

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

Size of Risk	October	2016	December	2015	December	2014
	Count Number	Count Percent	Count Number	Count Percent	Count Number	Count Percent
0-499	1,606	7.6%	2,034	8.7%	2,154	9.5%
500-999	1,210	5.7%	1,517	6.5%	1,406	6.2%
1,000-4,999	15,911	75.2%	17,112	73.0%	16,493	72.6%
5,000-9,999	1,445	6.8%	1,615	6.9%	1,472	6.5%
10,000-24,999	740	3.5%	848	3.6%	866	3.8%
25,000-49,999	176	0.8%	216	0.9%	229	1.0%
50,000-99,999	62	0.3%	69	0.3%	77	0.3%
100,000-499,999	18	0.1%	31	0.1%	35	0.2%
500,000 +	0	0.0%	0	0.0%	0	0.0%
TOTALS	21,168	100.0%	23,442	100.0%	22,732	100.0%
	as of Nov 3, 2016		as of Jan 4, 2016		as of Jan 5, 2015	
	October	2016	December	2015	December	2014
	Dollars Number	Dollars Percent	Dollars Number	Dollars Percent	Dollars Number	Dollars Percent
0-499	550,201	0.8%	696,992	0.9%	690,770	1.0%
500-999	863,993	1.3%	1,077,494	1.5%	1,014,776	1.4%
1,000-4,999	29,951,795	45.6%	31,286,991	42.3%	27,634,805	38.6%
5,000-9,999	9,982,611	15.2%	11,153,619	15.1%	10,307,201	14.4%
10,000-24,999	11,066,586	16.8%	12,702,929	17.2%	12,995,871	18.2%
25,000-49,999	5,986,001	9.1%	7,341,630	9.9%	7,860,312	11.0%
50,000-99,999	4,234,038	6.4%	4,725,750	6.4%	5,282,090	7.4%
100,000-499,999	3,093,016	4.7%	4,979,201	6.7%	5,822,746	8.1%
500,000 +	0	0.0%	0	0.0%	0	0.0%
TOTALS	65,728,241	100.0%	73,964,606	100.0%	71,608,571	100.0%
	as of Nov 3, 2016		as of Jan 4, 2016		as of Jan 5, 2015	
	October	2016	December	2015	December	2014
	Average Premium		Average Premium		Average Premium	
0-499	343		343		321	
500-999	714		710		722	
1,000-4,999	1,882		1,828		1,676	
5,000-9,999	6,908		6,906		7,002	
10,000-24,999	14,955		14,980		15,007	
25,000-49,999	34,011		33,989		34,325	
50,000-99,999	68,291		68,489		68,599	
100,000-499,999	171,834		160,619		166,364	
500,000 +	0		0		0	
TOTALS	3,105		3,155		3,150	
	as of Nov 3, 2016		as of Jan 4, 2016		as of Jan 5, 2015	

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 (2014 As Of The Last Day Of The Appropriate Month)

Month	2016 YTD			2015			2014		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	981	3,471,747	3,539	1,132	4,586,400	4,052	1,012	3,364,167	3,324
February	1,026	2,977,756	2,902	942	3,232,490	3,432	947	2,538,326	2,680
March	1,367	3,728,899	2,728	1,246	4,247,199	3,409	1,218	3,778,839	3,102
April	1,250	3,216,964	2,574	1,078	3,347,452	3,105	1,062	2,864,311	2,697
May	1,086	3,069,778	2,827	1,088	3,224,006	2,963	1,082	3,205,619	2,963
June	1,076	3,930,880	3,653	1,075	3,169,294	2,948	1,026	2,703,016	2,635
July	1,173	3,362,255	2,866	1,034	3,365,593	3,255	1,107	3,360,288	3,035
August	1,080	2,877,029	2,664	1,064	2,729,414	2,565	1,106	3,080,248	2,785
September	1,068	3,368,815	3,154	1,049	2,967,181	2,829	1,058	4,009,658	3,790
October	896	2,427,407	2,709	1,051	3,138,340	2,986	1,116	3,456,952	3,098
November				806	2,220,140	2,755	858	2,820,574	3,287
December				880	3,202,110	3,639	834	2,415,803	2,897
Total	11,003	32,431,530	2,948	12,445	39,429,619	3,168	12,426	37,597,801	3,026

as of Nov 3, 2016

as of Nov 3, 2016

as of Jan 4, 2016

Monthly Renewal Totals As Of The Last Day Of Each Year (2014 As Of The Last Day Of The Appropriate Month)

Month	2016 YTD			2015			2014		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	985	3,821,596	3,880	944	2,991,252	3,169	795	2,485,411	3,126
February	927	3,222,659	3,476	903	3,727,889	4,128	819	3,259,755	3,980
March	1,176	3,547,130	3,016	1,156	3,769,359	3,261	1,014	3,351,034	3,305
April	1,006	3,128,662	3,110	977	3,235,358	3,312	865	3,614,123	4,178
May	1,030	3,104,236	3,014	1,019	3,130,481	3,072	968	2,895,761	2,991
June	1,049	3,208,506	3,059	973	2,918,663	3,000	938	3,126,159	3,333
July	1,039	3,472,090	3,342	1,031	3,709,926	3,598	956	3,454,482	3,613
August	1,016	2,949,499	2,903	959	3,014,496	3,143	902	2,879,600	3,192
September	952	3,192,819	3,354	876	3,155,626	3,602	843	2,842,405	3,372
October	985	3,649,514	3,705	971	3,643,735	3,753	940	3,416,296	3,634
November				767	2,721,452	3,548	780	2,637,676	3,382
December				640	2,179,158	3,405	574	1,890,761	3,294
Total	10,165	33,296,711	3,276	11,216	38,197,395	3,406	10,394	35,853,463	3,449

as of Nov 3, 2016

as of Nov 3, 2016

as of Jan 4, 2016

Monthly Combined New and Renewal Totals As Of The Last Day Of Each Year (2014 As Of The Last Day Of The Appropriate Month)

Month	2016 YTD			2015			2014		
	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium	Count	Est Annl Premium	Average Premium
January	1,966	7,293,343	3,710	2,076	7,577,652	3,650	1,807	5,849,578	3,237
February	1,953	6,200,415	3,175	1,845	6,960,379	3,773	1,766	5,798,081	3,283
March	2,543	7,276,029	2,861	2,402	8,016,558	3,337	2,232	7,129,873	3,194
April	2,256	6,345,626	2,813	2,055	6,582,810	3,203	1,927	6,478,434	3,362
May	2,116	6,174,014	2,918	2,107	6,354,487	3,016	2,050	6,101,380	2,976
June	2,125	7,139,386	3,360	2,048	6,087,957	2,973	1,964	5,829,175	2,968
July	2,212	6,834,345	3,090	2,065	7,075,519	3,426	2,063	6,814,770	3,303
August	2,096	5,826,528	2,780	2,023	5,743,910	2,839	2,008	5,959,848	2,968
September	2,020	6,561,634	3,248	1,925	6,122,807	3,181	1,901	6,852,063	3,604
October	1,881	6,076,921	3,231	2,022	6,782,075	3,354	2,056	6,873,248	3,343
November				1,573	4,941,592	3,142	1,638	5,458,250	3,332
December				1,520	5,381,268	3,540	1,408	4,306,564	3,059
Total	21,168	65,728,241	3,105	23,661	77,627,014	3,281	22,820	73,451,264	3,219

as of Nov 3, 2016

as of Nov 3, 2016

as of Jan 4, 2016

North Carolina Rate Bureau
 Workers Compensation - Residual Market
 Miscellaneous Values

Updated 11/7/2016

	<u>4/1/2017</u>	<u>4/1/2016</u>	<u>4/1/2015</u>	<u>4/1/2014</u>	<u>4/1/2013</u>
Code 7370 - Taxicab Co - Employee Operated Vehicle	66,900	65,200	64,100	62,600	61,200
Code 7370 - Taxicab Co - Leased or Rented Vehicle	44,600	43,500	42,700	41,800	40,800
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
Expense Constant	160	160	250	250	250
Terrorism (Assigned Risk)	0.01	0.02	0.02	0.02	0.02
Corporate Officer Weekly Maximum	1,700	1,700	1,600	1,600	1,600
Corporate Officer Weekly Minimum	850	850	800	800	800
Per Passenger Seat Surcharge - Maximum Surcharge Per Aircraft	n/a	n/a	n/a	1,000	1,000
Per Passenger Seat Surcharge - Per Passenger Seat	n/a	n/a	n/a	100	100
Individual Partners and Sole Proprietors	44,600	43,500	42,700	41,800	40,800
USL&HW %	92%	92%	91%	92%	90%
Experience Rating Eligibility (premium last year or last two years)	10,000	10,000	8,000	8,000	8,000
Maximum Minimum Premium	1,500	1,500	1,500	1,250	1,250
Minimum Premium Multiplier	250	250	250	250	250
	<u>1/1/2017</u>	<u>1/1/2016</u>	<u>1/1/2015</u>	<u>1/1/2014[^]</u>	<u>1/1/2013</u>
*Maximum Weekly Benefit - Fatal Injury	978	944	920	904	884
*Maximum Weekly Benefit - Total Disability	978	944	920	904	884
*Maximum Weekly Benefit - Permanent Partial Disability	978	944	920	904	884

***Maximum Weekly Benefits are set by the North Carolina Industrial Commission, and are effective for the Calendar Year. (<http://www.ic.nc.gov/ncic/pages/maxrates.htm>)**

[^] The North Carolina Industrial Commission reduced 1/1/2014 maximum by \$8 in early March; as originally published, this was \$912.

North Carolina Rate Bureau
Workers Compensation - Residual Market

Updated 11/7/2016

Rate Change History

<u>Industry Group</u>	<u>Effective 04/01/17</u>	<u>Effective 04/01/16</u>	<u>Effective 04/01/15</u>	<u>Effective 04/01/14</u>	<u>Effective 04/01/13</u>
Manufacturing	-7.6%	2.8%	-3.4%	4.1%	5.3%
Contracting	-5.4%	-0.1%	-3.9%	1.8%	3.9%
Office & Clerical	-13.6%	1.2%	-6.1%	2.9%	0.2%
Goods & Services	-8.6%	1.8%	-5.5%	5.3%	7.1%
Miscellaneous	-8.3%	3.8%	-3.6%	5.6%	4.4%
Industrial Classifications Overall	-8.3%	1.9%	-4.5%	4.2%	4.8%
Federal Classifications	11.0%	12.7%	-7.7%	-3.3%	8.5%

North Carolina Rate Bureau
 Workers Compensation - Residual Market
 Experience Mod and ARAP Distribution

From 01/01/2016 to 10/31/2016

Updated 11/3/2016

	<u>File Count</u>	<u>Premium Subtotal</u>	<u>Exp Mod Premium</u>	<u>Mod Effect</u>	<u>ARAP Premium</u>	<u>ARAP Effect</u>	<u>Est Annual Premium</u>
Risks with Credit MODS	663	6,767,870	6,235,713	0.921	6,235,713	1.000	6,235,713
Risks with Debit MODS	261	3,237,556	4,477,830	1.383	5,617,147	1.254	5,617,147
Risks with 1.00 mods	2	30,726	30,726	1.000	30,726	1.000	30,726
Risks with NO Mods	20,297	54,522,872	54,522,872	1.000	54,522,872	1.000	54,522,872
TOTALS	21,223	64,559,024	65,267,141	1.011	66,406,458	1.017	66,406,458

From 01/01/2015 to 12/31/2015

Updated 11/3/2016

	<u>File Count</u>	<u>Premium Subtotal</u>	<u>Exp Mod Premium</u>	<u>Mod Effect</u>	<u>ARAP Premium</u>	<u>ARAP Effect</u>	<u>Est Annual Premium</u>
Risks with Credit MODS	919	8,676,604	8,008,944	0.923	8,008,944	1.000	8,008,944
Risks with Debit MODS	454	5,440,486	7,557,454	1.389	9,536,892	1.262	9,536,892
Risks with 1.00 mods	8	35,433	35,433	1.000	35,433	1.000	35,433
Risks with NO Mods	22,374	61,099,059	61,099,059	1.000	61,099,059	1.000	61,099,059
TOTALS	23,755	75,251,583	76,700,890	1.019	78,680,328	1.026	78,680,328

North Carolina Rate Bureau
 Workers Compensation - Residual Market

Updated 11/7/2016

Projected Operating Gain/(Loss)

	<u>Policy Year 2015</u>		<u>Policy Year 2014</u>		<u>Policy Years 2015 & 2014</u>	
	<u>Dollars</u>	<u>Factor</u>	<u>Dollars</u>	<u>Factor</u>	<u>Dollars</u>	<u>Factor</u>
Est. Ultimate Pool Written Premium	60,349		55,470		115,819	
Estimated Ultimate Losses	36,934	0.612	36,555	0.659	73,489	0.635
Servicing Carrier Allowance	12,746	0.211	11,743	0.212	24,489	0.211
Other Expenses	4,828	0.080	4,438	0.080	9,266	0.080
Total Expenses	54,508	0.903	52,736	0.951	107,244	0.926
Estimated Operating Gain/(Loss) Residual Market	5,841		2,734		8,575	
Calendar Year Assessment Base	1,077,758		1,034,835		2,112,593	
Estimated Operating Gain/Loss to Cal Year Assessment Base	0.5%		0.3%		0.4%	

source: NCCI Residual Market Results as of Second Quarter, 2016 Evaluation is as of March 31, 2016.

note: 000 omitted from dollar amounts.