	2.44	-11.6%
9501	3.22	3.10	-3.7%
9505	2.80	3.24	15.7%
9516	5.15	5.08	-1.4%
9519	3.94	3.53	-10.4%
9521	4.49	4.31	-4.0%
9522	1.78	1.60	-10.1%
9534	8.41	6.58	-21.8%
9554	14.27	12.94	-9.3%
9586	0.59	0.51	-13.6%
9600	2.11	1.94	-8.1%
9620	1.08	0.95	-12.0%

NORTH CAROLINA – LOSS COSTS

TABLE OF CONTENTS

Supplemental Material

North Carolina G.S. 58-36-15(h) specifies that the following information must be included in all policy form, rule and rate filings filed under Article 36. 11 NCAC 10.1111 specifies that additional detail be provided under each of these items.

Item

- 1 North Carolina losses and loss adjustment expenses
- 2 Credibility factor development and application
- 3 Loss development factor development and application
- 4 Trending factor development and application
- 5 Changes in premium base and exposures
- 6 Limiting factor development and application
- 7 Percent rate or loss cost change
- 8 Underwriting profit and contingencies and investment income
- 9 Investment earnings on capital and surplus
- 10 Additional supplemental information per 11 NCAC 10.1111

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 1 North Carolina losses and loss adjustment expenses, each on paid and incurred bases without trending or other modification for the experience period.
- 1(a) The filer shall include loss and loss adjustment expense data from all companies writing North Carolina workers compensation insurance. In addition, if exposures are used in the calculation of premiums at present rates, the filer shall provide all available exposure data from these companies. If the experience of any company that writes more than one percent of the North Carolina workers compensation written premium has been excluded from any trend or loss development calculations, the filer shall identify the company and its market share and provide an explanation for its exclusion. The filer shall also estimate the aggregate market share of other companies whose experience is excluded from such calculations.

Response

See Exhibit RB-1 for loss and loss adjustment expense data.

See Exhibit RB-1, Appendix A-IV for a list of the companies excluded from the loss cost level and trend calculations. Loss development calculations include only data for matching companies for specific valuations (See Exhibit RB-1, Appendix A-II). Aside from the carriers listed in Appendix A-IV, the aggregate market share of the carriers excluded from any of the individual year loss development link ratio calculations is approximately four percent.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 1(b) If any identifiable group of policies is excluded from the calculation of classification differentials, the filer shall describe those policies, indicate their market share, and provide an explanation for their exclusion.

Response

This request refers to policies excluded from the calculation of "classification differentials." The response has been prepared under the assumption that the interest is in policies excluded from the calculation of the industry group differentials. The Rate Bureau is advised by the National Council on Compensation Insurance as follows:

Industry group differentials distribute the overall pure premium level change among the five industry groups: manufacturing, contracting, office & clerical, goods & services, and miscellaneous. The losses and premium used to derive the industry group differentials are, hence, based on losses and premium from class codes in the five industry groups (See Exhibit RB-1, Appendix A-V). A description of the class codes excluded from this calculation is listed below along with an explanation of their exclusion.

Discontinued class codes - Because loss costs are no longer calculated for these class codes, if data is not reassigned to another class code, the loss and premium experience is not included in the industry group differential calculation.

Disease codes and non-ratable codes - Because of the current ratemaking procedures for these codes, their experience does not directly influence the loss cost calculation. It, therefore, is not considered when determining other class codes' loss costs through the industry group differentials. Loss costs for disease codes and loss costs for non-ratable codes are a certain percentage of their respective ratable portions.

Federal classifications - Loss costs for the federal classes (F-classes) are calculated separately from non F-class loss costs. F-class experience is not allowed to influence the industry group differentials that are used to derive non F-class loss costs.

Maritime codes - The ratemaking procedure for maritime codes varies by class code. Item B-1101 established the combination of rates for several industrial class codes with several F-classifications. Similar to F-classes, we do not allow maritime experience to influence the industry group differentials that are used to derive non-maritime loss costs.

Statistical classifications - The experience reported under statistical classes is not directly associated with a certain code or industry group. For this reason, it is not included in the industry group differential calculation. Examples of experience in this classification category are expense constant premium and the additional premium charged for increased liability limits.

Concerning their percentage of the market share, the excluded data mentioned above normally represents less than 1% of the payroll for the five policy periods combined.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 1(c) The filer shall clearly describe all adjustments to losses, loss adjustment expenses, expenses as defined in G.S. 58-36-100(c), and exposures included in the filing.

Response

See Exhibits RB-1, RB-3, RB-5, and the attached Exhibit 1(c).

North Carolina Policy Year Premium On-level Factors

Section A - Historical Premium Level and Expense Constant Changes

Voluntary Market			Assigned Risk Market		
<u>Date</u>	<u>Pure Premium Level Change</u>	<u>Expense Constant</u>	<u>Date</u>	<u>Premium Level Change</u>	<u>Expense Constant</u>
4/1/05	1.020	n/a	4/1/05	1.040	\$210
4/1/06	1.094	n/a	4/1/06	1.087	\$210
4/1/07	1.073	n/a	4/1/07	1.076	\$250
4/1/08	1.016	n/a	4/1/08	1.041	\$250
4/1/09	0.956	n/a	4/1/09	0.962	\$250
4/1/10	0.904	n/a	4/1/10	1.000	\$250
4/1/11	1.006	n/a	4/1/11	1.041	\$250
1/1/13 *	0.991	n/a	1/1/13 *	0.991	\$250
4/1/13	0.995	n/a	4/1/13	1.048	\$250
4/1/14	1.003	n/a	4/1/14	1.042	\$250
4/1/15	0.966	n/a	4/1/15	0.955	\$250

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

	<u>Policy Year 2013</u>	<u>Policy Year 2012</u>	<u>Policy Year 2011</u>	<u>Policy Year 2010</u>	<u>Policy Year 2009</u>	<u>Policy Year 2008</u>	<u>Policy Year 2007</u>	<u>Policy Year 2006</u>
(1) Assigned Risk Market Share	0.070	0.056	0.042	0.043	0.052	0.067	0.094	0.118
(2) Voluntary Market Share	0.930	0.944	0.958	0.957	0.948	0.933	0.906	0.882
(3) Assigned Risk Standard Prem. Adj. Factor	0.615	0.619	0.612	0.625	0.622	0.621	0.662	0.727
(4) Voluntary Standard Prem. Adj. Factor	0.967	0.955	0.957	0.928	0.857	0.835	0.863	0.931
(5) Current Premium Index A/R to Voluntary	1.651	1.651	1.651	1.651	1.651	1.651	1.651	1.651
(6) Final Premium Adjustment Factor = [((1)x(3))/(5) + (2)x(4)]	0.925	0.923	0.933	0.904	0.831	0.804	0.820	0.873

* Impact of Item Filing B-1425.

North Carolina Policy Year Loss On-level Factors

Section C - Historical Benefit Level Changes

Indemnity		Medical	
<u>Date</u>	<u>Benefit Level Change</u>	<u>Date</u>	<u>Benefit Level Change</u>
1/1/06	1.001	1/1/06	1.000
1/1/07	1.009	1/1/07	1.000
1/1/08	1.004	1/1/08	1.000
1/1/09	1.006	1/1/09	1.000
1/1/10	1.005	1/1/10	1.000
1/1/11	1.003	1/1/11	1.000
6/24/11 *	0.979	6/24/11 *	0.993
1/1/12	1.002	1/1/12	1.000
1/1/13	1.005	1/1/13	1.013
2/1/13	1.000	2/1/13	0.992
4/1/13	1.000	4/1/13	0.976
1/1/14	1.004	1/1/14	1.000
8/7/14	1.000	8/7/14	0.992

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

	<u>Policy Year 2013</u>	<u>Policy Year 2012</u>	<u>Policy Year 2011</u>	<u>Policy Year 2010</u>	<u>Policy Year 2009</u>	<u>Policy Year 2008</u>	<u>Policy Year 2007</u>	<u>Policy Year 2006</u>
(1) Indemnity Loss On-level Factor	1.003	1.007	1.007	0.994	0.996	1.002	1.006	1.012
(2) Medical Loss On-level Factor	0.990	0.975	0.972	0.967	0.966	0.966	0.966	0.996

* House Bill 709.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

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

Response

See attached Exhibit 1(d).

Ten Largest Writers of Workers Compensation
Insurance in North Carolina

	<u>Written Premium</u>	<u>Earned Premium</u>	Written Premium Market <u>Share</u>
Travelers Grp	124,983	119,901	8.7%
WR Berkley Corp Grp	108,169	105,746	7.6%
Hartford Fire & Cas Grp	100,565	103,730	7.0%
Builders Grp	87,467	85,511	6.1%
American Financial Grp	69,767	66,576	4.9%
Liberty Mutual Grp	63,458	65,276	4.4%
Zurich Ins Grp	62,006	59,290	4.3%
BCBS of MI Grp	49,881	45,743	3.5%
Americal Intl Grp	47,948	48,761	3.4%
Old Republic Grp	38,744	37,876	2.7%

Note: The premium figures are based on calendar year 2014 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 not all large companies have responded to the Call and 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>
2012	+	+	889,373,554	144,691,332
2013	+	+	796,691,272	139,454,963
2014	+	+	768,915,297	151,607,093

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>
2006	375,672,095	16,094,563	306,894,321	19,883,541
2007	413,294,826	19,229,743	341,261,816	37,377,351
2008	363,724,544	20,759,370	297,685,720	24,363,236
2009	322,553,353	25,319,068	268,074,586	34,944,129
2010	307,615,784	35,159,364	276,598,380	39,784,653
2011	272,188,119	44,266,014	272,073,625	55,345,124
2012	194,157,885	70,942,270	235,316,691	71,984,418
2013	101,700,174	98,475,239	162,425,381	102,691,703

* PY data is valued as of 12/31/14.

+ AY incurred losses and LAE data by state is not collected in the Calendar-Accident Year Call for Experience.

North Carolina Loss Adjustment Expense Data *

Policy Year

Policy Year [^]	Defense & Cost Containment Expense		Adjusting & Other Expense		Total LAE	
	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>
2009	53,798,177	12,260,564	49,936,268	6,713,042	103,734,445	18,973,606
2010	52,075,175	17,006,035	47,471,610	8,630,801	99,546,785	25,636,836
2011	52,410,899	24,948,578	44,790,189	10,705,131	97,201,088	35,653,709
2012	40,840,359	35,416,327	39,076,847	17,138,757	79,917,206	52,555,084
2013	25,306,910	53,416,059	28,074,731	28,047,595	53,381,641	81,463,654

Accident Year

Accident Year [^]	Defense & Cost Containment Expense		Adjusting & Other Expense		Total LAE	
	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>	<u>Paid</u>	<u>Unpaid</u>
2009	51,139,758	13,850,448	52,804,016	6,460,465	103,943,774	20,310,913
2010	52,906,338	15,006,779	48,450,263	8,350,061	101,356,601	23,356,840
2011	53,206,084	22,563,548	43,296,994	9,783,158	96,503,078	32,346,706
2012	47,223,085	30,724,234	44,952,759	14,542,846	92,175,844	45,267,080
2013	34,215,921	46,348,027	37,326,468	23,502,454	71,542,389	69,850,481
2014	11,628,754	73,989,121	23,342,084	37,992,481	34,970,838	111,981,602

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>
2009	64,181,893	245,523,976	61,648,062	114,331,710	125,829,955	359,855,686
2010	66,281,530	253,678,488	66,245,948	116,806,576	132,527,478	370,485,064
2011	64,488,248	250,121,794	65,639,310	116,182,183	130,127,558	366,303,977
2012	66,675,866	270,253,246	58,573,415	118,392,561	125,249,281	388,645,807
2013	68,638,495	260,712,491	63,831,656	122,084,528	132,470,151	382,797,019
2014	67,308,271	282,233,748	65,261,337	130,592,984	132,569,608	412,826,732

* Please see the response to Item 1(e).

[^] PY and AY data is valued as of 12/31/14.

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	850 x indemnity average cost per case
Medical	400 x medical average cost per case

Note that the medical average cost per case is computed as total medical loss dollars (including medical-only) divided by the number of lost-time claims. This methodology was also used in each of the previous three loss cost/rate filings in North Carolina.

The credibility applied to the indicated pure premiums is calculated via the following state partial credibility formula:

$$\text{State Partial Credibility} = \left[\frac{\text{Expected Losses}}{\text{Full Credibility Standard}} \right]^{0.4}$$

For the pure premiums indicated by national relativity, credibility is determined by the number of actual cases. The full credibility standards, which are based on three years of data, are as follows:

Indemnity	1,150 compensable cases
Medical	1,000 compensable cases

This methodology was also used in each of the previous three loss cost/rate filings in North Carolina.

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

$$\text{National Credibility} = \text{The smaller of} \\ \left[\frac{\text{Cases Nationally}}{\text{Full Credibility Standard}} \right]^{0.4} \text{ and } \left[\frac{(1 - \text{state credibility})}{2} \right]$$

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

An empirical study was performed to determine what full credibility standards and what partial credibility formula should be used to limit the fluctuations in the formula pure premiums.

North Carolina

Credibility Criteria - Policy Periods 1/1/08 to 12/31/12

	(1)	(2)	(3)	(4)
Loss Group	Lost-Time Cases	Converted Indicated Losses*	Average Cost Per Case [(2) / (1)]	Index for Credibility
Indemnity	90,425	3,784,055,238	41,847	850
Medical	90,425	3,908,558,006	43,224	400
Total		7,692,613,244		

	(5)	(6)	(7)	(8)
Injury Group	Converted Expected Losses**	Adjustment of Indicateds to Expecteds (5) / (2)	Full Standard for State Credibility (Expected Losses) [(3)x(4)]xtot(6)	Full Standard for National Credibility (Lost-Time Cases)
Indemnity	3,280,333,974		30,270,027	1,150
Medical	3,269,582,827		14,713,450	1,000
Total	6,549,916,801	0.851		

State credibility exponent: 0.4

National credibility exponent: 0.4

Percentage of the complement of state credibility that the national credibility is limited to: 50%

* These expected unlimited losses are at ultimate, on-level, trended, and include the proposed experience and loss-based expense changes as well as any miscellaneous premium adjustments.

** These expected losses are payroll extended underlying pure premiums adjusted to include the proposed experience, trend, benefit and loss-based expense changes as well as any miscellaneous premium adjustments.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 3(a) The filer shall provide all information related to the derivation of all loss development factors contained in the filing, including the following:
- (i) A description of all data reviewed;
 - (ii) A complete description of the methodology used to derive these factors;
 - (iii) A description of alternative methodologies used in the last three years;
 - (iv) A description of the criteria used to select a methodology;
 - (v) Specific details on the application of these criteria in the selection of a methodology for this filing;
 - (vi) Details on the application of the methodology to this filing.

Response

- (i) See Exhibits RB-1, RB-3, and RB-5.
- (ii) See Exhibits RB-1, RB-3, and RB-5.
- (iii) The methodologies used in the previous three filings are similar to those used in the current filing except for the methodology changes described in the response to Item 10(c).
- (iv) See Exhibits RB-1, RB-3, and RB-5.
- (v) See Exhibits RB-1, RB-3, and RB-5.
- (vi) See Exhibits RB-1, RB-3, and RB-5.

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Item

- 3(b) The filer shall provide at least the latest five available years of the aggregate loss data described in Sub-items (3)(b)(i) through (iii) of this Rule for matching companies for all pairs of successive evaluation dates. The filer shall also provide the corresponding loss development factors and five-year average factors derivable from the data.
- (i) Data on both a policy year and an accident year basis;
 - (ii) Data separated into indemnity and medical portions, as well as combined data;
 - (iii) Data separated into paid, case incurred and incurred but not reported* portions, as well as combined data.

Response

See attached Exhibit 3(b) for all requested data.

* The Rate Bureau is advised by NCCI that bulk and IBNR reserves are not collected on the ratemaking financial calls.

North Carolina - Paid

Policy Year Development Factors

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>
2008	103,179,829	212,900,460	2.063	182,946,680	240,329,225	1.314	286,126,509	453,229,685	1.584
2009	97,118,560	196,500,091	2.023	166,995,776	220,752,030	1.322	264,114,336	417,252,121	1.580
2010	100,769,748	205,144,803	2.036	174,595,598	234,597,712	1.344	275,365,346	439,742,515	1.597
2011	104,413,688	211,404,097	2.025	188,902,757	247,158,284	1.308	293,316,445	458,562,381	1.563
2012	97,022,074	194,146,356	2.001	180,593,866	235,316,691	1.303	277,615,940	429,463,047	1.547
2-yr avg			2.013			1.306			1.555
3-yr avg			2.021			1.318			1.569
4-yr avg			2.021			1.319			1.572
5-yr avg			2.030			1.318			1.574

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>
2007	225,331,220	307,531,926	1.365	260,731,497	290,385,203	1.114	486,062,717	597,917,129	1.230
2008	212,357,541	280,118,332	1.319	239,717,186	264,681,448	1.104	452,074,727	544,799,780	1.205
2009	196,428,548	261,697,049	1.332	220,525,083	243,016,190	1.102	416,953,631	504,713,239	1.210
2010	205,144,803	272,604,634	1.329	234,597,712	259,980,298	1.108	439,742,515	532,584,932	1.211
2011	210,841,140	272,188,119	1.291	246,772,895	272,073,625	1.103	457,614,035	544,261,744	1.189
2-yr avg			1.310			1.106			1.200
3-yr avg			1.317			1.104			1.203
4-yr avg			1.318			1.104			1.204
5-yr avg			1.327			1.106			1.209

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>
2006	274,393,848	320,715,538	1.169	270,575,650	285,796,339	1.056	544,969,498	606,511,877	1.113
2007	307,531,926	356,952,108	1.161	290,385,203	310,251,847	1.068	597,917,129	667,203,955	1.116
2008	280,096,765	322,708,578	1.152	264,445,223	278,412,328	1.053	544,541,988	601,120,906	1.104
2009	261,697,049	300,916,652	1.150	243,016,190	258,432,252	1.063	504,713,239	559,348,904	1.108
2010	271,906,514	307,615,784	1.131	259,718,793	276,598,380	1.065	531,625,307	584,214,164	1.099
2-yr avg			1.141			1.064			1.104
3-yr avg			1.144			1.060			1.104
4-yr avg			1.149			1.062			1.107
5-yr avg			1.153			1.061			1.108

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>
2005	308,944,771	332,740,785	1.077	278,542,340	289,591,278	1.040	587,487,111	622,332,063	1.059
2006	320,758,241	350,738,936	1.093	285,796,339	298,454,507	1.044	606,554,580	649,193,443	1.070
2007	356,657,971	384,834,363	1.079	309,973,267	323,111,196	1.042	666,631,238	707,945,559	1.062
2008	322,708,578	348,510,392	1.080	278,412,328	288,079,103	1.035	601,120,906	636,589,495	1.059
2009	300,701,709	322,553,353	1.073	257,849,614	268,074,586	1.040	558,551,323	590,627,939	1.057
2-yr avg			1.077			1.038			1.058
3-yr avg			1.077			1.039			1.059
4-yr avg			1.081			1.040			1.062
5-yr avg			1.080			1.040			1.061

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>
2004	327,764,468	340,323,081	1.038	280,269,656	287,102,616	1.024	608,034,124	627,425,697	1.032
2005	332,740,785	353,410,571	1.062	289,591,278	298,462,806	1.031	622,332,063	651,873,377	1.047
2006	343,402,740	359,930,453	1.048	291,751,310	299,082,738	1.025	635,154,050	659,013,191	1.038
2007	384,038,105	404,808,254	1.054	322,045,912	335,864,926	1.043	706,084,017	740,673,180	1.049
2008	348,228,284	363,724,544	1.045	287,871,877	297,685,720	1.034	636,100,161	661,410,264	1.040
2-yr avg			1.050			1.039			1.045
3-yr avg			1.049			1.034			1.042
4-yr avg			1.052			1.033			1.044
5-yr avg			1.049			1.031			1.041

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>
2003	315,787,617	325,950,220	1.032	242,243,186	247,225,972	1.021	558,030,803	573,176,192	1.027
2004	340,323,081	351,498,872	1.033	281,718,617	291,241,433	1.034	622,041,698	642,740,305	1.033
2005	344,061,982	357,225,336	1.038	291,132,530	299,450,947	1.029	635,194,512	656,676,283	1.034
2006	357,845,489	369,296,347	1.032	297,607,496	302,568,182	1.017	655,452,985	671,864,529	1.025
2007	404,688,198	413,764,871	1.022	335,724,131	341,558,347	1.017	740,412,329	755,323,218	1.020
2-yr avg			1.027			1.017			1.023
3-yr avg			1.031			1.021			1.026
4-yr avg			1.031			1.024			1.028
5-yr avg			1.031			1.024			1.028

North Carolina - Paid

Policy Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>
2002	295,474,347	300,284,473	1.016	221,842,437	226,474,281	1.021	517,316,784	526,758,754	1.018
2003	324,136,799	331,009,067	1.021	246,223,074	249,975,135	1.015	570,359,873	580,984,202	1.019
2004	343,200,553	351,409,692	1.024	288,814,494	293,958,631	1.018	632,015,047	645,368,323	1.021
2005	352,578,741	360,406,250	1.022	296,022,301	302,260,906	1.021	648,601,042	662,667,156	1.022
2006	369,097,941	376,268,316	1.019	302,458,352	307,436,386	1.016	671,556,293	683,704,702	1.018
2-yr avg			1.021			1.019			1.020
3-yr avg			1.022			1.018			1.020
4-yr avg			1.022			1.018			1.020
5-yr avg			1.020			1.018			1.020
Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>
2001	288,888,825	292,899,978	1.014	205,219,444	208,312,060	1.015	494,108,269	501,212,038	1.014
2002	297,400,216	301,159,680	1.013	224,759,776	229,306,645	1.020	522,159,992	530,466,325	1.016
2003	327,699,601	331,363,870	1.011	247,816,733	250,316,616	1.010	575,516,334	581,680,486	1.011
2004	345,409,165	354,163,275	1.025	288,629,098	295,554,216	1.024	634,038,263	649,717,491	1.025
2005	360,051,698	365,098,979	1.014	302,025,720	306,613,944	1.015	662,077,418	671,712,923	1.015
2-yr avg			1.020			1.020			1.020
3-yr avg			1.017			1.016			1.017
4-yr avg			1.016			1.017			1.017
5-yr avg			1.015			1.017			1.016
Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>
2000	274,080,475	276,086,134	1.007	201,475,783	204,475,989	1.015	475,556,258	480,562,123	1.011
2001	291,308,984	293,860,766	1.009	207,471,551	209,084,268	1.008	498,780,535	502,945,034	1.008
2002	294,721,926	299,765,731	1.017	223,834,468	227,372,256	1.016	518,556,394	527,137,987	1.017
2003	324,450,241	328,013,827	1.011	245,578,152	248,948,617	1.014	570,028,393	576,962,444	1.012
2004	354,042,489	356,855,365	1.008	295,402,073	299,026,669	1.012	649,444,562	655,882,034	1.010
2-yr avg			1.010			1.013			1.011
3-yr avg			1.012			1.014			1.013
4-yr avg			1.011			1.013			1.012
5-yr avg			1.010			1.013			1.012
Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>
1999	272,177,577	274,287,919	1.008	193,210,359	194,963,365	1.009	465,387,936	469,251,284	1.008
2000	276,048,835	278,142,924	1.008	204,474,342	206,787,383	1.011	480,523,177	484,930,307	1.009
2001	285,350,793	287,888,445	1.009	204,110,326	207,429,338	1.016	489,461,119	495,317,783	1.012
2002	298,689,033	301,170,681	1.008	226,623,900	229,958,359	1.015	525,312,933	531,129,040	1.011
2003	327,826,169	330,712,145	1.009	248,675,180	251,098,329	1.010	576,501,349	581,810,474	1.009
2-yr avg			1.009			1.013			1.010
3-yr avg			1.009			1.014			1.011
4-yr avg			1.009			1.013			1.010
5-yr avg			1.008			1.012			1.010
Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>
1998	254,918,989	256,105,986	1.005	190,153,730	191,865,749	1.009	445,072,719	447,971,735	1.007
1999	273,691,130	276,107,189	1.009	194,426,469	196,808,560	1.012	468,117,599	472,915,749	1.010
2000	273,476,869	275,453,456	1.007	203,759,274	205,914,873	1.011	477,236,143	481,368,329	1.009
2001	280,579,696	282,487,242	1.007	204,263,954	205,957,182	1.008	484,843,650	488,444,424	1.007
2002	301,051,994	302,434,369	1.005	229,752,200	233,511,856	1.016	530,804,194	535,946,225	1.010
2-yr avg			1.006			1.012			1.009
3-yr avg			1.006			1.012			1.009
4-yr avg			1.007			1.012			1.009
5-yr avg			1.007			1.011			1.009
Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>
1997	166,627,460	167,258,874	1.004	124,469,175	125,165,972	1.006	291,096,635	292,424,846	1.005
1998	255,776,462	257,410,141	1.006	191,378,464	193,043,614	1.009	447,154,926	450,453,755	1.007
1999	271,352,136	274,032,948	1.010	194,266,707	196,710,632	1.013	465,618,843	470,743,580	1.011
2000	272,745,296	274,118,482	1.005	204,320,593	206,309,081	1.010	477,065,889	480,427,563	1.007
2001	281,756,595	282,884,601	1.004	205,594,979	207,894,121	1.011	487,351,574	490,778,722	1.007
2-yr avg			1.005			1.011			1.007
3-yr avg			1.006			1.011			1.008
4-yr avg			1.006			1.011			1.008
5-yr avg			1.006			1.010			1.007

North Carolina - Paid

Policy Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>
1996	140,502,287	141,141,813	1.005	108,510,855	110,410,854	1.018	249,013,142	251,552,667	1.010
1997	166,733,517	167,186,805	1.003	124,742,066	125,403,258	1.005	291,475,583	292,590,063	1.004
1998	255,103,204	255,609,030	1.002	191,425,737	192,430,064	1.005	446,528,941	448,039,094	1.003
1999	271,811,093	273,420,605	1.006	195,308,142	197,534,733	1.011	467,119,235	470,955,338	1.008
2000	273,439,588	274,493,194	1.004	205,914,715	207,667,664	1.009	479,354,303	482,160,858	1.006
2-yr avg			1.005			1.010			1.007
3-yr avg			1.004			1.008			1.006
4-yr avg			1.004			1.008			1.005
5-yr avg			1.004			1.010			1.006

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>
1995	119,696,990	119,827,853	1.001	101,677,800	102,081,945	1.004	221,374,790	221,909,798	1.002
1996	140,654,690	140,981,069	1.002	110,193,821	110,709,978	1.005	250,848,511	251,691,047	1.003
1997	165,148,309	165,422,799	1.002	124,145,003	124,902,368	1.006	289,293,312	290,325,167	1.004
1998	255,319,365	257,166,652	1.007	192,226,246	193,864,469	1.009	447,545,611	451,031,121	1.008
1999	273,498,086	275,816,845	1.008	197,376,799	200,137,037	1.014	470,874,885	475,953,882	1.011
2-yr avg			1.008			1.012			1.010
3-yr avg			1.006			1.010			1.008
4-yr avg			1.005			1.009			1.007
5-yr avg			1.004			1.008			1.006

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>
1994	120,141,978	120,486,770	1.003	96,021,934	96,320,981	1.003	216,163,912	216,807,751	1.003
1995	119,651,812	119,780,706	1.001	101,977,512	102,504,118	1.005	221,629,324	222,284,824	1.003
1996	138,816,342	139,109,711	1.002	109,807,266	110,393,968	1.005	248,623,608	249,503,679	1.004
1997	165,422,799	166,751,053	1.008	124,902,368	126,176,409	1.010	290,325,167	292,927,462	1.009
1998	257,016,144	258,051,219	1.004	193,650,429	194,445,323	1.004	450,666,573	452,496,542	1.004
2-yr avg			1.006			1.007			1.007
3-yr avg			1.005			1.006			1.006
4-yr avg			1.004			1.006			1.005
5-yr avg			1.004			1.005			1.005

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>
1993	149,317,354	150,056,084	1.005	129,480,645	130,495,419	1.008	278,797,999	280,551,503	1.006
1994	120,483,719	120,646,316	1.001	96,320,291	96,531,373	1.002	216,804,010	217,177,689	1.002
1995	119,649,843	119,781,712	1.001	102,265,784	102,714,006	1.004	221,915,627	222,495,718	1.003
1996	139,109,711	139,542,107	1.003	110,393,968	111,236,612	1.008	249,503,679	250,778,719	1.005
1997	166,642,764	167,400,517	1.005	126,068,435	126,772,992	1.006	292,711,199	294,173,509	1.005
2-yr avg			1.004			1.007			1.005
3-yr avg			1.003			1.006			1.004
4-yr avg			1.003			1.005			1.004
5-yr avg			1.003			1.006			1.004

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>
1992	183,582,060	183,992,062	1.002	162,019,773	162,683,324	1.004	345,601,833	346,675,386	1.003
1993	150,056,084	150,560,017	1.003	130,495,419	132,018,418	1.012	280,551,503	282,578,435	1.007
1994	120,619,841	120,823,964	1.002	96,504,835	96,746,964	1.003	217,124,676	217,570,928	1.002
1995	119,781,712	119,904,624	1.001	102,714,006	102,999,685	1.003	222,495,718	222,904,309	1.002
1996	139,482,126	139,739,324	1.002	111,166,135	111,870,832	1.006	250,648,261	251,610,156	1.004
2-yr avg			1.002			1.005			1.003
3-yr avg			1.002			1.004			1.003
4-yr avg			1.002			1.006			1.004
5-yr avg			1.002			1.006			1.004

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>
1991	242,695,493	243,849,235	1.005	205,422,861	207,144,363	1.008	448,118,354	450,993,598	1.006
1992	183,992,062	184,364,404	1.002	162,683,324	163,189,985	1.003	346,675,386	347,554,389	1.003
1993	150,571,982	150,653,936	1.001	132,052,149	132,285,757	1.002	282,624,131	282,939,693	1.001
1994	120,823,964	121,055,930	1.002	96,746,964	96,917,755	1.002	217,570,928	217,973,685	1.002
1995	119,380,776	119,484,505	1.001	102,561,144	102,697,095	1.001	221,941,920	222,181,600	1.001
2-yr avg			1.002			1.002			1.002
3-yr avg			1.001			1.002			1.001
4-yr avg			1.002			1.002			1.002
5-yr avg			1.002			1.003			1.003

North Carolina - Paid+Case
Policy Year Development Factors

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>
2008	219,372,926	302,192,557	1.378	287,973,706	309,812,659	1.076	507,346,632	612,005,216	1.206
2009	205,017,023	282,272,513	1.377	257,270,728	280,004,117	1.088	462,287,751	562,276,630	1.216
2010	212,163,865	290,425,187	1.369	277,307,678	295,288,420	1.065	489,471,543	585,713,607	1.197
2011	217,923,214	288,306,821	1.323	306,727,938	315,341,239	1.028	524,651,152	603,648,060	1.151
2012	197,997,732	265,044,209	1.339	300,627,902	307,301,109	1.022	498,625,634	572,345,318	1.148
2-yr avg			1.331			1.025			1.150
3-yr avg			1.344			1.038			1.165
4-yr avg			1.352			1.051			1.178
5-yr avg			1.357			1.056			1.184

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>
2007	332,527,279	385,731,100	1.160	333,347,765	348,619,082	1.046	665,875,044	734,350,182	1.103
2008	301,598,452	345,742,364	1.146	309,185,536	308,384,786	0.997	610,783,988	654,127,150	1.071
2009	282,198,062	321,572,433	1.140	279,768,617	288,995,050	1.033	561,966,679	610,567,483	1.086
2010	290,425,187	328,198,832	1.130	295,288,420	309,728,712	1.049	585,713,607	637,927,544	1.089
2011	287,608,572	316,454,133	1.100	314,861,347	327,418,749	1.040	602,469,919	643,872,882	1.069
2-yr avg			1.115			1.045			1.079
3-yr avg			1.123			1.041			1.081
4-yr avg			1.129			1.030			1.079
5-yr avg			1.135			1.033			1.084

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>
2006	349,826,050	373,142,736	1.067	328,028,617	326,743,670	0.996	677,854,667	699,886,406	1.033
2007	385,731,100	411,859,882	1.068	348,619,082	368,437,747	1.057	734,350,182	780,297,629	1.063
2008	345,720,840	369,822,799	1.070	308,148,571	316,135,216	1.026	653,869,411	685,958,015	1.049
2009	321,572,433	340,254,682	1.058	288,995,050	297,245,025	1.029	610,567,483	637,499,707	1.044
2010	327,230,148	342,775,148	1.048	309,219,366	316,383,033	1.023	636,449,514	659,158,181	1.036
2-yr avg			1.053			1.026			1.040
3-yr avg			1.059			1.026			1.043
4-yr avg			1.061			1.034			1.048
5-yr avg			1.062			1.026			1.045

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>
2005	362,052,884	374,754,311	1.035	319,749,384	328,725,602	1.028	681,802,268	703,479,913	1.032
2006	373,185,439	387,290,844	1.038	326,743,670	332,320,733	1.017	699,929,109	719,611,577	1.028
2007	411,565,746	422,023,083	1.025	368,159,231	375,371,256	1.020	779,724,977	797,394,339	1.023
2008	369,822,799	375,695,480	1.016	316,135,216	316,982,362	1.003	685,958,015	692,677,842	1.010
2009	339,831,796	347,872,421	1.024	295,763,437	303,018,715	1.025	635,595,233	650,891,136	1.024
2-yr avg			1.020			1.014			1.017
3-yr avg			1.022			1.016			1.019
4-yr avg			1.026			1.016			1.021
5-yr avg			1.028			1.019			1.023

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>
2004	366,152,267	372,734,566	1.018	323,560,204	329,034,216	1.017	689,712,471	701,768,782	1.017
2005	374,754,311	386,129,174	1.030	328,725,602	338,801,030	1.031	703,479,913	724,930,204	1.030
2006	379,669,954	387,771,288	1.021	325,382,173	326,034,180	1.002	705,052,127	713,805,468	1.012
2007	421,226,825	428,435,134	1.017	374,305,972	374,961,410	1.002	795,532,797	803,396,544	1.010
2008	375,413,372	384,483,914	1.024	316,716,149	322,048,956	1.017	692,129,521	706,532,870	1.021
2-yr avg			1.021			1.010			1.016
3-yr avg			1.021			1.007			1.014
4-yr avg			1.023			1.013			1.018
5-yr avg			1.022			1.014			1.018

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>
2003	343,772,251	348,094,803	1.013	273,312,827	277,482,393	1.015	617,085,078	625,577,196	1.014
2004	372,734,566	378,115,013	1.014	323,557,086	329,670,905	1.019	696,291,652	707,785,918	1.017
2005	376,368,091	379,265,169	1.008	330,841,475	336,549,849	1.017	707,209,566	715,815,018	1.012
2006	385,191,666	389,325,241	1.011	324,412,990	326,780,172	1.007	709,604,656	716,105,413	1.009
2007	428,315,078	432,994,614	1.011	374,820,615	378,935,698	1.011	803,135,693	811,930,312	1.011
2-yr avg			1.011			1.009			1.010
3-yr avg			1.010			1.012			1.011
4-yr avg			1.011			1.014			1.012
5-yr avg			1.011			1.014			1.013

North Carolina - Paid+Case

Policy Year Development Factors, Continued

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>
2002	315,251,091	318,042,109	1.009	247,342,639	254,993,343	1.031	562,593,730	573,035,452	1.019
2003	346,281,382	349,686,221	1.010	276,479,495	278,533,604	1.007	622,760,877	628,219,825	1.009
2004	369,491,427	372,382,755	1.008	327,281,782	331,501,930	1.013	696,773,209	703,884,685	1.010
2005	374,295,276	377,964,570	1.010	332,766,822	334,750,579	1.006	707,062,098	712,715,149	1.008
2006	389,051,715	392,362,879	1.009	326,320,967	327,319,927	1.003	715,372,682	719,682,806	1.006
2-yr avg			1.010			1.005			1.007
3-yr avg			1.009			1.007			1.008
4-yr avg			1.009			1.007			1.008
5-yr avg			1.009			1.012			1.010

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>
2001	303,999,348	305,145,770	1.004	219,881,477	223,548,662	1.017	523,880,825	528,694,432	1.009
2002	314,851,521	317,314,702	1.008	252,715,707	257,699,181	1.020	567,567,228	575,013,883	1.013
2003	346,175,833	347,420,756	1.004	275,845,288	276,947,415	1.004	622,021,121	624,368,171	1.004
2004	366,334,562	367,617,464	1.004	325,966,044	324,936,482	0.997	692,300,606	692,553,946	1.000
2005	377,396,917	379,833,501	1.006	334,461,733	335,990,559	1.005	711,858,650	715,824,060	1.006
2-yr avg			1.005			1.001			1.003
3-yr avg			1.005			1.002			1.003
4-yr avg			1.006			1.007			1.006
5-yr avg			1.005			1.009			1.006

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>
2000	285,179,175	285,737,498	1.002	220,453,929	221,719,852	1.006	505,633,104	507,457,350	1.004
2001	303,554,776	304,349,282	1.003	222,708,153	228,804,525	1.027	526,262,929	533,153,807	1.013
2002	310,185,851	310,683,994	1.002	248,636,744	247,452,969	0.995	558,822,595	558,136,963	0.999
2003	339,851,531	340,487,570	1.002	271,137,783	273,522,134	1.009	610,989,314	614,009,704	1.005
2004	367,496,678	369,257,018	1.005	324,784,339	328,829,474	1.012	692,281,017	698,086,492	1.008
2-yr avg			1.004			1.011			1.007
3-yr avg			1.003			1.005			1.004
4-yr avg			1.003			1.011			1.006
5-yr avg			1.003			1.010			1.006

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>
1999	284,365,269	284,578,503	1.001	215,648,223	215,286,430	0.998	500,013,492	499,864,933	1.000
2000	285,700,199	287,013,361	1.005	221,718,205	224,197,516	1.011	507,418,404	511,210,877	1.007
2001	295,739,848	296,218,829	1.002	223,717,255	225,604,522	1.008	519,457,103	521,823,351	1.005
2002	309,607,296	311,181,138	1.005	246,700,833	250,993,446	1.017	556,308,129	562,174,584	1.011
2003	340,299,912	341,688,527	1.004	273,248,697	274,690,114	1.005	613,548,609	616,378,641	1.005
2-yr avg			1.005			1.011			1.008
3-yr avg			1.004			1.010			1.007
4-yr avg			1.004			1.010			1.007
5-yr avg			1.003			1.008			1.006

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>
1998	262,138,118	262,961,005	1.003	202,677,515	205,107,910	1.012	464,815,633	468,068,915	1.007
1999	283,981,714	286,064,754	1.007	214,749,534	215,323,359	1.003	498,731,248	501,388,113	1.005
2000	282,063,028	282,174,683	1.000	221,085,732	221,676,457	1.003	503,148,760	503,851,140	1.001
2001	288,900,668	289,637,132	1.003	222,437,248	223,587,349	1.005	511,337,916	513,224,481	1.004
2002	311,062,451	311,531,983	1.002	250,768,679	254,993,039	1.017	561,831,130	566,525,022	1.008
2-yr avg			1.003			1.011			1.006
3-yr avg			1.002			1.008			1.004
4-yr avg			1.003			1.007			1.005
5-yr avg			1.003			1.008			1.005

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>
1997	170,690,135	171,643,358	1.006	132,443,116	133,627,657	1.009	303,133,251	305,271,015	1.007
1998	262,631,481	263,763,557	1.004	204,620,625	202,711,056	0.991	467,252,106	466,474,613	0.998
1999	281,305,926	282,055,411	1.003	212,753,614	214,153,016	1.007	494,059,540	496,208,427	1.004
2000	279,395,744	280,551,392	1.004	220,042,100	220,736,748	1.003	499,437,844	501,288,140	1.004
2001	288,906,485	289,840,913	1.003	223,225,146	224,987,609	1.008	512,131,631	514,828,522	1.005
2-yr avg			1.004			1.006			1.005
3-yr avg			1.003			1.006			1.004
4-yr avg			1.004			1.002			1.003
5-yr avg			1.004			1.004			1.004

North Carolina - Paid+Case

Policy Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>
1996	144,282,651	144,225,112	1.000	116,462,639	117,081,059	1.005	260,745,290	261,306,171	1.002
1997	171,108,000	171,128,865	1.000	133,203,751	133,699,078	1.004	304,311,751	304,827,943	1.002
1998	261,389,066	261,500,067	1.000	200,874,629	202,115,561	1.006	462,263,695	463,615,628	1.003
1999	279,833,556	280,128,530	1.001	212,746,445	215,618,616	1.014	492,580,001	495,747,146	1.006
2000	279,872,498	280,234,200	1.001	220,342,382	224,400,325	1.018	500,214,880	504,634,525	1.009
2-yr avg			1.001			1.016			1.008
3-yr avg			1.001			1.013			1.006
4-yr avg			1.001			1.011			1.005
5-yr avg			1.000			1.009			1.004

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>
1995	121,327,097	121,326,687	1.000	106,655,559	106,603,992	1.000	227,982,656	227,930,679	1.000
1996	143,737,989	143,655,048	0.999	116,864,026	117,066,674	1.002	260,602,015	260,721,722	1.000
1997	169,085,370	169,455,233	1.002	132,431,774	134,003,310	1.012	301,517,144	303,458,543	1.006
1998	261,210,402	261,734,374	1.002	201,911,743	200,946,207	0.995	463,122,145	462,880,581	0.999
1999	280,206,011	280,625,275	1.001	215,460,682	212,254,943	0.985	495,666,693	492,880,218	0.994
2-yr avg			1.002			0.990			0.997
3-yr avg			1.002			0.997			1.000
4-yr avg			1.001			0.999			1.000
5-yr avg			1.001			0.999			1.000

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>
1994	121,741,504	121,916,355	1.001	98,278,284	99,572,881	1.013	220,019,788	221,489,236	1.007
1995	121,150,646	121,253,136	1.001	106,499,559	108,031,816	1.014	227,650,205	229,284,952	1.007
1996	141,490,322	141,636,171	1.001	116,163,963	116,380,146	1.002	257,654,285	258,016,317	1.001
1997	169,455,233	170,363,650	1.005	134,003,310	134,807,056	1.006	303,458,543	305,170,706	1.006
1998	261,583,866	262,090,065	1.002	200,707,735	201,788,760	1.005	462,291,601	463,878,825	1.003
2-yr avg			1.004			1.006			1.005
3-yr avg			1.003			1.004			1.003
4-yr avg			1.002			1.007			1.004
5-yr avg			1.002			1.008			1.005

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>
1993	152,154,562	152,180,357	1.000	137,470,887	136,094,363	0.990	289,625,449	288,274,720	0.995
1994	121,913,304	121,866,513	1.000	99,572,191	99,498,276	0.999	221,485,495	221,364,789	0.999
1995	121,122,273	121,304,172	1.002	107,793,482	107,498,119	0.997	228,915,755	228,802,291	1.000
1996	141,636,171	141,611,661	1.000	116,380,146	116,500,707	1.001	258,016,317	258,112,368	1.000
1997	170,255,361	170,315,434	1.000	134,699,082	136,526,084	1.014	304,954,443	306,841,518	1.006
2-yr avg			1.000			1.008			1.003
3-yr avg			1.001			1.004			1.002
4-yr avg			1.001			1.003			1.001
5-yr avg			1.000			1.000			1.000

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>
1992	186,460,338	186,787,011	1.002	168,603,773	169,376,837	1.005	355,064,111	356,163,848	1.003
1993	152,180,357	152,236,410	1.000	136,094,363	136,025,505	0.999	288,274,720	288,261,915	1.000
1994	121,840,038	121,930,011	1.001	99,471,738	98,836,518	0.994	221,311,776	220,766,529	0.998
1995	121,304,172	121,259,076	1.000	107,498,119	107,484,803	1.000	228,802,291	228,743,879	1.000
1996	141,551,680	141,485,585	1.000	116,430,230	116,912,264	1.004	257,981,910	258,397,849	1.002
2-yr avg			1.000			1.002			1.001
3-yr avg			1.000			0.999			1.000
4-yr avg			1.000			0.999			1.000
5-yr avg			1.001			1.000			1.001

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>
1991	248,530,559	248,552,463	1.000	219,342,818	220,188,094	1.004	467,873,377	468,740,557	1.002
1992	186,787,011	186,791,521	1.000	169,376,837	168,717,205	0.996	356,163,848	355,508,726	0.998
1993	152,248,375	152,037,071	0.999	136,059,236	136,133,089	1.001	288,307,611	288,170,160	1.000
1994	121,930,011	122,013,161	1.001	98,836,518	99,119,203	1.003	220,766,529	221,132,364	1.002
1995	120,735,228	120,823,017	1.001	107,046,262	107,030,778	1.000	227,781,490	227,853,795	1.000
2-yr avg			1.001			1.002			1.001
3-yr avg			1.000			1.001			1.001
4-yr avg			1.000			1.000			1.000
5-yr avg			1.000			1.001			1.000

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Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>
2009	38,011,217	145,716,094	3.834	102,378,214	205,721,545	2.009	140,389,431	351,437,639	2.503
2010	39,061,292	147,655,598	3.780	101,040,115	205,149,405	2.030	140,101,407	352,805,003	2.518
2011	39,396,558	153,539,386	3.897	106,704,552	221,236,498	2.073	146,101,110	374,775,884	2.565
2012	38,802,144	154,246,613	3.975	106,863,374	218,820,264	2.048	145,665,518	373,066,877	2.561
2013	38,697,441	146,841,733	3.795	100,781,486	198,716,494	1.972	139,478,927	345,558,227	2.477
2-yr avg			3.885			2.010			2.519
3-yr avg			3.889			2.031			2.534
4-yr avg			3.862			2.031			2.530
5-yr avg			3.856			2.026			2.525

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>
2008	162,634,385	270,309,000	1.662	229,962,279	269,947,630	1.174	392,596,664	540,256,630	1.376
2009	145,152,596	230,245,596	1.586	205,185,774	239,599,909	1.168	350,338,370	469,845,505	1.341
2010	147,389,043	235,172,196	1.596	204,615,552	241,920,376	1.182	352,004,595	477,092,572	1.355
2011	153,539,386	239,625,272	1.561	221,236,498	256,644,797	1.160	374,775,884	496,270,069	1.324
2012	153,852,874	234,833,603	1.526	218,328,000	252,627,210	1.157	372,180,874	487,460,813	1.310
2-yr avg			1.544			1.159			1.317
3-yr avg			1.561			1.166			1.330
4-yr avg			1.567			1.167			1.333
5-yr avg			1.586			1.168			1.341

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>
2007	252,647,329	311,137,264	1.232	267,270,487	287,717,174	1.077	519,917,816	598,854,438	1.152
2008	269,929,025	329,088,139	1.219	269,543,101	291,171,860	1.080	539,472,126	620,259,999	1.150
2009	230,201,397	281,805,514	1.224	239,327,800	257,146,915	1.074	469,529,197	538,952,429	1.148
2010	235,172,196	288,164,964	1.225	241,920,376	261,845,049	1.082	477,092,572	550,010,013	1.153
2011	239,062,315	287,755,278	1.204	256,245,592	275,484,754	1.075	495,307,907	563,240,032	1.137
2-yr avg			1.215			1.079			1.145
3-yr avg			1.218			1.077			1.146
4-yr avg			1.218			1.078			1.147
5-yr avg			1.221			1.078			1.148

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>
2006	288,443,759	324,197,503	1.124	270,224,607	282,391,581	1.045	558,668,366	606,589,084	1.086
2007	311,180,996	350,965,460	1.128	287,717,174	305,437,808	1.062	598,898,170	656,403,268	1.096
2008	329,071,167	369,221,723	1.122	290,933,647	304,137,261	1.045	620,004,814	673,358,984	1.086
2009	281,805,514	312,747,943	1.110	257,146,915	269,842,659	1.049	538,952,429	582,590,602	1.081
2010	287,288,098	316,055,980	1.100	261,326,185	276,742,583	1.059	548,614,283	592,798,563	1.081
2-yr avg			1.105			1.054			1.081
3-yr avg			1.111			1.051			1.083
4-yr avg			1.115			1.054			1.086
5-yr avg			1.117			1.052			1.086

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>
2005	322,374,066	340,577,381	1.056	293,537,090	303,511,840	1.034	615,911,156	644,089,221	1.046
2006	324,197,503	348,256,519	1.074	282,391,581	291,129,320	1.031	606,589,084	639,385,839	1.054
2007	349,097,120	368,267,860	1.055	303,805,695	314,304,763	1.035	652,902,815	682,572,623	1.045
2008	369,221,306	393,414,267	1.066	304,125,362	313,290,981	1.030	673,346,668	706,705,248	1.050
2009	312,698,689	330,687,360	1.058	269,782,270	281,483,777	1.043	582,480,959	612,171,137	1.051
2-yr avg			1.062			1.037			1.051
3-yr avg			1.060			1.036			1.049
4-yr avg			1.063			1.035			1.050
5-yr avg			1.062			1.035			1.049

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>
2004	324,700,158	336,577,677	1.037	254,490,303	259,953,763	1.021	579,190,461	596,531,440	1.030
2005	340,577,381	357,697,189	1.050	293,209,697	302,095,025	1.030	633,787,078	659,792,214	1.041
2006	338,513,068	354,330,053	1.047	282,548,060	289,805,283	1.026	621,061,128	644,135,336	1.037
2007	367,107,603	383,817,148	1.046	313,048,310	324,962,019	1.038	680,155,913	708,779,167	1.042
2008	393,145,216	405,145,677	1.031	313,095,385	318,593,924	1.018	706,240,601	723,739,601	1.025
2-yr avg			1.039			1.028			1.034
3-yr avg			1.041			1.027			1.035
4-yr avg			1.044			1.028			1.036
5-yr avg			1.042			1.027			1.035

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Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>
2003	309,075,186	316,715,603	1.025	236,215,952	241,858,801	1.024	545,291,138	558,574,404	1.024
2004	335,836,736	344,729,381	1.026	259,525,357	266,684,670	1.028	595,362,093	611,414,051	1.027
2005	347,908,324	358,025,080	1.029	303,410,877	310,438,020	1.023	651,319,201	668,463,100	1.026
2006	351,821,153	360,563,733	1.025	287,592,901	292,511,797	1.017	639,414,054	653,075,530	1.021
2007	383,511,377	392,697,330	1.024	324,733,730	330,688,144	1.018	708,245,107	723,385,474	1.021
2-yr avg			1.025			1.018			1.021
3-yr avg			1.026			1.019			1.023
4-yr avg			1.026			1.022			1.024
5-yr avg			1.026			1.022			1.024
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>
2002	287,588,119	291,768,458	1.015	210,912,155	214,378,734	1.016	498,500,274	506,147,192	1.015
2003	314,422,373	320,478,312	1.019	240,516,615	245,512,536	1.021	554,938,988	565,990,848	1.020
2004	339,557,657	345,289,748	1.017	263,359,473	266,396,671	1.012	602,917,130	611,686,419	1.015
2005	352,975,673	360,675,283	1.022	307,009,563	314,729,857	1.025	659,985,236	675,405,140	1.023
2006	360,381,588	365,808,569	1.015	292,348,003	296,471,573	1.014	652,729,591	662,280,142	1.015
2-yr avg			1.019			1.020			1.019
3-yr avg			1.018			1.017			1.018
4-yr avg			1.018			1.018			1.018
5-yr avg			1.018			1.018			1.018
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>
2001	279,620,326	282,514,641	1.010	205,241,626	207,649,688	1.012	484,861,952	490,164,329	1.011
2002	288,985,564	291,215,524	1.008	212,761,960	215,155,630	1.011	501,747,524	506,371,154	1.009
2003	316,013,567	320,130,685	1.013	241,555,798	244,630,436	1.013	557,569,365	564,761,121	1.013
2004	340,055,990	347,106,039	1.021	261,596,203	265,950,168	1.017	601,652,193	613,056,207	1.019
2005	360,490,186	365,090,161	1.013	314,610,151	320,200,151	1.018	675,100,337	685,290,312	1.015
2-yr avg			1.017			1.018			1.017
3-yr avg			1.016			1.016			1.016
4-yr avg			1.014			1.015			1.014
5-yr avg			1.013			1.014			1.013
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>
2000	277,137,352	278,811,350	1.006	198,278,230	200,891,680	1.013	475,415,582	479,703,030	1.009
2001	282,043,034	284,665,355	1.009	207,479,143	209,739,861	1.011	489,522,177	494,405,216	1.010
2002	282,700,126	286,922,806	1.015	209,433,721	212,414,262	1.014	492,133,847	499,337,068	1.015
2003	313,274,952	316,024,672	1.009	240,058,540	243,032,276	1.012	553,333,492	559,056,948	1.010
2004	346,976,179	349,111,478	1.006	265,784,805	267,437,130	1.006	612,760,984	616,548,608	1.006
2-yr avg			1.008			1.009			1.008
3-yr avg			1.010			1.011			1.010
4-yr avg			1.010			1.011			1.010
5-yr avg			1.009			1.011			1.010
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>
1999	267,626,491	269,827,550	1.008	192,436,971	194,478,227	1.011	460,063,462	464,305,777	1.009
2000	278,662,808	280,584,840	1.007	200,888,237	202,816,307	1.010	479,551,045	483,401,147	1.008
2001	278,204,686	280,378,462	1.008	205,170,972	208,697,002	1.017	483,375,658	489,075,464	1.012
2002	284,808,610	287,475,736	1.009	211,250,634	214,391,703	1.015	496,059,244	501,867,439	1.012
2003	315,782,099	318,256,896	1.008	242,677,158	246,916,017	1.017	558,459,257	565,172,913	1.012
2-yr avg			1.009			1.016			1.012
3-yr avg			1.008			1.016			1.012
4-yr avg			1.008			1.015			1.011
5-yr avg			1.008			1.014			1.011
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>
1998	226,038,361	226,943,776	1.004	173,929,296	175,377,355	1.008	399,967,657	402,321,131	1.006
1999	269,281,929	270,986,071	1.006	193,852,313	195,518,556	1.009	463,134,242	466,504,627	1.007
2000	275,419,603	277,169,727	1.006	200,141,319	202,053,785	1.010	475,560,922	479,223,512	1.008
2001	273,523,989	275,154,048	1.006	205,351,554	207,235,759	1.009	478,875,543	482,389,807	1.007
2002	287,360,080	288,669,088	1.005	214,260,461	216,926,295	1.012	501,620,541	505,595,383	1.008
2-yr avg			1.006			1.011			1.008
3-yr avg			1.006			1.010			1.008
4-yr avg			1.006			1.010			1.008
5-yr avg			1.005			1.010			1.007

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Indemnity Losses			Medical Losses			Total Losses			
AY	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't
1997	155,680,379	155,955,387	1.002	112,408,997	114,075,238	1.015	268,089,376	270,030,625	1.007
1998	226,588,258	228,217,174	1.007	174,833,419	177,029,190	1.013	401,421,677	405,246,364	1.010
1999	268,349,996	270,297,210	1.007	193,892,568	195,885,354	1.010	462,242,564	466,182,564	1.009
2000	274,532,674	276,071,387	1.006	200,762,155	202,584,219	1.009	475,294,829	478,655,606	1.007
2001	274,332,864	275,007,261	1.002	206,786,035	208,613,355	1.009	481,118,899	483,620,616	1.005
2-yr avg			1.004			1.009			1.006
3-yr avg			1.005			1.009			1.007
4-yr avg			1.006			1.010			1.008
5-yr avg			1.005			1.011			1.008

Indemnity Losses			Medical Losses			Total Losses			
AY	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
1996	134,464,157	135,003,712	1.004	109,573,139	109,951,268	1.003	244,037,296	244,954,980	1.004
1997	155,230,937	155,491,278	1.002	113,679,995	113,877,172	1.002	268,910,932	269,368,450	1.002
1998	225,441,558	226,042,144	1.003	175,490,746	176,969,045	1.008	400,932,304	403,011,189	1.005
1999	268,926,220	270,508,509	1.006	194,964,730	196,687,124	1.009	463,890,950	467,195,633	1.007
2000	275,897,570	277,138,763	1.004	202,321,853	203,422,248	1.005	478,219,423	480,561,011	1.005
2-yr avg			1.005			1.007			1.006
3-yr avg			1.004			1.007			1.006
4-yr avg			1.004			1.006			1.005
5-yr avg			1.004			1.005			1.005

Indemnity Losses			Medical Losses			Total Losses			
AY	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't
1995	118,345,665	118,599,352	1.002	98,664,515	99,191,387	1.005	217,010,180	217,790,739	1.004
1996	134,660,755	134,958,314	1.002	109,768,323	110,226,365	1.004	244,429,078	245,184,679	1.003
1997	152,915,552	153,078,560	1.001	112,616,594	112,813,595	1.002	265,532,146	265,892,155	1.001
1998	225,780,225	227,643,603	1.008	176,820,433	179,758,005	1.017	402,600,658	407,401,608	1.012
1999	270,257,085	272,616,766	1.009	196,450,340	199,131,417	1.014	466,707,425	471,748,183	1.011
2-yr avg			1.009			1.016			1.012
3-yr avg			1.006			1.011			1.008
4-yr avg			1.005			1.009			1.007
5-yr avg			1.004			1.008			1.006

Indemnity Losses			Medical Losses			Total Losses			
AY	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
1994	132,851,913	133,401,711	1.004	111,300,307	112,010,287	1.006	244,152,220	245,411,998	1.005
1995	118,564,307	118,707,434	1.001	99,171,666	99,792,271	1.006	217,735,973	218,499,705	1.004
1996	134,224,962	134,477,384	1.002	109,606,454	110,161,043	1.005	243,831,416	244,638,427	1.003
1997	153,078,560	153,812,605	1.005	112,813,595	113,163,742	1.003	265,892,155	266,976,347	1.004
1998	227,523,794	228,471,635	1.004	179,619,366	180,623,002	1.006	407,143,160	409,094,637	1.005
2-yr avg			1.005			1.005			1.005
3-yr avg			1.004			1.005			1.004
4-yr avg			1.003			1.005			1.004
5-yr avg			1.003			1.005			1.004

Indemnity Losses			Medical Losses			Total Losses			
AY	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't
1993	157,421,029	158,040,903	1.004	142,704,547	143,218,279	1.004	300,125,576	301,259,182	1.004
1994	133,398,660	133,802,453	1.003	112,009,597	112,739,010	1.007	245,408,257	246,541,463	1.005
1995	118,635,504	118,907,387	1.002	99,695,604	100,324,258	1.006	218,331,108	219,231,645	1.004
1996	134,477,384	134,905,900	1.003	110,161,043	110,946,711	1.007	244,638,427	245,852,611	1.005
1997	153,673,284	154,118,260	1.003	113,024,744	113,355,252	1.003	266,698,028	267,473,512	1.003
2-yr avg			1.003			1.005			1.004
3-yr avg			1.003			1.005			1.004
4-yr avg			1.003			1.006			1.004
5-yr avg			1.003			1.005			1.004

Indemnity Losses			Medical Losses			Total Losses			
AY	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
1992	203,088,632	203,665,889	1.003	172,035,938	173,030,672	1.006	375,124,570	376,696,561	1.004
1993	158,040,903	158,250,850	1.001	143,218,279	144,175,546	1.007	301,259,182	302,426,396	1.004
1994	133,810,996	133,912,317	1.001	112,765,643	112,910,436	1.001	246,576,639	246,822,753	1.001
1995	118,907,387	119,174,715	1.002	100,324,258	100,719,841	1.004	219,231,645	219,894,556	1.003
1996	134,432,314	134,643,521	1.002	110,569,702	111,178,286	1.006	245,002,016	245,821,807	1.003
2-yr avg			1.002			1.005			1.003
3-yr avg			1.002			1.004			1.002
4-yr avg			1.002			1.005			1.003
5-yr avg			1.002			1.005			1.003

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Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>
2009	139,494,179	248,185,190	1.779	230,559,672	278,661,456	1.209	370,053,851	526,846,646	1.424
2010	141,510,086	251,828,796	1.780	226,957,367	288,831,596	1.273	368,467,453	540,660,392	1.467
2011	143,228,024	257,049,983	1.795	256,066,807	304,128,558	1.188	399,294,831	561,178,541	1.405
2012	143,585,218	246,573,251	1.717	252,099,556	303,945,699	1.206	395,684,774	550,518,950	1.391
2013	134,624,866	233,313,182	1.733	247,875,709	277,930,434	1.121	382,500,575	511,243,616	1.337
2-yr avg			1.725			1.164			1.364
3-yr avg			1.748			1.172			1.378
4-yr avg			1.756			1.197			1.400
5-yr avg			1.761			1.199			1.405

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>	<u>2nd</u>	<u>3rd</u>	<u>Dev't</u>
2008	283,171,019	357,408,100	1.262	321,747,336	338,938,107	1.053	604,918,355	696,346,207	1.151
2009	247,447,774	303,338,320	1.226	278,075,475	284,435,197	1.023	525,523,249	587,773,517	1.118
2010	251,527,394	308,372,292	1.226	288,255,998	299,913,979	1.040	539,783,392	608,286,271	1.127
2011	257,049,983	305,493,113	1.188	304,128,558	311,459,918	1.024	561,178,541	616,953,031	1.099
2012	246,111,830	290,767,237	1.181	303,421,758	305,841,124	1.008	549,533,588	596,608,361	1.086
2-yr avg			1.185			1.016			1.093
3-yr avg			1.198			1.024			1.104
4-yr avg			1.205			1.024			1.108
5-yr avg			1.217			1.030			1.116

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>	<u>3rd</u>	<u>4th</u>	<u>Dev't</u>
2007	345,249,456	377,449,694	1.093	329,437,355	340,184,016	1.033	674,686,811	717,633,710	1.064
2008	356,983,371	395,712,625	1.108	338,520,406	341,900,123	1.010	695,503,777	737,612,748	1.061
2009	303,294,214	333,916,832	1.101	284,163,108	297,546,637	1.047	587,457,322	631,463,469	1.075
2010	308,372,292	336,453,684	1.091	299,913,979	312,256,504	1.041	608,286,271	648,710,188	1.066
2011	304,794,864	327,367,459	1.074	310,662,582	322,629,059	1.039	615,457,446	649,996,518	1.056
2-yr avg			1.083			1.040			1.061
3-yr avg			1.089			1.042			1.066
4-yr avg			1.094			1.034			1.065
5-yr avg			1.093			1.034			1.064

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>	<u>4th</u>	<u>5th</u>	<u>Dev't</u>
2006	350,358,142	368,043,777	1.050	321,166,530	317,433,048	0.988	671,524,672	685,476,825	1.021
2007	377,493,426	394,385,053	1.045	340,184,016	356,398,427	1.048	717,677,442	750,783,480	1.046
2008	395,695,653	411,520,290	1.040	341,661,911	343,373,284	1.005	737,357,564	754,893,574	1.024
2009	333,916,832	345,470,045	1.035	297,546,637	303,733,256	1.021	631,463,469	649,203,301	1.028
2010	335,215,291	345,899,704	1.032	310,922,995	320,642,030	1.031	646,138,286	666,541,734	1.032
2-yr avg			1.034			1.026			1.030
3-yr avg			1.036			1.019			1.028
4-yr avg			1.038			1.026			1.033
5-yr avg			1.040			1.019			1.030

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>	<u>5th</u>	<u>6th</u>	<u>Dev't</u>
2005	367,033,626	378,941,653	1.032	340,713,824	352,260,097	1.034	707,747,450	731,201,750	1.033
2006	368,043,777	382,837,507	1.040	317,433,048	328,057,712	1.033	685,476,825	710,895,219	1.037
2007	392,272,020	402,863,733	1.027	354,729,000	362,082,860	1.021	747,001,020	764,946,593	1.024
2008	411,519,873	419,388,561	1.019	343,361,385	346,656,483	1.010	754,881,258	766,045,044	1.015
2009	345,372,785	352,261,156	1.020	303,632,420	311,151,483	1.025	649,005,205	663,412,639	1.022
2-yr avg			1.020			1.018			1.019
3-yr avg			1.022			1.019			1.020
4-yr avg			1.027			1.022			1.025
5-yr avg			1.028			1.025			1.026

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>
2004	359,060,779	363,092,079	1.011	278,458,681	283,493,924	1.018	637,519,460	646,586,003	1.014
2005	378,941,653	387,017,498	1.021	337,946,385	344,186,820	1.018	716,888,038	731,204,318	1.020
2006	372,641,560	378,127,691	1.015	318,745,467	319,815,477	1.003	691,387,027	697,943,168	1.009
2007	401,703,476	406,832,622	1.013	360,826,407	361,448,741	1.002	762,529,883	768,281,363	1.008
2008	419,050,536	426,998,353	1.019	346,413,829	347,831,573	1.004	765,464,365	774,829,926	1.012
2-yr avg			1.016			1.003			1.010
3-yr avg			1.016			1.003			1.010
4-yr avg			1.017			1.007			1.012
5-yr avg			1.016			1.009			1.013

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Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>
2003	334,151,422	338,649,305	1.013	270,777,747	278,794,888	1.030	604,929,169	617,444,193	1.021
2004	362,351,138	365,572,313	1.009	283,065,518	288,513,203	1.019	645,416,656	654,085,516	1.013
2005	376,930,827	379,238,378	1.006	348,075,243	354,090,307	1.017	725,006,070	733,328,685	1.011
2006	374,931,231	378,941,489	1.011	317,103,378	320,402,198	1.010	692,034,609	699,343,687	1.011
2007	406,451,731	410,432,527	1.010	360,871,077	362,025,014	1.003	767,322,808	772,457,541	1.007
2-yr avg			1.011			1.007			1.009
3-yr avg			1.009			1.010			1.010
4-yr avg			1.009			1.012			1.011
5-yr avg			1.010			1.016			1.013
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>
2002	305,562,374	306,745,453	1.004	231,733,620	233,790,485	1.009	537,295,994	540,535,938	1.006
2003	336,356,075	340,311,610	1.012	277,452,702	283,533,365	1.022	613,808,777	623,844,975	1.016
2004	360,372,427	362,239,823	1.005	285,171,087	286,702,669	1.005	645,543,514	648,942,492	1.005
2005	374,029,579	376,112,699	1.006	350,642,234	351,209,631	1.002	724,671,813	727,322,330	1.004
2006	378,546,243	381,821,450	1.009	320,184,744	323,875,500	1.012	698,730,987	705,696,950	1.010
2-yr avg			1.008			1.007			1.007
3-yr avg			1.007			1.006			1.006
4-yr avg			1.008			1.010			1.009
5-yr avg			1.007			1.010			1.008
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>
2001	292,492,995	293,273,589	1.003	222,265,526	226,524,269	1.019	514,758,521	519,797,858	1.010
2002	303,656,228	304,437,623	1.003	231,610,580	232,485,622	1.004	535,266,808	536,923,245	1.003
2003	335,255,938	335,928,304	1.002	275,477,076	275,755,343	1.001	610,733,014	611,683,647	1.002
2004	356,975,800	358,262,038	1.004	281,705,704	280,216,219	0.995	638,681,504	638,478,257	1.000
2005	375,927,602	377,620,792	1.005	351,089,925	354,294,830	1.009	727,017,527	731,915,622	1.007
2-yr avg			1.005			1.002			1.004
3-yr avg			1.004			1.002			1.003
4-yr avg			1.004			1.002			1.003
5-yr avg			1.003			1.006			1.004
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>
2000	286,779,759	287,432,712	1.002	215,824,768	215,562,400	0.999	502,604,527	502,995,112	1.001
2001	292,801,982	294,572,316	1.006	226,353,724	233,101,408	1.030	519,155,706	527,673,724	1.016
2002	295,522,372	296,095,736	1.002	226,724,240	227,222,120	1.002	522,246,612	523,317,856	1.002
2003	328,428,547	329,304,544	1.003	270,121,401	271,146,371	1.004	598,549,948	600,450,915	1.003
2004	358,132,178	359,999,151	1.005	280,050,856	281,231,341	1.004	638,183,034	641,230,492	1.005
2-yr avg			1.004			1.004			1.004
3-yr avg			1.003			1.003			1.003
4-yr avg			1.004			1.010			1.007
5-yr avg			1.004			1.008			1.005
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>
1999	279,468,315	279,418,436	1.000	210,040,612	211,160,559	1.005	489,508,927	490,578,995	1.002
2000	287,284,170	288,193,908	1.003	215,558,957	216,479,132	1.004	502,843,127	504,673,040	1.004
2001	287,827,369	288,526,393	1.002	228,357,466	230,757,109	1.011	516,184,835	519,283,502	1.006
2002	293,981,540	295,510,159	1.005	226,054,727	232,102,218	1.027	520,036,267	527,612,377	1.015
2003	329,061,971	329,894,478	1.003	270,772,645	273,783,680	1.011	599,834,616	603,678,158	1.006
2-yr avg			1.004			1.019			1.011
3-yr avg			1.003			1.016			1.009
4-yr avg			1.003			1.013			1.008
5-yr avg			1.003			1.012			1.007
Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>
1998	232,164,532	234,001,651	1.008	190,690,977	193,029,433	1.012	422,855,509	427,031,084	1.010
1999	278,872,815	280,700,587	1.007	210,534,645	211,954,319	1.007	489,407,460	492,654,906	1.007
2000	283,028,672	283,434,834	1.001	213,804,144	213,972,728	1.001	496,832,816	497,407,562	1.001
2001	281,596,441	282,124,491	1.002	227,370,680	227,296,097	1.000	508,967,121	509,420,588	1.001
2002	295,394,503	296,231,664	1.003	231,970,976	234,793,385	1.012	527,365,479	531,025,049	1.007
2-yr avg			1.003			1.006			1.004
3-yr avg			1.002			1.004			1.003
4-yr avg			1.003			1.005			1.004
5-yr avg			1.004			1.006			1.005

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Indemnity Losses			Medical Losses			Total Losses			
AY	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't
1997	158,136,278	158,130,082	1.000	116,113,364	117,236,937	1.010	274,249,642	275,367,019	1.004
1998	233,646,133	234,425,580	1.003	192,485,497	190,751,664	0.991	426,131,630	425,177,244	0.998
1999	277,993,183	278,387,102	1.001	210,081,888	210,867,858	1.004	488,075,071	489,254,960	1.002
2000	280,793,094	281,433,365	1.002	212,676,043	213,659,637	1.005	493,469,137	495,093,002	1.003
2001	281,303,307	281,601,069	1.001	226,846,373	232,082,263	1.023	508,149,680	513,683,332	1.011
2-yr avg			1.002			1.014			1.007
3-yr avg			1.001			1.011			1.005
4-yr avg			1.002			1.006			1.004
5-yr avg			1.001			1.007			1.004
Indemnity Losses			Medical Losses			Total Losses			
AY	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
1996	137,792,046	137,814,469	1.000	116,829,138	116,267,753	0.995	254,621,184	254,082,222	0.998
1997	157,395,631	157,319,293	1.000	116,841,694	117,238,541	1.003	274,237,325	274,567,834	1.001
1998	231,649,964	232,175,704	1.002	189,213,221	191,641,616	1.013	420,863,185	423,817,320	1.007
1999	277,016,112	277,689,161	1.002	209,947,234	212,790,346	1.014	486,963,346	490,479,507	1.007
2000	281,259,548	281,538,089	1.001	213,397,271	211,739,657	0.992	494,656,819	493,277,746	0.997
2-yr avg			1.002			1.003			1.002
3-yr avg			1.002			1.006			1.004
4-yr avg			1.001			1.006			1.003
5-yr avg			1.001			1.003			1.002
Indemnity Losses			Medical Losses			Total Losses			
AY	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't
1995	120,272,992	120,494,125	1.002	103,738,427	105,091,916	1.013	224,011,419	225,586,041	1.007
1996	137,471,512	137,447,793	1.000	116,084,808	116,055,188	1.000	253,556,320	253,502,981	1.000
1997	154,738,567	154,810,411	1.000	115,968,914	115,942,160	1.000	270,707,481	270,752,571	1.000
1998	231,913,785	232,207,733	1.001	191,493,004	190,066,568	0.993	423,406,789	422,274,301	0.997
1999	277,437,737	278,051,215	1.002	212,553,562	212,397,659	0.999	489,991,299	490,448,874	1.001
2-yr avg			1.002			0.996			0.999
3-yr avg			1.001			0.997			0.999
4-yr avg			1.001			0.998			1.000
5-yr avg			1.001			1.001			1.001
Indemnity Losses			Medical Losses			Total Losses			
AY	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
1994	135,799,255	135,201,402	0.996	117,359,678	116,120,040	0.989	253,158,933	251,321,442	0.993
1995	120,459,080	120,550,242	1.001	105,072,195	106,502,388	1.014	225,531,275	227,052,630	1.007
1996	136,714,442	136,912,741	1.001	115,435,278	115,327,970	0.999	252,149,270	252,240,711	1.000
1997	154,810,411	155,642,085	1.005	115,942,160	116,585,945	1.006	270,752,571	272,228,030	1.005
1998	232,087,924	232,325,017	1.001	189,903,497	191,615,048	1.009	421,991,421	423,940,065	1.005
2-yr avg			1.003			1.008			1.005
3-yr avg			1.002			1.005			1.003
4-yr avg			1.002			1.007			1.004
5-yr avg			1.001			1.003			1.002
Indemnity Losses			Medical Losses			Total Losses			
AY	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't
1993	158,864,927	159,426,243	1.004	147,105,440	147,141,082	1.000	305,970,367	306,567,325	1.002
1994	135,198,351	135,329,075	1.001	116,119,350	116,011,608	0.999	251,317,701	251,340,683	1.000
1995	120,478,312	120,699,886	1.002	106,405,721	106,495,732	1.001	226,884,033	227,195,618	1.001
1996	136,912,741	136,758,314	0.999	115,327,970	115,595,898	1.002	252,240,711	252,354,212	1.000
1997	155,502,764	155,752,936	1.002	116,446,947	116,666,078	1.002	271,949,711	272,419,014	1.002
2-yr avg			1.001			1.002			1.001
3-yr avg			1.001			1.002			1.001
4-yr avg			1.001			1.001			1.001
5-yr avg			1.002			1.001			1.001
Indemnity Losses			Medical Losses			Total Losses			
AY	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
1992	207,895,803	208,321,214	1.002	180,731,368	181,974,361	1.007	388,627,171	390,295,575	1.004
1993	159,426,243	159,304,008	0.999	147,141,082	147,475,682	1.002	306,567,325	306,779,690	1.001
1994	135,337,618	135,112,167	0.998	116,038,241	115,224,663	0.993	251,375,859	250,336,830	0.996
1995	120,699,886	120,770,137	1.001	106,495,732	106,721,606	1.002	227,195,618	227,491,743	1.001
1996	136,284,728	136,031,327	0.998	115,218,889	115,506,080	1.002	251,503,617	251,537,407	1.000
2-yr avg			1.000			1.002			1.001
3-yr avg			0.999			0.999			0.999
4-yr avg			0.999			1.000			1.000
5-yr avg			1.000			1.001			1.000

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Item

- 3(c) The filer shall provide for each of the loss amounts in Sub-item (3)(b) of this Rule, paid claim counts, incurred claim counts, and outstanding claim counts.

Response

The requested claim count data are not regularly collected through the statistical plan. Incurred claim counts are available from NCCI's financial calls and are attached as Exhibit 3(c), pages 1 and 2.

The requested paid and outstanding claim count data are attached as Exhibit 3(c), page 3. The source of this data is a special North Carolina Financial Call to which not all large companies have responded. Caution should be used in interpreting the data shown on these exhibits. For instance, the data, as it is shown, cannot be used to make a determination on the relative frequency of claims—the data must first be developed to an ultimate basis. In addition, consideration would have to be given to matching companies, shifts in premium and loss volume and any differences in reporting methods by company. This data does not correspond to the loss amounts in the response to Item 3(b) and has not been used in any loss cost level calculations.

North Carolina Open and Closed Claim Count Data*

Policy Year

Policy Year	Paid (Closed) Claim Counts			Outstanding (Open) Claim Counts			Total Claim Counts		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	<u>Indemnity</u>	<u>Medical Only</u>	<u>Total</u>	<u>Indemnity</u>	<u>Medical Only</u>	<u>Total</u>	<u>Indemnity</u>	<u>Medical Only</u>	<u>Total</u>
2009	10,569	34,651	45,220	338	71	409	10,907	34,722	45,629
2010	10,578	35,883	46,461	554	146	700	11,132	36,029	47,161
2011	10,452	35,479	45,931	985	227	1,212	11,437	35,706	47,143
2012	8,530	33,263	41,793	2,079	753	2,832	10,609	34,016	44,625
2013	5,181	29,510	34,691	4,975	2,852	7,827	10,156	32,362	42,518

Accident Year

Accident Year	Paid (Closed) Claim Counts			Outstanding (Open) Claim Counts			Total Claim Counts		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	<u>Indemnity</u>	<u>Medical Only</u>	<u>Total</u>	<u>Indemnity</u>	<u>Medical Only</u>	<u>Total</u>	<u>Indemnity</u>	<u>Medical Only</u>	<u>Total</u>
2010	10,758	34,864	45,622	459	126	585	11,217	34,990	46,207
2011	10,516	35,190	45,706	727	166	893	11,243	35,356	46,599
2012	9,572	34,025	43,597	1,414	393	1,807	10,986	34,418	45,404
2013	7,036	31,652	38,688	3,303	1,042	4,345	10,339	32,694	43,033
2014	2,327	22,083	24,410	7,194	7,806	15,000	9,521	29,889	39,410

* 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 12/31/14.

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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
2003	11,665,869	13,008,449	13,017,036	12,585,151	12,981,071	2003	2,123,457	1,620,839	1,200,682	1,231,959	1,185,547	2003	13,789,326	14,629,288	14,217,718	13,817,110	14,166,618
2004	12,799,293	13,300,834	13,295,811	13,895,791	14,442,559	2004	5,973,097	5,821,677	5,581,354	5,703,457	6,057,884	2004	18,772,390	19,122,511	18,877,165	19,599,248	20,500,443
2005	11,352,700	12,827,935	13,777,554	14,016,801	14,231,667	2005	2,544,099	3,625,639	4,702,852	4,694,053	4,640,775	2005	13,896,799	16,453,574	18,480,406	18,710,854	18,872,442
2006	11,238,478	12,766,150	13,171,985	13,928,455	14,586,098	2006	1,650,365	1,512,626	1,445,196	1,471,424	1,576,870	2006	12,888,843	14,278,776	14,617,181	15,399,879	16,162,968
2007	10,315,780	10,394,407	11,336,640	11,777,146	11,382,845	2007	2,061,258	1,160,156	1,177,272	1,263,067	1,298,562	2007	12,377,038	11,554,563	12,513,912	13,040,213	12,681,407
2008	7,491,880	8,903,682	9,496,409	9,480,524	9,842,434	2008	2,457,440	2,018,123	4,481,060	4,480,736	4,708,068	2008	9,949,320	10,921,805	13,977,469	13,961,260	14,550,502
2009	8,876,914	10,154,813	10,178,978	10,629,255		2009	3,247,300	2,981,653	2,939,981	2,918,804		2009	12,124,214	13,136,466	13,118,959	13,548,059	
2010	12,357,572	12,593,142	13,340,660			2010	1,198,355	1,074,650	1,069,477			2010	13,555,927	13,667,792	14,410,137		
2011	12,721,236	12,699,979				2011	795,941	709,794				2011	13,517,177	13,409,773			
2012	6,820,834					2012	1,730,864					2012	8,551,698				
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	
2003	1.115	1.001	0.967	1.031		2003	0.763	0.741	1.026	0.962		2003	1.061	0.972	1.038	1.025	
2004	1.039	1.000	1.045	1.039		2004	0.975	0.959	1.022	1.062		2004	1.019	0.987	1.038	1.046	
2005	1.130	1.074	1.017	1.015		2005	1.425	1.297	0.998	0.989		2005	1.184	1.123	1.012	1.009	
2006	1.136	1.032	1.057	1.047		2006	0.917	0.955	1.018	1.072		2006	1.108	1.024	1.054	1.050	
2007	1.008	1.091	1.039	0.967		2007	0.563	1.015	1.073	1.028		2007	0.934	1.083	1.042	0.972	
2008	1.188	1.067	0.998	1.038		2008	0.821	2.220	1.000	1.051		2008	1.098	1.280	0.999	1.042	
2009	1.144	1.002	1.044			2009	0.918	0.986	0.993			2009	1.083	0.999	1.033		
2010	1.019	1.059				2010	0.897	0.995				2010	1.008	1.054			
2011	0.998					2011	0.892					2011	0.992				
5-yr Avg	1.071	1.050	1.031	1.021		5-yr Avg	0.818	1.234	1.016	1.040		5-yr Avg	1.023	1.088	1.028	1.024	

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
2003	4,506,033	6,455,115	13,322,172	19,994,204	22,730,820	2003	15,382,222	18,004,351	27,438,616	37,364,868	36,244,511	2003	19,888,255	24,459,466	40,760,788	57,359,072	58,975,331
2004	4,143,686	7,834,958	12,873,050	17,558,190	19,009,573	2004	12,805,359	37,207,662	40,552,439	47,422,541	48,806,789	2004	16,949,045	45,042,620	53,425,489	64,980,731	67,816,362
2005	7,388,505	11,837,760	15,141,885	17,820,272	22,937,635	2005	35,479,896	48,239,805	41,307,932	46,071,261	54,984,336	2005	42,868,401	60,077,565	56,449,817	63,891,533	77,921,971
2006	4,977,419	7,463,431	12,080,074	20,979,134	26,762,308	2006	25,914,257	28,130,046	37,058,752	32,009,617	46,115,755	2006	30,891,676	35,593,477	49,138,826	52,988,751	72,878,063
2007	5,085,259	8,358,225	12,025,212	17,221,298	19,879,467	2007	20,599,286	37,922,396	40,996,557	57,304,995	59,585,797	2007	25,684,545	46,280,621	53,021,769	74,526,293	79,465,264
2008	6,014,121	9,468,329	11,368,147	17,048,157	20,103,695	2008	28,775,698	38,950,396	28,144,064	30,843,480	36,667,482	2008	34,789,819	48,418,725	39,512,211	47,891,637	56,771,177
2009	3,447,499	7,667,142	12,253,516	13,478,336		2009	16,151,065	22,764,680	27,980,659	30,933,397		2009	19,598,564	30,431,822	40,234,175	44,411,733	
2010	3,328,121	5,156,535	6,537,889			2010	14,060,581	18,409,740	19,456,503			2010	17,388,702	23,566,275	25,994,392		
2011	3,769,687	4,868,671				2011	29,120,119	34,535,691				2011	32,889,806	39,404,362			
2012	3,518,380					2012	34,037,669					2012	37,556,049				
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	
2003	1.433	2.064	1.501	1.137		2003	1.170	1.524	1.362	0.970		2003	1.230	1.666	1.407	1.028	
2004	1.891	1.643	1.364	1.083		2004	2.906	1.090	1.169	1.029		2004	2.658	1.186	1.216	1.044	
2005	1.602	1.279	1.177	1.287		2005	1.360	0.856	1.115	1.193		2005	1.401	0.940	1.132	1.220	
2006	1.499	1.619	1.737	1.276		2006	1.086	1.317	0.864	1.441		2006	1.152	1.381	1.078	1.375	
2007	1.644	1.439	1.432	1.154		2007	1.841	1.081	1.398	1.040		2007	1.802	1.146	1.406	1.066	
2008	1.574	1.201	1.500	1.179		2008	1.354	0.723	1.096	1.189		2008	1.392	0.816	1.212	1.185	
2009	2.224	1.598	1.100			2009	1.409	1.229	1.106			2009	1.553	1.322	1.104		
2010	1.549	1.268				2010	1.309	1.057				2010	1.355	1.103			
2011	1.292					2011	1.186					2011	1.198				
5-yr Avg	1.657	1.425	1.389	1.196		5-yr Avg	1.420	1.081	1.116	1.178		5-yr Avg	1.460	1.154	1.186	1.178	

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
2003	148,943,843	259,135,704	322,874,957	357,268,367	376,843,525	2003	137,007,561	196,549,007	215,607,010	224,757,027	235,017,747	2003	285,951,404	455,684,711	538,481,967	582,025,394	611,861,272
2004	167,178,512	294,913,045	366,000,488	401,692,947	416,736,757	2004	170,453,143	235,780,639	254,179,770	265,345,114	273,523,185	2004	337,631,655	530,693,684	620,180,258	667,038,061	690,259,942
2005	171,328,073	307,808,476	374,710,386	412,823,311	428,998,089	2005	171,998,269	244,272,991	267,162,264	280,003,281	286,198,472	2005	343,326,342	552,081,467	641,872,650	692,826,592	715,196,561
2006	175,381,359	310,730,263	381,193,034	417,903,926	435,613,767	2006	180,197,890	257,779,370	285,996,391	296,669,417	302,411,672	2006	355,579,249	568,509,633	667,189,425	714,573,343	738,025,439
2007	186,122,912	340,615,072	417,169,130	450,001,632	470,350,128	2007	206,585,757	279,321,018	308,824,627	325,240,317	340,291,775	2007	392,708,669	619,936,090	725,993,757	775,241,949	810,641,903
2008	173,976,412	316,795,846	383,140,558	421,843,863	439,466,057	2008	176,124,091	255,761,462	281,628,825	296,000,108	301,033,950	2008	350,100,503	572,557,308	664,769,383	717,843,971	740,500,007
2009	159,588,004	308,432,940	374,858,854	410,355,663		2009	161,633,359	249,374,732	273,350,861	286,527,941		2009	321,221,363	557,807,672	648,209,715	696,883,604	
2010	157,217,957	312,377,709	371,435,937			2010	162,576,385	259,044,976	280,011,625			2010	319,794,342	571,422,685	651,447,562		
2011	159,250,838	308,301,103				2011	163,432,306	259,207,948				2011	322,683,144	567,509,051			
2012	147,279,667					2012	160,247,324					2012	307,526,991				
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	
2003	1.740	1.246	1.107	1.055		2003	1.435	1.097	1.042	1.046		2003	1.594	1.182	1.081	1.051	
2004	1.764	1.241	1.098	1.037		2004	1.383	1.078	1.044	1.031		2004	1.572	1.169	1.076	1.035	
2005	1.797	1.217	1.102	1.039		2005	1.420	1.094	1.048	1.022		2005	1.608	1.163	1.079	1.032	
2006	1.772	1.227	1.096	1.042		2006	1.431	1.109	1.037	1.019		2006	1.599	1.174	1.071	1.033	
2007	1.830	1.225	1.079	1.045		2007	1.352	1.106	1.053	1.046		2007	1.579	1.171	1.068	1.046	
2008	1.821	1.209	1.101	1.042		2008	1.452	1.101	1.051	1.017		2008	1.635	1.161	1.080	1.032	
2009	1.933	1.215	1.095			2009	1.543	1.096	1.048			2009	1.737	1.162	1.075		
2010	1.987	1.189				2010	1.593	1.081				2010	1.787	1.140			
2011	1.936					2011	1.586					2011	1.759				
5-yr Avg	1.901	1.213	1.095	1.041		5-yr Avg	1.505	1.099	1.047	1.027		5-yr Avg	1.699	1.162	1.075	1.036	

Injury Type: Temporary Total

Indemnity					Medical					Combined (Indemnity + Medical)							
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2003	139,471,003	148,244,701	153,084,390	156,648,159	158,236,456	2003	163,621,252	137,455,895	127,607,428	124,015,813	121,891,615	2003	303,092,255	285,700,596	280,691,818	280,663,972	280,128,071
2004	129,005,708	122,313,210	127,628,302	131,287,110	133,350,354	2004	166,433,415	122,896,010	115,236,217	113,619,188	113,421,362	2004	295,439,123	245,209,220	242,864,519	244,906,298	246,771,716
2005	131,986,113	128,676,747	135,496,095	138,043,544	140,711,699	2005	168,062,275	124,270,134	120,452,423	118,115,864	118,989,693	2005	300,048,388	252,946,881	255,948,518	256,159,408	259,701,392
2006	138,600,043	132,683,765	145,810,574	147,375,728	147,756,172	2006	173,600,928	133,104,627	130,231,732	129,684,476	125,052,790	2006	312,200,971	265,788,392	276,042,306	277,060,204	272,808,962
2007	147,634,356	147,490,304	155,988,429	161,179,026	160,691,515	2007	177,866,622	143,051,850	136,529,374	137,901,878	136,020,628	2007	325,500,978	290,542,154	292,517,803	299,080,904	296,712,143
2008	142,889,008	144,895,073	155,120,437	156,828,505	157,773,635	2008	178,885,665	135,595,118	131,441,771	127,945,932	125,233,137	2008	321,774,673	280,490,191	286,562,208	284,774,437	283,006,772
2009	149,854,786	141,139,678	149,100,629	154,180,004		2009	181,413,105	128,954,707	123,325,573	121,928,592		2009	331,267,891	270,094,385	272,426,202	276,108,596	
2010	154,376,707	145,668,721	155,197,043			2010	192,129,801	137,946,847	138,096,907			2010	346,506,508	283,615,568	293,293,950		
2011	158,875,417	138,791,928				2011	206,460,977	139,579,131				2011	365,336,394	278,371,059			
2012	160,484,399					2012	204,601,037					2012	365,085,436				
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	
2003	1.063	1.033	1.023	1.010		2003	0.840	0.928	0.972	0.983		2003	0.943	0.982	1.000	0.998	
2004	0.948	1.043	1.029	1.016		2004	0.738	0.938	0.986	0.998		2004	0.830	0.990	1.008	1.008	
2005	0.975	1.053	1.019	1.019		2005	0.739	0.969	0.981	1.007		2005	0.843	1.012	1.001	1.014	
2006	0.957	1.099	1.011	1.003		2006	0.767	0.978	0.996	0.964		2006	0.851	1.039	1.004	0.985	
2007	0.999	1.058	1.033	0.997		2007	0.804	0.954	1.010	0.986		2007	0.893	1.007	1.022	0.992	
2008	1.014	1.071	1.011	1.006		2008	0.758	0.969	0.973	0.979		2008	0.872	1.022	0.994	0.994	
2009	0.942	1.056	1.034			2009	0.711	0.956	0.989			2009	0.815	1.009	1.014		
2010	0.944	1.065				2010	0.718	1.001				2010	0.818	1.034			
2011	0.874					2011	0.676					2011	0.762				
5-yr Avg	0.955	1.070	1.022	1.008		5-yr Avg	0.733	0.972	0.990	0.987		5-yr Avg	0.832	1.022	1.007	0.999	

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
2003	0	0	0	0	0	2003	49,197,184	50,168,096	50,373,161	50,459,243	50,570,581	2003	49,197,184	50,168,096	50,373,161	50,459,243	50,570,581
2004	0	0	0	0	0	2004	52,553,872	52,439,058	52,428,456	53,049,980	53,205,076	2004	52,553,872	52,439,058	52,428,456	53,049,980	53,205,076
2005	0	0	0	0	0	2005	55,159,649	55,409,447	55,739,830	55,994,760	56,102,482	2005	55,159,649	55,409,447	55,739,830	55,994,760	56,102,482
2006	0	0	0	0	0	2006	57,748,771	57,063,444	57,486,262	57,462,885	57,585,767	2006	57,748,771	57,063,444	57,486,262	57,462,885	57,585,767
2007	0	0	0	0	0	2007	61,300,563	59,541,066	59,553,306	59,496,586	59,826,917	2007	61,300,563	59,541,066	59,553,306	59,496,586	59,826,917
2008	0	0	0	0	0	2008	54,709,534	54,134,349	53,843,697	53,728,101	53,617,064	2008	54,709,534	54,134,349	53,843,697	53,728,101	53,617,064
2009	0	0	0	0	0	2009	53,431,195	51,792,935	50,988,241	51,048,063		2009	53,431,195	51,792,935	50,988,241	51,048,063	
2010	0	0	0			2010	56,493,789	53,457,654	53,598,681			2010	56,493,789	53,457,654	53,598,681		
2011	0	0				2011	57,142,844	54,105,613				2011	57,142,844	54,105,613			
2012	0					2012	55,813,537					2012	55,813,537				
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	
2003	-	-	-	-		2003	1.020	1.004	1.002	1.002		2003	1.020	1.004	1.002	1.002	
2004	-	-	-	-		2004	0.998	1.000	1.012	1.003		2004	0.998	1.000	1.012	1.003	
2005	-	-	-	-		2005	1.005	1.006	1.005	1.002		2005	1.005	1.006	1.005	1.002	
2006	-	-	-	-		2006	0.988	1.007	1.000	1.002		2006	0.988	1.007	1.000	1.002	
2007	-	-	-	-		2007	0.971	1.000	0.999	1.006		2007	0.971	1.000	0.999	1.006	
2008	-	-	-	-		2008	0.989	0.995	0.998	0.998		2008	0.989	0.995	0.998	0.998	
2009	-	-	-	-		2009	0.969	0.984	1.001			2009	0.969	0.984	1.001		
2010	-	-	-	-		2010	0.946	1.003				2010	0.946	1.003			
2011	-	-	-	-		2011	0.947					2011	0.947				
5-yr Avg	-	-	-	-		5-yr Avg	0.964	0.998	1.001	1.002		5-yr Avg	0.964	0.998	1.001	1.002	

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
2003	304,586,748	426,843,969	502,298,555	546,495,881	570,791,872	2003	367,331,676	403,798,188	422,226,897	437,828,910	444,910,001	2003	671,918,424	830,642,157	924,525,452	984,324,791	1,015,701,873
2004	313,127,199	438,362,047	519,797,651	564,434,038	583,539,243	2004	408,218,886	454,145,046	467,978,236	485,140,280	495,014,296	2004	721,346,085	892,507,093	987,775,887	1,049,574,318	1,078,553,539
2005	322,055,391	461,150,918	539,125,920	582,703,928	606,879,090	2005	433,244,188	475,818,016	489,365,301	504,879,219	520,915,758	2005	755,299,579	936,968,934	1,028,491,221	1,087,583,147	1,127,794,848
2006	330,197,299	463,643,609	552,255,667	600,187,243	624,718,345	2006	439,112,211	477,590,113	512,218,333	517,297,819	532,742,854	2006	769,309,510	941,233,722	1,064,474,000	1,117,485,062	1,157,461,199
2007	349,158,307	506,858,008	596,519,411	640,179,102	662,303,955	2007	468,413,486	520,996,486	547,081,136	581,206,843	597,023,679	2007	817,571,793	1,027,854,494	1,143,600,547	1,221,385,945	1,259,327,634
2008	330,371,421	480,062,930	559,125,551	605,201,049	627,185,821	2008	440,952,428	486,459,448	499,539,417	512,998,357	521,259,701	2008	771,323,849	966,522,378	1,058,664,968	1,118,199,406	1,148,445,522
2009	321,767,203	467,394,573	546,391,977	588,643,258		2009	415,876,024	455,868,707	478,585,315	493,356,797		2009	737,643,227	923,263,280	1,024,977,292	1,082,000,055	
2010	327,280,357	475,796,107	546,511,529			2010	426,458,911	469,933,867	492,233,193			2010	753,739,268	945,729,974	1,038,744,722		
2011	334,617,178	464,661,681				2011	456,952,187	488,138,177				2011	791,569,365	952,799,858			
2012	318,103,280					2012	456,430,431					2012	774,533,711				
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	
2003	1.401	1.177	1.088	1.044		2003	1.099	1.046	1.037	1.016		2003	1.236	1.113	1.065	1.032	
2004	1.400	1.186	1.086	1.034		2004	1.113	1.030	1.037	1.020		2004	1.237	1.107	1.063	1.028	
2005	1.432	1.169	1.081	1.041		2005	1.098	1.028	1.032	1.032		2005	1.241	1.098	1.057	1.037	
2006	1.404	1.191	1.087	1.041		2006	1.088	1.073	1.010	1.030		2006	1.223	1.131	1.050	1.036	
2007	1.452	1.177	1.073	1.035		2007	1.112	1.050	1.062	1.027		2007	1.257	1.113	1.068	1.031	
2008	1.453	1.165	1.082	1.036		2008	1.103	1.027	1.027	1.016		2008	1.253	1.095	1.056	1.027	
2009	1.453	1.169	1.077			2009	1.096	1.050	1.031			2009	1.252	1.110	1.056		
2010	1.454	1.149				2010	1.102	1.047				2010	1.255	1.098			
2011	1.389					2011	1.068					2011	1.204				
5-yr Avg	1.440	1.170	1.080	1.037		5-yr Avg	1.096	1.049	1.032	1.025		5-yr Avg	1.244	1.109	1.057	1.032	

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 3(e) The filer shall provide for each of the loss amounts in Sub-item (3)(d) of this Rule the corresponding incurred claim counts and for each of the policy years in Sub-item (3)(d) of this Rule the aggregate earned exposures. Where small claims are reported in bulk, the filer shall provide such information as accurately as possible, given the imprecision inherent in such aggregate data.

Response

See attached Exhibit 3(e).

NORTH CAROLINA**WORKERS COMPENSATION STATISTICAL PLAN DATA****Aggregate Earned Exposures By Policy Year**

<u>Policy Year</u>	<u>Payroll</u>	<u>Std Earned Premium</u>
2003	77,909,851,031	1,621,250,843
2004	83,417,180,413	1,748,888,522
2005	89,644,406,741	1,890,137,800
2006	95,872,988,550	2,065,398,974
2007	105,006,207,440	2,324,906,638
2008	102,792,938,106	2,188,868,135
2009	101,124,791,358	2,019,797,443
2010	105,407,918,622	1,966,934,771
2011	110,015,176,642	2,012,896,269
2012	114,216,459,884	2,037,089,071

Incurred Claim Counts By Injury Type

Fatal						Permanent Total					
<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2003	72	78	78	79	80	2003	26	35	57	72	80
2004	76	81	84	87	90	2004	29	36	47	62	67
2005	74	82	85	89	89	2005	30	44	49	59	69
2006	71	76	78	84	87	2006	18	25	36	51	67
2007	61	65	69	73	74	2007	17	26	34	48	59
2008	47	60	68	68	69	2008	18	29	35	50	57
2009	50	61	63	65		2009	12	23	39	43	
2010	70	71	75			2010	11	18	24		
2011	63	68				2011	13	19			
2012	43					2012	12				

Permanent Partial						Temporary Total					
<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2003	6,292	8,017	8,457	8,505	8,520	2003	13,735	12,316	11,959	11,924	11,929
2004	6,879	8,921	9,131	9,161	9,168	2004	12,708	11,236	11,178	11,133	11,159
2005	7,156	9,065	9,271	9,324	9,394	2005	12,830	11,391	11,310	11,298	11,228
2006	7,232	8,991	9,231	9,376	9,475	2006	12,348	11,050	10,953	10,822	10,742
2007	7,187	9,143	9,603	9,760	9,796	2007	12,524	11,186	10,887	10,792	10,761
2008	6,364	8,620	8,911	9,034	9,061	2008	11,383	9,743	9,617	9,543	9,541
2009	5,836	8,500	8,787	8,907		2009	11,088	9,144	9,016	8,982	
2010	5,878	8,598	8,879			2010	11,550	9,606	9,462		
2011	6,070	8,919				2011	11,506	9,410			
2012	5,879					2012	10,910				

Medical Only						Total - All Injury Types					
<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2003	75,492	76,603	76,774	76,833	76,827	2003	95,617	97,049	97,325	97,413	97,436
2004	71,789	72,850	73,039	73,085	73,153	2004	91,481	93,124	93,479	93,528	93,637
2005	73,261	74,192	74,301	74,354	74,405	2005	93,351	94,774	95,016	95,124	95,185
2006	71,722	72,583	72,867	72,931	73,007	2006	91,391	92,725	93,165	93,264	93,378
2007	72,404	73,176	73,288	73,354	73,357	2007	92,193	93,596	93,881	94,027	94,047
2008	62,413	63,109	63,175	63,147	63,144	2008	80,225	81,561	81,806	81,842	81,872
2009	58,822	59,272	59,330	59,342		2009	75,808	77,000	77,235	77,339	
2010	60,078	60,187	60,194			2010	77,587	78,480	78,634		
2011	59,002	59,347				2011	76,654	77,763			
2012	56,104					2012	72,948				

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 July 1, 2015 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>
1/12- 12/12	1.012	1.013	1.010	1.013	1.010	0.945	0.977
1/11- 12/11	1.047	1.016	1.008	1.016	1.010	0.942	0.976
1/10- 12/10	1.217	1.014	0.989	1.014	0.997	0.937	0.967
1/09- 12/09	1.249	1.019	0.990	1.019	0.999	0.936	0.968
1/08- 12/08	1.259	1.027	0.996	1.027	1.005	0.936	0.971
1/07- 12/07	1.266	1.034	0.999	1.034	1.009	0.936	0.974
1/06- 12/06	1.278	1.043	1.006	1.043	1.015	0.936	0.978
1/05- 12/05	1.284	1.048	1.010	1.048	1.020	0.936	0.981
1/04- 12/04	1.288	1.051	1.012	1.051	1.022	0.936	0.982
1/03- 12/03	1.299	1.060	1.020	1.060	1.030	0.936	0.987

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 0.981 (-1.9%) and 0.988 (-1.2%) 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 0.971 (-2.9%) and 0.995 (-0.5%) for indemnity and medical, respectively.

- (ii) See attached Exhibit 4(b), which contains the available trend factors based on multi-state data. The multi-state trend factors are computed as premium-weighted averages of the annual trend factors filed in the specified jurisdictions.

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.
FILED ANNUAL LOSS RATIO TRENDS
BASED ON FILINGS MADE DURING THE 2014/2015 FILING SEASON

<u>State</u>	<u>Indemnity</u>	<u>Medical</u>
ALABAMA	0.970	0.985
ALASKA	0.950	1.000
ARIZONA	0.955	1.005
ARKANSAS	0.950	0.990
COLORADO	0.960	1.000
CONNECTICUT	0.995	1.015
DISTRICT OF COLUMBIA	0.985	0.985
FLORIDA	0.980	1.000
GEORGIA	0.990	0.995
HAWAII	0.960	1.000
IDAHO	0.960	1.005
ILLINOIS	0.995	1.000
INDIANA	0.970	1.015
IOWA	1.000	1.020
KANSAS	0.970	0.995
KENTUCKY	0.950	0.970
LOUISIANA	0.990	1.010
MAINE	0.980	0.985
MARYLAND	0.985	0.995
MISSISSIPPI	0.985	0.990
MISSOURI	0.970	1.005
MONTANA	0.975	1.000
NEBRASKA	0.980	1.000
NEVADA	0.975	0.990
NEW HAMPSHIRE	0.970	1.015
NEW MEXICO	0.970	0.995
OKLAHOMA	0.975	0.990
OREGON	0.985	1.005
* RHODE ISLAND		
SOUTH CAROLINA	0.980	0.990
SOUTH DAKOTA	0.970	1.000
TENNESSEE	0.965	1.000
TEXAS	0.970	0.965
UTAH	0.965	0.990
VERMONT	0.985	0.995
VIRGINIA	0.975	0.997
<u>WEST VIRGINIA</u>	<u>0.945</u>	<u>1.000</u>
All States Average	0.978	0.998

* NCCI analysis indicated that no change in advisory loss costs was warranted.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 5 Changes in premium base and exposures. The filer shall provide or estimate the following information on exposure trends:
- (a) The statewide average weekly wage for the latest five available calendar years;
 - (b) The statewide average weekly wage for the latest ten available policy years without the application of a payroll limitation;
 - (c) The statewide average weekly wage for the latest ten available policy years after the application of a payroll limitation; and
 - (d) The estimated statewide average weekly wage for the calendar and policy years during which the rates will be in effect.

Response

See attached Exhibit 5.

Since there have been no payroll limitations in North Carolina in the past ten years, the response to (b) and (c) will be the same.

The policy year data is calculated using a weighted average of the calendar year data.

NORTH CAROLINA

Average Weekly Wages[^]

Calendar Year

2010	786	
2011	806	
2012	828	
2013	842	
2014	858	*
2015	891	*
2016	935	*
2017	985	*

Policy Year

2004	675	
2005	700	
2006	728	
2007	749	
2008	758	
2009	769	
2010	794	
2011	815	
2012	834	
2013	849	
2014	871	*
2015	909	*
2016	955	*

[^] 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	0.910
Change in trend	1.000
Change in benefits	0.987
Change in loss-based expense provisions	<u>1.000</u>
Overall Statewide Loss Costs change	0.898
Change in the assigned risk loss cost multiplier	<u>1.138</u>
Overall Statewide Assigned Risk Rate change	1.022

(b) See RB-1, Exhibit I and RB-1, Appendix E.

11 NCAC 10.1111 - WORKERS COMPENSATION

Item

- 8 For assigned risk rate filings, the filer shall include support for a reasonable margin for underwriting profit and contingencies and investment income, including realized capital gains.

Response

This item is not applicable to the loss cost filing.

11 NCAC 10.1111 - WORKERS COMPENSATION

Item

- 9 For assigned risk rate filings, the filer shall provide investment earnings on capital and surplus. Given the selected underwriting profit and contingencies provision contained in the filing, the filer shall indicate the resulting rates of return (including consideration of investment income) on equity capital, on statutory surplus, and on total assets. The filer shall show the derivation of all factors used in producing these calculations and justify the fairness and reasonableness of these rates of return.

Response

This item is not applicable to the loss cost filing.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

10 As required by G.S. 58-36-15, the filer shall:

10(a) Provide information on the following aspects of workers compensation individual risk rating plans, including an explanation of their purpose and a detailed description of their derivation:

(i) For experience rating plans, the table of expected loss rate and discount ratios and the table of weighting and ballast values.

(ii) For retrospective rating plans, the table of insurance charges, multipliers (including the derivation of any assigned risk subsidy), and the table of excess loss factors.

Response

(i) See attached Exhibit 10(a)(i), RB-1, and Exhibit III.

(ii) See attached Exhibit 10(a)(ii) and Exhibit III items RR1-RR2 of the Loss Cost Filing. For the complete table of insurance charges, please refer to the Retrospective Rating Plan Manual. In the Assigned Risk filing, the tax multiplier covers licenses, fees, assessments and taxes that the insurance carrier must pay on its collected premium. For voluntary business, each carrier calculates its own tax multiplier.

Expected Loss Rates and Discount Ratios

Expected Loss Rates

An expected loss rate (ELR) estimates the average expected loss level of a classification for the experience rating period. An ELR is a statewide rate that gets applied to payroll in hundreds to estimate the expected losses for a risk. These expected losses are compared with the actual losses of a risk during the experience rating period and used in the calculation of the experience modification (the "mod"). This North Carolina filing, proposed effective 4/1/2016, contains ELRs that will be used to estimate losses during the 4/1/2012 to 3/31/2015 time period for experience ratings to be issued between 4/1/2016 and 3/31/2017.

In the experience mod calculation, expected losses and actual losses must be at the same level to enable an "apples to apples" comparison. The actual losses reflect the statewide data during the experience rating period. Since the proposed loss costs are calculated to reflect the average loss levels of the proposed effective rating period, "unwinding" the proposed loss costs to the experience rating period can derive the ELR. This unwinding is accomplished through the application of ELR factors to the proposed underlying pure premiums. These ELR factors remove effects of development, benefit changes, trend, loss-based expenses, experience, assigned risk programs and any other factors that should not be reflected in the expected losses. The resulting total pure premium (after application of the ELR factors) is multiplied by the manual to earned ratio to derive the ELR for each classification.

Attached, immediately following the text of this memorandum, is an exhibit detailing the ELR factor calculation.

Average development, benefits, trend, and loss-based expenses:

The left half of the attached exhibit calculates the factors needed to remove the effects of development to ultimate, benefit changes, trend, etc. from the proposed underlying pure premiums. These factors are weighted with the latest three reports of statistical plan data to adjust the proposed underlying pure premiums by indemnity and medical.

Experience adjustment factor:

The proposed underlying pure premiums reflect the proposed experience change in the financial data time period. The ELRs need to reflect the experience change in the experience rating time period. The experience adjustment factor is the ratio of the experience change in the experience rating time period to the experience change in the financial data time period.

ELR composite factor:

The ELR composite factor removes offsets or assigned risk impacts from the proposed underlying pure premiums to bring them to a statewide level. For example, an offset for the change in assigned risk programs would be removed in this step.

Adjustment for Excess Provision and Undeveloped Loss Layer Between Ratemaking Limit and State Accident Limit:

These factors are applied to recognize the fact that limited losses are used in calculating the experience mod, but the underlying pure premiums reflect unlimited losses.

Discount Ratios

In experience rating, losses are divided into primary and excess portions. The discount ratio (d-ratio) represents the average ratio of expected "primary" losses to expected total losses for a classification. The function of the d-ratio is to determine what portion of the expected loss shall enter the experience mod calculation as the primary loss.

Under the Experience Rating Plan, a specific fixed dollar amount (called the "split point") is considered to be the primary portion of any loss that exceeds this amount. For a loss less than or equal to the split point, the entire loss is considered primary. In accordance with Item filing E-1402, the split point is adjusted for inflation over time. The below table provides historical split point values in North Carolina.

Date	Split Point
Prior to 4/1/13	\$5,000
Effective 4/1/13	\$10,000
Effective 4/1/14	\$13,500
Effective 4/1/15	\$15,500
Effective 4/1/16	\$16,000

D-ratio factors are calculated separately for indemnity and medical losses by hazard group and they represent the percentage of each type of loss that is considered primary. These ratios of primary to total losses are based on the latest three years of statistical plan data. A comparison of the resulting d-ratio factors across hazard groups is done to ensure that the factors monotonically decrease from hazard group A to hazard group G. If they do not, an adjustment is made by averaging the d-ratios over adjacent hazard groups.

The final d-ratio for each classification is calculated as follows:

$$\text{d-ratio} = \frac{\{(\text{HG indemnity d-ratio factor}) \times (\text{indemnity pure premium}) + (\text{HG medical d-ratio factor}) \times (\text{medical pure premium})\}}{\text{total pure premium}}$$

ELR FACTOR CALCULATION

NORTH CAROLINA

ERA Experience Rating

Exp Rating 3rd rpt 04/01/12	WCSP 3rd rpt Losses	3:U Devel.*	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10) ⁴	Trended Losses
Fatal Likely	629,904	1.260	793,679	1.011	802,409	0.961	771,115
Permanent Total	3,794,038	1.260	4,780,488	1.011	4,833,073	0.961	4,644,583
Permanent Partial Likely	154,123,907	1.260	194,196,123	1.009	195,943,888	0.961	188,302,076
Temporary Total Likely	64,568,332	1.260	81,356,098	1.011	82,251,015	0.961	79,043,225
Likely	223,116,181	1.260	281,126,388	1.010	283,830,385	0.961	272,760,999
Fatal Not Likely	12,391,799	1.123	13,915,990	1.011	14,069,066	0.961	13,520,372
Permanent Partial Not Likely	209,603,307	1.123	235,384,514	1.009	237,502,975	0.961	228,240,359
Temporary Total Not Likely	86,848,478	1.123	97,530,841	1.011	98,603,680	0.961	94,758,136
Not-Likely	308,843,584	1.123	346,831,345	1.010	350,175,721	0.961	336,518,867
Medical Likely	169,127,665	1.327	224,432,411	0.950	213,210,790	1.000	213,210,790
Medical Not Likely	284,731,209	1.059	301,530,350	0.950	286,453,833	1.000	286,453,833
Medical	453,858,874	1.159	525,962,761	0.950	499,664,623	1.000	499,664,623

Exp Rating 2nd rpt 04/01/13	WCSP 2nd rpt Losses	2:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10) ³	Trended Losses
Fatal Likely	473,757	1.516	718,216	1.005	721,807	0.970	700,153
Permanent Total	1,916,672	1.516	2,905,675	1.005	2,920,203	0.970	2,832,597
Permanent Partial Likely	123,319,885	1.516	186,952,946	1.004	187,700,758	0.970	182,069,735
Temporary Total Likely	50,372,930	1.516	76,365,362	1.005	76,747,189	0.970	74,444,773
Likely	176,083,244	1.516	266,942,199	1.004	268,089,957	0.970	260,047,258
Fatal Not Likely	12,226,222	1.271	15,539,528	1.005	15,617,226	0.970	15,148,709
Permanent Partial Not Likely	181,121,659	1.271	230,205,629	1.004	231,126,452	0.970	224,192,658
Temporary Total Not Likely	86,668,521	1.271	110,155,690	1.005	110,706,468	0.970	107,385,274
Not-Likely	280,016,402	1.271	355,900,847	1.004	357,450,146	0.970	346,726,641
Medical Likely	151,598,453	1.429	216,634,189	0.962	208,402,090	1.000	208,402,090
Medical Not Likely	291,242,423	1.082	315,124,302	0.962	303,149,579	1.000	303,149,579
Medical	442,840,876	1.201	531,758,491	0.962	511,551,669	1.000	511,551,669

Exp Rating 1st rpt 04/01/14	WCSP 1st rpt Losses	1:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10) ²	Trended Losses
Fatal Likely	0	2.467	0	1.001	0	0.980	0
Permanent Total	722,348	2.467	1,782,033	1.001	1,783,815	0.980	1,748,139
Permanent Partial Likely	46,472,268	2.467	114,647,085	1.000	114,647,085	0.980	112,354,143
Temporary Total Likely	58,466,167	2.467	144,236,034	1.001	144,380,270	0.980	141,492,665
Likely	105,660,783	2.467	260,665,152	1.001	260,811,170	0.980	255,594,947
Fatal Not Likely	6,545,919	1.694	11,088,787	1.001	11,099,876	0.980	10,877,878
Permanent Partial Not Likely	98,985,026	1.694	167,680,634	1.000	167,680,634	0.980	164,327,021
Temporary Total Not Likely	98,533,538	1.694	166,915,813	1.001	167,082,729	0.980	163,741,074
Not-Likely	204,064,483	1.694	345,685,234	1.001	345,863,239	0.980	338,945,973
Medical Likely	126,620,192	1.663	210,569,379	0.989	208,253,116	1.000	208,253,116
Medical Not Likely	279,860,460	1.125	314,843,018	0.989	311,379,745	1.000	311,379,745
Medical	406,480,652	1.293	525,412,397	0.989	519,632,861	1.000	519,632,861

Injury Type	Development	x Benefit	x Trend	x(LBP)	= Total	Reciprocal
Indemnity	1.431	1.005	0.970	1.170	1.632	0.613
Medical	1.215	0.967	1.000	1.170	1.375	0.727
Total	1.323	0.987	0.984	1.170	1.503	0.665

* Development factor limited at \$500,000.

04/01/16
1st Report WCSP Start: Jan-12
1st Report WCSP End: Dec-12

	Indemnity	Medical
1.) Reciprocal Weighted Averages	0.613	0.727
ERA Medical Adjustment Factor		0.908
Final Weighted Averages	0.613	0.660

	Overall
2.) (a) Trended WCSP Experience Change	1.066
(1) WCSP Experience Change	1.157
(2) WCSP Trend	0.921
(3) Adjustment to Target Off-Balance(Mult.)	1.000

(b) Financial Data Experience Change	0.910
(c) Experience Adj. Factor (a)/(b)	1.171

3.) ELR Composite Factor (1)x(2)	1.000
(1) Change in MPM	1.000
(2) Other Adjustments (Mult.)	1.000

	Indemnity	Medical
4.) Avg. RERP/GERT ELR Factor	0.718	0.851
Avg. ERA ELR Factor	0.718	0.773
[(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	0.837	0.786	0.756	0.719	0.668	0.63	0.565

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)]	0.601	0.564	0.543	0.516	0.480	0.452	0.406
Medical [(4 Med)x(5)x(6)x(7)]	0.647	0.608	0.584	0.556	0.516	0.487	0.437

9.) LAE & Assessment

Loss Adj. Expense	1.170
Indemnity Assessment	1.00000
Medical Assessment	1.00000
Overall Assessment	1.00000

10.) Financial Data Annual Trend

Indemnity	0.990
Medical	1.000

The Table of Insurance Charges

What is the Table of Insurance Charges?

This table is the source of the "insurance charges and savings" used in the retrospective rating plans. On a voluntary basis, the policyholder is hoping to reap the benefit of good experience at the risk of bearing the costs of possible bad experience within the limits of the plan.

A retrospective rating plan responds to policyholder's loss experience by adjusting the final premium on the basis of this experience, subject to certain restrictions agreed upon in the policy at issuance. One important restriction is the limitation of the final premium to a maximum amount. When the policyholder chooses a maximum premium, the insurance company will then use an industrywide average cost for the expected dollars above this maximum.

This type of limitation makes it possible for a policyholder to purchase a retrospectively rated policy, even if the policyholder cannot afford to pay for extremely adverse experience. The Table of Insurance Charges tabulates these average costs, which are developed from actual industry experience.

Many retrospectively rated plans also have a minimum premium set above the costs of servicing the policy. In this case, there will be an average credit in the premium of the insured because some policyholders will have losses below the minimum, resulting in a net savings to the insurer. This savings is distributed equitably to all plan participants. In addition to being the source of the insurance charges, the Table is also the source of the insurance savings.

On the average, it is expected that losses paid by the policyholder plus the insurance charge paid to the insurance company will sum to total expected losses. This is called a balanced plan. In reality, this will not always work perfectly because insurance charges are based on past experience. Because of this, the Table of Expected Loss Ranges is updated regularly to bring the rating process closer to the ideal balance.

Why do we need insurance charges?

Essentially, this question has to be answered in two steps:

- a) There is a need for retrospectively rated policies in the insurance marketplace.
- b) Although the policyholder may wish to pay his/her own losses within limits, he/she may not have the financial reserves to retain unlimited loss potential.

The first point is discussed in many places in the standard insurance literature. Some policyholders simply would like to pay for their own costs to the greatest extent possible without relying on industry rates. Others have a more specific reason—such as a belief that their safety program will produce superior results.

Few corporate entities are strong enough to retain unlimited exposure to loss. Even large insurance companies buy reinsurance to further spread the risk. An insurance charge to limit the loss ratio in a retrospectively rated policy is analogous to a reinsurance premium.

How is the Table of Insurance Charges structured?

To use the Table, one must know the Expected Loss Group assignment of a policyholder and the entry ratio for the subject retrospective rating plan.

Because of the law of large numbers, the variance in results tends to decrease with increasing premium size. Since insurance charges measure the amount of loss above certain loss ratios, it follows that for any fixed maximum loss ratio, decreasing variance leads to decreasing insurance charges for larger policyholders. The Table is therefore indexed by Expected Loss Size Ranges determined by expected losses (expected loss ratio times standard premium).

The Table of Insurance Charges also needs an index determined by the loss ratio at which one wishes to measure the insurance charge. If one used the actual loss ratio as the index, the Table would be valid for only one expected loss ratio. To eliminate the need to create a Table of Insurance Charges for each expected loss ratio, the entry ratio (the particular loss ratio divided by the expected loss ratio), is used.

North Carolina

Calculation of State and Federal Tax Multipliers Effective April 1, 2016

	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	0.0030
C. Total of proposed state premium taxes and assessments	0.0296
D. Proposed target cost ratio	0.579
E. Loss adjustment expense provision	1.170
F. State permissible loss ratio = $[(D) / ((A)+(E)-1.000)]$	0.495
G. Expense and Profit, excluding taxes and assessments = $1-(C)-(F)$	0.475
H. State tax multiplier = $[(G)+(A)x(F)] / [(F)+(G)] \times [1 / (1-(C))]$	1.031
I. Proposed overall federal assessment	1.062
J. State weight ^	0.158
K. Federal weight ^	0.842
L. Weighted federal assessment = $((A)x(J)) + ((I)x(K))$	1.052
M. Federal permissible loss ratio = $[(D) / ((E)+(L)-1.000)]$	0.474
N. Federal tax multiplier = $[(G)+(L)x(M)] / [(G)+(M)] \times [1 / (1-(C))]$	1.057

^ From F-class summary data.

Excess Loss Factors

At the onset of a policy, the insurer and the insured may agree that the final premium paid by the insured can be a function of not only the payroll, but also of the actual losses during the coverage period. An arrangement of this sort is formalized in the Retrospective Rating Plan as approved in most states. Ultimate premium is based on actual losses, expenses and a net insurance charge to compensate for the application of maximum and minimum aggregate amounts.

For most insureds, the maximum premium can be a burdensome amount, but an amount they are reasonably confident they will not have to pay. However, there remains a fear that a single disastrous accident may cause enough loss by itself to result in the maximum premium being charged. Because of this, the insured may select a "loss limit" or cap on individual losses that enter the retrospective premium formula.

Charges for excess coverage can be calculated using excess loss factors (ELFs). These vary by the state and hazard group assignment of the insured as well as the selected loss limit. The excess coverage is on a per occurrence basis. Therefore, the portion of the loss in excess of the loss limit due to a single occurrence (possibly multiple-claim) is excluded from the calculation of the retrospective premium.

The ELF for a given loss limit can be applied to standard premium to generate the pure loss charge for the coverage. The tax multiplier is applied to the final retrospective premium to compensate for taxes, loss assessments and other miscellaneous items.

The distribution of losses in excess of the selected loss limit (i.e., the excess ratios) is central to the ELF calculation. These distributions vary by hazard group, injury type, and by the state's applicable benefit structure. In particular, North Carolina's benefits are considered "limited" due the existence of a specified duration of time for which benefits are payable.

11 NCAC 10.1111 – WORKERS’ COMPENSATION

Item

- 10(b) Describe all payments made to all consultants (including lawyers, actuaries, and economists) related to this filing and the previous one on workers’ compensation insurance. If payment cannot be specifically identified as related to particular filings, the filer shall estimate them.

Response

September 18, 2014 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 2014 for work specifically related to workers’ compensation insurance loss cost and residual market rate filings total approximately \$416,910.

Young Moore and Henderson, P.A.: The firm has billed the Rate Bureau approximately \$26,249 for fees in connection with the 2014 workers’ compensation insurance loss cost and residual market rate filings.

Financial Strategy Associates: The firm has billed the Rate Bureau approximately \$8,288 for services rendered in connection with the 2014 workers’ compensation insurance residual market rate filing.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$34,778 for services rendered in connection with the 2014 workers’ compensation insurance residual market rate filing.

August 28, 2015 Loss Cost and Residual Market Rate Filings

National Council on Compensation Insurance, Inc.: NCCI has advised the Rate Bureau that the amounts billed and to be billed to its affiliates and to the Rate Bureau for actuarial support during 2015 for work specifically related to workers’ compensation insurance loss cost and residual market rate filings total approximately \$428,618.

Young Moore and Henderson, P.A.: The firm has billed the Rate Bureau approximately \$7,586 for fees in connection with the 2015 workers’ compensation insurance loss cost and residual market rate filings.

Financial Strategy Associates: The firm has not yet billed the Rate Bureau for services rendered in connection with the 2015 workers compensation insurance residual market rate filing.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$18,345 for services rendered in connection with the 2015 workers compensation insurance loss cost and residual market rate filings.

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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

While not considered a change to the ratemaking methodology, the financial data loss development factor from a 19th report to an ultimate report in this year's filing is based on a ten-year average. In the prior filing, a seven-year average was used.

PRE-FILED TESTIMONY
OF
RAYMOND F. EVANS

NORTH CAROLINA WORKERS COMPENSATION INSURANCE
2015 LOSS COSTS FILING
BY THE NORTH CAROLINA RATE BUREAU

Q. Would you state your full name and business address?

A. Raymond F. Evans, Jr. CPCU, 2910 Sumner Boulevard, Raleigh, North Carolina.

Q. Are you employed by the North Carolina Rate Bureau ("Bureau")?

A. Yes.

Q. In what capacity?

A. I am the General Manager.

Q. How long have you been employed by the Bureau?

A. Since September 2000.

Q. Would you summarize your educational background?

A. I graduated from Ohio State University with a Bachelor of Science Degree in Accounting. I also have the designation of Chartered Property Casualty Underwriter.

Q. What was your work experience after graduation and prior to your employment by the Bureau?

A. From March 1966 to July 2000, I was employed by the State Auto Insurance Companies, Columbus, Ohio in various capacities, including the position of Executive Vice President of a subsidiary.

Q. Can you identify Exhibits RB-1 through RB-5 and the 11 NCAC 10.1111 Responses?

A. Yes. Exhibit RB-1 is a reference filing containing advisory prospective loss costs, the data and calculations underlying those loss costs, and the 11 NCAC 10.1111 Responses. Exhibits RB-2 through RB-5 contain the required accompanying prefiled testimony and exhibits. Together, these materials constitute a filing (the "Filing") that is dated August 28, 2015 submitted by the Bureau to the Honorable Wayne Goodwin, Commissioner of Insurance, with respect to workers compensation insurance loss costs in North Carolina.

Q. Does the Bureau have actuaries on its staff?

A. Yes, the Bureau has an actuary on its staff. However, the Bureau continues to obtain actuarial expertise for preparation of the Filing from the Workers Compensation Committee, the National Council on

Compensation Insurance, Inc. and from Milliman, Inc.

Q. Does the Filing submitted to the Commissioner include, to the extent available, the information to be furnished in connection with filings under Article 36 of Chapter 58 of the General Statutes?

A. Yes. Those data that were available have been submitted to the Commissioner as part of the Filing. As shown and explained in that submission, some data were not collected or, if collected, were not retrievable from the statistical data in the form requested. The individual circumstances with respect to such data are explained in the submission.

Q Does that conclude your prefiled testimony?

A. Yes.

PREFILED TESTIMONY
OF
JAY A. ROSEN

2015 NORTH CAROLINA WORKERS COMPENSATION
LOSS COST AND ASSIGNED RISK RATE FILINGS

Q. *Please state your name, title, employer, and position you hold.*

A. My name is Jay Rosen, and I am a Director and Senior Actuary for the National Council on Compensation Insurance, Inc. ("NCCI") in Boca Raton, Florida. My current responsibilities include oversight of the actuarial function, including the preparation of rate filings and presentation of actuarial testimony, for six jurisdictions in NCCI's Eastern Region (including North Carolina).

Q. *Would you outline your academic and professional training?*

A. I have a Bachelor of Science degree and a Master of Science degree, both in Mathematics, from the University of Florida, in Gainesville, Florida. I am a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries and am in good standing with both of those organizations.

Q. *How long have you been employed by NCCI?*

A. I have been employed by NCCI since June of 1992.

Q. *Would you briefly describe the principal functions of NCCI?*

A. NCCI is the major data collector of workers compensation statistics, and is recognized as the expert organization in workers compensation data collection, ratemaking, and research. NCCI's principal functions are to collect and process statistical data, inspect and administer a detailed classification system and develop prices for workers compensation insurance that are not excessive, inadequate or unfairly discriminatory. It prepares manual loss costs, manual rates, rating plans and policy forms

for use by its members and subscribers and files same with various supervisory authorities on their behalf.

Q. *Who belongs to NCCI?*

A. NCCI is an organization of some 600 members and subscribers who are insurance companies and self-insured funds writing workers compensation insurance. These loss cost and rate filings are based on the data submitted to NCCI and the North Carolina Rate Bureau (NCRB) by insurance companies writing workers compensation business in North Carolina.

Q. *Are you familiar with the filings for revised workers compensation loss costs and assigned risk rates by the North Carolina Rate Bureau (the "Filings") of which this testimony is a part?*

A. Yes, I am.

Q. *Did you supervise the production of the Filings?*

A. Yes, I did. NCCI has contracted with the North Carolina Rate Bureau as an actuarial services vendor in connection with these Filings.

Q. *What is the purpose and scope of your testimony?*

A. I will provide testimony on the key actuarial issues and components in the Filings. Specifically, my testimony will discuss the (i) development of the overall average loss cost level indication, (ii) assigned risk differential analysis, and (iii) various expense components contained in the voluntary loss costs and assigned risk rates.

Q. *Could you briefly describe the purpose of the Filings that have been submitted to the North Carolina Department of Insurance?*

A. Sure. One of the Filings proposes revised loss costs and rating values for the voluntary market. The other Filing proposes revised rates and rating values for the Workers Compensation Insurance Plan, which is the assigned risk market.

Q. *What is the voluntary market and what is the assigned risk market?*

- A. Those insurers electing to provide employers workers compensation coverage in North Carolina’s competitive marketplace—incorporating their own underwriting guidelines and expense needs—constitute the “voluntary market.”

An employer unable to secure workers compensation insurance in the voluntary market obtains coverage through the Workers Compensation Insurance Plan—also referred to as the assigned risk market. This market of last resort provides a method for those employers not written voluntarily to obtain coverage.

- Q. *For the voluntary market, you mentioned a revision to the current loss costs has been filed. What is the difference between a loss cost and a rate?*

- A. The term loss cost is used because, in general, it represents only that portion of the full rate that provides for loss and loss adjustment expenses. The North Carolina loss costs are not final rates because they do not include provisions for any of the remaining expenses (including production expenses, profit, contingencies, etc.) of an insurer.

In the North Carolina voluntary market, each carrier is responsible for considering its individual expense needs, developing a loss cost multiplier (LCM), and determining its final rates. The carrier-specific LCM is the expense loading (providing for all carrier expenses other than loss adjustment expense) an insurer applies to a set of loss costs to build its final rates. In this process, a carrier may elect to base its final rates on the loss costs in the Loss Cost filing.

- Q. *If this loss cost revision were approved as filed, would all employers insured in the voluntary market receive a loss cost change equal to the overall average proposed change?*

- A. No. The proposed loss cost indication represents the overall average change for the voluntary market. The actual percentage loss cost change may vary between individual classification codes—both above and below this average.

The proposed overall average change is equitably distributed to the various industry groups and then to the more than 600 individual classification codes during the ratemaking process. The final premium charged to a particular employer not only depends on the specific class codes in which the employer conducts business, but also on the individual insurer issuing the policy. Since in the voluntary market each insurer is responsible for determining its final rates, after reviewing its own expense needs, underwriting guidelines, etc., the final premium charged to any particular employer may vary among insurers.

Q. *Please give us an overview of the process used to develop the Filings.*

A. The latest available premium and loss data is collected by NCCI and NCRB from insurance companies and verified. Using this data, the expected costs associated with writing workers compensation insurance in North Carolina during the period April 1, 2016 through March 31, 2017 are determined. In this process, expenses are analyzed and provisions for these components are included. The expected future costs determine the extent to which the currently approved overall loss cost and rate levels should change.

Q. *Do the Filings include data for all companies writing workers compensation business in North Carolina?*

A. No. There are several reasons that would prevent a carrier's data from being included in a filing, including (i) data that was not reported prior to the filing and (ii) quality issues that exist with the reported data. While it would clearly be preferable to include all carriers' data in the filing, it is critical that the data be of the highest quality possible. Carriers with a premium market share greater than 0.1% and whose data is not contained in the Filings' experience period are listed in Appendix A-IV.

NCCI has the following processes in place to provide all carriers the incentive to submit aggregate data in a timely and accurate manner:

(i) Aggregate Data Quality Incentive Program (ADQIP): In response to carriers reporting late and/or inaccurate data, they are subject to financial assessments levied by NCCI.

(ii) Financial Data Escalation Process: During the data collection and validation process, data issues are discussed with insurance carrier personnel at progressively increasing levels of authority until the issues are resolved.

The data goes through a series of three validation procedures implemented by NCCI: (i) arithmetic checks, (ii) reasonableness checks, and (iii) a reconciliation report.

The first check, the arithmetic check, is used to make sure that the data submitted to NCCI in the various rows and columns of the aggregate financial data reports sum to the correct totals as stated by the carriers in those submissions.

The second check, the reasonableness check, is used to make sure that all unusual fluctuations in a carrier's data are explained. For example, a company reporting \$100,000 in premium in 2014 and then \$10 million in 2015 would be questioned about the large change in premium amounts.

The third test is a reconciliation. The North Carolina data submitted to NCCI is reconciled with the NAIC Annual Statement data submitted by companies to the North Carolina Department of Insurance.

Q. *Are the data used in the Filings reasonable and reliable for determining voluntary loss costs and assigned risk rates in North Carolina?*

A. Yes, in my opinion, the data as collected and validated provides an actuarially appropriate, reasonable, and credible dataset on which to base the Loss Cost and Assigned Risk rate filings.

Q. *What overall average change does the Loss Cost filing propose?*

A. The Loss Cost filing seeks an overall average decrease of 10.2% from the current loss cost level for the industrial classifications.

Q. *What overall average rate level change does the Assigned Risk filing propose?*

A. The Assigned Risk rate filing seeks an overall average rate level increase of 2.2% for the industrial classifications.

Q. *What is the proposed effective date for the Filings?*

A. The Loss Cost and Assigned Risk rate filings are both proposed to apply to new and renewal policies becoming effective on or after April 1, 2016. The actual use of the loss costs is subject to individual company actions to adopt the filed loss costs.

Q. *Would you please briefly describe the method used in the Filings to determine the overall average changes?*

A. Yes. In very general terms, the overall changes are determined by taking the latest available financial data experience and adjusting it to reflect conditions that are expected to exist during the period April 1, 2016 through March 31, 2017. The result indicates the adequacy of the current loss costs for policies to be written during that period. This process requires the application of actuarial judgment and projections simply because ratemaking is prospective in nature and future outcomes are unknown.

As presented in Exhibit I of the Filings, the process begins with two blocks of historical North Carolina aggregate financial data. The first block reflects the experience from all policies with effective dates during 2013 and is commonly referred to as "policy year 2013" data. The second block of data reflects the experience from all policies with effective dates during 2012 and is referred to as "policy year 2012" data. This data consists of earned premiums and losses during these periods reported to NCCI by those companies writing workers compensation insurance in North Carolina. "Losses" is simply another name 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 three years of data were reviewed in connection with this year's actuarial analysis, data for policy years 2013 and 2012 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 2013 (Exhibit I, Section A) and 2012 (Exhibit I, Section B). An average of the separate policy year 2013 and 2012 loss cost level indications (Exhibit I, Section C) serves as the basis for the Rate Bureau's filed overall average voluntary loss cost level change.

In calculating the overall loss cost level change, the premium from these two policy years is the first focus. The premiums that have been collected must be "developed" to reflect future payroll audits (line 1 of Exhibit I, Sections A and B). Since the final premium totals for the recent policy years will not be known until all payroll audits have been completed, the application of premium development factors provides a projection of the amount by which the currently reported premium totals will change when the final results are known.

Additionally, the premiums are brought to the current loss cost level and the portion that covers expenses is removed (line 2). These adjustments are necessary because we are trying to determine how much premium will be available for benefits, and the historical premium data still reflects old rates and includes the portion covering expenses. Since the current loss costs are being analyzed and updated, the reported historical premium is adjusted to this current loss cost level. Once the historical premium has been adjusted to what it would be if it had been earned under the latest approved loss costs, one may opine on the adequacy of the current set of loss costs in terms of providing for future losses.

Q. *Would you now describe the adjustments to the policy year indemnity and medical losses?*

A. Yes. The losses from these two blocks of data are reviewed. Indemnity and medical losses are analyzed separately. Initially, losses are limited to mitigate the impact of individual large workers compensation claims. Medical reserves for example can extend into the multi-million dollar range on extremely severe cases. At this stage, limiting such claims is appropriate in determining future premiums.

Next, the limited losses must be developed to their ultimate level (lines 4 and 16). This is especially necessary for workers compensation insurance because it takes many years before some losses are finally paid. For example, depending on the nature and seriousness of a work-related injury, indemnity payments may extend many years into the future. Further, since even the conditions giving rise to some of these losses may take many years to manifest themselves, many years may pass before some claims are even known to the insurer—let alone settled. Asbestosis claims are an example of this type of loss.

Next, since we are trying to estimate future losses and the data reflects historical benefit levels, the reported losses are adjusted to reflect the impact of any subsequent changes in the level of workers compensation benefits. This is accomplished in two steps (lines 5, 14, 17, and 26). The losses are then increased by 17.0% so that the final loss costs will include a provision for loss adjustment expense (lines 6 and 18).

The resulting loss figures are compared to the total estimated premium that would be available to fund these losses (lines 9 and 21). Next, the indemnity and medical cost ratios data must be trended to account for inflationary pressures between the time period of the historical data and the period when the loss costs will be in effect (lines 10 and 22). Trend adjusts the historical data to account for the differential impact of inflation on losses and premiums. If losses were changing at the same rate as payrolls, trend would not be needed since the change in losses would be exactly matched by a corresponding change in payrolls and, therefore, premiums. On the other hand, if losses have been changing at a different rate than payroll, trend is necessary if historical data is to be used as a predictor of future losses.

The trend factors selected by the Rate Bureau and applied in these filings are -1.0% per year for indemnity losses and 0.0% per year for medical losses.

The final step is to adjust the developed limited cost ratios to an unlimited basis. This is accomplished in lines 12 and 24. The employed

methodology involves replacing the amount of actual reported individual claim losses in excess of a North Carolina-specific dollar threshold with an excess loss provision. The excess provision represents the expected volume of losses in excess of the threshold. This procedure serves to smooth out the impact of large losses.

Q. *What are the final steps in determining the overall average voluntary loss cost level change?*

A. Indicated loss cost level changes for each of policy years 2013 and 2012 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 10.2% 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, the next step in the process is to compute the actual loss development factors. In calculating these factors, 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 loss 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 loss 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 link ratios. However, due to data constraints, it is not possible to calculate all of the required individual link ratios. Therefore, it is necessary to aggregate all loss development that occurs after a nineteenth report into a single (tail) factor. Tail factors are calculated separately for indemnity and medical losses by comparing the changes in the volume of policy year paid plus case losses after a nineteenth report to the volume of policy year paid plus case losses as of a nineteenth report, along with the application of a growth adjustment factor.

Q. *Will you please describe how the final indemnity and medical annual trend factors were determined for the Filings?*

A. Yes. The final trend factors were judgmentally selected by the NCRB after reviewing the results of several different trend estimates, including (i) a North Carolina frequency/severity trend analysis and (ii) indicated annual loss ratio trend factors.

A North Carolina-specific frequency/severity analysis was performed to separately examine changes in the frequency of workers compensation

claims being filed and changes in their average cost per case. Indicated loss ratio trend factors based on both paid and paid plus case losses were also examined in order to review trend estimates that are independent of possible fluctuations in carrier-reported claim counts from year to year.

Q. *Please explain how the loss adjustment expense provision was determined.*

A. Both historical North Carolina-specific and countrywide loss adjustment expense information was reviewed as part of this year's rate filing analysis (See Exhibit II-A, Sheet 1). Based on that information, the NCRB judgmentally selected a 17.0% loss adjustment expense provision for use in the Filings.

Q. *Did you review the process used to allocate the overall average loss cost level change to the five industry groups and to the individual classification codes?*

A. Yes.

Q. *Do the Filings contain a description of the manner in which the overall change is distributed to the individual classifications?*

A. Yes. Appendices A-V, and B-I through B-V of the Loss Cost filing provide extensive descriptions and documentation of the methods that are used to distribute the overall change among the various classifications.

Q. *How was the overall average change for the Assigned Risk filing determined?*

A. The assigned risk filing begins with the loss costs resulting from the analyses just described. Then two additional analyses were performed. The first of these compares the assigned risk market experience to the statewide market experience. This analysis supported the proposed change to the current assigned risk loss cost differential. The second analysis involves the assigned risk expense need. Both of these analyses are documented in Exhibit II of the Assigned Risk filing.

The results of these two analyses are incorporated in the formula Loss Cost Multiplier (Exhibit I-A, Sheet 1 of the Assigned Risk filing). After

combining the indicated change in the loss cost level and the proposed change in the Loss Cost Multiplier, the final Assigned Risk rate level increase of 2.2% results (Exhibit I, Section D of the Assigned Risk filing).

Q. *Please explain the purpose and concept of the assigned risk differential.*

A. The primary purpose of the differential is to ensure equity between the assigned risk and voluntary markets. In order to help ensure a self-funded assigned risk market—one that does not require subsidization by participants in the voluntary market—the adequacy of the assigned risk differential is reviewed.

In North Carolina, as is usually the case, the combined experience for those employers in the assigned risk market is worse than the combined experience for those in the voluntary market. Therefore, during the assigned risk ratemaking process, the assigned risk differential is applied to recognize this disparity.

Q. *Please explain how this year's proposed change in the assigned risk differential was determined.*

A. As documented in Exhibit II-E of the assigned risk filing, ten years of indicated loss cost differentials based on each of (i) paid and (ii) paid plus case data were reviewed. The selected change to the current loss cost differential is based on an average of the changes indicated by both the paid and paid plus case experience (Exhibit II-E, Sheet 1, line (e)).

Q. *Please briefly describe the provisions for the various assigned risk expense components contained in the Assigned Risk filing.*

A. The underlying detail and supporting calculations in connection with the various expense provisions contained in this year's proposed assigned risk rates are fully documented in Exhibit II of the assigned risk filing. As a summary, a brief description of each expense component is as follows:

- (i) Commission and brokerage – The 5.0% provision is the commission payable on assigned risk business, as required by the Workers Compensation Insurance Plan.

- (ii) Loss adjustment expense (LAE) – The selection of this component was discussed earlier in connection with the proposed voluntary loss cost level change.
- (iii) Other acquisition and general expense – This category includes provisions for various carrier expense items such as premium collection, underwriting, policy processing, advertising, and company operational and administrative expenses.
- (iv) Uncollectible Premium Provision – This provision recognizes the fact that not all premium charged by the carriers on their book of business is able to ultimately be collected (Exhibit II-F).
- (v) Underwriting profit – The underwriting profit analysis was conducted by Dr. Vander Weide and Dr. Appel.
- (vi) Taxes, licenses, and fees – This includes a 2.66% provision for the premium tax, including the regulatory surcharge (equal to 6.5% of the premium tax), and 0.3% for miscellaneous tax.
- (vii) Effect of expense constant and minimum premiums – It is expected that a \$160 expense constant, a minimum premium multiplier of 200, and a maximum minimum premium of \$1,500 will generate 15.3% of premium in the assigned risk market (Exhibit II-D).

Q. *Please describe the rationale in support of decreasing the expense constant in the assigned risk market.*

A. Insurer expenses as a proportion of premium vary by size of risk. As risk size increases, marginal expenses tend to diminish. An expense constant helps address these expense differences by size of risk. The expense constant together with the expense provisions included in the manual rate provide the necessary funding for insurer expenses.

A recent expense constant study examined the general and production costs by policy size to determine the indicated expense constant. For each individual company and year, a comparison of estimated and actual

expenses was made by utilizing distributions of premium writings derived from unit statistical plan data and expense information obtained from Insurance Expense Exhibit (IEE) data. A determination was made as to which expense constant value minimized the difference between the estimated and actual expenses. The indicated expense constant was the value that provided the best fit to the actual data.

The change to the assigned risk market expense constant is being proposed in a premium-neutral fashion across the assigned risk market. More specifically, an offset of +2.8% has been included in the proposed assigned risk rate level change in order to offset the \$90 reduction in the assigned risk market expense constant.

Q. *Please explain the NCRB's rationale for proposing to increase the current experience rating premium eligibility thresholds.*

A. The current North Carolina premium eligibility thresholds were last changed in 2007. The proposed update contained in this year's Filings is intended to establish experience rating premium eligibility thresholds that are more comparable to those in effect in other jurisdictions around the country.

Q. *Please explain the NCRB's rationale for proposing to eliminate the classification codes identified at the end of Exhibit III in the filing.*

A. The NCRB proposed their elimination due to the fact that the above-referenced classification codes only exist in North Carolina, have limited payroll exposure, and there are comparable national classification codes already in effect in the state.

Q. *Are there any additional changes in miscellaneous rating values contained in the Filings?*

A. Yes. The pages summarizing the Filings by component identify additional changes, as do the miscellaneous values and retrospective rating plan sections of Exhibit III. The Table of Weighting Values and the Table of Ballast Values in Exhibit III were also updated.

Q. *Please describe what is meant by the term "F-classifications."*

- A. The “F” or “Federal” classifications are those operations conducted on or about navigable waters for which benefit levels and related costs are determined by the United States Longshore and Harbor Workers’ Compensation Act, rather than individual state laws. Typical F-classifications include those covering ship builders and stevedores.
- Q. *What changes are proposed for the Federal classifications (“F-classes”)?*
- A. Based on the latest available North Carolina F-class experience (contained in Appendix B-V of the Loss Cost filing), the loss cost filing proposes an overall average change of -1.0% from the current loss cost level. The assigned risk filing proposes an overall average rate level change of +12.7% from the current assigned risk rate level.
- Q. *What is your opinion as to whether the proposed loss cost changes for the voluntary market will result in loss costs that are not excessive, inadequate, or unfairly discriminatory?*
- A. Based on my analysis, I believe the methodologies employed, the provisions used, and the resulting filed loss cost changes are actuarially sound and reasonable for the time period during which they are proposed to be in effect and will result in loss costs that are not excessive, inadequate, or unfairly discriminatory.
- Q. *What is your opinion as to whether the proposed rate changes for the assigned risk market will result in rates that are not excessive, inadequate, or unfairly discriminatory?*
- A. Based on my analysis and assuming the profit produced by the proposed rates is reasonable, I believe the methodologies employed, the provisions used, and the resulting filed assigned risk rate changes are actuarially sound and reasonable for the time period during which they are proposed to be in effect and will result in assigned risk market rates that are not excessive, inadequate, or unfairly discriminatory.
- Q. *Does this conclude your testimony?*
- A. Yes, it does.

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2015 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2014

LOSS ADJUSTMENT EXPENSE SUMMARY

Analysis Based on Private Carrier Data

	(1)	(2)	(3)=(1)+(2)	(4)	(5)	(6)=(4)+(5)	(7)=(3)-(6)
	Call #19 DCCE Ratio (Avg. of Paid and Incurred Indications)	Call #19 AOE Ratio (Avg. of Paid and Incurred Indications) ¹	Call #19 LAE Ratio	Calendar Year Incurred DCCE Ratio From IEE ²	Calendar Year Incurred AOE Ratio From IEE ^{1,2}	Incurred LAE Ratio From IEE ²	Difference
<u>Year</u>	<u>Incurred Indications)</u>	<u>Incurred Indications) ¹</u>	<u>Ratio</u>	<u>From IEE ²</u>	<u>From IEE ^{1,2}</u>	<u>From IEE ²</u>	<u>Difference</u>
2005	10.1%	7.4%	17.5%	10.4%	7.2%	17.6%	-0.1%
2006	10.5%	7.7%	18.2%	12.6%	7.2%	19.8%	-1.6%
2007	10.6%	7.7%	18.3%	10.1%	7.3%	17.4%	0.9%
2008	11.1%	6.9%	18.0%	11.9%	7.1%	19.0%	-1.0%
2009	11.3%	7.3%	18.6%	11.3%	7.3%	18.6%	0.0%
2010	11.5%	7.0%	18.5%	11.9%	7.2%	19.1%	-0.6%
2011	12.1%	6.7%	18.8%	11.4%	6.7%	18.1%	0.7%
2012	12.8%	7.0%	19.8%	12.2%	6.2%	18.4%	1.4%
2013	12.9%	7.4%	20.3%	12.1%	7.0%	19.1%	1.2%
2014	13.4%	7.0%	20.4%	13.0%	6.7%	19.7%	0.7%

Notes:

Loss adjustment expense indications are displayed as a percentage of loss.

¹ Adjusted for the impact of large deductible policies.

² The IEE data is direct of reinsurance, excludes state funds and is from the NCCI Compiled IEE Validated Summary.

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2015 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2014

Analysis Based on Private Carrier Data

DCCE—PAID ANALYSIS—Excluding Large Deductible Policies

<u>AY</u>	(1) <u>Paid DCCE</u>	(2) Cumulative Paid DCCE Development <u>Factors</u>	(3)=(1)x(2) Estimated Paid DCCE Developed to a <u>10th Report</u>	(4) <u>Paid Losses</u>	(5) Cumulative Paid Loss Development <u>Factors</u>	(6)=(4)x(5) Estimated Paid Losses Developed to a <u>10th Report</u>	(7)=(3)/(6)x10th/Ult. Estimated Ultimate DCCE <u>Ratio</u>
2005	1,545,654,482	NA	1,545,654,482	15,094,798,678	NA	15,094,798,678	10.0%
2006	1,735,638,486	1.017	1,765,144,340	16,177,098,146	1.017	16,452,108,814	10.5%
2007	1,866,913,756	1.038	1,937,856,479	17,486,316,104	1.039	18,168,282,432	10.5%
2008	2,030,451,397	1.068	2,168,522,092	17,934,292,924	1.068	19,153,824,843	11.1%
2009	1,850,968,770	1.112	2,058,277,272	16,092,265,202	1.109	17,846,322,109	11.3%
2010	1,874,612,028	1.178	2,208,292,969	16,006,086,181	1.170	18,727,120,832	11.6%
2011	1,866,247,564	1.295	2,416,790,595	15,117,663,370	1.274	19,259,903,133	12.3%
2012	1,605,786,982	1.526	2,450,430,935	12,738,198,121	1.466	18,674,198,445	12.9%
2013	1,182,789,417	2.110	2,495,685,670	9,793,247,320	1.922	18,822,621,349	13.1%
2014	458,596,559	5.600	2,568,140,730	4,454,876,877	4.232	18,853,038,943	13.4%

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2015 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2014

Analysis Based on Private Carrier Data

DCCE—INCURRED ANALYSIS—Excluding Large Deductible Policies

	(1)	(2)	(3)=(1)x(2)	(4)	(5)	(6)=(4)x(5)	(7)=(3)/(6)x10th/Ult.
		Cumulative Incurred DCCE Development	Estimated Incurred DCCE Developed to a		Cumulative Incurred Loss Development	Estimated Incurred Losses Developed to a	Estimated Ultimate DCCE
<u>AY</u>	<u>Incurred DCCE</u>	<u>Factors</u>	<u>10th Report</u>	<u>Incurred Losses</u>	<u>Factors</u>	<u>10th Report</u>	<u>Ratio</u>
2005	1,787,443,475	NA	1,787,443,475	17,468,195,331	NA	17,468,195,331	10.2%
2006	2,011,547,389	0.999	2,009,535,842	19,160,075,975	1.001	19,179,236,051	10.5%
2007	2,211,659,837	0.998	2,207,236,517	20,778,715,066	1.001	20,799,493,781	10.6%
2008	2,380,448,627	0.999	2,378,068,178	21,675,146,819	1.000	21,675,146,819	11.0%
2009	2,262,289,990	1.001	2,264,552,280	20,239,596,392	0.997	20,178,877,603	11.2%
2010	2,404,682,178	0.997	2,397,468,131	21,161,478,898	0.995	21,055,671,504	11.4%
2011	2,614,521,595	0.983	2,570,074,728	21,961,600,211	0.985	21,632,176,208	11.9%
2012	2,759,284,231	0.983	2,712,376,399	21,801,625,908	0.987	21,518,204,771	12.6%
2013	2,807,011,885	0.993	2,787,362,802	22,380,975,969	0.986	22,067,642,305	12.6%
2014	2,957,709,355	1.019	3,013,905,833	22,958,748,838	0.984	22,591,408,857	13.3%

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2015 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2014

Analysis Based on Private Carrier Data

AOE—PAID ANALYSIS—Including Large Deductible Policies

AY	(1) Paid AOE	(2) Cumulative Paid AOE Development Factors	(3)=(1)x(2) Estimated Paid AOE Developed to a 10th Report	(4) Paid Losses	(5) Cumulative Paid Loss Development Factors	(6) Estimated Paid Losses Developed to a 10th Report	(7)=(3)/(6)x10th/Ult. Estimated Ultimate AOE Ratio
2005	1,894,501,827	NA	1,894,501,827	15,806,588,286	NA	15,806,588,286	7.6% (a)
2006	2,100,380,997	1.012	2,125,585,569	16,875,508,015	1.017	17,162,391,651	7.9% (b)
2007	2,149,867,471	1.028	2,210,063,760	18,103,519,251	1.039	18,809,556,502	7.8% (c)
2008	1,984,933,086	1.050	2,084,179,740	18,608,441,104	1.070	19,911,031,981	7.0% (d)
2009	1,870,880,025	1.078	2,016,808,667	16,549,426,914	1.115	18,452,611,009	7.3% (e)
2010	1,765,590,212	1.121	1,979,226,628	16,363,632,884	1.180	19,309,086,803	7.0% (f)
2011	1,653,717,022	1.179	1,949,732,369	15,419,898,180	1.289	19,876,248,754	6.6% (g)
2012	1,555,396,545	1.282	1,994,018,371	12,949,371,798	1.489	19,281,614,607	6.9% (h)
2013	1,445,033,753	1.482	2,141,540,022	9,929,534,338	1.955	19,412,239,631	7.4% (i)
2014	920,916,586	2.227	2,050,881,237	4,501,901,912	4.324	19,466,223,867	6.9% (j)

Adjusted for Impact of Large Deductibles

- (a) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.007) \times 0.65$
- (b) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.008) \times 0.65$
- (c) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.009) \times 0.67$
- (d) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.008) \times 0.67$
- (e) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.008) \times 0.68$
- (f) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.007) \times 0.69$
- (g) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.005) \times 0.69$
- (h) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.005) \times 0.70$
- (i) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.004) \times 0.70$
- (j) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.003) \times 0.70$

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2015 COUNTRYWIDE ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW—EVALUATED AS OF 12/31/2014

Analysis Based on Private Carrier Only Data

AOE—INCURRED ANALYSIS—Including Large Deductible Policies

	(1)	(2)	(3)=(1)x(2)	(4)	(5)	(6)	(7)=(3)/(6)x10th/Ult.
		Cumulative Incurred AOE Development	Estimated Incurred AOE Developed to a		Cumulative Incurred Loss Development	Estimated Incurred Losses Developed to a	Estimated Ultimate AOE
<u>AY</u>	<u>Incurred AOE</u>	<u>Factors</u>	<u>10th Report</u>	<u>Incurred Losses</u>	<u>Factors</u>	<u>10th Report</u>	<u>Ratio</u>
2005	2,004,072,312	NA	2,004,072,312	19,224,435,047	NA	19,224,435,047	7.2% (a)
2006	2,221,734,735	1.006	2,235,065,143	20,867,071,408	1.002	20,908,805,551	7.5% (b)
2007	2,292,158,105	1.013	2,321,956,160	22,536,388,795	1.002	22,581,461,573	7.5% (c)
2008	2,144,288,910	1.020	2,187,174,688	23,442,899,712	1.002	23,489,785,511	6.8% (d)
2009	2,074,639,750	1.028	2,132,729,663	21,842,545,477	1.000	21,842,545,477	7.2% (e)
2010	2,037,878,351	1.038	2,115,317,728	22,732,040,472	0.997	22,663,844,351	6.9% (f)
2011	2,063,388,992	1.041	2,147,987,941	23,768,271,263	0.985	23,411,747,194	6.7% (g)
2012	2,111,468,177	1.049	2,214,930,118	23,672,665,837	0.987	23,364,921,181	7.0% (h)
2013	2,353,739,986	1.045	2,459,658,285	24,513,475,715	0.983	24,096,746,628	7.4% (i)
2014	2,415,355,544	1.001	2,417,770,900	25,374,440,687	0.976	24,765,454,111	7.1% (j)

Adjusted for Impact of Large Deductibles

- (a) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.007) \times 0.65$
- (b) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.008) \times 0.65$
- (c) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.009) \times 0.67$
- (d) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.008) \times 0.67$
- (e) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.008) \times 0.68$
- (f) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.007) \times 0.69$
- (g) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.005) \times 0.69$
- (h) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.005) \times 0.70$
- (i) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.004) \times 0.70$
- (j) $(\text{Col.3/Col.6} \times (10\text{th/Ult.}) + 0.003) \times 0.70$

PRE-FILED TESTIMONY
OF
MARK MULVANEY
2015 NORTH CAROLINA WORKERS COMPENSATION
LOSS COST FILING

Q. Please state your name and business address.

A. My name is Mark Mulvaney; my business address is Milliman, Inc., 1400 Wewatta Street, Suite 300, Denver, Colorado, 80202.

Q. Are you an actuary?

A. Yes, I am a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries and am a member in good standing of both organizations.

Q. Please describe your educational and professional background.

A. I graduated with a Bachelor of Science degree in Mathematics from Georgetown University in 1978. I spent the first 10 years of my career with the National Council on Compensation Insurance. My experience there included the management of the legislative evaluation unit, a division of the National Council responsible for the review and estimation of the cost impact of workers compensation legislation countrywide, management of the "F" classification ratemaking unit, and as regional actuary.

I joined Milliman over 27 years ago, and have remained focused on workers compensation issues, but have broadened my client base to include casualty actuarial consulting services to insurance companies, reinsurers, rating bureaus, insurance regulators, state funds, self-insurance groups and pools, and to individual public and private self-insured employers. Activities include ratemaking, reserving, company formation, merger and acquisition valuation, financial analysis and company modeling, software development, expert testimony, research, and special project work.

Q. What is Milliman?

A. Milliman is among the world's largest independent actuarial and consulting firms. Milliman was founded in Seattle in 1947 as Milliman & Robertson and today has offices in principal cities worldwide, covering markets in North America, Latin America, Europe, Asia and the Pacific, and the Middle East. Milliman employs more than 3,000 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 2015 workers compensation insurance loss cost filing (the "Filing")?

A. Yes I was.

Q. What was the scope of that engagement?

A. For this year's filing, the Rate Bureau engaged NCCI to provide the preliminary analysis of the data, including preliminary analysis of loss development and trends. Milliman's role was to conduct an independent review and to work with NCCI to present the data to the Rate Bureau. The scope includes assisting the Rate Bureau in explaining the filing to regulators, and providing expert testimony concerning the filing.

Q. Did you or your firm physically prepare the filing documents for the Rate Bureau?

A. No, NCCI prepared the filing based on the directions of the Rate Bureau; our role was one of input and review.

Q. Is your firm being compensated for this engagement?

A. Yes.

Q. Is that compensation in any way contingent on the provision of favorable testimony in support of the filing?

A. No it is not.

Q. Have you completed your review of the filing?

A. Yes I have.

Q. Were there any constraints placed on your review, such as limited or delayed access to data or limited time that may have impeded your complete review?

A. No, we were provided all the information that was necessary and had adequate time for a complete review. Our review was not limited in any way.

Q. Explain the difference between a Loss Cost Filing and a Rate Filing.

A. By definition, insurance rates (along with the associated rating plans) are to include provisions for all costs associated with the transfer of risk. These costs include losses, expenses, taxes, licenses and fees, and profit and contingencies. Since 1995 in North Carolina, the voluntary market workers compensation filings by the Rate Bureau have included provisions for losses, loss adjustment expenses, and loss-based assessments only. As a consequence, they are called "loss cost" filings, and they specifically exclude provision for production expenses, general expenses, dividends, taxes, licenses and fees (since 1999), and profit and contingencies.

Individual insurance companies will analyze their own books of business along with the approved loss costs, and then make filings with the Insurance Department for loadings that represent an anticipated difference in loss costs (if any), along with their production and general expense, taxes, licenses and fees, and profit and contingency provisions.

Q. Can you briefly explain the overall theory underpinning the filed loss cost change?

A. Yes, the fundamental principle is that historical North Carolina loss cost experience will be predictive of the level of loss costs that will emerge in the future.

Q. What is the overall change in Loss Costs the Rate Bureau is seeking in this filing?

A. The Rate Bureau is seeking a 10.2% reduction in the overall level of loss costs for industrial classifications and a 1.0% reduction for Federal ("F") classifications.

Q. Do you know what the overall change in premium will be?

A. No, the overall change in premium will depend upon the actions of individual companies to adopt the loss costs, as well as the loadings for production and general expenses, taxes licenses and fees,

and profit that are included in their individual rate filings with the Insurance Department.

Q. Is the change in Loss Costs the same for each class code?

A. No, although the overall change is a decrease of 10.2% for industrial classifications and a decrease of 1.0% 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 9.4% decrease
Contracting 12.0% decrease
Office and Clerical 10.8% decrease
Goods and Services 10.3% decrease
Miscellaneous 8.5% decrease

Q. What is the proposed effective date of the filed loss costs?

A. April 1, 2016.

Q. When did the current loss costs take effect in North Carolina?

A. The current loss costs became effective April 1, 2015.

Q. For what period of time are the projections made?

A. The filed loss costs are anticipated to go into effect on April 1, 2016. Because it is anticipated that loss cost filings are made annually, these loss costs are expected to remain in effect until April 1, 2017. Therefore, loss costs are projected for policies to become effective from April 1, 2016 through March 31, 2017. 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, 2016 and the last covered claim could occur no later than March 31, 2018. Thus, the loss costs must be projected to be sufficient for occurrences over this two year period. To simplify the analysis, the Rate Bureau projects losses to the average occurrence date during this period.

Q. Let's begin discussing the industrial classifications. Can you provide more detail on exactly what historical experience is used and how the projection is made for the industrial classifications?

A. Fundamentally, the proposed overall change in loss costs is based on Policy Year 2012 and Policy Year 2013 data, valued as of December 31, 2014.

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 2013, for example, consists of the experience of policies (both losses and exposures) with effective dates on any day during 2013.

Q. It's now August 2015, so policy year 2013 sounds fairly old at this point. Would it be better to include more recent data?

A. No, it is not necessarily better to use more recent data. Let me explain. Recall that a policy year contains the experience of policies incepting during the policy year. The last policy that could be written in policy year 2013 was written on December 31, 2013 with normal expiration one year later. For the industrial classifications, the valuation date of the data is December 31, 2014. 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 2013 is the most recent complete policy year that could feasibly be included.

Q. What about Policy Year 2014?

A. As of December 31, 2014, policy year 2014 is incomplete. Most policies written in 2014 will continue in force during 2015. Roughly speaking, only one half of policy year 2014 written premium would be earned as of year-end 2014, and only one half of the claims that will eventually occur would have occurred by year-end 2014. The Rate Bureau does collect this data, even in its incomplete form. However in my view the losses and exposures are just too immature to be used reliably for ratemaking.

Q. OK, tell me more about the projection process.

A. It's easiest to start with the overall change, and then work backwards exposing more layers of complexity as we go. Most insurance professionals are familiar with the term "loss ratio." A loss ratio is simply losses divided by premium. In North Carolina, the loss costs are required to include provision for losses, loss adjustment expenses, and loss-based assessments, but to exclude provision for other insurance company expenses and profit and contingencies. By convention, we often call a premium excluding expenses and profit a "pure premium." For convenience, we'll define the term "loss and LAE pure premium ratio" as a numerator that includes losses, loss adjustment expenses, and loss-based assessments divided by a denominator that includes a provision in the premium for the same three elements. In essence, the numerator is the actual cost for losses, loss adjustment expenses, and loss-based assessments that insurance companies will ultimately pay, and the denominator is the amount insurance companies will ultimately charge to policyholders for those same elements.

If we knew the loss and LAE pure premium ratio that would result during the period of prospective loss cost use if the current loss costs were charged to policyholders, then we would know by how much to change the current loss costs. Suppose, for example, the numerator was 10% bigger than the denominator (i.e., the ratio is 1.10). The solution would be to increase the denominator by 10% to make them equal. Similarly, if the numerator was 10% smaller than the denominator (i.e., a ratio of .90), then the solution would be to shrink the denominator by 10%. We can increase and shrink the denominator simply by changing the current loss costs by the desired percentage.

In reality, however, we do not know the loss and LAE pure premium ratio that will result during the period of prospective use if the current loss costs were charged. Quite simply, the overall change calculation is all about obtaining a reasonable projection for that value.

Q. How did the Rate Bureau go about projecting the loss and LAE pure premium ratio?

A. The Rate Bureau gave equal weight to two different ratios, i.e., ratios derived from policy year 2012 and policy year 2013 experience.

Q. What companies' data are included in policy year 2012 and policy year 2013 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% or more of the market that are excluded. This listing shows that two carriers representing 0.6% of the market were excluded in policy year 2012 and no carrier representing more than 0.1% of the market was excluded in policy year 2013.

Q. Why is the experience of both the voluntary market and the assigned risk market used to derive voluntary market loss costs?

A. This is to ensure that the voluntary market loss costs are sufficient for insurance companies to be able to write an average employer in the state, including those that may be currently in the assigned risk plan.

Q. How did the Rate Bureau project policy year 2012 and policy year 2013 loss and loss adjustment expense pure premium ratios?

A. There are seven major steps.

1. Pure premiums are developed to an ultimate basis.
2. Pure premiums are adjusted to the current loss cost level.

-
3. Limited losses are developed to an ultimate basis.
 4. Limited losses are adjusted to an unlimited basis.
 5. Losses are adjusted to proposed benefit level.
 6. Loss adjustment expenses are included.
 7. The loss and loss adjustment pure premium ratio is trended to the midpoint of loss cost use.

Q. In your opinion, is each of these seven steps necessary and actuarially appropriate?

A. Yes they are.

Q. Why do pure premiums need to be developed to an ultimate basis?

A. Workers compensation policies are typically priced by calculating the premiums (and by extension pure premiums) on the basis of estimated exposures (usually payroll). After policy expiration, these exposures are audited and trued-up. Historically, this process has usually resulted in an increase in revenue. Pure premium development is used to estimate the amount that pure premiums for a given policy year will change in the future as a result of these adjustments. Appendix A-II of the filing contains the calculation of the pure premium development factors.

Q. In your opinion, are the pure premium development factors reasonable?

A. Yes they are.

Q. Why do pure premiums need to be adjusted to the current loss cost level?

A. I mentioned a little earlier that a key component of the filing is to project the loss and loss adjustment expense pure premium ratio that would result during the period of rate use if the current loss costs are charged. The reported data include pure premiums at the "designated statistical reporting level," or the pure premium level based on the loss costs in effect at the effective date of each policy within the policy year for voluntary market risks, and the premium level based on the rates in effect for assigned risks. These pure premiums and premiums need to be adjusted from the values as reported to the values that would result if the current (4/1/2015) loss costs were applied to each policy. Appendix A-I of the filing contains the pure premium on-level factors.

Q. In your opinion, is the adjustment the Rate Bureau used to adjust historical pure premiums and premiums to current loss cost level reasonable?

A. Yes it is.

Q. What is loss development and why is it necessary?

A. Workers compensation claims are typically paid on a periodic basis in the form of indemnity benefits to injured workers and medical benefits to their medical providers. While most claims are not serious and can be resolved in the first year or so, some injuries are quite serious and workers compensation benefits will be paid for many years, perhaps for the injured worker's lifetime. Policy years 2012 and 2013 will therefore include many claims which have not been resolved as of December 31, 2014, and consequently the full cost of those claims is unknown.

Loss development is a technique for projecting the full cost of a group of claims based on what is known about the claims to date, and based on a review of the values of older claims at similar maturities.

As an example, consider projecting loss development based on paid losses. For a given policy year, the cumulative amounts paid for indemnity and medical benefits will increase over time as the policy year becomes older (more mature) until all claims are closed and final. The growth of the cumulative paid losses of older policy years from maturity to maturity (age to age) is measured and used to project the expected growth of the given policy year as the given policy year matures. Growth will slow and eventually cease as all claims become final, and at this point, all claims are at their ultimate values.

For limited paid losses to a 19th report, the Rate Bureau used the unweighted average of the two most recently available age-to-age factors as the basis for the projection of the development factors. Once selected, these age-to-age factors are successively multiplied to represent the cumulative growth from the age of the given policy year (2012 or 2013) to a 19th report. At the 19th report, the policy year ratio of paid loss plus case reserves to paid loss is selected based on an average of the five most recently available policy years that have a 19th report valuation. Additionally, a policy year 19th to ultimate case-incurred loss development factor is applied to obtain losses at ultimate.

In addition to using paid losses, the Rate Bureau also projects development on a case-incurred basis. Case-incurred losses are defined as losses paid to date, plus case reserves. Case reserves are estimates made by insurance adjusters for the future cost of a claim, considering the facts known to the adjuster at the time the estimate is made. As with paid losses, these values tend to grow as a cohort of claims matures, losses are paid, claims are closed, and the remaining case reserves are revalued.

For case-incurred losses the Rate Bureau used the unweighted average of the five most recently available age-to-age factors up to a 19th report. Five years were used consistent with the methodology used over the past several years.

In a manner consistent with the paid loss development, policy year cumulative development to a 19th report first calculated. Additionally, a policy year 19th to ultimate case-incurred loss development factor is applied.

Because indemnity and medical losses typically develop at different rates, loss development factors are calculated separately for these components.

Q. Is this the same loss development methodology used in the prior filing?

A. Yes it is, with the small change that the policy year 19th to ultimate case-incurred loss development factor was selected based on a ten year average instead of a seven year average.

Q. Have you reviewed the loss development factors as calculated by the Rate Bureau?

A. Yes, I have.

Q. What are your conclusions?

A. I found the development factors and the development methods selected by the Rate Bureau to be reasonable.

Q. Why are "limited losses" used and what are the limits?

A. Some workers compensation losses can be very large, and consequently can have a destabilizing effect on the losses for a policy year or on the loss development factors. Consequently, the losses for policy years 2012 and 2013 have been limited by a large loss limit, as have all policy years entering the development factor calculations. Since the losses excess of the loss limit have been excluded, a factor must be applied in the analysis to "add back" those excluded costs. The filing uses a factor of 1.009 (nine-tenths of one percent) to include losses excess of the limit. This factor is based on the fitted severity distributions used for the Excess Loss Pure Premium Factors in the Retrospective Rating Plan.

As might be expected, the loss limit will increase over time as inflation drives loss costs upward. For example, the loss limit for the midpoint of loss cost use (March 25, 2017) is approximately \$16.2 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 2012 or policy year 2013.

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 2012 and policy year 2013 will receive benefits based on the law that was in effect on the date of occurrence. The benefits that will ultimately be paid for the occurrences during the expected effective period will be based on the level of benefits during that time period. By convention, the Rate Bureau estimates changes in benefits in two stages. The first adjustment is from the average benefit level based on the claims in each policy year up to the benefit level of the valuation date of the filing (December 31, 2014). This adjustment is calculated in Appendix A-I of the filing. The second adjustment is for impact of the change in maximum weekly benefits effective January 1, 2015, the impact of the revised Medicare-based fee schedule, effective April 1, 2015, for Hospital Inpatient, Hospital Outpatient, and Ambulatory Surgical Center services, and the revised fee schedule for professional services, effective July 1, 2015. The impact of these changes is summarized in Appendix C of the filing.

Q. In your opinion, are the benefit level factors calculated and applied by the Rate Bureau reasonable?

A. Yes they are.

Q. How are loss adjustment expenses included in the filed loss costs?

A. Loss adjustment expenses are included by multiplying estimated loss costs by a factor which represents the ratio of loss adjustment expenses to losses. The Rate Bureau uses two sources of information for the ratio of loss adjustment expenses to losses. The first is a countrywide accident year ratio of loss adjustment expenses to accident year losses, developed to ultimate, and separated between Defense and Cost Containment Expenses (DCCE) and Adjusting and Other Expenses (AOE), based on a special call for accident year loss adjustment expenses. The countrywide accident year ratio of DCCE to loss is adjusted to North Carolina level by multiplying by a ratio, the numerator of which is the North Carolina ratio of calendar year paid DCCE to calendar year paid loss, and the denominator of which is the countrywide ratio of calendar year paid DCCE to calendar year paid loss. The accident year ultimate DCCE ratios so adjusted are added to the countrywide AOE ratios to produce an estimate of the North Carolina ratio of total LAE to total loss. The second source is the North Carolina calendar year ratios of total LAE to total loss from insurance company statutory

statements page 14.

Q. What factor did the Rate Bureau select to incorporate loss adjustment expenses?

A. The Rate Bureau selected a factor of 1.170, the same 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 2012 and 2013, even after adjustment for development and on-leveling, represents the ultimate level of costs during policy year 2012 and 2013 respectively. However, the loss costs are proposed to be applied to policies effective from 4/1/2016 through 3/31/2017. 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 1999 through 2013, but focused chiefly on policy years 2006 to 2013. For the pure premium trend a time series is constructed from the policy year pure premium ratios. The pure premiums that form the denominator of the pure premium ratio are developed to ultimate and adjusted to the current loss cost level. Indemnity and medical losses are analyzed separately and are developed to ultimate and adjusted to the current benefit level. The ratios of the adjusted losses to the adjusted pure premiums for each policy year form the time series that is examined for drift. A linear regression is fit through the natural logarithms of the adjusted

ratios via the method of least squares, and the coefficient corresponding to the slope is transformed back to the original scale to obtain the annual trend rate.

The process is similar for the frequency trend; however in addition to development and adjustment to the 4/1/2015 loss cost level, the pure premiums that form the denominator are also adjusted to the policy year 2013 wage level. This is because the pure premiums in each historical policy year will reflect the actual workers' wages in each year (because the workers compensation exposure base is payroll). By adjusting each year to a constant wage, the pure premiums will be proportional to the hours worked. The number of claims per hour worked is a better measure of the true incidence of claims. The numerator of the time series for the frequency trend is the number of lost-time claims developed to ultimate. The same log-linear approach is used to find the annual trend rate of the most recent years.

The procedure used to estimate the severity trend is similar; the numerator of the severity trend time series uses policy year indemnity or medical losses developed to ultimate, adjusted to the current benefit level, and also adjusted to the policy year 2013 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 2012 wage levels) and a denominator consistent with the denominator of the frequency trend (developed pure premiums adjusted to current loss cost and 2013 wage levels). These are the very same elements in the numerator and denominator as were used in the pure premium trend. Thus, frequency and severity trends can be viewed as underlying components of the pure premium trend and their product represents a different way of estimating the pure premium trend.

Q. What did the Rate Bureau select for its annual trend rates?

A. The Rate Bureau selected an indemnity pure premium annual trend factor of .990 (a negative 1.0% annual trend). Their medical pure premium annual trend selection was a factor of 1.000 (no annual trend). Since in North Carolina indemnity losses dominate, 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 2012 and policy year 2013) and the time that they will be used (policies written between 4/1/2016 and 3/31/2017).

Q. What trends did the Rate Bureau use for the loss costs currently in effect?

A. The current loss costs incorporated the same indemnity and medical annual trend factors.

Q. In your opinion, are the Rate Bureau's annual trends reasonable?

A. Yes.

Q. You have explained the experience used in the loss cost filing, the adjustment made to the data with respect to development, the adjustment to current loss cost level, the adjustment to current benefit level, the adjustment to include losses excess of the loss limit, the adjustment to include loss adjustment expenses, and the adjustment for trend. You have concluded that each of these was reasonable, have you not?

A. Yes.

Q. Is the Rate Bureau filing for a change in the experience rating eligibility thresholds?

A. Yes, the experience rating plan is mandatory for eligible insureds. Eligibility is determined by a pair of tests regarding premium and an insured is eligible if it passes either one. The first is related to the total premium volume in the most recent 24 months of the experience period, and the second is the average premium volume over the entire experience period. Currently North Carolina's eligibility is \$8,000 for total premium in the most recent 24 months of the experience period or an average premium size of \$4,000 over the entire experience period. The Rate Bureau is proposing to increase these thresholds to \$10,000 over the most recent 24 month period and to \$5,000 for the average over the entire experience period.

Q. Why is the Rate Bureau filing for a change in the experience rating eligibility thresholds?

A. It is important that the experience rating thresholds be updated from time to time. Workers compensation premiums inexorably rise with inflation as inflationary pressures increase the cost of losses. Thus, as premiums rise employers who were previously ineligible will become eligible only through the impact of time and inflation. However, the experience rating plan has eligibility criteria because the experience of the smallest insureds lacks predictive credibility in estimating future losses. Therefore, the experience rating eligibility thresholds must be modified from time to time to prevent application of the plan to insureds whose experience lacks credibility.

Q. In your opinion are the changes to the experience rating eligibility thresholds reasonable?

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 10.2% for the industrial classifications, is reasonable and actuarially sound.

Q. Has the methodology used by the Rate Bureau to determine the overall change in loss cost level materially changed from the methodology used in the prior loss cost filing?

A. No it has not.

Q. Have you reviewed the methodology the Rate Bureau used to calculate the industry group differentials?

A. Yes I have.

Q. Do you have an opinion as to whether that methodology, the resulting industry group differentials, and the resulting changes by industry group are reasonable?

A. Yes, I believe that the methodology, the resulting industry group differentials, and the resulting changes by industry group are all reasonable.

Q. Have you reviewed the methodology used to determine the overall change for the F classifications?

A. Yes I have.

Q. Do you have an opinion whether the methodology used and the resulting change for the F classifications is reasonable?

A. Yes, I believe that the methodology used and resulting overall decrease of 1.0% for the F classifications are reasonable.

Q. For the industrial classifications, have you reviewed the methodology used to spread the overall industry group changes to loss cost level to the individual classification loss costs within each industry group?

A. Yes I have.

Q. Has the methodology the Rate Bureau used to distribute the overall loss cost change by industry group to the individual classifications within each industry group changed from the prior filing?

A. No it has not. The Rate Bureau is continuing with same methodology it used in the prior filing.

Q. Are swing limits still applied?

A. Yes. Swing limits are applied in the same manner as prior filings, namely, the maximum loss cost change for any given classification is limited. For the industrial classifications, the limits remain the industry group average change plus or minus 25%. For the F classifications, the Rate Bureau is continuing with the plus or minus 15% used in the prior filing.

Q. In your opinion, is this methodology reasonable and are the resulting loss costs by classification reasonable?

A. Yes.

Q. Do you have an opinion whether the filed loss costs are actuarially sound and reasonably reflect the needed level of loss costs for workers compensation insurance in North Carolina?

A. Yes, in my opinion the overall level of the loss costs as filed by the Rate Bureau reasonably reflects the expected level of loss costs for workers compensation insurance in North Carolina, and the loss costs by classification as contained in this filing are actuarially sound. Further it is my opinion that the filed loss costs are not excessive, inadequate, or unfairly discriminatory.

Q. Does this conclude your testimony?

A. Yes it does.