

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

Size of Risk	November 2009		December 2008		December 2007	
	Count Number	Count Percent	Count Number	Count Percent	Count Number	Count Percent
0-499	2,238	10.3%	3,811	12.6%	4,250	11.2%
500-999	12,321	56.4%	16,008	52.8%	20,370	53.7%
1,000-4,999	5,575	25.5%	7,747	25.6%	9,692	25.5%
5,000-9,999	999	4.6%	1,568	5.2%	2,126	5.6%
10,000-24,999	537	2.5%	881	2.9%	1,076	2.8%
25,000-49,999	119	0.5%	194	0.6%	290	0.8%
50,000-99,999	35	0.2%	79	0.3%	95	0.3%
100,000-499,999	13	0.1%	23	0.1%	47	0.1%
500,000 +	0	0.0%	0	0.0%	1	0.0%
<b>TOTALS</b>	<b>21,837</b>	<b>100.0%</b>	<b>30,311</b>	<b>100.0%</b>	<b>37,947</b>	<b>100.0%</b>
	as of Dec 4, 2009		as of Dec 4, 2009		as of Dec 4, 2009	
Size of Risk	November 2009		December 2008		December 2007	
	Dollars Number	Dollars Percent	Dollars Number	Dollars Percent	Dollars Number	Dollars Percent
0-499	592,344	1.3%	993,450	1.4%	1,137,102	1.2%
500-999	10,379,047	22.4%	13,427,169	18.9%	15,991,270	16.8%
1,000-4,999	12,450,252	26.9%	17,504,950	24.6%	22,645,672	23.7%
5,000-9,999	6,908,338	14.9%	10,806,751	15.2%	14,666,451	15.4%
10,000-24,999	8,008,161	17.3%	13,039,611	18.3%	16,113,956	16.9%
25,000-49,999	4,137,941	8.9%	6,632,330	9.3%	10,022,444	10.5%
50,000-99,999	2,255,325	4.9%	5,465,738	7.7%	6,472,443	6.8%
100,000-499,999	1,631,626	3.5%	3,339,188	4.7%	7,706,914	8.1%
500,000 +	0	0.0%	0	0.0%	651,136	0.7%
<b>TOTALS</b>	<b>46,363,034</b>	<b>100.0%</b>	<b>71,209,187</b>	<b>100.0%</b>	<b>95,407,388</b>	<b>100.0%</b>
	as of Dec 4, 2009		as of Dec 4, 2009		as of Dec 4, 2009	
Size of Risk	November 2009		December 2008		December 2007	
	Average Premium		Average Premium		Average Premium	
0-499	265		261		268	
500-999	842		839		785	
1,000-4,999	2,233		2,260		2,337	
5,000-9,999	6,915		6,892		6,899	
10,000-24,999	14,913		14,801		14,976	
25,000-49,999	34,773		34,187		34,560	
50,000-99,999	64,438		69,187		68,131	
100,000-499,999	125,510		145,182		163,977	
500,000 +	0		0		651,136	
<b>TOTALS</b>	<b>2,123</b>		<b>2,349</b>		<b>2,514</b>	
	as of Dec 4, 2009		as of Dec 4, 2009		as of Dec 4, 2009	

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

**New Assignments**

Monthly New Assignment Totals As Of The Last Day Of Each Year (2009 As Of The Last Day Of The Appropriate Month)

Month	2009 YTD			2008			2007		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	856	1,798,597	2,101	1,303	2,423,381	1,860	1,633	3,998,539	2,449
February	851	1,456,756	1,712	1,252	1,891,998	1,511	1,728	3,276,093	1,896
March	928	1,547,084	1,667	1,260	2,178,473	1,729	2,046	3,824,033	1,869
April	856	1,426,163	1,666	1,275	2,601,255	2,040	1,715	2,711,009	1,581
May	925	1,722,545	1,862	1,159	1,930,782	1,666	1,687	3,488,736	2,068
June	902	1,518,205	1,683	1,034	1,861,573	1,800	1,736	2,857,295	1,646
July	930	1,603,331	1,724	1,083	1,889,680	1,745	1,367	3,537,140	2,588
August	849	1,385,753	1,632	1,057	1,826,444	1,728	1,590	2,628,420	1,653
September	830	1,679,207	2,023	978	1,785,045	1,825	1,427	2,759,477	1,934
October	854	1,402,280	1,642	1,009	1,731,437	1,716	1,438	2,805,176	1,951
November	611	996,775	1,631	704	1,346,962	1,913	1,136	1,751,733	1,542
December				669	1,077,143	1,610	890	1,450,195	1,629
Total	9,392	16,536,696	1,761	12,783	22,544,173	1,764	18,393	35,087,846	1,908

as of Dec 4, 2009

as of Dec 4, 2009

as of Dec 4, 2009

Monthly Renewal Totals As Of The Last Day Of Each Year (2009 As Of The Last Day Of The Appropriate Month)

Month	2009 YTD			2008			2007		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	1,304	4,062,945	3,116	1,872	6,205,528	3,315	1,844	6,473,991	3,511
February	1,238	2,732,549	2,207	1,619	4,071,328	2,515	1,694	4,371,608	2,581
March	1,437	3,236,589	2,252	1,867	4,828,368	2,586	1,920	5,038,128	2,624
April	1,224	3,204,870	2,618	1,668	4,737,997	2,841	1,784	5,197,214	2,913
May	1,213	2,853,235	2,352	1,640	4,220,165	2,573	1,715	4,816,793	2,809
June	1,148	2,363,680	2,059	1,585	4,033,230	2,545	1,757	4,771,378	2,716
July	1,115	2,721,688	2,441	1,480	4,229,424	2,858	1,686	5,003,606	2,968
August	1,089	2,671,241	2,453	1,513	3,693,380	2,441	1,801	5,408,327	3,003
September	1,003	2,461,265	2,454	1,378	3,486,168	2,530	1,628	4,702,006	2,888
October	1,071	2,262,581	2,113	1,472	3,975,707	2,701	1,728	5,684,648	3,290
November	603	1,255,695	2,082	1,099	2,730,029	2,484	1,362	4,334,848	3,183
December				949	3,873,225	4,081	1,274	3,631,817	2,851
Total	12,445	29,826,338	2,397	18,142	50,084,549	2,761	20,193	59,434,364	2,943

as of Dec 4, 2009

as of Dec 4, 2009

as of Dec 4, 2009

Monthly Combined New and Renewal Totals As Of The Last Day Of Each Year (2009 As Of The Last Day Of The Appropriate Month)

Month	2009 YTD			2008			2007		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	2,160	5,861,542	2,714	3,175	8,628,909	2,718	3,477	10,472,530	3,012
February	2,089	4,189,305	2,005	2,871	5,963,326	2,077	3,422	7,647,701	2,235
March	2,365	4,783,673	2,023	3,127	7,006,841	2,241	3,966	8,862,161	2,235
April	2,080	4,631,033	2,226	2,943	7,339,252	2,494	3,499	7,908,223	2,260
May	2,138	4,575,780	2,140	2,799	6,150,947	2,198	3,402	8,305,529	2,441
June	2,050	3,881,885	1,894	2,619	5,894,803	2,251	3,493	7,628,673	2,184
July	2,045	4,325,019	2,115	2,563	6,119,104	2,387	3,053	8,540,746	2,797
August	1,938	4,056,994	2,093	2,570	5,519,824	2,148	3,391	8,036,747	2,370
September	1,833	4,140,472	2,259	2,356	5,271,213	2,237	3,055	7,461,483	2,442
October	1,925	3,664,861	1,904	2,481	5,707,144	2,300	3,166	8,489,824	2,682
November	1,214	2,252,470	1,855	1,803	4,076,991	2,261	2,498	6,086,581	2,437
December	0	0		1,618	4,950,368	3,060	2,164	5,082,012	2,348
Total	21,837	46,363,034	2,123	30,925	72,628,722	2,349	38,586	94,522,210	2,450

as of Dec 4, 2009

as of Dec 4, 2009

as of Dec 4, 2009

North Carolina Rate Bureau  
 Workers Compensation - Residual Market

Miscellaneous Values

Updated 12/15/2009

	<u>4/1/2010</u>	<u>4/1/2009</u>	<u>4/1/2008</u>	<u>4/1/2007</u>	<u>4/1/2006</u>	<u>4/1/2005</u>	<u>4/1/2004</u>	<u>4/1/2003</u>	
Code 7370 - Taxicab Co - Employee Operated Vehicle	55,334	54,375	51,608	50,918	48,630	47,705	45,365	44,535	
Code 7370 - Taxicab Co - Leased or Rented Vehicle	36,889	36,250	34,405	33,945	32,420	31,803	30,243	29,690	
Domestic Terrorism Charge (DTEC) (eff 4/1/2005) - name changed to Catastrophe Other than Terrorism eff 9/1/08	0.01	0.01	0.01	0.01	0.01	0.01	--	--	
Expense Constant	250	250	250	250	210	210	210	210	
Terrorism - Advisory Loss Cost	0.01	.02**	0.03	0.03	0.03	0.03	0.03	0.03	
Corporate Officer Weekly Maximum	1,400	1,400	1,300	1,300	1,200	1,200	1,200	1,100	
Corporate Officer Weekly Minimum	355	349	331	326	312	306	291	285	
Per Passenger Seat Surcharge - Maximum Surcharge Per Aircraft	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
Per Passenger Seat Surcharge - Per Passenger Seat	100	100	100	100	100	100	100	100	
Individual Partners	37,300	36,600	34,700	34,300	32,700	32,100	30,500	30,000	
USL&HW %	88%	95%	100%	103%	102%	112%	110%	92%	
Experience Rating Eligibility (premium last year or last two years)	8,000	8,000	8,000	8,000	5,000	5,000	5,000	5,000	
Retrospective Rating Plan	State Tax Multiplier	***	***	1.0300	1.0300	1.0310	1.0310	1.0310	
Retrospective Rating Plan	Federal Tax Multiplier	***	***	1.1050	1.1120	1.1200	1.1310	1.1200	
Retrospective Rating Plan	Expected Loss Ratio	***	***	0.5865	0.6208	0.6362	0.6487	0.6814	
Retrospective Rating Plan	Allocated Expense Ratio	***	***	0.6276	0.6605	0.6769	0.7006	0.7339	
Retrospective Rating Plan	Expense Ratio	***	***	0.3840	0.3500	0.3340	0.3210	0.2890	
Retrospective Rating Plan	Expense Ratio Loaded for ALAE Option	***	***	0.3430	0.3100	0.2930	0.2690	0.2360	
Hazard Group Tables Applicable	Hazard Groups A-G (effective 4/1/2008)	yes	yes	yes	yes	no	no	no	
Hazard Group Tables Applicable	Hazard Groups 1-4	no	yes	yes	yes	yes	yes	yes	
Maximum Minimum Premium		1,000	850	850	850	850	850	850	
Minimum Premium Multiplier		250	185	185	185	185	185	185	
		<u>1/1/2010</u>	<u>1/1/2009</u>	<u>1/1/2008</u>	<u>1/1/2007</u>	<u>1/1/2006</u>	<u>1/1/2005</u>	<u>1/1/2004</u>	<u>1/1/2003</u>
*Maximum Weekly Benefit - Fatal Injury		840	810	778	754	730	704	688	674
*Maximum Weekly Benefit - Total Disability		840	810	778	754	730	704	688	674
*Maximum Weekly Benefit - Permanent Partial Disability		840	810	778	754	730	704	688	674

**\*Maximum Weekly Benefits are set by the North Carolina Industrial Commission, and are effective for the Calendar Year.**

North Carolina Rate Bureau  
 Workers Compensation - Residual Market  
 Rate Change History

<u>Industry Group</u>	Effective <u>04/01/10</u>	Effective <u>04/01/09</u>	Effective <u>04/01/08</u>	Effective <u>04/01/07</u>	Effective <u>04/01/06</u>	Effective <u>04/01/05</u>	Effective <u>04/01/04</u>
Manufacturing	-2.6%	-3.5%	6.7%	8.3%	4.8%	2.1%	5.1%
Contracting	0.1%	-4.1%	7.7%	5.0%	9.9%	5.6%	1.4%
Office & Clerical	-9.7%	-7.8%	0.1%	9.6%	14.8%	8.2%	6.6%
Goods & Services	2.7%	-3.0%	3.4%	8.0%	7.2%	4.3%	6.3%
Miscellaneous	7.6%	-0.9%	-1.7%	9.4%	11.1%	0.9%	8.8%
Industrial Classifications Overall	0.0%	-3.8%	4.1%	7.7%	8.7%	4.0%	5.0%
Federal Classifications	12.4%	2.3%	-1.7%	-8.1%	7.1%	-2.0%	30.7%

North Carolina Rate Bureau  
 Workers Compensation - Residual Market  
**Projected Operating Gain/(Loss)**

Updated 11/3/09

	<u>Policy Year 2008</u>		<u>Policy Year 2007</u>		<u>Policy Years 07 &amp; 08</u>	
	<u>Dollars</u>	<u>Factor</u>	<u>Dollars</u>	<u>Factor</u>	<u>Dollars</u>	<u>Factor</u>
Est. Ultimate Pool Written Premium	51,822		68,008		119,830	
Estimated Ultimate Losses	33,840	0.653	56,311	0.828	90,151	0.752
Servicing Carrier Allowance	13,209	0.255	16,995	0.250	30,204	0.252
Other Expenses	4,099	0.079	3,808	0.056	7,907	0.066
Total Expenses	51,148	0.987	77,114	1.134	128,262	1.070
Estimated Operating Gain/(Loss) Residual Market	674		(9,106)		(8,432)	
Calendar Year Assessment Base	956,923		982,297		1,939,220	
Estimated Operating Gain/Loss to Cal Year Assessment Base	0.1%		-0.9%		-0.4%	

source: NCCI Residual Market Results as of Second Quarter, 2009. Evaluation is as of June 30, 2009.

note: 000 omitted from dollar amounts.