



August 30, 2019

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

Re: Workers Compensation Insurance
2019 Loss Cost Filing

Dear Commissioner Causey:

Pursuant to the provisions of Article 36, Chapter 58 of the General Statutes of North Carolina, enclosed is the filing for workers compensation insurance prospective advisory loss costs, rating values and miscellaneous values applicable to new and renewal policies becoming effective on or after April 1, 2020.

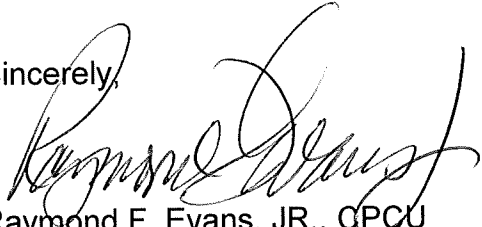
The enclosed memoranda, exhibits, testimony and other supporting detail explain the calculations underlying, on average, a decrease of 10.3% from loss costs approved effective April 1, 2019. By industry group, the changes are: Manufacturing 9.3% decrease; Contracting 12.3% decrease; Office & Clerical 11.2% decrease; Goods & Services 10.4% decrease; and Miscellaneous 8.1% 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 9.3% decrease in the "F" classification advisory loss costs currently in effect.

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

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

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

Sincerely,

Raymond F. Evans, JR., CPCU
General Manager

RFE:ko
Enclosures

NORTH CAROLINA - LOSS COSTS

SUMMARY

Proposed Effective Date

April 1, 2020

I. Industrial Classifications

Overall Proposed Change in Lost Cost Level

- New and Renewal Policies -10.3%

By Industry Group

Manufacturing -9.3%

Contracting -12.3%

Office and Clerical -11.2%

Goods and Services -10.4%

Miscellaneous -8.1%

Overall -10.3%

II. Federal Classifications

Overall Proposed Change in Lost Cost Level

- New and Renewal Policies -9.3%

III. Summary of Miscellaneous Changes

- USL&HW %

Current

90%

Proposed

59%

NORTH CAROLINA – LOSS COSTS

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NORTH CAROLINA

EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section A - Policy Year 2017 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$1,031,174,624
(2) Premium On-level Factor (Appendix A-I)	0.670
(3) Premium Available for Benefit Costs = (1) x (2)	\$690,886,998

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$323,294,207
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.000
(6) Factor to Include Loss Adjustment Expense (Exhibit II)	1.190
(7) Composite Adjustment Factor = (5) x (6)	1.190
(8) Adjusted Limited Indemnity Losses = (4) x (7)	\$384,720,106
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.557
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.873
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.486
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.489
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.000
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.489

Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$263,519,553
(17) Medical Loss On-level Factor (Appendix A-I)	1.006
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.190
(19) Composite Adjustment Factor = (17) x (18)	1.197
(20) Adjusted Limited Medical Losses = (16) x (19)	\$315,432,905
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.457
(22) Factor to Reflect Medical Trend (Appendix A-III)	0.904
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.413
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(25) Projected Medical Cost Ratio = (23) x (24)	0.415
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.010
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.419

Total Benefit Cost:

(28) Indicated Change Based on Experience, Trend and Benefits = (15) + (27)	0.908
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NORTH CAROLINA

EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section B - Policy Year 2016 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$1,110,296,351
(2) Premium On-level Factor (Appendix A-I)	0.587
(3) Premium Available for Benefit Costs = (1) x (2)	\$651,743,958

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$299,418,433
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.000
(6) Factor to Include Loss Adjustment Expense (Exhibit II)	1.190
(7) Composite Adjustment Factor = (5) x (6)	1.190
(8) Adjusted Limited Indemnity Losses = (4) x (7)	\$356,307,935
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.547
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.838
(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)	1.006
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.461
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.000
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.461

Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$259,089,520
(17) Medical Loss On-level Factor (Appendix A-I)	1.009
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.190
(19) Composite Adjustment Factor = (17) x (18)	1.201
(20) Adjusted Limited Medical Losses = (16) x (19)	\$311,166,514
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.477
(22) Factor to Reflect Medical Trend (Appendix A-III)	0.877
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.418
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(25) Projected Medical Cost Ratio = (23) x (24)	0.421
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.010
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.425

Total Benefit Cost:

(28) Indicated Change Based on Experience, Trend and Benefits = (15) + (27)	0.886
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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 2017 Indicated Change Based on Experience, Trend, and Benefits	0.908 (-9.2%)
(2) Policy Year 2016 Indicated Change Based on Experience, Trend, and Benefits	0.886 (-11.4%)
(3) Indicated Change Based on Experience, Trend, and Benefits = $[(1)+(2)] / 2$	0.897 (-10.3%)

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

Industry Group Differentials (Appendix A-V):

Manufacturing	1.011
Contracting	0.978
Office & Clerical	0.990
Goods & Services	0.999
Miscellaneous	1.024

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	0.897	1.011	0.907	(-9.3%)
Contracting	0.897	0.978	0.877	(-12.3%)
Office & Clerical	0.897	0.990	0.888	(-11.2%)
Goods & Services	0.897	0.999	0.896	(-10.4%)
Miscellaneous	0.897	1.024	0.919	(-8.1%)
Overall	0.897	1.000	0.897	(-10.3%)

North Carolina

Loss Adjustment Expense Provision

	<u>Current Provision</u>	<u>Selected Provision</u>
Loss Adjustment Expense (See Exhibit II-A, Sheet 1)	18.0%	19.0%

North Carolina

Derivation of Loss Adjustment Expense Provision

(1) Calendar/ Accident <u>Year</u>	(2) Calendar Year <u>LAE Ratio*</u>	(3) Accident Year Developed <u>AOE Ratio+</u>	(4) Policy Year <u>Year</u>	(5) Policy Year Developed <u>DCCE Ratio^</u>
2014	19.7%	6.9%	2013	10.0%
2015	19.7%	7.2%	2014	10.7%
2016	21.6%	7.7%	2015	11.0%
2017	22.9%	8.1%	2016	11.1%
2018	23.4%	7.9%	2017	11.0%

Current North Carolina Loss Adjustment Expense Provision 18.0%

Selected North Carolina Loss Adjustment Expense Provision 19.0%

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

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

^ Exhibit II-A, Sheet 2.

North Carolina

Selection of DCCE Provision

Policy Year	(1)	(2)	(3)
	Reported Ratio of Paid DCCE to <u>Paid Losses</u>	Age to Ultimate Development <u>Factor</u>	Ultimate DCCE Ratio <u>(1) x (2)</u>
2013	10.2%	0.981	10.0%
2014	11.0%	0.975	10.7%
2015	11.2%	0.979	11.0%
2016	11.3%	0.984	11.1%
2017	10.4%	1.060	11.0%

Summary of Paid DCCE to Paid Loss Ratio Development Factors

Report	(1)	(2)
	<u>DCCE Ratio Development</u>	
	<u>To Next Report</u>	<u>To Ultimate</u>
1st	1.077	1.060
2nd	1.005	0.984
3rd	1.004	0.979
4th	0.994	0.975
5th	1.001	0.981
6th	0.999	0.980
7th	0.998	0.981
8th	0.997	0.983
9th	0.999	0.986
10th	0.998	0.987
11th	0.995	0.989
12th	0.999	0.994
13th	1.000	0.995
14th	1.000	0.995
15th	0.998	0.995
16th	1.001	0.997
17th	0.995	0.996
18th	1.001	1.001
19th		1.000*

(1) Selected two-year average.

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

* Selection.

ADVISORY LOSS COSTS - NOT RATES

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

Exhibit III

Page S1

Effective April 1, 2020

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	1.95	1.35	0.35	2003	1.63	1.12	0.35	2705X*	36.00	22.02	0.29
0008	1.27	0.83	0.31	2014	2.70	1.66	0.28	2709	4.73	2.89	0.29
0016	3.45	2.12	0.28	2016	1.44	1.02	0.39	2710	4.67	2.68	0.25
0034	1.90	1.31	0.35	2021	1.25	0.81	0.31	2714	2.06	1.48	0.38
0035	1.28	0.91	0.38	2039	1.29	0.92	0.39	2727X	5.51	3.38	0.29
0036	2.27	1.57	0.35	2041	1.40	1.00	0.39	2731	2.35	1.45	0.28
0037	2.07	1.35	0.31	2065	1.26	0.87	0.35	2735	1.97	1.41	0.38
0042	2.83	1.85	0.31	2070	2.81	1.93	0.35	2759	2.85	2.04	0.38
0050	3.06	2.11	0.35	2081	1.59	1.10	0.35	2790	0.87	0.62	0.38
0059D	0.20	0.05	0.28	2089	1.54	1.06	0.35	2791	-	1.51	0.38
0065D	0.05	0.02	0.28	2095	1.95	1.35	0.35	2797	2.73	1.89	0.35
0066D	0.05	0.02	0.29	2105	1.93	1.38	0.38	2799	3.73	2.43	0.31
0067D	0.05	0.02	0.29	2110	1.01	0.72	0.39	2802	2.81	1.84	0.31
0079	1.43	0.88	0.28	2111	1.30	0.93	0.39	2835	1.19	0.89	0.44
0083	2.21	1.53	0.35	2112	2.02	1.44	0.38	2836	1.24	0.93	0.44
0106	9.27	5.32	0.25	2114	1.43	1.03	0.38	2841	2.10	1.51	0.38
0113	2.47	1.71	0.35	2121	0.73	0.50	0.35	2881	1.80	1.35	0.44
0170	1.26	0.87	0.35	2130	1.06	0.74	0.35	2883	1.92	1.33	0.35
0251	2.22	1.53	0.35	2131	1.12	0.77	0.35	2913	-	1.33	0.35
0400	-	0.78	0.31	2143	1.25	0.89	0.38	2915	1.81	1.18	0.31
0401	5.51	3.17	0.25	2157	2.03	1.39	0.35	2916	2.08	1.20	0.25
0771N	0.23	-	-	2172	0.81	0.53	0.31	2923	1.10	0.78	0.39
0908P	88.00	60.81	0.35	2174	1.55	1.11	0.38	2942	-	0.38	0.44
0913P	341.00	235.32	0.35	2211	3.78	2.32	0.28	2960	2.32	1.60	0.35
0917	2.30	1.65	0.38	2220	1.13	0.78	0.35	3004	0.72	0.44	0.29
1005	4.31	2.25	0.24	2286	1.04	0.74	0.39	3018	1.79	1.10	0.29
1164	2.56	1.34	0.24	2288	2.04	1.46	0.38	3022	2.47	1.76	0.39
1165XD	1.68	0.95	0.26	2300	-	0.78	0.35	3027	1.18	0.73	0.29
1320	1.11	0.63	0.25	2302	0.88	0.61	0.35	3028	1.50	1.03	0.35
1322	4.73	2.70	0.25	2305	1.25	0.82	0.31	3030	3.21	1.97	0.29
1430	2.64	1.62	0.28	2361	1.03	0.71	0.35	3040	2.84	1.74	0.29
1438	2.51	1.43	0.25	2362	1.14	0.79	0.35	3041	1.92	1.33	0.35
1452	1.25	0.76	0.29	2380	1.07	0.74	0.35	3042	1.82	1.19	0.31
1463	4.77	2.73	0.25	2386	-	0.78	0.35	3064	2.03	1.40	0.35
1470	-	0.76	0.25	2388	0.91	0.65	0.38	3069	-	1.10	0.35
1472	1.32	0.76	0.25	2402	1.81	1.12	0.28	3076	1.59	1.10	0.35
1473	-	0.76	0.25	2413	1.57	1.09	0.35	3081D	2.23	1.35	0.29
1474	-	0.76	0.25	2416	1.11	0.76	0.35	3082D	2.28	1.37	0.28
1624D	2.05	1.16	0.25	2417	0.68	0.47	0.35	3085D	2.22	1.34	0.29
1642	1.14	0.70	0.29	2501	1.13	0.78	0.35	3110	2.25	1.55	0.35
1654	6.74	4.10	0.29	2503	0.69	0.49	0.39	3111	1.45	1.00	0.35
1655	-	0.70	0.29	2534	-	0.78	0.35	3113	0.98	0.67	0.35
1699	1.51	0.92	0.29	2570	2.02	1.44	0.39	3114	1.52	1.05	0.35
1701	1.82	1.12	0.28	2585	1.86	1.32	0.39	3118	1.05	0.75	0.39
1710	3.51	2.16	0.29	2586	1.52	1.05	0.35	3119	0.36	0.27	0.44
1741	-	1.12	0.28	2587	1.16	0.83	0.39	3122	1.15	0.82	0.38
1747	1.11	0.68	0.29	2589	1.24	0.86	0.35	3126	0.84	0.58	0.35
1748	2.28	1.41	0.28	2600	2.08	1.48	0.39	3131	0.98	0.67	0.35
1803D	3.84	2.01	0.25	2623	3.50	2.29	0.31	3132	1.41	0.98	0.35
1852	-	0.48	0.23	2651	0.91	0.65	0.38	3145	1.03	0.71	0.35
1853	-	1.12	0.28	2660	1.25	0.89	0.38	3146	1.25	0.86	0.35
1860	-	0.90	0.35	2670	1.07	0.81	0.44	3169	1.59	1.10	0.35
1924	1.58	1.13	0.39	2683	1.04	0.75	0.38	3175	-	1.10	0.35
1925	1.97	1.30	0.31	2688	1.41	1.01	0.39	3179	0.88	0.63	0.39
2002	1.41	1.01	0.38	2702	11.05	5.83	0.24	3180	1.10	0.78	0.38

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

ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

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

Exhibit III

Page S2

Effective April 1, 2020

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3188	0.97	0.69	0.39	3865	1.04	0.79	0.44	4558	0.88	0.61	0.35
3220	1.09	0.75	0.35	3881	1.93	1.33	0.35	4568	1.03	0.63	0.29
3223	-	0.78	0.38	4000	2.43	1.39	0.26	4581	0.51	0.29	0.25
3224	1.56	1.11	0.39	4021	2.50	1.53	0.28	4583	2.61	1.50	0.25
3227	1.64	1.16	0.39	4024D	1.70	1.03	0.29	4611	0.40	0.29	0.39
3240	1.96	1.40	0.39	4034	3.21	1.97	0.29	4635	1.71	0.90	0.24
3241	1.91	1.31	0.35	4036	1.45	0.89	0.29	4653	0.95	0.68	0.39
3255	1.26	0.94	0.44	4038	1.40	1.05	0.44	4665	3.40	2.08	0.29
3257	1.57	1.09	0.35	4053	-	1.06	0.35	4670	-	1.22	0.35
3270	1.41	0.97	0.35	4061	-	1.06	0.35	4683	1.78	1.22	0.35
3300	1.86	1.29	0.35	4062	1.54	1.06	0.35	4686	1.06	0.65	0.29
3303	1.30	0.93	0.38	4101	1.48	0.96	0.31	4692	0.39	0.28	0.39
3307	1.82	1.26	0.35	4109	0.25	0.18	0.38	4693	0.51	0.35	0.35
3315	1.93	1.38	0.38	4110	0.47	0.32	0.35	4703	0.81	0.56	0.35
3334	1.63	1.12	0.35	4111	0.78	0.56	0.39	4717	1.05	0.79	0.44
3336	1.30	0.80	0.29	4113	-	0.56	0.39	4720	0.94	0.65	0.35
3365	2.99	1.83	0.29	4114	1.75	1.20	0.35	4740	0.94	0.58	0.29
3372	1.73	1.13	0.31	4130	1.80	1.24	0.35	4741	1.39	0.95	0.35
3373	1.99	1.37	0.35	4131	3.58	2.57	0.38	4751	0.97	0.59	0.29
3383	0.77	0.55	0.39	4133	0.94	0.68	0.38	4771N	1.30	0.69	0.24
3385	0.42	0.30	0.38	4149	0.43	0.33	0.44	4777	1.65	0.87	0.23
3400	1.67	1.09	0.31	4206	1.24	0.85	0.35	4825	0.50	0.31	0.29
3507	1.22	0.84	0.35	4207	1.26	0.76	0.29	4828	0.97	0.63	0.31
3515	1.15	0.80	0.35	4239	1.18	0.72	0.29	4829	0.68	0.39	0.25
3516	-	0.80	0.35	4240	1.84	1.32	0.38	4902	1.26	0.90	0.38
3548	0.61	0.42	0.35	4243	1.01	0.69	0.35	4923	0.48	0.33	0.35
3559	1.22	0.84	0.35	4244	1.14	0.78	0.35	5020	3.60	2.20	0.29
3574	0.50	0.36	0.39	4250	0.92	0.64	0.35	5022	4.34	2.48	0.25
3581	0.63	0.45	0.38	4251	1.29	0.89	0.35	5037	7.46	3.93	0.24
3612	0.87	0.57	0.31	4263	1.38	0.95	0.35	5040	4.64	2.44	0.24
3620	1.99	1.22	0.28	4273	1.49	1.03	0.35	5057	3.31	1.75	0.24
3629	0.82	0.59	0.39	4279	1.30	0.90	0.35	5059	11.67	6.16	0.24
3632	1.32	0.86	0.31	4282	-	0.90	0.35	5069	-	6.16	0.24
3634	0.81	0.58	0.38	4283	0.86	0.59	0.35	5102	3.53	2.02	0.25
3635	1.20	0.83	0.35	4299	0.92	0.66	0.39	5146	2.73	1.67	0.29
3638	0.91	0.65	0.38	4301	-	0.90	0.35	5160	1.54	0.88	0.25
3642	0.68	0.47	0.35	4304	2.32	1.52	0.31	5183	1.86	1.14	0.29
3643	0.86	0.59	0.35	4307	0.97	0.73	0.44	5188	2.03	1.24	0.29
3647	1.14	0.74	0.31	4351	0.82	0.56	0.35	5190	1.97	1.21	0.29
3648	0.74	0.53	0.38	4352	0.81	0.58	0.38	5191	0.50	0.34	0.35
3681	0.42	0.30	0.38	4360	-	0.23	0.31	5192	1.68	1.16	0.35
3685	0.59	0.42	0.39	4361	0.53	0.38	0.38	5213	4.10	2.35	0.25
3719	0.66	0.35	0.24	4410	1.66	1.14	0.35	5215	3.48	2.26	0.31
3724	1.85	1.06	0.25	4417	-	1.14	0.35	5221	2.68	1.64	0.29
3726	2.65	1.39	0.24	4420	3.16	1.80	0.25	5222	4.52	2.58	0.25
3803	1.10	0.75	0.35	4431	0.74	0.55	0.44	5223	3.97	2.44	0.29
3807	1.14	0.81	0.39	4432	0.50	0.38	0.44	5348	2.55	1.56	0.29
3808	2.55	1.65	0.31	4439	-	0.61	0.35	5402	3.06	2.18	0.39
3821	3.38	2.22	0.31	4452	1.24	0.85	0.35	5403	3.31	1.89	0.25
3822X	1.69	1.11	0.31	4459	1.37	0.94	0.35	5437	3.21	1.96	0.29
3824X	2.03	1.33	0.31	4470	1.12	0.77	0.35	5443	2.48	1.71	0.35
3826	0.44	0.31	0.35	4484	1.30	0.90	0.35	5445	5.61	3.21	0.25
3827	0.97	0.63	0.31	4493	1.26	0.87	0.35	5462	3.82	2.34	0.29
3830	0.68	0.45	0.31	4511	0.28	0.18	0.31	5472	4.27	2.25	0.24
3851	1.24	0.88	0.39	4557	1.19	0.85	0.38	5473	6.21	3.27	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

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Effective April 1, 2020

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5474	4.31	2.47	0.25	6874F	14.65	6.82	0.21	7538	3.61	1.90	0.24
5478	2.06	1.25	0.29	6882	2.06	1.08	0.24	7539	1.00	0.57	0.25
5479	3.71	2.42	0.31	6884	2.37	1.24	0.24	7540	2.45	1.30	0.23
5480	3.77	2.14	0.26	7016M	2.64	1.39	0.24	7580	1.69	1.04	0.29
5491	1.42	0.81	0.25	7024M	2.93	1.54	0.24	7590	1.88	1.22	0.31
5506	3.84	2.03	0.24	7038M	3.01	1.61	0.23	7600	2.96	1.81	0.29
5507	2.18	1.24	0.25	7046M	3.72	1.96	0.24	7605	1.52	0.93	0.29
5508	-	1.24	0.25	7047M	4.30	2.15	0.24	7610	0.35	0.23	0.31
5535	4.18	2.57	0.29	7050M	4.91	2.50	0.23	7705	3.14	2.04	0.31
5537	2.79	1.71	0.29	7090M	3.34	1.79	0.23	7710	2.16	1.24	0.25
5551	9.61	5.08	0.24	7098M	4.13	2.17	0.24	7711	2.16	1.24	0.25
5606	0.63	0.36	0.25	7099M	6.07	3.03	0.24	7720X	1.53	0.94	0.28
5610	3.54	2.44	0.35	7133	2.30	1.32	0.25	7723X	1.35	0.72	0.23
5645	9.91	5.68	0.25	7151M	2.79	1.61	0.25	7855	2.25	1.38	0.29
5703	8.41	5.17	0.29	7152M	4.56	2.49	0.25	8001	1.52	1.09	0.38
5705	16.65	10.26	0.28	7153M	3.11	1.79	0.25	8002	1.17	0.81	0.35
5951	0.18	0.13	0.38	7219	5.06	2.88	0.26	8006	1.35	0.93	0.35
6003	4.47	2.73	0.29	7222X	4.52	2.76	0.29	8008	0.74	0.53	0.38
6005	3.79	2.32	0.29	7225	4.22	2.58	0.29	8010	0.94	0.68	0.38
6017	-	2.35	0.25	7228	-	2.88	0.26	8013	0.22	0.15	0.35
6018	1.69	1.02	0.29	7229	-	2.88	0.26	8015	0.53	0.37	0.35
6045	2.69	1.63	0.29	7230X	5.79	3.76	0.31	8017	0.83	0.59	0.38
6204	4.52	2.58	0.25	7231	5.19	3.37	0.31	8018	1.51	1.07	0.39
6206	1.64	0.86	0.24	7232X	6.13	3.48	0.26	8021	1.35	0.93	0.35
6213	0.91	0.52	0.25	7309F	8.51	3.98	0.21	8031	1.49	1.03	0.35
6214	1.09	0.58	0.24	7313F	3.44	1.61	0.21	8032	1.10	0.79	0.38
6216	3.34	1.75	0.24	7317F	7.65	3.54	0.22	8033	0.95	0.66	0.35
6217	2.91	1.67	0.25	7323	-	1.95	0.22	8037	0.73	0.52	0.38
6229	3.22	1.85	0.25	7327F	14.81	6.98	0.21	8039	0.87	0.63	0.38
6233	1.28	0.73	0.26	7333M	1.79	0.93	0.24	8044	1.81	1.18	0.31
6235	3.02	1.59	0.24	7335M	1.99	1.04	0.24	8045	0.42	0.30	0.38
6236	4.08	2.49	0.29	7337M	2.92	1.45	0.24	8046	1.24	0.85	0.35
6237	0.94	0.57	0.29	7350F	9.36	4.62	0.22	8047	0.49	0.35	0.39
6251D	2.64	1.49	0.26	7360	2.40	1.47	0.29	8058	1.42	0.99	0.35
6252D	2.32	1.20	0.24	7370	2.53	1.74	0.35	8072	0.40	0.29	0.38
6260	-	1.49	0.26	7380	3.15	2.04	0.31	8102	0.89	0.64	0.38
6306	2.90	1.66	0.25	7382	2.72	1.87	0.35	8103	1.19	0.78	0.31
6319	2.37	1.36	0.25	7390	2.37	1.63	0.35	8105	-	1.07	0.39
6325	2.26	1.29	0.25	7394M	1.96	1.03	0.24	8106	2.31	1.42	0.29
6400	3.27	2.13	0.31	7395M	2.18	1.14	0.24	8107	1.66	1.02	0.29
6503	1.13	0.80	0.39	7398M	3.20	1.59	0.24	8111	1.03	0.71	0.35
6504	1.52	1.08	0.38	7402	0.06	0.04	0.35	8116	1.28	0.88	0.35
6702M*	2.73	1.67	0.29	7403	2.86	1.76	0.29	8203	3.33	2.29	0.35
6703M*	4.46	2.60	0.29	7405N	1.26	0.77	0.29	8204	2.69	1.65	0.28
6704M*	3.04	1.86	0.29	7420	4.86	2.53	0.24	8209	1.99	1.38	0.35
6801F	2.53	1.32	0.26	7421	0.41	0.23	0.25	8215	1.88	1.15	0.29
6811	2.77	1.69	0.29	7422	0.91	0.48	0.24	8227	2.43	1.28	0.24
6824F	7.01	3.50	0.22	7425	1.22	0.64	0.24	8232	2.55	1.57	0.29
6826F	3.26	1.68	0.26	7431N	0.68	0.36	0.24	8233	1.63	0.99	0.29
6834	1.84	1.20	0.31	7445N	0.42	-	-	8235	2.53	1.74	0.35
6836	2.37	1.46	0.28	7453N	0.23	-	-	8236X	3.11	1.91	0.29
6843F	7.28	3.41	0.21	7502	1.20	0.73	0.29	8263	3.72	2.43	0.31
6845F	5.77	2.70	0.21	7515	0.61	0.32	0.24	8264	2.42	1.49	0.28
6854	3.17	1.67	0.24	7520	1.77	1.22	0.35	8265	3.39	1.95	0.25
6872F	8.39	3.93	0.21	7529X	8.53	4.49	0.24	8279	3.43	1.97	0.25

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

ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

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

Exhibit III

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Effective April 1, 2020

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8288	3.20	1.97	0.28	8901	0.11	0.07	0.31				
8291X	1.91	1.25	0.31	9012	0.51	0.33	0.31				
8292X	1.86	1.28	0.35	9014	1.73	1.20	0.35				
8293X	4.66	2.86	0.29	9015	1.55	1.07	0.35				
8304	2.74	1.68	0.28	9016	1.32	0.92	0.35				
8350	3.92	2.25	0.25	9019	1.47	0.90	0.29				
8380	1.31	0.85	0.31	9033	1.16	0.80	0.35				
8381	1.16	0.76	0.31	9040	1.70	1.22	0.38				
8385	1.09	0.67	0.29	9044	0.64	0.46	0.38				
8392	1.26	0.87	0.35	9052	1.02	0.73	0.38				
8393	0.86	0.59	0.35	9058	0.83	0.62	0.44				
8500	3.04	1.86	0.29	9060	0.69	0.49	0.38				
8601	0.17	0.11	0.31	9061	0.60	0.45	0.44				
8602	0.83	0.54	0.31	9062	0.65	0.49	0.44				
8603	0.04	0.03	0.35	9063	0.46	0.33	0.38				
8606	1.11	0.64	0.25	9077F	1.87	1.03	0.33				
8709F	3.90	1.82	0.21	9082	0.66	0.50	0.44				
8710	-	0.63	0.29	9083	0.66	0.50	0.44				
8719	1.25	0.66	0.24	9084	0.77	0.53	0.35				
8720	0.58	0.36	0.29	9089	0.62	0.45	0.38				
8721	0.20	0.13	0.28	9093	0.74	0.53	0.38				
8723	0.10	0.07	0.35	9101	1.61	1.15	0.38				
8725	1.49	0.91	0.29	9102	1.80	1.24	0.35				
8726F	1.88	0.97	0.26	9154	0.96	0.67	0.35				
8734M	0.23	0.14	0.29	9156	1.20	0.78	0.31				
8737M	0.21	0.13	0.29	9170	4.34	2.29	0.24				
8738M	0.34	0.19	0.29	9178	3.58	2.72	0.44				
8742	0.17	0.10	0.29	9179	7.22	5.16	0.38				
8745	1.92	1.25	0.31	9180	2.76	1.70	0.28				
8748	0.32	0.21	0.31	9182	1.03	0.72	0.35				
8755	0.15	0.09	0.28	9186	9.59	5.55	0.25				
8799	0.23	0.16	0.35	9220	3.09	2.03	0.31				
8800	0.82	0.62	0.44	9402	3.07	1.88	0.29				
8803	0.03	0.02	0.28	9403	4.65	2.66	0.25				
8805M	0.09	0.06	0.35	9410	1.53	1.05	0.35				
8810	0.07	0.05	0.35	9501	1.69	1.10	0.31				
8814M	0.09	0.06	0.35	9505	3.10	2.02	0.31				
8815M	0.14	0.09	0.35	9516	1.71	1.05	0.29				
8820	0.07	0.04	0.31	9519	1.95	1.19	0.29				
8824	1.42	1.01	0.39	9521	2.00	1.22	0.29				
8825	-	0.77	0.35	9522	0.89	0.61	0.35				
8826	1.11	0.77	0.35	9534	3.25	1.85	0.26				
8831	0.70	0.48	0.35	9554	5.98	3.43	0.25				
8832	0.18	0.12	0.35	9586	0.24	0.18	0.44				
8833	0.62	0.43	0.35	9600	1.25	0.89	0.39				
8835	1.40	0.96	0.35	9620	0.72	0.47	0.31				
8842X	1.21	0.84	0.35								
8848	-	1.01	0.39								
8849	-	1.01	0.39								
8855	0.07	0.05	0.35								
8856	0.25	0.17	0.35								
8864X	0.67	0.47	0.35								
8868	0.26	0.19	0.38								
8869	0.60	0.43	0.38								
8871	0.04	0.03	0.39								

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

Effective April 1, 2020

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	0.20	S	1624D	0.01	S	4024D	0.02	S
0065D	0.05	S	1803D	0.32	S	6251D	0.02	S
0066D	0.05	S	3081D	0.04	S	6252D	0.02	S
0067D	0.05	S	3082D	0.04	S			
1165XD	0.02	S	3085D	0.04	S			

S=Silica

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

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

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

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

P Classification is computed on a per capita basis.

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

*** Class Codes with Specific Footnotes**

- 2705 An upset payroll of \$4.00 per cord shall be used for premium computation purposes in all instances.
- 6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.
- 6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 1.983 and elr x 1.887.
- 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, 2020

ADVISORY MISCELLANEOUS VALUES

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

Deductible Amount	Advisory Loss Elimination Ratios						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.1%	0.9%	0.8%	0.5%	0.4%	0.2%	0.2%
\$200	2.1%	1.7%	1.4%	1.0%	0.7%	0.4%	0.4%
\$300	2.9%	2.4%	1.9%	1.3%	1.0%	0.6%	0.6%
\$400	3.6%	3.0%	2.4%	1.7%	1.3%	0.8%	0.7%
\$500	4.2%	3.5%	2.9%	2.0%	1.5%	1.0%	0.9%
\$1,000	6.7%	5.5%	4.6%	3.3%	2.6%	1.7%	1.6%
\$1,500	8.5%	7.0%	5.9%	4.4%	3.5%	2.4%	2.2%
\$2,000	10.1%	8.3%	7.1%	5.3%	4.3%	3.0%	2.7%
\$2,500	11.4%	9.4%	8.1%	6.1%	5.0%	3.5%	3.2%
\$5,000	16.6%	13.8%	12.1%	9.5%	8.0%	5.9%	5.3%

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

Employee operated vehicle.....	\$72,900
Leased or rented vehicle.....	\$48,600

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"..... \$1,900

Minimum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" \$950

Premium Determination for Partners and Sole Proprietors in accordance with *Basic Manual* Rule 2-E-3 (Annual Payroll)..... \$48,600

Terrorism - (Advisory Loss Cost) \$0.005

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with *Basic Manual* Rule 3-A-4..... 59%

(Multiply a Non-F classification loss cost by a factor of 1.59 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.50) and the adjustment for differences in loss-based expenses (1.057).)

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 \$11,000. If more than two years, an average annual premium of at least \$5,500 is required. These amounts are applicable for ratings effective April 1, 2019, and subsequent. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective April 1, 2020

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

Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,387	0.04	1,346,215	--	1,420,471	0.44
2,388	--	9,650	0.05	1,420,472	--	1,499,027	0.45
9,651	--	17,069	0.06	1,499,028	--	1,582,267	0.46
17,070	--	24,648	0.07	1,582,268	--	1,670,625	0.47
24,649	--	32,393	0.08	1,670,626	--	1,764,588	0.48
32,394	--	54,180	0.09	1,764,589	--	1,864,708	0.49
54,181	--	80,650	0.10	1,864,709	--	1,971,610	0.50
80,651	--	104,194	0.11	1,971,611	--	2,086,010	0.51
104,195	--	127,118	0.12	2,086,011	--	2,208,726	0.52
127,119	--	150,046	0.13	2,208,727	--	2,340,699	0.53
150,047	--	173,255	0.14	2,340,700	--	2,483,018	0.54
173,256	--	196,905	0.15	2,483,019	--	2,636,952	0.55
196,906	--	221,100	0.16	2,636,953	--	2,803,982	0.56
221,101	--	245,923	0.17	2,803,983	--	2,985,855	0.57
245,924	--	271,439	0.18	2,985,856	--	3,184,643	0.58
271,440	--	297,709	0.19	3,184,644	--	3,402,821	0.59
297,710	--	324,789	0.20	3,402,822	--	3,643,372	0.60
324,790	--	352,737	0.21	3,643,373	--	3,909,925	0.61
352,738	--	381,607	0.22	3,909,926	--	4,206,937	0.62
381,608	--	411,456	0.23	4,206,938	--	4,539,947	0.63
411,457	--	442,346	0.24	4,539,948	--	4,915,922	0.64
442,347	--	474,338	0.25	4,915,923	--	5,343,752	0.65
474,339	--	507,500	0.26	5,343,753	--	5,834,959	0.66
507,501	--	541,900	0.27	5,834,960	--	6,404,756	0.67
541,901	--	577,616	0.28	6,404,757	--	7,073,644	0.68
577,617	--	614,727	0.29	7,073,645	--	7,869,934	0.69
614,728	--	653,321	0.30	7,869,935	--	8,833,860	0.70
653,322	--	693,491	0.31	8,833,861	--	10,024,587	0.71
693,492	--	735,339	0.32	10,024,588	--	11,532,835	0.72
735,340	--	778,973	0.33	11,532,836	--	13,505,153	0.73
778,974	--	824,514	0.34	13,505,154	--	16,194,671	0.74
824,515	--	872,092	0.35	16,194,672	--	20,079,523	0.75
872,093	--	921,846	0.36	20,079,524	--	26,184,280	0.76
921,847	--	973,933	0.37	26,184,281	--	37,172,830	0.77
973,934	--	1,028,522	0.38	37,172,831	--	62,812,758	0.78
1,028,523	--	1,085,798	0.39	62,812,759	--	191,012,336	0.79
1,085,799	--	1,145,967	0.40	191,012,337	AND OVER	0.80	
1,145,968	--	1,209,255	0.41				
1,209,256	--	1,275,911	0.42				
1,275,912	--	1,346,214	0.43				

(a) G	11.40
(b) State Per Claim Accident Limitation	\$285,000
(c) State Multiple Claim Accident Limitation	\$570,000
(d) USL&HW Per Claim Accident Limitation	\$875,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,751,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$17,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.50
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.50.)</i>	

Effective April 1, 2020

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 -- 61,318	28,500	1,967,652 -- 2,024,618	228,000	3,962,073 -- 4,019,064	427,500
61,319 -- 105,535	34,200	2,024,619 -- 2,081,588	233,700	4,019,065 -- 4,076,056	433,200
105,536 -- 156,340	39,900	2,081,589 -- 2,138,559	239,400	4,076,057 -- 4,133,049	438,900
156,341 -- 209,936	45,600	2,138,560 -- 2,195,532	245,100	4,133,050 -- 4,190,041	444,600
209,937 -- 264,836	51,300	2,195,533 -- 2,252,506	250,800	4,190,042 -- 4,247,034	450,300
264,837 -- 320,425	57,000	2,252,507 -- 2,309,481	256,500	4,247,035 -- 4,304,027	456,000
320,426 -- 376,416	62,700	2,309,482 -- 2,366,457	262,200	4,304,028 -- 4,361,020	461,700
376,417 -- 432,661	68,400	2,366,458 -- 2,423,435	267,900	4,361,021 -- 4,418,013	467,400
432,662 -- 489,075	74,100	2,423,436 -- 2,480,413	273,600	4,418,014 -- 4,475,007	473,100
489,076 -- 545,608	79,800	2,480,414 -- 2,537,393	279,300	4,475,008 -- 4,532,000	478,800
545,609 -- 602,227	85,500	2,537,394 -- 2,594,373	285,000	4,532,001 -- 4,588,994	484,500
602,228 -- 658,910	91,200	2,594,374 -- 2,651,355	290,700	4,588,995 -- 4,645,988	490,200
658,911 -- 715,642	96,900	2,651,356 -- 2,708,337	296,400	4,645,989 -- 4,702,982	495,900
715,643 -- 772,414	102,600	2,708,338 -- 2,765,320	302,100	4,702,983 -- 4,759,976	501,600
772,415 -- 829,216	108,300	2,765,321 -- 2,822,303	307,800	4,759,977 -- 4,816,971	507,300
829,217 -- 886,043	114,000	2,822,304 -- 2,879,287	313,500	4,816,972 -- 4,873,965	513,000
886,044 -- 942,891	119,700	2,879,288 -- 2,936,272	319,200	4,873,966 -- 4,930,960	518,700
942,892 -- 999,756	125,400	2,936,273 -- 2,993,257	324,900	4,930,961 -- 4,987,955	524,400
999,757 -- 1,056,636	131,100	2,993,258 -- 3,050,243	330,600	4,987,956 -- 5,044,950	530,100
1,056,637 -- 1,113,527	136,800	3,050,244 -- 3,107,230	336,300	5,044,951 -- 5,101,945	535,800
1,113,528 -- 1,170,429	142,500	3,107,231 -- 3,164,216	342,000	5,101,946 -- 5,158,940	541,500
1,170,430 -- 1,227,341	148,200	3,164,217 -- 3,221,204	347,700	5,158,941 -- 5,215,935	547,200
1,227,342 -- 1,284,259	153,900	3,221,205 -- 3,278,192	353,400	5,215,936 -- 5,272,930	552,900
1,284,260 -- 1,341,185	159,600	3,278,193 -- 3,335,180	359,100	5,272,931 -- 5,329,926	558,600
1,341,186 -- 1,398,117	165,300	3,335,181 -- 3,392,168	364,800	5,329,927 -- 5,386,921	564,300
1,398,118 -- 1,455,054	171,000	3,392,169 -- 3,449,157	370,500	5,386,922 -- 5,443,916	570,000
1,455,055 -- 1,511,996	176,700	3,449,158 -- 3,506,147	376,200		
1,511,997 -- 1,568,942	182,400	3,506,148 -- 3,563,136	381,900		
1,568,943 -- 1,625,891	188,100	3,563,137 -- 3,620,126	387,600		
1,625,892 -- 1,682,845	193,800	3,620,127 -- 3,677,117	393,300		
1,682,846 -- 1,739,801	199,500	3,677,118 -- 3,734,107	399,000		
1,739,802 -- 1,796,760	205,200	3,734,108 -- 3,791,098	404,700		
1,796,761 -- 1,853,721	210,900	3,791,099 -- 3,848,089	410,400		
1,853,722 -- 1,910,685	216,600	3,848,090 -- 3,905,081	416,100		
1,910,686 -- 1,967,651	222,300	3,905,082 -- 3,962,072	421,800		

For Expected Losses greater than \$5,443,500, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(11.40) / (\text{Expected Losses} + (700)(11.40))$$

G = 11.40

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

**NORTH CAROLINA
RR 1
Exhibit III**

Effective April 1, 2020

1. Average Cost per Case by Hazard Group

A	B	C	D	E	F	G
8,289	9,938	12,431	18,531	25,900	42,939	46,159

Average Cost per Case including ALAE by Hazard Group

A	B	C	D	E	F	G
9,217	11,041	13,794	20,540	28,673	47,487	50,929

2.

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

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.644	0.677	0.694	0.722	0.741	0.764	0.774
\$15,000	0.595	0.634	0.654	0.686	0.709	0.735	0.749
\$20,000	0.555	0.598	0.620	0.655	0.681	0.710	0.727
\$25,000	0.522	0.567	0.590	0.627	0.656	0.688	0.707
\$30,000	0.493	0.540	0.564	0.603	0.634	0.668	0.689
\$35,000	0.467	0.516	0.541	0.581	0.613	0.649	0.673
\$40,000	0.445	0.494	0.520	0.560	0.595	0.632	0.657
\$50,000	0.407	0.457	0.484	0.525	0.562	0.601	0.629
\$75,000	0.338	0.388	0.416	0.458	0.498	0.539	0.573
\$100,000	0.292	0.340	0.368	0.410	0.451	0.492	0.529
\$125,000	0.257	0.304	0.332	0.373	0.414	0.456	0.494
\$150,000	0.230	0.276	0.303	0.343	0.384	0.425	0.465
\$175,000	0.209	0.252	0.279	0.318	0.359	0.400	0.440
\$200,000	0.191	0.233	0.259	0.297	0.338	0.378	0.419
\$225,000	0.176	0.217	0.242	0.280	0.319	0.359	0.400
\$250,000	0.164	0.203	0.228	0.264	0.303	0.342	0.383
\$275,000	0.153	0.190	0.215	0.250	0.289	0.327	0.368
\$300,000	0.143	0.180	0.204	0.238	0.276	0.313	0.355
\$325,000	0.135	0.170	0.194	0.227	0.265	0.301	0.343
\$350,000	0.127	0.161	0.185	0.217	0.254	0.290	0.331
\$375,000	0.120	0.154	0.176	0.208	0.245	0.279	0.321
\$400,000	0.114	0.147	0.169	0.200	0.236	0.270	0.311
\$425,000	0.109	0.140	0.162	0.193	0.228	0.261	0.303
\$450,000	0.104	0.135	0.156	0.186	0.220	0.253	0.294
\$475,000	0.099	0.129	0.150	0.179	0.214	0.246	0.287
\$500,000	0.095	0.124	0.145	0.174	0.207	0.239	0.279
\$600,000	0.082	0.108	0.127	0.154	0.186	0.215	0.255
\$700,000	0.072	0.096	0.114	0.138	0.168	0.196	0.235
\$800,000	0.064	0.086	0.103	0.126	0.155	0.181	0.218
\$900,000	0.057	0.078	0.094	0.116	0.143	0.168	0.205
\$1,000,000	0.052	0.071	0.087	0.107	0.133	0.157	0.193
\$2,000,000	0.027	0.039	0.049	0.062	0.080	0.097	0.125
\$3,000,000	0.017	0.026	0.033	0.043	0.057	0.070	0.093
\$4,000,000	0.012	0.019	0.025	0.033	0.044	0.054	0.074
\$5,000,000	0.009	0.014	0.019	0.026	0.035	0.044	0.060
\$6,000,000	0.007	0.011	0.015	0.021	0.029	0.036	0.050
\$7,000,000	0.006	0.009	0.012	0.017	0.024	0.030	0.043
\$8,000,000	0.004	0.008	0.010	0.014	0.020	0.026	0.037
\$9,000,000	0.004	0.006	0.008	0.012	0.017	0.022	0.032
\$10,000,000	0.003	0.005	0.007	0.010	0.014	0.019	0.027

Effective April 1, 2020

**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	0.723	0.758	0.777	0.806	0.826	0.850	0.860
\$15,000	0.671	0.713	0.734	0.768	0.792	0.820	0.834
\$20,000	0.629	0.674	0.698	0.735	0.762	0.794	0.811
\$25,000	0.592	0.641	0.666	0.705	0.736	0.770	0.790
\$30,000	0.561	0.611	0.638	0.679	0.712	0.748	0.771
\$35,000	0.533	0.585	0.613	0.655	0.690	0.728	0.753
\$40,000	0.508	0.562	0.590	0.633	0.670	0.710	0.736
\$50,000	0.467	0.521	0.550	0.595	0.635	0.677	0.706
\$75,000	0.391	0.446	0.476	0.522	0.565	0.610	0.645
\$100,000	0.339	0.393	0.423	0.469	0.513	0.559	0.597
\$125,000	0.301	0.353	0.382	0.428	0.472	0.518	0.559
\$150,000	0.271	0.321	0.350	0.394	0.439	0.485	0.527
\$175,000	0.247	0.295	0.324	0.367	0.412	0.456	0.500
\$200,000	0.227	0.274	0.302	0.344	0.388	0.432	0.476
\$225,000	0.210	0.255	0.283	0.324	0.368	0.411	0.455
\$250,000	0.196	0.239	0.267	0.307	0.350	0.392	0.437
\$275,000	0.183	0.226	0.252	0.291	0.334	0.375	0.420
\$300,000	0.172	0.213	0.240	0.278	0.320	0.360	0.405
\$325,000	0.163	0.202	0.228	0.266	0.307	0.347	0.392
\$350,000	0.154	0.193	0.218	0.254	0.295	0.334	0.379
\$375,000	0.146	0.184	0.209	0.244	0.284	0.323	0.368
\$400,000	0.139	0.176	0.200	0.235	0.275	0.313	0.357
\$425,000	0.133	0.169	0.193	0.227	0.266	0.303	0.347
\$450,000	0.127	0.162	0.186	0.219	0.257	0.294	0.338
\$475,000	0.122	0.156	0.179	0.212	0.250	0.286	0.330
\$500,000	0.117	0.150	0.173	0.205	0.242	0.278	0.322
\$600,000	0.101	0.131	0.152	0.182	0.218	0.251	0.294
\$700,000	0.088	0.116	0.137	0.165	0.198	0.230	0.272
\$800,000	0.079	0.105	0.124	0.150	0.182	0.212	0.253
\$900,000	0.071	0.095	0.113	0.138	0.169	0.197	0.238
\$1,000,000	0.065	0.087	0.104	0.128	0.158	0.185	0.224
\$2,000,000	0.033	0.047	0.059	0.075	0.095	0.115	0.146
\$3,000,000	0.021	0.032	0.040	0.052	0.068	0.083	0.109
\$4,000,000	0.015	0.023	0.030	0.039	0.052	0.065	0.087
\$5,000,000	0.012	0.018	0.023	0.031	0.042	0.052	0.071
\$6,000,000	0.009	0.014	0.019	0.025	0.034	0.043	0.060
\$7,000,000	0.007	0.011	0.015	0.021	0.029	0.037	0.051
\$8,000,000	0.006	0.009	0.013	0.017	0.024	0.031	0.044
\$9,000,000	0.005	0.008	0.011	0.015	0.021	0.027	0.038
\$10,000,000	0.004	0.007	0.009	0.012	0.018	0.023	0.033

3.

Retrospective Pure Premium Development Factors

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.07	0.04	0.03	0.27	0.17	0.12	0.00

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section A - Factor Adjusting 2017 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 04/01/16	Base	1.000	0.316	0.316	0.704	0.945	0.762	0.946	0.480
NR 04/01/17	0.917	0.917	0.684	0.627					
NR 04/01/18	0.875	0.802							
NR 04/01/19	0.828	0.664							
				<u>0.943</u>					

Section B - Factor Adjusting 2017 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 04/01/16	Base	1.000	0.316	0.316	0.707	1.000	1.000	0.707
NR 04/01/17	0.856	0.856	0.684	0.586				
NR 04/01/18	0.887	0.759						
NR 04/01/19	0.841	0.638						
				<u>0.902</u>				

Section C - Factor Adjusting 2017 Policy Year Assigned Risk Premium and Voluntary Premium to Present Statewide Level

(1) Assigned Risk Market Share PY 2017	0.079
(2) Voluntary Market Share PY 2017	0.921
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. A)	0.480
(4) Voluntary Standard Premium Adjustment Factor (See Sec. B)	0.707
(5) Premium Adjustment Factor = $[(1) \times (3)] / 2.047 + (2) \times (4)$ #	0.670

NR New and renewal business.

@ Eliminates premium derived from expense constants.

* Eliminates premium derived from minimum premiums.

Current premium index (assigned risk-to-voluntary) = 2.047

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section D - Factor Adjusting 2017 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)
01/01/17	Base	1.000	0.361	0.361	1.000
10/01/17	1.000	1.000	0.232	0.232	
01/01/18	1.000	1.000	0.407	0.407	
				<u>1.000</u>	

Section E - Factor Adjusting 2017 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)
01/01/17	Base	1.000	0.361	0.361	1.006
10/01/17	1.001	1.001	0.232	0.232	
01/01/18	1.009	1.010	0.407	0.411	
				<u>1.004</u>	

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section F - Factor Adjusting 2016 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 04/01/15	Base	1.000	0.316	0.316	0.667	0.939	0.762	0.946	0.451
NR 04/01/16	1.019	1.019	0.684	0.697					
NR 04/01/17	0.917	0.934							
NR 04/01/18	0.875	0.817							
NR 04/01/19	0.828	0.676							
				<u>1.013</u>					

Section G - Factor Adjusting 2016 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 04/01/15	Base	1.000	0.316	0.316	0.617	1.000	1.000	0.617
NR 04/01/16	0.898	0.898	0.684	0.614				
NR 04/01/17	0.856	0.769						
NR 04/01/18	0.887	0.682						
NR 04/01/19	0.841	0.574						
				<u>0.930</u>				

Section H - Factor Adjusting 2016 Policy Year Assigned Risk Premium and Voluntary Premium to Present Statewide Level

(1) Assigned Risk Market Share PY 2016	0.076
(2) Voluntary Market Share PY 2016	0.924
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. F)	0.451
(4) Voluntary Standard Premium Adjustment Factor (See Sec. G)	0.617
(5) Premium Adjustment Factor = [(1)x(3)]/2.047+(2)x(4) #	0.587

NR New and renewal business.

@ Eliminates premium derived from expense constants.

* Eliminates premium derived from minimum premiums.

Current premium index (assigned risk-to-voluntary) = 2.047

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section I - Factor Adjusting 2016 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)
01/01/16	Base	1.000	0.592	0.592	1.000
01/01/17	1.000	1.000	0.390	0.390	
10/01/17	1.000	1.000	0.018	0.018	
01/01/18	1.000	1.000			
				<u>1.000</u>	

Section J - Factor Adjusting 2016 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)
01/01/16	Base	1.000	0.592	0.592	1.009
01/01/17	0.998	0.998	0.390	0.389	
10/01/17	1.001	0.999	0.018	0.018	
01/01/18	1.009	1.008			
				<u>0.999</u>	

NORTH CAROLINA

APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section A - Premium and Loss Summary Valued as of 12/31/2018

Policy Year 2017

(1) Standard Earned Premium	\$1,018,947,257
(2) Factor to Develop Premium to Ultimate	1.012
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$1,031,174,624
(4) Limited Indemnity Paid Losses	\$106,491,761
(5) Limited Indemnity Paid Development Factor to Ultimate	3.035
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$323,202,495
(7) Limited Indemnity Paid+Case Losses	\$203,004,343
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.593
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$323,385,918
(10) Policy Year 2017 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$323,294,207
(11) Limited Medical Paid Losses	\$148,447,726
(12) Limited Medical Paid Development Factor to Ultimate	1.780
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$264,236,952
(14) Limited Medical Paid+Case Losses	\$248,865,676
(15) Limited Medical Paid+Case Development Factor to Ultimate	1.056
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$262,802,154
(17) Policy Year 2017 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$263,519,553

Policy Year 2016

(1) Standard Earned Premium	\$1,110,296,351
(2) Factor to Develop Premium to Ultimate	1.000
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$1,110,296,351
(4) Limited Indemnity Paid Losses	\$188,042,273
(5) Limited Indemnity Paid Development Factor to Ultimate	1.611
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$302,936,102
(7) Limited Indemnity Paid+Case Losses	\$242,144,651
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.222
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$295,900,764
(10) Policy Year 2016 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$299,418,433
(11) Limited Medical Paid Losses	\$191,301,520
(12) Limited Medical Paid Development Factor to Ultimate	1.367
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$261,509,178
(14) Limited Medical Paid+Case Losses	\$242,599,113
(15) Limited Medical Paid+Case Development Factor to Ultimate	1.058
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$256,669,862
(17) Policy Year 2016 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$259,089,520

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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>
2014	1.012	2013	1.000	2012	1.000	2011	1.000
2015	1.012	2014	1.000	2013	1.000	2012	1.000
2016	1.011	2015	1.001	2014	1.000	2013	1.000
Average	1.012	Average	1.000	Average	1.000	Average	1.000

Summary of Premium Development Factors

<u>1st/5th</u>	<u>2nd/5th</u>	<u>3rd/5th</u>	<u>4th/5th</u>
1.012	1.000	1.000	1.000

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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>
2015	1.896	2014	1.242	2013	1.092	2012	1.051
2016	1.871	2015	1.263	2014	1.085	2013	1.043
Average	1.884	Average	1.253	Average	1.089	Average	1.047
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>
2011	1.025	2010	1.017	2009	1.015	2008	1.009
2012	1.018	2011	1.014	2010	1.013	2009	1.009
Average	1.022	Average	1.016	Average	1.014	Average	1.009
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>
2007	1.007	2006	1.004	2005	1.007	2004	1.003
2008	1.004	2007	1.004	2006	1.003	2005	1.004
Average	1.006	Average	1.004	Average	1.005	Average	1.004
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>
2003	1.003	2002	1.003	2001	1.003	2000	1.002
2004	1.004	2003	1.004	2002	1.003	2001	1.002
Average	1.004	Average	1.004	Average	1.003	Average	1.002
Policy <u>Year</u>	<u>17th/18th</u>	Policy <u>Year</u>	<u>18th/19th</u>				
1999	1.001	1998	1.003				
2000	1.003	1999	1.001				
Average	1.002	Average	1.002				

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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>
2015	1.322	2014	1.084	2013	1.033	2012	1.032
2016	1.281	2015	1.081	2014	1.029	2013	1.017
Average	1.302	Average	1.083	Average	1.031	Average	1.025
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>
2011	1.010	2010	1.013	2009	1.011	2008	1.014
2012	1.017	2011	1.009	2010	1.011	2009	1.007
Average	1.014	Average	1.011	Average	1.011	Average	1.011
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>
2007	1.012	2006	1.007	2005	1.024	2004	1.005
2008	1.003	2007	1.011	2006	1.005	2005	1.005
Average	1.008	Average	1.009	Average	1.015	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>
2003	1.005	2002	1.018	2001	1.003	2000	1.004
2004	1.006	2003	1.004	2002	1.003	2001	1.002
Average	1.006	Average	1.011	Average	1.003	Average	1.003
Policy <u>Year</u>	<u>17th/18th</u>	Policy <u>Year</u>	<u>18th/19th</u>				
1999	1.002	1998	1.006				
2000	1.005	1999	1.002				
Average	1.004	Average	1.004				

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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>
2012	1.333	2011	1.099	2010	1.047	2009	1.024
2013	1.326	2012	1.093	2011	1.042	2010	1.034
2014	1.313	2013	1.084	2012	1.029	2011	1.021
2015	1.259	2014	1.083	2013	1.026	2012	1.019
2016	1.287	2015	1.093	2014	1.026	2013	1.013
Average	1.304	Average	1.090	Average	1.034	Average	1.022
<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>
2008	1.024	2007	1.011	2006	1.009	2005	1.006
2009	1.012	2008	1.013	2007	1.004	2006	1.002
2010	1.014	2009	1.016	2008	1.005	2007	1.001
2011	1.006	2010	1.006	2009	1.004	2008	1.002
2012	0.999	2011	1.001	2010	1.006	2009	1.003
Average	1.011	Average	1.009	Average	1.006	Average	1.003
<u>Policy Year</u>	<u>9th/10th</u>	<u>Policy Year</u>	<u>10th/11th</u>	<u>Policy Year</u>	<u>11th/12th</u>	<u>Policy Year</u>	<u>12th/13th</u>
2004	1.005	2003	1.004	2002	1.001	2001	1.003
2005	1.002	2004	1.006	2003	1.005	2002	1.001
2006	1.001	2005	1.000	2004	0.999	2003	1.003
2007	1.004	2006	1.001	2005	1.003	2004	1.001
2008	0.999	2007	1.002	2006	1.002	2005	1.000
Average	1.002	Average	1.003	Average	1.002	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>
2000	1.001	1999	1.001	1998	1.002	1997	1.000
2001	1.003	2000	1.000	1999	1.000	1998	1.001
2002	1.003	2001	1.000	2000	1.001	1999	1.000
2003	1.001	2002	1.002	2001	0.999	2000	1.002
2004	1.000	2003	1.002	2002	0.999	2001	1.000
Average	1.002	Average	1.001	Average	1.000	Average	1.001
<u>Policy Year</u>	<u>17th/18th</u>	<u>Policy Year</u>	<u>18th/19th</u>				
1996	1.000	1995	1.001				
1997	1.001	1996	1.001				
1998	1.005	1997	1.000				
1999	1.001	1998	1.001				
2000	1.003	1999	1.000				
Average	1.002	Average	1.001				

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Determination of Premium and Losses Developed to an Ultimate Report

Section C2 - Limited Medical Paid + Case Loss Development Factors

<u>Policy Year</u>	<u>1st/2nd</u>	<u>Policy Year</u>	<u>2nd/3rd</u>	<u>Policy Year</u>	<u>3rd/4th</u>	<u>Policy Year</u>	<u>4th/5th</u>
2012	1.023	2011	1.035	2010	1.024	2009	1.025
2013	1.022	2012	0.996	2011	1.008	2010	1.015
2014	0.972	2013	1.001	2012	1.005	2011	0.990
2015	0.988	2014	0.984	2013	0.984	2012	0.995
2016	0.983	2015	0.979	2014	1.002	2013	0.986
Average	0.998	Average	0.999	Average	1.005	Average	1.002
<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>
2008	1.017	2007	1.011	2006	1.003	2005	1.005
2009	1.007	2008	1.006	2007	0.999	2006	0.999
2010	1.011	2009	1.002	2008	1.002	2007	1.006
2011	0.989	2010	1.005	2009	1.006	2008	1.003
2012	0.987	2011	1.002	2010	1.001	2009	0.995
Average	1.002	Average	1.005	Average	1.002	Average	1.002
<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>
2004	1.013	2003	1.005	2002	1.011	2001	1.001
2005	1.004	2004	1.011	2003	1.005	2002	1.000
2006	1.002	2005	0.999	2004	0.996	2003	1.002
2007	1.008	2006	1.004	2005	0.997	2004	1.010
2008	1.000	2007	0.997	2006	1.002	2005	0.997
Average	1.005	Average	1.003	Average	1.002	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>
2000	1.018	1999	0.985	1998	1.005	1997	1.014
2001	1.003	2000	1.001	1999	0.997	1998	1.011
2002	1.001	2001	0.995	2000	1.002	1999	0.998
2003	1.000	2002	0.999	2001	1.000	2000	0.999
2004	0.999	2003	1.002	2002	0.995	2001	0.995
Average	1.004	Average	0.996	Average	1.000	Average	1.003
<u>Policy Year</u>	<u>17th/18th</u>	<u>Policy Year</u>	<u>18th/19th</u>				
1996	1.004	1995	1.000				
1997	1.002	1996	1.003				
1998	0.991	1997	0.991				
1999	1.001	1998	1.001				
2000	1.000	1999	1.001				
Average	1.000	Average	0.999				

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

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

Indemnity Paid+Case Data for Matching Companies

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Policy Year	<u>Losses for Policy Year</u>		<u>Losses for All Prior Policy Years</u>		Factor to Adjust Losses for Prior Policy Years	Indicated 19th-to-Ult Development for Policy Year
	19th Report	20th Report	Previous	Current		
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
1995	120,320,721	120,313,375	2,628,868,511	2,631,877,627	1.514	1.016
1996	140,561,581	140,846,159	2,748,221,088	2,750,104,379	1.300	1.012
1997	168,276,290	168,572,574	2,889,751,823	2,892,439,985	1.094	1.016
1998	236,447,182	236,461,091	2,832,257,764	2,833,441,761	0.730	1.007
Selected Indemnity 19th-to-Ultimate Loss Development Factor						1.017

Medical Paid+Case Data for Matching Companies

(8)	(9)	(10)	(11)	(12)	(13)	(14)
Policy Year	<u>Losses for Policy Year</u>		<u>Losses for All Prior Policy Years</u>		Factor to Adjust Losses for Prior Policy Years	Indicated 19th-to-Ult Development for Policy Year
	19th Report	20th Report	Previous	Current		
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	168,518,550	167,970,731	1,722,248,236	1,732,749,265	0.774	1.077
1993	135,595,487	135,321,543	1,900,718,713	1,909,530,439	1.045	1.060
1994	98,591,984	98,817,836	2,038,631,391	2,043,116,683	1.512	1.032
1995	106,697,873	106,566,043	2,134,804,734	2,137,626,146	1.422	1.017
1996	116,706,939	116,821,884	2,240,183,064	2,240,741,498	1.317	1.005
1997	133,791,783	134,081,249	2,356,433,068	2,354,625,561	1.160	0.991
1998	178,925,618	178,377,665	2,305,859,318	2,306,404,295	0.818	1.001
Selected Medical 19th-to-Ultimate Loss Development Factor						1.030

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

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

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

Policy Year	Indemnity Paid-to- Paid + Case Ratio <u>19th Report</u>	Medical Paid-to- Paid + Case Ratio <u>19th Report</u>
1995	0.987	0.959
1996	0.988	0.965
1997	0.990	0.957
1998	0.992	0.974
1999	0.990	0.965
Average	0.989	0.964

	<u>Indemnity</u>	<u>Medical</u>
(1) Paid+Case 19th-to-Ultimate Loss Development Factor (Section D)	1.017	1.030
(2) Factor to Adjust 19th-to-Ultimate Development Factor to a Limited Basis	0.908	0.908
(3) Limited Paid+Case 19th-to-Ultimate Loss Development Factor = [(1)-1]x(2)+1	1.015	1.027
(4) Limited Paid-to-Paid+Case Ratio (Section E)	0.989	0.964
(5) Limited Paid 19th-to-Ultimate Loss Development Factor = (3) / (4)	1.026	1.065

Section F1 - Summary of Limited Paid Loss Development Factors

Indemnity Paid Loss Development			Medical Paid Loss Development		
Report	(1) <u>to Next Report</u>	(2) <u>to Ultimate</u>	Report	(3) <u>to Next Report</u>	(4) <u>to Ultimate</u>
1st	1.884	3.035	1st	1.302	1.780
2nd	1.253	1.611	2nd	1.083	1.367
3rd	1.089	1.286	3rd	1.031	1.262
4th	1.047	1.181	4th	1.025	1.224
5th	1.022	1.128	5th	1.014	1.194
6th	1.016	1.104	6th	1.011	1.178
7th	1.014	1.087	7th	1.011	1.165
8th	1.009	1.072	8th	1.011	1.152
9th	1.006	1.062	9th	1.008	1.139
10th	1.004	1.056	10th	1.009	1.130
11th	1.005	1.052	11th	1.015	1.120
12th	1.004	1.047	12th	1.005	1.103
13th	1.004	1.043	13th	1.006	1.098
14th	1.004	1.039	14th	1.011	1.091
15th	1.003	1.035	15th	1.003	1.079
16th	1.002	1.032	16th	1.003	1.076
17th	1.002	1.030	17th	1.004	1.073
18th	1.002	1.028	18th	1.004	1.069
19th		1.026	19th		1.065

(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

Medical Paid+Case Loss Development

<u>Report</u>	<u>(1) to Next Report</u>	<u>(2) to Ultimate</u>
1st	1.304	1.593
2nd	1.090	1.222
3rd	1.034	1.121
4th	1.022	1.084
5th	1.011	1.061
6th	1.009	1.049
7th	1.006	1.040
8th	1.003	1.034
9th	1.002	1.031
10th	1.003	1.029
11th	1.002	1.026
12th	1.002	1.024
13th	1.002	1.022
14th	1.001	1.020
15th	1.000	1.019
16th	1.001	1.019
17th	1.002	1.018
18th	1.001	1.016
19th		1.015

<u>Report</u>	<u>(3) to Next Report</u>	<u>(4) to Ultimate</u>
1st	0.998	1.056
2nd	0.999	1.058
3rd	1.005	1.059
4th	1.002	1.054
5th	1.002	1.052
6th	1.005	1.050
7th	1.002	1.045
8th	1.002	1.043
9th	1.005	1.041
10th	1.003	1.036
11th	1.002	1.033
12th	1.002	1.031
13th	1.004	1.029
14th	0.996	1.025
15th	1.000	1.029
16th	1.003	1.029
17th	1.000	1.026
18th	0.999	1.026
19th		1.027

(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*	12,798,196
(2) Statewide Excess Ratio for (1)	0.006
(3) Market Share for Carriers Missing from Large Loss and Catastrophe Call	0.000
(4) Factor to Adjust Limited Losses to an Unlimited Basis = $1.0 / \{1.0 - [(2) \times (1.0 - (3))]\}$	1.006

Section H - Policy Year Large Loss Limits

Experience Year	Policy Year Detrended Limit
2017	11,294,300
2016	10,914,969
2015	10,656,894
2014	10,387,369
2013	10,078,409
2012	9,862,104
2011	9,641,642
2010	9,398,907
2009	9,102,250
2008	8,968,939
2007	8,868,263
2006	8,615,393
2005	8,288,031
2004	7,994,367
2003	7,712,831
2002	7,478,226
2001	7,322,330
2000	7,143,526
1999	6,839,180

* March 22, 2021 is the midpoint of the effective period for which the revised loss costs are being proposed.

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APPENDIX A-III

Policy Year Trend

Section A - Summary of Annual Trends

(1)	(2)	(3)	(4)	(5)	(6)
Policy Year	Lost-Time Claim Frequency*	Indemnity Avg Cost Per Case*^	Loss Ratio^	Medical Avg Cost Per Case*^	Loss Ratio^
2010	18.7	39,537	0.738	34,611	0.646
2011	18.9	36,163	0.682	33,336	0.628
2012	17.8	34,519	0.613	33,045	0.587
2013	17.2	33,740	0.580	29,521	0.508
2014	16.8	32,400	0.545	28,629	0.482
2015	15.9	31,340	0.498	27,538	0.438
2016	15.4	29,855	0.460	26,059	0.401
2017	15.0	31,176	0.468	25,564	0.384

* Figures have been adjusted to the current wage level.

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

	<u>Indemnity</u>	<u>Medical</u>
(1) Current Approved Annual Loss Ratio Trend Factor	0.960	0.970
(2) Range of Indicated Annual Trend Factors Based on Frequency and Severity Analysis		
Lower estimate:	0.944	0.934
Upper estimate:	0.978	0.971
(3) Selected Annual Loss Ratio Trend Factor	0.960	0.970
(4) Length of Trend Period from Midpoint of Policy Year to Midpoint of Effective Period:		
	<u>Years</u>	
Policy Year 2017	3.316	
Policy Year 2016	4.316	
(5) Trend Factor Applied to Experience Year = (3) ^ (4)		
	<u>Indemnity</u>	<u>Medical</u>
Policy Year 2017	0.873	0.904
Policy Year 2016	0.838	0.877

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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>
2010	0.736	0.649	0.740	0.643	18.7	39,445	34,761	39,629	34,461
2011	0.689	0.646	0.674	0.610	18.9	36,571	34,305	35,756	32,367
2012	0.619	0.601	0.607	0.573	17.8	34,862	33,823	34,175	32,268
2013	0.587	0.528	0.572	0.487	17.2	34,178	30,714	33,303	28,328
2014	0.548	0.491	0.542	0.472	16.8	32,588	29,201	32,212	28,057
2015	0.504	0.446	0.492	0.429	15.9	31,711	28,076	30,970	27,001
2016	0.465	0.405	0.454	0.397	15.4	30,206	26,302	29,505	25,815
2017	0.468	0.385	0.468	0.383	15.0	31,167	25,634	31,185	25,495

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Section C - Premium

Policy Year	(1) Policy Year Premium	(2) Premium Devel Factor	(3) Ultimate Premium (1) x (2)	(4) On-level Factor	(5) On-level Devel Prem (3) x (4)
2010	951,194,738	xxx	951,194,738	0.520	494,621,264
2011	954,856,294	xxx	954,856,294	0.535	510,848,117
2012	980,196,576	xxx	980,196,576	0.529	518,523,989
2013	1,020,465,229	xxx	1,020,465,229	0.532	542,887,502
2014	1,077,047,091	1.000	1,077,047,091	0.530	570,834,958
2015	1,125,195,289	1.000	1,125,195,289	0.541	608,730,651
2016	1,110,296,351	1.000	1,110,296,351	0.587	651,743,958
2017	1,018,947,257	1.012	1,031,174,624	0.670	690,886,998

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)]
2010	346,327,078	1.072	371,262,628	0.981	364,208,638	0.736
2011	325,130,565	1.087	353,416,924	0.996	352,003,256	0.689
2012	290,794,942	1.104	321,037,616	1.000	321,037,616	0.619
2013	282,589,997	1.128	318,761,517	1.000	318,761,517	0.587
2014	264,798,691	1.181	312,727,254	1.000	312,727,254	0.548
2015	238,537,339	1.286	306,759,018	1.000	306,759,018	0.504
2016	188,042,273	1.611	302,936,102	1.000	302,936,102	0.465
2017	106,491,761	3.035	323,202,495	1.000	323,202,495	0.468

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)]
2010	296,589,734	1.152	341,671,374	0.939	320,829,420	0.649
2011	300,271,156	1.165	349,815,897	0.944	330,226,207	0.646
2012	279,281,487	1.178	328,993,592	0.947	311,556,932	0.601
2013	249,715,027	1.194	298,159,742	0.961	286,531,512	0.528
2014	233,668,385	1.224	286,010,103	0.980	280,289,901	0.491
2015	213,795,879	1.262	269,810,399	1.007	271,699,072	0.446
2016	191,301,520	1.367	261,509,178	1.009	263,862,761	0.405
2017	148,447,726	1.780	264,236,952	1.006	265,822,374	0.385

Section E - Paid+Case Loss Ratios

Policy Year	(1) Paid+Case Indemnity Losses	(2) Loss Devel Factor	(3) Ultimate Ind. Loss (1) x (2)	(4) On-level Factor	(5) On-level Devel Ind. Loss (3) x (4)	(6) Paid+Case Ind. Loss Ratio (5)/[Section C (5)]
2010	360,734,972	1.034	372,999,961	0.981	365,912,962	0.740
2011	332,247,198	1.040	345,537,086	0.996	344,154,938	0.674
2012	300,009,236	1.049	314,709,689	1.000	314,709,689	0.607
2013	292,739,441	1.061	310,596,547	1.000	310,596,547	0.572
2014	285,170,125	1.084	309,124,416	1.000	309,124,416	0.542
2015	267,251,238	1.121	299,588,638	1.000	299,588,638	0.492
2016	242,144,651	1.222	295,900,764	1.000	295,900,764	0.454
2017	203,004,343	1.593	323,385,918	1.000	323,385,918	0.468

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)]
2010	324,756,070	1.043	338,720,581	0.939	318,058,626	0.643
2011	315,837,805	1.045	330,050,506	0.944	311,567,678	0.610
2012	298,922,076	1.050	313,868,180	0.947	297,233,166	0.573
2013	261,403,691	1.052	274,996,683	0.961	264,271,812	0.487
2014	260,728,708	1.054	274,808,058	0.980	269,311,897	0.472
2015	245,025,382	1.059	259,481,880	1.007	261,298,253	0.429
2016	242,599,113	1.058	256,669,862	1.009	258,979,891	0.397
2017	248,865,676	1.056	262,802,154	1.006	264,378,967	0.383

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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 2017 Wage Levels	On-level Devel Prem Adj to 2017 Wage Level	Claim Freq Per Million of On-level Premium
2010	11,097	1.000	11,097	951,194,738	1.000	951,194,738	0.520	1.202	594,496,711	18.7
2011	11,268	1.000	11,268	954,856,294	1.000	954,856,294	0.535	1.171	597,740,040	18.9
2012	10,544	1.000	10,544	980,196,576	1.000	980,196,576	0.529	1.145	593,999,125	17.8
2013	10,455	1.000	10,455	1,020,465,229	1.000	1,020,465,229	0.532	1.121	608,197,276	17.2
2014	10,441	1.000	10,441	1,077,047,091	1.000	1,077,047,091	0.530	1.088	621,456,172	16.8
2015	10,254	1.000	10,254	1,125,195,289	1.000	1,125,195,289	0.541	1.060	644,736,901	15.9
2016	10,339	1.004	10,380	1,110,296,351	1.000	1,110,296,351	0.587	1.035	675,060,181	15.4
2017	10,029	1.034	10,370	1,018,947,257	1.012	1,031,174,624	0.670	1.000	690,886,998	15.0

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 2017 Wage Levels	On-level Devel Indemnity Losses Adj to 2017 Wage Level	Average Claim Severity
2010	11,097	1.000	11,097	346,327,078	1.072	371,262,628	0.981	1.202	437,718,638	39,445
2011	11,268	1.000	11,268	325,130,565	1.087	353,416,924	0.996	1.171	412,084,133	36,571
2012	10,544	1.000	10,544	290,794,942	1.104	321,037,616	1.000	1.145	367,588,070	34,862
2013	10,455	1.000	10,455	282,589,997	1.128	318,761,517	1.000	1.121	357,331,661	34,178
2014	10,441	1.000	10,441	264,798,691	1.181	312,727,254	1.000	1.088	340,247,252	32,588
2015	10,254	1.000	10,254	238,537,339	1.286	306,759,018	1.000	1.060	325,164,559	31,711
2016	10,339	1.004	10,380	188,042,273	1.611	302,936,102	1.000	1.035	313,538,866	30,206
2017	10,029	1.034	10,370	106,491,761	3.035	323,202,495	1.000	1.000	323,202,495	31,167

	(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 2017 Wage Levels	On-level Devel Medical Losses Adj to 2017 Wage Level	Medical Average Claim Severity
2010	11,097	1.000	11,097	296,589,734	1.152	341,671,374	0.939	1.202	385,746,981	34,761
2011	11,268	1.000	11,268	300,271,156	1.165	349,815,897	0.944	1.171	386,546,566	34,305
2012	10,544	1.000	10,544	279,281,487	1.178	328,993,592	0.947	1.145	356,629,054	33,823
2013	10,455	1.000	10,455	249,715,027	1.194	298,159,742	0.961	1.121	321,118,042	30,714
2014	10,441	1.000	10,441	233,668,385	1.224	286,010,103	0.980	1.088	304,886,770	29,201
2015	10,254	1.000	10,254	213,795,879	1.262	269,810,399	1.007	1.060	287,887,696	28,076
2016	10,339	1.004	10,380	191,301,520	1.367	261,509,178	1.009	1.035	273,015,582	26,302
2017	10,029	1.034	10,370	148,447,726	1.780	264,236,952	1.006	1.000	265,822,374	25,634

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 2017 Wage Levels	On-level Devel Indemnity Losses Adj to 2017 Wage Level	Average Claim Severity
2010	11,097	1.000	11,097	360,734,972	1.034	372,999,961	0.981	1.202	439,766,954	39,629
2011	11,268	1.000	11,268	332,247,198	1.040	345,537,086	0.996	1.171	402,896,242	35,756
2012	10,544	1.000	10,544	300,009,236	1.049	314,709,689	1.000	1.145	360,342,594	34,175
2013	10,455	1.000	10,455	292,739,441	1.061	310,596,547	1.000	1.121	348,178,729	33,303
2014	10,441	1.000	10,441	285,170,125	1.084	309,124,416	1.000	1.088	336,327,365	32,212
2015	10,254	1.000	10,254	267,251,238	1.121	299,588,638	1.000	1.060	317,563,956	30,970
2016	10,339	1.004	10,380	242,144,651	1.222	295,900,764	1.000	1.035	306,257,291	29,505
2017	10,029	1.034	10,370	203,004,343	1.593	323,385,918	1.000	1.000	323,385,918	31,185

	(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 2017 Wage Levels	On-level Devel Medical Losses Adj to 2017 Wage Level	Medical Average Claim Severity
2010	11,097	1.000	11,097	324,756,070	1.043	338,720,581	0.939	1.202	382,415,536	34,461
2011	11,268	1.000	11,268	315,837,805	1.045	330,050,506	0.944	1.171	364,705,809	32,367
2012	10,544	1.000	10,544	298,922,076	1.050	313,868,180	0.947	1.145	340,233,107	32,268
2013	10,455	1.000	10,455	261,403,691	1.052	274,996,683	0.961	1.121	296,171,428	28,328
2014	10,441	1.000	10,441	260,728,708	1.054	274,808,058	0.980	1.088	292,945,390	28,057
2015	10,254	1.000	10,254	245,025,382	1.059	259,481,880	1.007	1.060	276,867,166	27,001
2016	10,339	1.004	10,380	242,599,113	1.058	256,669,862	1.009	1.035	267,963,336	25,815
2017	10,029	1.034	10,370	248,865,676	1.056	262,802,154	1.006	1.000	264,378,967	25,495

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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 2017 and 2016 aggregate data.

Carriers not included in policy year experience valued as of December 31, 2018

Policy Year 2017

<u>Name of Carrier</u>	<u>Percentage of Premium Volume</u>
Dealers Choice Mutual Ins. Inc.	0.4%

Policy Year 2016

<u>Name of Carrier</u>	<u>Percentage of Premium Volume</u>
Dealers Choice Mutual Ins. Inc.	0.5%
Guarantee Ins. Co.	0.7%

Note: Figures are based on 2017 and 2016 data from the NAIC.

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APPENDIX A-V

Derivation of Industry Group Differentials

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

I. Expected Losses

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

Industry Group	(1) Latest Year Current Expected Losses Prior to Adjustment for Change in Off-Balance	(2) Five Year Current Expected Losses Prior to Adjustment for Change in Off-Balance	(3) Five Year Proposed Expected Losses Prior to Adjustment for Change in Off-Balance	(4) Current Ratio of Manual to Standard Premium	(5) Proposed Ratio of Manual to Standard Premium
Manufacturing	211,821,600	983,654,531	881,756,729	1.081	1.085
Contracting	245,016,182	1,029,105,316	922,522,334	1.082	1.083
Office & Clerical	107,404,498	484,739,937	434,634,118	1.120	1.128
Goods & Services	335,271,428	1,529,471,036	1,371,515,036	1.030	1.038
Miscellaneous	202,925,128	914,492,438	819,471,455	1.042	1.045
Statewide	1,102,438,835	4,941,463,257	4,429,899,673		

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	211,040,691	980,028,154	878,506,013	1.116	1.001
Contracting	244,789,943	1,028,155,080	921,670,513	1.116	1.001
Office & Clerical	106,642,764	481,302,065	431,551,607	1.115	1.000
Goods & Services	332,687,447	1,517,683,206	1,360,944,593	1.115	1.000
Miscellaneous	202,342,568	911,867,101	817,118,906	1.116	1.001
Statewide	1,097,503,413	4,919,035,606	4,409,791,632	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	887,255,053	1.009	1.010	18,699
Contracting	900,714,562	0.976	0.977	12,607
Office & Clerical	425,415,200	0.986	0.987	9,129
Goods & Services	1,356,642,120	0.997	0.998	34,480
Miscellaneous	836,083,021	1.022	1.023	13,082
Statewide	4,406,109,956	0.999		

Industry Group	(15) Full Credibility Standard for Lost-Time Claim Counts	(16) Credibility Minimum of 1.000 and ((14)/(15))^0.5	(17) Credibility Weighted Indicated/Expected Ratio [(16)IGx(12)IG] + [1-(16)IG]x(12)SW*	(18) Final Industry Group Differential (17)IG/(17)SW
Manufacturing	12,000	1.00	1.009	1.011
Contracting	12,000	1.00	0.976	0.978
Office & Clerical	12,000	0.87	0.988	0.990
Goods & Services	12,000	1.00	0.997	0.999
Miscellaneous	12,000	1.00	1.022	1.024
Statewide			0.998	1.000

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

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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
1/12-12/12	1.102	1.031	1.104	1.017
1/13-12/13	1.133	1.050	1.116	1.019
1/14-12/14	1.201	1.092	1.132	1.028
1/15-12/15	1.376	1.198	1.167	1.029
1/16-12/16	2.156	1.543	1.238	1.028

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
1/12-12/12	0.713	0.777
1/13-12/13	0.743	0.801
1/14-12/14	0.773	0.826
1/15-12/15	0.806	0.851
1/16-12/16	0.839	0.877

3. Factors to Adjust to the Proposed Benefit Level

The following factors are applied to adjust the losses to the proposed benefit level.

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/12-12/12	1.000	1.000	1.000	1.000	0.957
1/13-12/13	1.000	1.000	1.000	1.000	0.971
1/14-12/14	1.000	1.000	1.000	1.000	0.990
1/15-12/15	1.000	1.000	1.000	1.000	1.018
1/16-12/16	1.000	1.000	1.000	1.000	1.019

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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)
1/12-12/12	0.786	0.735	0.786	0.786	0.735	0.786	0.735	0.821	0.756
1/13-12/13	0.842	0.780	0.842	0.842	0.780	0.842	0.780	0.868	0.793
1/14-12/14	0.928	0.844	0.928	0.928	0.844	0.928	0.844	0.926	0.841
1/15-12/15	1.109	0.966	1.109	1.109	0.966	1.109	0.966	1.011	0.891
1/16-12/16	1.809	1.295	1.809	1.809	1.295	1.809	1.295	1.106	0.919

* 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	0.106	0.140	0.164	0.198	0.238	0.276	0.324
(2) Excess Factors 1/(1-(1))	1.119	1.163	1.196	1.247	1.312	1.381	1.479

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*	1.010	0.977	0.987	0.998	1.023
(2) Final Differentials**	1.011	0.978	0.990	0.999	1.024
(3) Adjustment (2)/(1)	1.001	1.001	1.003	1.001	1.001

*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)
1/12-12/12	0.827	1.062	1.060	1.002	0.829
1/13-12/13	0.849	1.062	1.063	0.999	0.848
1/14-12/14	0.884	1.062	1.073	0.990	0.875
1/15-12/15	0.887	1.062	1.069	0.993	0.881
1/16-12/16	0.910	1.062	1.072	0.991	0.902

3. Adjustment for Experience Change

A factor of 0.885 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 1.190 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
1/12-12/12	0.874	0.874	0.876	0.874	0.874
1/13-12/13	0.894	0.894	0.896	0.894	0.894
1/14-12/14	0.922	0.922	0.924	0.922	0.922
1/15-12/15	0.929	0.929	0.931	0.929	0.929
1/16-12/16	0.951	0.951	0.953	0.951	0.951

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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 0.885 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 Proposed Benefit Level

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

Effective Date	Indemnity	Medical
October 1, 2018 (Appendix C-I)	1.000	1.003
January 1, 2019 (Appendix C-I)	1.000	1.007
Combined Benefit Adjustment	1.000	1.010

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	1.180	1.180	1.190	1.190
(2) Loss-based Assessment	1.000	1.000	1.000	1.000
(3) = (1) + (2) – 1.000	1.180	1.180	1.190	1.190
(4) Overall Change (3b)/(3a)			1.008	1.008

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	1.081	1.085	0.996
Contracting	1.082	1.083	0.999
Office & Clerical	1.120	1.128	0.993
Goods & Services	1.030	1.038	0.992
Miscellaneous	1.042	1.045	0.997

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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	1.011	1.001	1.012
Contracting	0.978	1.001	0.979
Office & Clerical	0.990	1.000	0.990
Goods & Services	0.999	1.000	0.999
Miscellaneous	1.024	1.001	1.025

*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	0.899	0.908
Contracting	0.872	0.881
Office & Clerical	0.877	0.886
Goods & Services	0.884	0.893
Miscellaneous	0.912	0.921

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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: \$43,904,130 for indemnity and \$19,615,961 for medical.

The partial credibilities formula is:

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

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

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

National Credibility equals the smaller of:

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

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

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

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

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Appendix B-II

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CLASS 0005		FARM: NURSERY EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	79,142,033	6	261,894	32	674,468	545,545	1,037,597	2,519,504	3.18
1/13 through 12/13	84,852,911	6	238,729	31	369,476	204,965	400,796	1,213,966	1.43
1/14 through 12/14	87,586,081	5	171,072	37	467,247	93,781	509,685	1,241,785	1.42
1/15 through 12/15	93,184,751	11	457,116	31	682,747	325,974	1,005,452	2,471,289	2.65
1/16 through 12/16	104,711,708	2	119,303	24	774,395	206,086	845,932	1,945,716	1.86
5 YR. TOTAL	449,477,484	30	1,248,114	155	2,968,333	1,376,351	3,799,462	9,392,260	2.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.938	48%	1.152	2.09			
Pure Premium Indicated by National Relativity		36%	0.844	26%	0.873	1.72			
Pure Premium Present on Rate Level		36%	0.767	26%	0.984	1.75			
Pure Premium Derived by Formula		0.843			1.036		1.88		

CLASS 0008		FARM: GARDENING-MARKET OR TRUCK-& 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.
1/12 through 12/12	64,434,576	2	93,195	15	493,562	428,503	431,299	1,446,559	2.25
1/13 through 12/13	61,837,406	0	0	7	63,768	0	137,065	200,833	0.33
1/14 through 12/14	84,319,481	3	81,863	15	221,229	222,894	596,442	1,122,428	1.33
1/15 through 12/15	96,622,138	2	100,368	9	91,211	61,928	120,592	374,099	0.39
1/16 through 12/16	103,865,974	0	0	16	331,219	0	249,170	580,389	0.56
5 YR. TOTAL	411,079,575	7	275,426	62	1,200,989	713,325	1,534,568	3,724,308	0.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.359	39%	0.547	0.91			
Pure Premium Indicated by National Relativity		38%	0.684	30%	0.748	1.43			
Pure Premium Present on Rate Level		39%	0.568	31%	0.712	1.28			
Pure Premium Derived by Formula		0.564			0.658		1.22		

CLASS 0016		FARM - ORCHARD OR GROVE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	2,408,577	0	0	0	0	0	6,150	6,150	0.26
1/13 through 12/13	3,020,350	0	0	5	54,439	0	51,341	105,780	3.50
1/14 through 12/14	2,875,254	1	231,025	1	2,772	329,744	14,245	577,786	20.10
1/15 through 12/15	2,873,856	0	0	1	2,745	0	8,548	11,293	0.39
1/16 through 12/16	3,130,149	0	0	2	23,282	0	14,245	37,527	1.20
5 YR. TOTAL	14,308,186	1	231,025	9	83,238	329,744	94,529	738,536	5.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	2.196	12%	2.965	5.16			
Pure Premium Indicated by National Relativity		46%	1.301	44%	1.433	2.73			
Pure Premium Present on Rate Level		47%	1.387	44%	2.091	3.48			
Pure Premium Derived by Formula		1.404			1.906		3.31		

* 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.	
1/12 through 12/12	83,810,773	6	169,934	34	541,330	310,982	728,165	1,750,411	2.09	
1/13 through 12/13	80,523,267	6	467,044	12	169,053	233,590	221,249	1,090,936	1.36	
1/14 through 12/14	89,813,878	7	172,419	28	539,552	66,255	807,107	1,585,333	1.77	
1/15 through 12/15	105,725,609	6	363,861	30	327,385	214,926	641,744	1,547,916	1.46	
1/16 through 12/16	83,343,392	6	130,357	35	686,446	407,925	674,890	1,899,618	2.28	
5 YR. TOTAL	443,216,919	31	1,303,615	139	2,263,766	1,233,678	3,073,155	7,874,214	1.78	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		29%	0.805	46%	0.972	1.78				
Pure Premium Indicated by National Relativity		35%	0.992	27%	0.947	1.94				
Pure Premium Present on Rate Level		36%	0.813	27%	0.938	1.75				
Pure Premium Derived by Formula		0.873			0.956		1.83			

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.	
1/12 through 12/12	49,233,430	4	41,495	11	129,522	70,957	167,503	409,477	0.83	
1/13 through 12/13	49,994,644	2	87,127	14	161,094	35,812	287,676	571,709	1.14	
1/14 through 12/14	53,460,381	1	4,845	22	275,031	3,078	711,123	994,077	1.86	
1/15 through 12/15	59,128,165	2	143,717	17	97,480	87,670	270,905	599,772	1.01	
1/16 through 12/16	55,797,687	0	0	15	67,211	0	173,066	240,277	0.43	
5 YR. TOTAL	267,614,307	9	277,184	79	730,338	197,517	1,610,273	2,815,312	1.05	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		18%	0.376	30%	0.676	1.05				
Pure Premium Indicated by National Relativity		41%	0.632	35%	0.741	1.37				
Pure Premium Present on Rate Level		41%	0.506	35%	0.668	1.17				
Pure Premium Derived by Formula		0.534			0.696		1.23			

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.	
1/12 through 12/12	10,734,757	0	0	2	82,647	0	145,323	227,970	2.12	
1/13 through 12/13	10,672,004	1	67,349	3	24,647	25,679	16,046	133,721	1.25	
1/14 through 12/14	11,334,648	1	38,642	3	29,123	46,836	39,475	154,076	1.36	
1/15 through 12/15	12,383,404	0	0	2	88,780	0	130,558	219,338	1.77	
1/16 through 12/16	12,813,485	0	0	1	23,172	0	9,091	32,263	0.25	
5 YR. TOTAL	57,938,298	2	105,991	11	248,369	72,515	340,493	767,368	1.33	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		12%	0.612	19%	0.713	1.33				
Pure Premium Indicated by National Relativity		44%	1.238	40%	1.112	2.35				
Pure Premium Present on Rate Level		44%	1.084	41%	1.236	2.32				
Pure Premium Derived by Formula		1.095			1.087		2.18			

* 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.	
1/12 through 12/12	172,744,311	8	111,969	59	665,655	226,137	1,139,023	2,142,784	1.24	
1/13 through 12/13	180,454,342	12	479,350	58	1,341,021	630,999	1,699,005	4,150,375	2.30	
1/14 through 12/14	230,542,605	18	651,482	72	1,293,582	762,117	1,514,812	4,221,993	1.83	
1/15 through 12/15	235,013,643	27	916,434	53	1,540,522	983,684	2,093,750	5,534,390	2.35	
1/16 through 12/16	233,893,671	10	406,792	55	1,236,408	298,958	1,825,052	3,767,210	1.61	
5 YR. TOTAL	1,052,648,572	75	2,566,027	297	6,077,188	2,901,895	8,271,642	19,816,752	1.88	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		46%	0.821	78%	1.061	1.88				
Pure Premium Indicated by National Relativity		27%	1.106	11%	1.079	2.19				
Pure Premium Present on Rate Level		27%	0.866	11%	1.134	2.00				
Pure Premium Derived by Formula		0.910			1.071		1.98			

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.	
1/12 through 12/12	173,313,326	16	395,439	87	1,074,448	401,340	1,494,253	3,365,480	1.94	
1/13 through 12/13	188,659,002	31	886,037	113	1,445,239	968,805	2,049,168	5,349,249	2.84	
1/14 through 12/14	219,802,586	18	643,411	120	1,879,296	576,094	2,194,931	5,293,732	2.41	
1/15 through 12/15	239,495,513	25	943,391	112	1,895,330	1,454,467	2,217,284	6,510,472	2.72	
1/16 through 12/16	267,164,330	18	1,075,575	89	2,097,072	986,211	2,552,503	6,711,361	2.51	
5 YR. TOTAL	1,088,434,757	108	3,943,853	521	8,391,385	4,386,917	10,508,139	27,230,294	2.50	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		55%	1.133	88%	1.368	2.50				
Pure Premium Indicated by National Relativity		22%	1.604	6%	1.607	3.21				
Pure Premium Present on Rate Level		23%	1.183	6%	1.368	2.55				
Pure Premium Derived by Formula		1.248			1.382		2.63			

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.	
1/12 through 12/12	9,893,782	1	5,413	3	177,398	5,012	75,857	263,680	2.67	
1/13 through 12/13	10,903,688	0	0	2	6,103	0	16,821	22,924	0.21	
1/14 through 12/14	11,793,637	0	0	4	36,945	0	46,165	83,110	0.70	
1/15 through 12/15	11,181,625	1	33,161	3	53,692	115,820	124,485	327,158	2.93	
1/16 through 12/16	11,371,563	3	456,471	2	37,926	191,802	59,693	745,892	6.56	
5 YR. TOTAL	55,144,295	5	495,045	14	312,064	312,634	323,021	1,442,764	2.62	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		13%	1.464	19%	1.153	2.62				
Pure Premium Indicated by National Relativity		43%	1.616	40%	1.574	3.19				
Pure Premium Present on Rate Level		44%	1.366	41%	1.246	2.61				
Pure Premium Derived by Formula		1.486			1.360		2.85			

* 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							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	15,208,173	0	0	4	95,882	0	63,656	159,538	1.05
1/13 through 12/13	16,945,670	0	0	1	6,660	0	6,937	13,597	0.08
1/14 through 12/14	20,816,836	1	3,256	2	10,767	0	8,930	22,953	0.11
1/15 through 12/15	19,804,010	2	99,018	3	96,577	55,189	87,753	338,537	1.71
1/16 through 12/16	33,215,137	0	0	4	69,626	0	83,425	153,051	0.46
5 YR. TOTAL	105,989,826	3	102,274	14	279,512	55,189	250,701	687,676	0.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.360	22%		0.289		0.65	
Pure Premium Indicated by National Relativity		30%	0.703	33%		0.833		1.54	
Pure Premium Present on Rate Level		57%	0.697	45%		0.858		1.56	
Pure Premium Derived by Formula		0.655			0.725		1.38		

CLASS 0083		FARM: CATTLE OR LIVESTOCK RAISING NOC & 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.
1/12 through 12/12	88,676,182	9	393,463	18	115,556	180,977	299,469	989,465	1.12
1/13 through 12/13	87,843,908	4	352,913	23	107,893	365,651	336,720	1,163,177	1.33
1/14 through 12/14	98,735,385	12	645,547	26	155,313	484,604	445,920	1,731,384	1.75
1/15 through 12/15	101,130,636	7	90,726	35	624,969	271,276	873,311	1,860,282	1.84
1/16 through 12/16	104,654,915	5	228,281	27	761,709	294,400	629,671	1,914,061	1.83
5 YR. TOTAL	481,041,026	37	1,710,930	129	1,765,440	1,596,908	2,585,091	7,658,369	1.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	0.723	51%		0.869		1.59	
Pure Premium Indicated by National Relativity		33%	1.461	24%		1.511		2.97	
Pure Premium Present on Rate Level		34%	0.981	25%		1.072		2.05	
Pure Premium Derived by Formula		1.054			1.074		2.13		

CLASS 0106		TREE PRUNING, SPRAYING, REPAIRING -- ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	19,265,015	6	250,843	24	734,048	275,951	533,936	1,794,778	9.32
1/13 through 12/13	24,651,403	7	461,375	26	592,229	958,277	537,994	2,549,875	10.34
1/14 through 12/14	25,093,889	4	250,174	17	534,088	173,490	483,158	1,440,910	5.74
1/15 through 12/15	23,356,513	5	299,092	22	811,449	923,718	523,538	2,557,797	10.95
1/16 through 12/16	31,798,728	8	1,881,433	23	445,015	2,278,829	838,216	5,443,493	17.12
5 YR. TOTAL	124,165,548	30	3,142,917	112	3,116,829	4,610,265	2,916,842	13,786,853	11.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	5.041	52%		6.062		11.10	
Pure Premium Indicated by National Relativity		33%	3.077	24%		3.124		6.20	
Pure Premium Present on Rate Level		34%	3.854	24%		4.369		8.22	
Pure Premium Derived by Formula		3.989			4.951		8.94		

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

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CLASS 0113		FARM: FISH HATCHERY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	2,490,087	0	0	4	13,356	0	23,099	36,455	1.46
1/13 through 12/13	2,684,881	0	0	5	86,694	0	213,477	300,171	11.18
1/14 through 12/14	2,714,014	0	0	5	7,457	0	5,969	13,426	0.50
1/15 through 12/15	2,849,261	0	0	2	75,668	0	66,516	142,184	4.99
1/16 through 12/16	2,573,108	0	0	1	2,402	0	7,088	9,490	0.37
5 YR. TOTAL	13,311,351	0	0	17	185,577	0	316,149	501,726	3.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	1.394	10%	2.375	3.77			
Pure Premium Indicated by National Relativity		29%	0.916	32%	1.114	2.03			
Pure Premium Present on Rate Level		65%	0.991	58%	1.365	2.36			
Pure Premium Derived by Formula			0.993		1.386	2.38			

CLASS 0170		FARM: ANIMAL RAISING & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	122,260	0	0	0	0	0	0	0	0.00
1/13 through 12/13	118,892	0	0	0	0	0	0	0	0.00
1/14 through 12/14	334,821	0	0	0	0	0	0	0	0.00
1/15 through 12/15	402,667	0	0	0	0	0	0	0	0.00
1/16 through 12/16	610,374	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,589,014	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		12%	0.452	12%	0.707	1.16			
Pure Premium Present on Rate Level		87%	0.590	86%	0.646	1.24			
Pure Premium Derived by Formula			0.568		0.640	1.21			

CLASS 0251		IRRIGATION WORKS OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	325,403	0	0	0	0	0	0	0	0.00
1/13 through 12/13	362,247	0	0	0	0	0	0	0	0.00
1/14 through 12/14	340,006	0	0	0	0	0	0	0	0.00
1/15 through 12/15	443,551	0	0	0	0	0	836	836	0.19
1/16 through 12/16	546,344	0	0	0	0	0	417	417	0.08
5 YR. TOTAL	2,017,551	0	0	0	0	0	1,253	1,253	0.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.062	0.06			
Pure Premium Indicated by National Relativity		31%	1.251	34%	1.156	2.41			
Pure Premium Present on Rate Level		67%	1.060	63%	1.030	2.09			
Pure Premium Derived by Formula			1.098		1.044	2.14			

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

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CLASS 0401		COTTON GIN OPERATION & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/12 through 12/12	11,491,736	1	18,567	7	59,380	149,722	120,096	347,765	3.03
1/13 through 12/13	9,497,337	1	23,123	3	100,041	26,048	538,987	688,199	7.25
1/14 through 12/14	9,631,448	2	57,335	4	89,115	81,035	62,410	289,895	3.01
1/15 through 12/15	7,780,034	1	43,388	6	95,812	37,104	97,551	273,855	3.52
1/16 through 12/16	5,957,658	0	0	1	11,500	0	12,580	24,080	0.40
5 YR. TOTAL	44,358,213	5	142,413	21	355,848	293,909	831,624	1,623,794	3.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	1.123	25%	2.537			3.66	
Pure Premium Indicated by National Relativity		24%	3.338	25%	3.396			6.73	
Pure Premium Present on Rate Level		61%	2.331	50%	2.842			5.17	
Pure Premium Derived by Formula		2.391			2.904		5.30		

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/12 through 12/12	3,075	0	0	1	22,852	0	15,065	37,917	123.31
1/13 through 12/13	2,871	0	0	1	16,392	0	90,846	107,238	373.52
1/14 through 12/14	3,608	0	0	0	0	0	558	558	1.55
1/15 through 12/15	4,343	0	0	1	510	0	2,161	2,671	6.15
1/16 through 12/16	8,428	0	0	1	172,890	0	84,154	257,044	304.99
5 YR. TOTAL	22,325	0	0	4	212,644	0	192,784	405,428	181.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**			PURE PREM.**	
Indicated Pure Premium		4%	95.250	7%	86.353			181.60	
Pure Premium Indicated by National Relativity		16%	43.655	17%	43.255			86.91	
Pure Premium Present on Rate Level		80%	34.261	76%	43.233			77.49	
Pure Premium Derived by Formula		38.204			46.255		84.46		

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/12 through 12/12	4,565	1	33,085	5	91,048	41,921	268,147	434,201	951.15
1/13 through 12/13	4,639	0	0	3	3,524	0	54,153	57,677	124.33
1/14 through 12/14	4,821	0	0	3	17,103	0	53,882	70,985	147.24
1/15 through 12/15	4,773	1	5,758	4	169,601	1,721	150,800	327,880	686.95
1/16 through 12/16	8,367	0	0	1	14,256	0	62,579	76,835	91.83
5 YR. TOTAL	27,165	2	38,843	16	295,532	43,642	589,561	967,578	356.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**			PURE PREM.**	
Indicated Pure Premium		10%	123.091	16%	233.094			356.19	
Pure Premium Indicated by National Relativity		37%	156.659	40%	131.189			287.85	
Pure Premium Present on Rate Level		53%	163.747	44%	183.213			346.96	
Pure Premium Derived by Formula		157.059			170.384		327.44		

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

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CLASS 0917		RESIDENTIAL CLEANING SERVICES BY CONTRACTOR - INSIDE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	8,558,566	2	19,247	5	29,296	20,483	27,008	96,034	1.12
1/13 through 12/13	8,877,283	0	0	4	10,502	0	34,991	45,493	0.51
1/14 through 12/14	9,890,201	3	59,604	4	24,665	16,570	54,121	154,960	1.57
1/15 through 12/15	13,172,626	0	0	10	90,030	0	56,104	146,134	1.11
1/16 through 12/16	15,906,385	1	34,484	4	21,958	591,226	54,356	702,024	4.41
5 YR. TOTAL	56,405,061	6	113,335	27	176,451	628,279	226,580	1,144,645	2.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.514	18%	1.516	2.03			
Pure Premium Indicated by National Relativity		44%	1.137	41%	1.036	2.17			
Pure Premium Present on Rate Level		44%	1.086	41%	1.163	2.25			
Pure Premium Derived by Formula			1.040		1.174	2.21			

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.
1/12 through 12/12	27,918	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
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		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		50%	3.032	50%	1.538	4.57			
Pure Premium Present on Rate Level		50%	2.394	50%	1.340	3.73			
Pure Premium Derived by Formula			2.713		1.439	4.15			

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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	158,672	0	0	0	0	0	0	0	0.00
1/14 through 12/14	348,026	0	0	0	0	0	0	0	0.00
1/15 through 12/15	587,086	0	0	0	0	0	0	0	0.00
1/16 through 12/16	427,893	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,521,677	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		44%	1.304	47%	0.942	2.25			
Pure Premium Present on Rate Level		54%	1.640	50%	1.135	2.78			
Pure Premium Derived by Formula			1.459		1.010	2.47			

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

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CLASS 1165		MINING NOC-NOT COAL-SURFACE & DRIVERS							
Industry Group: Miscellaneous Hazard Group: 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.
1/12 through 12/12	5,395,663	0	0	1	1,777	0	812	2,589	0.05
1/13 through 12/13	5,761,243	0	0	0	0	0	85	85	0.00
1/14 through 12/14	8,896,957	0	0	0	0	0	8,955	8,955	0.10
1/15 through 12/15	8,447,311	0	0	0	0	0	939	939	0.01
1/16 through 12/16	8,507,180	0	0	1	2,271	0	2,681	4,952	0.06
5 YR. TOTAL	37,008,354	0	0	2	4,048	0	13,472	17,520	0.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.011	11%	0.036	0.05			
Pure Premium Indicated by National Relativity		39%	1.238	42%	0.791	2.03			
Pure Premium Present on Rate Level		53%	0.858	47%	0.690	1.55			
Pure Premium Derived by Formula		0.938			0.660			1.60	

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.
1/12 through 12/12	45	0	0	0	0	0	0	0	0.00
1/13 through 12/13	45	0	0	0	0	0	0	0	0.00
1/14 through 12/14	4,822	0	0	0	0	0	0	0	0.00
1/15 through 12/15	172,346	0	0	0	0	0	0	0	0.00
1/16 through 12/16	450,972	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	628,230	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%	0.624	49%	0.455	1.08			
Pure Premium Present on Rate Level		50%	0.581	50%	0.509	1.09			
Pure Premium Derived by Formula		0.596			0.477			1.07	

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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	11,875	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	11,875	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%	2.461	50%	1.925	4.39			
Pure Premium Present on Rate Level		50%	2.482	50%	1.933	4.42			
Pure Premium Derived by Formula		2.472			1.929			4.40	

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

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CLASS 1430		SMELTING, SINTERING OR REFINING-LEAD & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	699,030	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,295,334	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,054,419	0	0	1	10,329	0	8,233	18,562	1.76
1/15 through 12/15	996,112	0	0	3	8,330	0	8,243	16,573	1.66
1/16 through 12/16	1,152,107	1	35,915	2	22,542	104,349	29,588	192,394	16.70
5 YR. TOTAL	5,197,002	1	35,915	6	41,201	104,349	46,064	227,529	4.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	1.484	6%	2.894			4.38	
Pure Premium Indicated by National Relativity		17%	0.808	18%	0.948			1.76	
Pure Premium Present on Rate Level		79%	1.215	76%	1.225			2.44	
Pure Premium Derived by Formula			1.157		1.275			2.43	

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.
1/12 through 12/12	25,694,290	3	131,011	2	98,155	124,770	114,034	467,970	1.82
1/13 through 12/13	27,301,485	1	154,887	6	72,032	77,702	146,177	450,798	1.65
1/14 through 12/14	31,822,299	4	541,636	1	4,016	700,821	20,736	1,267,209	3.98
1/15 through 12/15	30,470,784	0	0	5	180,913	0	124,580	305,493	1.00
1/16 through 12/16	31,174,203	1	17,528	3	79,416	23,784	130,901	251,629	0.81
5 YR. TOTAL	146,463,061	9	845,062	17	434,532	927,077	536,428	2,743,099	1.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.874	27%	0.999			1.87	
Pure Premium Indicated by National Relativity		40%	1.527	36%	1.171			2.70	
Pure Premium Present on Rate Level		40%	1.160	37%	1.008			2.17	
Pure Premium Derived by Formula			1.250		1.064			2.31	

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.
1/12 through 12/12	2,289,293	0	0	0	0	0	695	695	0.03
1/13 through 12/13	3,285,489	0	0	0	0	0	72	72	0.00
1/14 through 12/14	4,703,449	0	0	0	0	0	489	489	0.01
1/15 through 12/15	4,632,125	1	68,593	0	0	131,178	706	200,477	4.33
1/16 through 12/16	4,853,670	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	19,764,026	1	68,593	0	0	131,178	1,962	201,733	1.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.347	7%	0.674			1.02	
Pure Premium Indicated by National Relativity		31%	0.758	33%	0.511			1.27	
Pure Premium Present on Rate Level		64%	0.629	60%	0.463			1.09	
Pure Premium Derived by Formula			0.655		0.494			1.15	

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

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CLASS 1463		ASPHALT WORKS OPERATED BY PAVING CONTRACTORS - PERMANENT LOCATION & DRIVERS							
Industry Group: Manufacturing Hazard Group: 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.
1/12 through 12/12	25,467,028	3	17,492	9	104,535	54,873	230,920	407,820	1.60
1/13 through 12/13	26,795,313	7	145,851	16	434,024	110,875	419,869	1,110,619	4.15
1/14 through 12/14	27,632,693	4	234,972	7	64,200	266,939	93,572	659,683	2.39
1/15 through 12/15	30,706,725	6	312,337	15	1,091,600	391,929	423,464	2,219,330	7.23
1/16 through 12/16	34,301,349	4	473,343	20	636,260	368,245	641,619	2,119,467	6.18
5 YR. TOTAL	144,903,108	24	1,183,995	67	2,330,619	1,192,861	1,809,444	6,516,919	4.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	2.425	38%	2.072	4.50			
Pure Premium Indicated by National Relativity		37%	2.356	31%	2.314	4.67			
Pure Premium Present on Rate Level		37%	2.096	31%	2.006	4.10			
Pure Premium Derived by Formula		2.278			2.127			4.41	

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.
1/12 through 12/12	253,793	0	0	0	0	0	0	0	0.00
1/13 through 12/13	235,215	0	0	0	0	0	0	0	0.00
1/14 through 12/14	78,023	0	0	0	0	0	0	0	0.00
1/15 through 12/15	50,618	0	0	0	0	0	0	0	0.00
1/16 through 12/16	349,755	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	967,404	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		17%	0.786	18%	0.795	1.58			
Pure Premium Present on Rate Level		82%	0.624	80%	0.541	1.17			
Pure Premium Derived by Formula		0.645			0.576			1.22	

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.
1/12 through 12/12	59,958,659	2	133,842	9	458,489	69,926	316,160	978,417	1.63
1/13 through 12/13	66,045,801	2	145,442	8	357,126	174,579	540,925	1,218,072	1.84
1/14 through 12/14	68,964,010	3	390,620	13	766,874	218,207	835,560	2,211,261	3.21
1/15 through 12/15	73,609,527	5	479,480	7	408,204	391,414	173,331	1,452,429	1.97
1/16 through 12/16	82,112,351	2	143,742	9	764,954	26,846	377,638	1,313,180	1.60
5 YR. TOTAL	350,690,348	14	1,293,126	46	2,755,647	880,972	2,243,614	7,173,359	2.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	1.155	39%	0.891	2.05			
Pure Premium Indicated by National Relativity		35%	1.042	30%	0.860	1.90			
Pure Premium Present on Rate Level		36%	1.072	31%	0.880	1.95			
Pure Premium Derived by Formula		1.086			0.878			1.96	

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

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CLASS 1642		LIME MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	488,525	0	0	0	0	0	0	0	0.00
1/13 through 12/13	528,110	0	0	0	0	0	0	0	0.00
1/14 through 12/14	413,377	0	0	0	0	0	413	413	0.10
1/15 through 12/15	356,036	0	0	0	0	0	0	0	0.00
1/16 through 12/16	258,183	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,044,231	0	0	0	0	0	413	413	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	2%	0.020	0.02			
Pure Premium Indicated by National Relativity		18%	0.446	20%	0.519	0.97			
Pure Premium Present on Rate Level		80%	0.629	78%	0.463	1.09			
Pure Premium Derived by Formula		0.583			0.465		1.05		

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.
1/12 through 12/12	70,867	0	0	0	0	0	0	0	0.00
1/13 through 12/13	33,952	0	0	0	0	0	0	0	0.00
1/14 through 12/14	130,305	0	0	0	0	0	0	0	0.00
1/15 through 12/15	8,735	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	243,859	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		11%	1.558	12%	1.223	2.78			
Pure Premium Present on Rate Level		87%	4.569	86%	2.570	7.14			
Pure Premium Derived by Formula		4.146			2.357		6.50		

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.
1/12 through 12/12	8,619,528	0	0	3	20,938	0	24,230	45,168	0.52
1/13 through 12/13	7,937,903	0	0	3	55,812	0	73,374	129,186	1.63
1/14 through 12/14	9,806,618	0	0	5	27,952	0	38,759	66,711	0.68
1/15 through 12/15	11,193,063	0	0	3	42,864	0	29,648	72,512	0.65
1/16 through 12/16	13,809,071	0	0	1	16,937	0	62,676	79,613	0.58
5 YR. TOTAL	51,366,183	0	0	15	164,503	0	228,687	393,190	0.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.320	14%	0.445	0.77			
Pure Premium Indicated by National Relativity		22%	0.597	24%	0.711	1.31			
Pure Premium Present on Rate Level		68%	0.798	62%	0.728	1.53			
Pure Premium Derived by Formula		0.706			0.684		1.39		

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

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CLASS 1701		CEMENT MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	7,337,831	1	81,570	2	8,147	41,796	37,069	168,582	2.30
1/13 through 12/13	8,037,796	1	198,943	0	0	303,449	8,499	510,891	6.36
1/14 through 12/14	7,934,165	0	0	0	0	0	2,037	2,037	0.03
1/15 through 12/15	7,838,017	1	91,458	1	242	201,438	2,733	295,871	3.78
1/16 through 12/16	5,587,059	0	0	0	0	0	1,012	1,012	0.02
5 YR. TOTAL	36,734,868	3	371,971	3	8,389	546,683	51,350	978,393	2.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	1.035	13%	1.628	2.66			
Pure Premium Indicated by National Relativity		43%	0.700	43%	0.707	1.41			
Pure Premium Present on Rate Level		49%	0.747	44%	0.952	1.70			
Pure Premium Derived by Formula			0.750		0.935	1.69			

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.
1/12 through 12/12	3,682,478	2	126,216	0	0	239,196	2,084	367,496	9.98
1/13 through 12/13	4,426,662	0	0	3	41,377	0	34,668	76,045	1.72
1/14 through 12/14	4,510,713	1	278,351	0	0	282,530	6,471	567,352	12.58
1/15 through 12/15	4,512,238	0	0	1	3,037	0	6,664	9,701	0.22
1/16 through 12/16	4,729,202	0	0	1	29,247	0	49,192	78,439	1.66
5 YR. TOTAL	21,861,293	3	404,567	5	73,661	521,726	99,079	1,099,033	5.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	2.188	14%	2.840	5.03			
Pure Premium Indicated by National Relativity		27%	1.484	29%	0.976	2.46			
Pure Premium Present on Rate Level		64%	1.630	57%	1.863	3.49			
Pure Premium Derived by Formula			1.641		1.743	3.38			

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.
1/12 through 12/12	875,984	0	0	0	0	0	0	0	0.00
1/13 through 12/13	942,755	0	0	0	0	0	711	711	0.08
1/14 through 12/14	1,099,820	0	0	0	0	0	1,678	1,678	0.15
1/15 through 12/15	1,252,271	0	0	0	0	0	495	495	0.04
1/16 through 12/16	1,110,404	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,281,234	0	0	0	0	0	2,884	2,884	0.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.055	0.06			
Pure Premium Indicated by National Relativity		18%	0.927	19%	0.719	1.65			
Pure Premium Present on Rate Level		80%	0.520	78%	0.383	0.90			
Pure Premium Derived by Formula			0.583		0.437	1.02			

* 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.
1/12 through 12/12	193,013	0	0	0	0	0	2,868	2,868	1.49
1/13 through 12/13	201,384	0	0	0	0	0	0	0	0.00
1/14 through 12/14	111,119	0	0	0	0	0	0	0	0.00
1/15 through 12/15	266,799	0	0	0	0	0	0	0	0.00
1/16 through 12/16	130,464	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	902,779	0	0	0	0	0	2,868	2,868	0.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	2%	0.318			0.32	
Pure Premium Indicated by National Relativity		15%	0.870	16%	1.313			2.18	
Pure Premium Present on Rate Level		84%	0.856	82%	1.260			2.12	
Pure Premium Derived by Formula		0.850			1.250		2.10		

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.
1/12 through 12/12	16,589,029	1	32,590	9	185,563	25,030	244,021	487,204	2.94
1/13 through 12/13	18,320,032	2	17,155	11	82,715	0	88,687	188,557	1.03
1/14 through 12/14	20,562,920	2	37,635	8	183,778	16,673	158,254	396,340	1.93
1/15 through 12/15	23,918,801	2	177,483	13	393,981	34,883	212,515	818,862	3.42
1/16 through 12/16	26,993,257	1	200,335	17	372,435	156,590	416,256	1,145,616	4.24
5 YR. TOTAL	106,384,039	8	465,198	58	1,218,472	233,176	1,119,733	3,036,579	2.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	1.583	29%	1.272			2.86	
Pure Premium Indicated by National Relativity		40%	1.690	35%	1.819			3.51	
Pure Premium Present on Rate Level		40%	1.669	36%	1.610			3.28	
Pure Premium Derived by Formula		1.660			1.585		3.25		

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.
1/12 through 12/12	3,333	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,333	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		3%	0.007	3%	0.125			0.13	
Pure Premium Present on Rate Level		97%	0.329	97%	0.521			0.85	
Pure Premium Derived by Formula		0.319			0.509		0.83		

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

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CLASS 1924		WIRE DRAWING OR CABLE MFG - NOT IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: 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.
1/12 through 12/12	16,178,360	2	18,193	9	105,260	49,042	134,330	306,825	1.90
1/13 through 12/13	15,871,697	2	335,091	7	267,577	162,118	176,865	941,651	5.93
1/14 through 12/14	16,336,302	0	0	2	83,021	0	50,672	133,693	0.82
1/15 through 12/15	19,300,368	1	6,521	9	123,770	18,883	137,665	286,839	1.49
1/16 through 12/16	19,924,601	1	18,374	3	68,330	11,608	87,827	186,139	0.93
5 YR. TOTAL	87,611,328	6	378,179	30	647,958	241,651	587,359	1,855,147	2.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	1.171	17%	0.946	2.12			
Pure Premium Indicated by National Relativity		32%	0.636	34%	0.551	1.19			
Pure Premium Present on Rate Level		56%	0.774	49%	0.689	1.46			
Pure Premium Derived by Formula		0.777			0.686			1.46	

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.
1/12 through 12/12	10,331,375	0	0	3	7,441	0	43,173	50,614	0.49
1/13 through 12/13	11,393,932	0	0	4	44,013	0	104,788	148,801	1.31
1/14 through 12/14	12,828,161	1	8,967	4	33,277	18,439	35,196	95,879	0.75
1/15 through 12/15	15,899,879	1	14,224	1	30,911	18,805	13,888	77,828	0.49
1/16 through 12/16	18,990,430	2	121,673	13	402,963	292,933	711,547	1,529,116	8.05
5 YR. TOTAL	69,443,777	4	144,864	25	518,605	330,177	908,592	1,902,238	2.74
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.955	17%	1.784	2.74			
Pure Premium Indicated by National Relativity		45%	0.847	41%	0.999	1.85			
Pure Premium Present on Rate Level		45%	0.655	42%	0.809	1.46			
Pure Premium Derived by Formula		0.771			1.053			1.82	

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.
1/12 through 12/12	570,538	0	0	0	0	0	0	0	0.00
1/13 through 12/13	571,501	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,003,501	0	0	0	0	0	671	671	0.07
1/15 through 12/15	827,159	0	0	1	485	0	3,183	3,668	0.44
1/16 through 12/16	754,983	0	0	0	0	0	1,358	1,358	0.18
5 YR. TOTAL	3,727,682	0	0	1	485	0	5,212	5,697	0.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.013	4%	0.140	0.15			
Pure Premium Indicated by National Relativity		27%	0.881	29%	0.784	1.67			
Pure Premium Present on Rate Level		71%	0.542	67%	0.669	1.21			
Pure Premium Derived by Formula		0.623			0.681			1.30	

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

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CLASS 2003		BAKERY - SALESPERSONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	235,630,575	25	1,511,802	69	1,514,568	1,231,997	1,391,370	5,649,737	2.40
1/13 through 12/13	255,344,928	10	433,438	64	1,387,045	175,524	1,043,681	3,039,688	1.19
1/14 through 12/14	230,449,568	5	57,245	51	861,356	74,747	811,992	1,805,340	0.78
1/15 through 12/15	225,395,034	5	355,724	67	1,060,645	200,839	1,474,621	3,091,829	1.37
1/16 through 12/16	244,632,224	10	457,682	38	889,193	330,181	683,759	2,360,815	0.97
5 YR. TOTAL	1,191,452,329	55	2,815,891	289	5,712,807	2,013,288	5,405,423	15,947,409	1.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	0.716	67%	0.623	1.34			
Pure Premium Indicated by National Relativity		25%	0.983	16%	0.854	1.84			
Pure Premium Present on Rate Level		26%	0.874	17%	0.752	1.63			
Pure Premium Derived by Formula		0.824			0.682			1.51	

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.
1/12 through 12/12	33,089,658	5	180,976	6	100,387	43,953	147,572	472,888	1.43
1/13 through 12/13	35,710,547	2	203,262	4	159,396	690,030	178,604	1,231,292	3.45
1/14 through 12/14	32,656,932	4	355,082	5	118,386	647,313	201,207	1,321,988	4.05
1/15 through 12/15	32,991,439	2	34,584	5	51,947	53,250	96,398	236,179	0.72
1/16 through 12/16	34,938,646	4	116,314	4	163,548	126,124	132,057	538,043	1.54
5 YR. TOTAL	169,387,222	17	890,218	24	593,664	1,560,670	755,838	3,800,390	2.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.876	34%	1.368	2.24			
Pure Premium Indicated by National Relativity		39%	1.357	33%	1.218	2.58			
Pure Premium Present on Rate Level		40%	1.163	33%	1.367	2.53			
Pure Premium Derived by Formula		1.178			1.318			2.50	

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.
1/12 through 12/12	15,621,898	0	0	4	14,840	0	31,746	46,586	0.30
1/13 through 12/13	11,787,041	1	105,691	2	120,441	24,749	49,425	300,306	2.55
1/14 through 12/14	11,066,094	0	0	0	0	0	2,215	2,215	0.02
1/15 through 12/15	23,349,426	1	56,472	0	0	22,733	6,091	85,296	0.37
1/16 through 12/16	11,396,662	0	0	4	112,258	0	78,718	190,976	1.68
5 YR. TOTAL	73,221,121	2	162,163	10	247,539	47,482	168,195	625,379	0.86
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.560	14%	0.295	0.86			
Pure Premium Indicated by National Relativity		44%	0.821	43%	0.659	1.48			
Pure Premium Present on Rate Level		45%	0.764	43%	0.545	1.31			
Pure Premium Derived by Formula		0.767			0.559			1.33	

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

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CLASS 2021		SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	10,074,307	0	0	3	41,689	0	14,203	55,892	0.56
1/13 through 12/13	9,176,890	0	0	1	101,420	0	41,689	143,109	1.56
1/14 through 12/14	9,785,318	0	0	0	0	0	758	758	0.01
1/15 through 12/15	10,159,360	0	0	1	11,586	0	17,324	28,910	0.29
1/16 through 12/16	10,778,268	0	0	3	190,565	0	87,122	277,687	2.58
5 YR. TOTAL	49,974,143	0	0	8	345,260	0	161,096	506,356	1.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.691	11%	0.322			1.01	
Pure Premium Indicated by National Relativity		32%	0.740	34%	0.740			1.48	
Pure Premium Present on Rate Level		60%	0.521	55%	0.472			0.99	
Pure Premium Derived by Formula		0.605			0.547		1.15		

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.
1/12 through 12/12	1,667,637	0	0	0	0	0	2,256	2,256	0.14
1/13 through 12/13	1,879,380	0	0	0	0	0	7,807	7,807	0.42
1/14 through 12/14	1,839,362	0	0	0	0	0	654	654	0.04
1/15 through 12/15	2,205,191	0	0	0	0	0	1,267	1,267	0.06
1/16 through 12/16	4,135,859	0	0	1	64,512	0	41,787	106,299	2.57
5 YR. TOTAL	11,727,429	0	0	1	64,512	0	53,771	118,283	1.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.550	6%	0.459			1.01	
Pure Premium Indicated by National Relativity		41%	0.712	44%	0.587			1.30	
Pure Premium Present on Rate Level		55%	0.595	50%	0.534			1.13	
Pure Premium Derived by Formula		0.641			0.553		1.19		

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.
1/12 through 12/12	21,640,768	1	5,675	6	216,721	7,767	134,994	365,157	1.69
1/13 through 12/13	28,982,085	0	0	5	11,898	0	20,912	32,810	0.11
1/14 through 12/14	31,350,203	2	220,446	7	63,767	158,608	90,700	533,521	1.70
1/15 through 12/15	32,803,725	4	133,053	6	146,180	96,822	100,404	476,459	1.45
1/16 through 12/16	36,739,769	1	17,196	8	64,430	19,366	60,110	161,102	0.44
5 YR. TOTAL	151,516,550	8	376,370	32	502,996	282,563	407,120	1,569,049	1.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.580	22%	0.455			1.04	
Pure Premium Indicated by National Relativity		42%	0.738	39%	0.651			1.39	
Pure Premium Present on Rate Level		43%	0.681	39%	0.620			1.30	
Pure Premium Derived by Formula		0.690			0.596		1.29		

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

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CLASS 2065		MILK PRODUCTS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	320,048	1	22,267	0	0	3,638	0	25,905	8.09
1/13 through 12/13	174,287	0	0	0	0	0	0	0	0.00
1/14 through 12/14	134,459	0	0	0	0	0	0	0	0.00
1/15 through 12/15	85,150	0	0	0	0	0	0	0	0.00
1/16 through 12/16	23,020	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	736,964	1	22,267	0	0	3,638	0	25,905	3.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	3.021	2%	0.494	3.52			
Pure Premium Indicated by National Relativity		28%	0.431	30%	0.404	0.84			
Pure Premium Present on Rate Level		71%	0.627	68%	0.629	1.26			
Pure Premium Derived by Formula		0.596			0.559			1.16	

CLASS 2070		CREAMERY OR DAIRY & 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.
1/12 through 12/12	45,516,558	3	260,801	20	554,564	213,927	303,041	1,332,333	2.93
1/13 through 12/13	44,369,788	4	134,039	13	170,253	50,937	225,823	581,052	1.31
1/14 through 12/14	41,966,744	5	529,880	18	739,347	258,460	638,924	2,166,611	5.16
1/15 through 12/15	41,509,491	1	3,938	23	720,085	25,735	449,603	1,199,361	2.89
1/16 through 12/16	42,230,622	0	0	18	1,038,087	0	514,539	1,552,626	3.68
5 YR. TOTAL	215,593,203	13	928,658	92	3,222,336	549,059	2,131,930	6,831,983	3.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	1.925	36%	1.244	3.17			
Pure Premium Indicated by National Relativity		37%	1.240	32%	1.029	2.27			
Pure Premium Present on Rate Level		38%	1.327	32%	1.157	2.48			
Pure Premium Derived by Formula		1.444			1.147			2.59	

CLASS 2081		BUTCHERING							
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.
1/12 through 12/12	11,772,817	1	7,678	7	35,729	10,319	129,676	183,402	1.56
1/13 through 12/13	10,620,233	2	29,216	5	141,296	18,662	111,385	300,559	2.83
1/14 through 12/14	8,570,433	0	0	2	11,229	0	43,042	54,271	0.63
1/15 through 12/15	7,983,541	1	617	4	82,184	0	84,926	167,727	2.10
1/16 through 12/16	10,575,308	0	0	0	0	0	639	639	0.01
5 YR. TOTAL	49,522,332	4	37,511	18	270,438	28,981	369,668	706,598	1.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.622	14%	0.805	1.43			
Pure Premium Indicated by National Relativity		46%	0.757	43%	0.800	1.56			
Pure Premium Present on Rate Level		46%	0.632	43%	0.769	1.40			
Pure Premium Derived by Formula		0.689			0.787			1.48	

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

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CLASS 2089		PACKING HOUSE-ALL OPERATIONS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	47,824,082	5	153,181	26	345,468	20,380	279,033	798,062	1.67
1/13 through 12/13	49,355,008	4	184,308	23	185,624	108,811	337,138	815,881	1.65
1/14 through 12/14	55,007,725	2	15,229	11	203,377	1,116	170,286	390,008	0.71
1/15 through 12/15	57,353,027	3	166,857	20	304,106	163,416	227,441	861,820	1.50
1/16 through 12/16	63,095,524	5	133,217	15	326,330	80,760	315,965	856,272	1.36
5 YR. TOTAL	272,635,366	19	652,792	95	1,364,905	374,483	1,329,863	3,722,043	1.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.740	28%	0.625	1.37			
Pure Premium Indicated by National Relativity		39%	0.819	36%	0.794	1.61			
Pure Premium Present on Rate Level		40%	0.701	36%	0.581	1.28			
Pure Premium Derived by Formula		0.755			0.670		1.43		

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.
1/12 through 12/12	39,910,144	1	1,897	16	240,827	2,648	360,815	606,187	1.52
1/13 through 12/13	40,713,166	4	118,924	17	201,406	48,611	155,380	524,321	1.29
1/14 through 12/14	46,373,399	1	481	15	111,117	5,404	231,499	348,501	0.75
1/15 through 12/15	48,851,708	6	407,384	23	491,558	211,224	514,923	1,625,089	3.33
1/16 through 12/16	47,508,047	5	206,807	20	403,904	192,752	403,856	1,207,319	2.54
5 YR. TOTAL	223,356,464	17	735,493	91	1,448,812	460,639	1,666,473	4,311,417	1.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.978	31%	0.952	1.93			
Pure Premium Indicated by National Relativity		40%	0.908	34%	0.931	1.84			
Pure Premium Present on Rate Level		40%	0.821	35%	0.860	1.68			
Pure Premium Derived by Formula		0.887			0.913		1.80		

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.
1/12 through 12/12	4,632,305	1	75,912	0	0	135,612	5,294	216,818	4.68
1/13 through 12/13	4,380,684	0	0	5	10,012	0	41,437	51,449	1.18
1/14 through 12/14	2,739,983	0	0	0	0	0	491	491	0.02
1/15 through 12/15	2,765,402	0	0	1	5,065	0	5,020	10,085	0.37
1/16 through 12/16	2,811,461	1	9,064	0	0	19,007	1,220	29,291	1.04
5 YR. TOTAL	17,329,835	2	84,976	6	15,077	154,619	53,462	308,134	1.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.577	10%	1.201	1.78			
Pure Premium Indicated by National Relativity		42%	0.878	45%	0.899	1.78			
Pure Premium Present on Rate Level		53%	0.711	45%	1.080	1.79			
Pure Premium Derived by Formula		0.774			1.011		1.79		

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

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CLASS 2110		PICKLE MFG								
Industry Group: Manufacturing Hazard Group: 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.	
1/12 through 12/12	29,534,194	0	0	2	13,749	0	19,710	33,459	0.11	
1/13 through 12/13	32,322,995	0	0	2	24,216	0	24,042	48,258	0.15	
1/14 through 12/14	32,437,411	1	152,381	4	79,729	38,943	54,004	325,057	1.00	
1/15 through 12/15	31,226,750	1	16,850	3	59,579	9,663	103,565	189,657	0.61	
1/16 through 12/16	37,971,197	0	0	5	73,559	0	78,400	151,959	0.40	
5 YR. TOTAL	163,492,547	2	169,231	16	250,832	48,606	279,721	748,390	0.46	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		14%	0.257	20%	0.201	0.46				
Pure Premium Indicated by National Relativity		15%	0.595	16%	0.607	1.20				
Pure Premium Present on Rate Level		71%	0.514	64%	0.479	0.99				
Pure Premium Derived by Formula		0.490			0.444		0.93			

CLASS 2111		CANNERY 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.	
1/12 through 12/12	65,607,930	2	240,011	18	419,423	36,134	408,842	1,104,410	1.68	
1/13 through 12/13	79,560,688	2	75,714	22	411,063	80,981	401,857	969,615	1.22	
1/14 through 12/14	78,304,499	3	794,175	18	197,080	307,903	160,351	1,459,509	1.86	
1/15 through 12/15	75,894,944	1	33,224	10	348,799	63,022	164,639	609,684	0.80	
1/16 through 12/16	70,406,646	0	0	2	135,372	0	114,191	249,563	0.35	
5 YR. TOTAL	369,774,707	8	1,143,124	70	1,511,737	488,040	1,249,880	4,392,781	1.19	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		24%	0.718	34%	0.470	1.19				
Pure Premium Indicated by National Relativity		38%	0.556	33%	0.611	1.17				
Pure Premium Present on Rate Level		38%	0.675	33%	0.617	1.29				
Pure Premium Derived by Formula		0.640			0.565		1.21			

CLASS 2112		FRUIT EVAPORATING OR PRESERVING								
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.	
1/12 through 12/12	840,280	0	0	0	0	0	1,581	1,581	0.19	
1/13 through 12/13	2,026,837	0	0	1	1,347	0	2,388	3,735	0.18	
1/14 through 12/14	2,153,486	1	122,156	0	0	74,962	331	197,449	9.17	
1/15 through 12/15	2,295,520	0	0	1	6,504	0	5,557	12,061	0.53	
1/16 through 12/16	1,122,058	0	0	1	2,704	0	21,933	24,637	2.20	
5 YR. TOTAL	8,438,181	1	122,156	3	10,555	74,962	31,790	239,463	2.84	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	1.573	6%	1.265	2.84				
Pure Premium Indicated by National Relativity		41%	0.929	43%	0.927	1.86				
Pure Premium Present on Rate Level		55%	0.832	51%	0.957	1.79				
Pure Premium Derived by Formula		0.901			0.963		1.86			

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

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CLASS 2114		OYSTER PROCESSING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	116,151	0	0	0	0	0	0	0	0.00
1/13 through 12/13	340,429	0	0	0	0	0	0	0	0.00
1/14 through 12/14	210,955	0	0	1	20,359	0	0	20,359	9.65
1/15 through 12/15	54,271	0	0	0	0	0	0	0	0.00
1/16 through 12/16	116,981	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	838,787	0	0	1	20,359	0	0	20,359	2.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	2.427	2%	0.000			2.43	
Pure Premium Indicated by National Relativity		14%	0.470	15%	0.687			1.16	
Pure Premium Present on Rate Level		85%	0.597	83%	0.750			1.35	
Pure Premium Derived by Formula		0.598			0.726			1.32	

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.
1/12 through 12/12	48,337,803	1	6,330	5	331,366	29,082	294,007	660,785	1.37
1/13 through 12/13	53,345,390	1	38,282	7	49,425	4,357	58,122	150,186	0.28
1/14 through 12/14	59,824,635	2	261,301	5	110,664	66,688	86,669	525,322	0.88
1/15 through 12/15	65,954,481	1	52,272	8	183,421	32,788	163,039	431,520	0.65
1/16 through 12/16	43,199,200	1	19,228	9	211,706	102,001	276,069	609,004	1.41
5 YR. TOTAL	270,661,509	6	377,413	34	886,582	234,916	877,906	2,376,817	0.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.467	21%	0.411			0.88	
Pure Premium Indicated by National Relativity		43%	0.305	39%	0.303			0.61	
Pure Premium Present on Rate Level		43%	0.317	40%	0.324			0.64	
Pure Premium Derived by Formula		0.333			0.334			0.67	

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.
1/12 through 12/12	816,835	0	0	0	0	0	913	913	0.11
1/13 through 12/13	693,525	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,432,610	1	4,179	0	0	975	3,863	9,017	0.63
1/15 through 12/15	2,991,648	0	0	2	39,171	0	117,050	156,221	5.22
1/16 through 12/16	3,349,346	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,283,964	1	4,179	2	39,171	975	121,826	166,151	1.79
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.467	5%	1.323			1.79	
Pure Premium Indicated by National Relativity		31%	0.404	33%	0.452			0.86	
Pure Premium Present on Rate Level		66%	0.467	62%	0.518			0.99	
Pure Premium Derived by Formula		0.447			0.536			0.98	

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

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CLASS 2131		SPIRITUOUS LIQUOR BOTTLING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	825,760	0	0	3	28,819	0	43,159	71,978	8.72
1/13 through 12/13	3,127,045	0	0	1	7,404	0	1,900	9,304	0.30
1/14 through 12/14	2,386,071	0	0	0	0	0	4,743	4,743	0.20
1/15 through 12/15	1,077,336	0	0	0	0	0	0	0	0.00
1/16 through 12/16	790,188	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,206,400	0	0	4	36,223	0	49,802	86,025	1.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.441	5%	0.607			1.05	
Pure Premium Indicated by National Relativity		24%	0.373	26%	0.375			0.75	
Pure Premium Present on Rate Level		73%	0.607	69%	0.522			1.13	
Pure Premium Derived by Formula		0.546			0.488		1.03		

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.
1/12 through 12/12	5,336,264	0	0	1	15,479	0	31,824	47,303	0.89
1/13 through 12/13	6,649,274	0	0	2	25,921	0	36,080	62,001	0.93
1/14 through 12/14	6,621,326	1	6,724	2	5,624	23,508	16,827	52,683	0.80
1/15 through 12/15	6,752,318	0	0	1	5,832	0	25,899	31,731	0.47
1/16 through 12/16	8,233,159	0	0	2	38,736	0	51,946	90,682	1.10
5 YR. TOTAL	33,592,341	1	6,724	8	91,592	23,508	162,576	284,400	0.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.293	10%	0.554			0.85	
Pure Premium Indicated by National Relativity		32%	0.665	34%	0.639			1.30	
Pure Premium Present on Rate Level		62%	0.544	56%	0.549			1.09	
Pure Premium Derived by Formula		0.568			0.580		1.15		

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.
1/12 through 12/12	194,302,512	23	2,002,898	107	842,519	1,034,694	830,893	4,711,004	2.42
1/13 through 12/13	207,268,386	16	507,290	91	818,073	538,565	855,902	2,719,830	1.31
1/14 through 12/14	206,368,686	21	1,604,203	82	693,935	1,016,685	798,958	4,113,781	1.99
1/15 through 12/15	222,844,726	12	668,756	93	1,693,220	228,708	1,549,075	4,139,759	1.86
1/16 through 12/16	233,324,010	11	538,688	78	1,178,225	388,988	865,961	2,971,862	1.27
5 YR. TOTAL	1,064,108,320	83	5,321,835	451	5,225,972	3,207,640	4,900,789	18,656,236	1.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		49%	0.991	65%	0.762			1.75	
Pure Premium Indicated by National Relativity		25%	1.322	17%	0.914			2.24	
Pure Premium Present on Rate Level		26%	1.001	18%	0.796			1.80	
Pure Premium Derived by Formula		1.076			0.794		1.87		

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

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CLASS 2172		TOBACCO PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: 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.
1/12 through 12/12	176,364,962	3	312,736	21	468,056	147,264	329,120	1,257,176	0.71
1/13 through 12/13	147,894,488	5	216,621	23	911,183	140,806	338,961	1,607,571	1.09
1/14 through 12/14	157,289,965	4	220,604	19	443,295	133,172	416,805	1,213,876	0.77
1/15 through 12/15	201,815,354	7	848,961	19	306,897	237,889	252,841	1,646,588	0.82
1/16 through 12/16	154,308,315	0	0	12	220,637	0	166,843	387,480	0.25
5 YR. TOTAL	837,673,084	19	1,598,922	94	2,350,068	659,131	1,504,570	6,112,691	0.73
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.471	35%		0.258		0.73	
Pure Premium Indicated by National Relativity		25%	0.414	26%		0.281		0.70	
Pure Premium Present on Rate Level		44%	0.497	39%		0.297		0.79	
Pure Premium Derived by Formula						0.468		0.279	0.75

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.
1/12 through 12/12	44,442,397	2	64,471	13	60,616	73,114	143,622	341,823	0.77
1/13 through 12/13	45,617,096	0	0	15	96,922	0	237,137	334,059	0.73
1/14 through 12/14	49,610,219	4	213,310	18	384,573	141,345	484,076	1,223,304	2.47
1/15 through 12/15	44,158,394	4	185,065	14	145,617	366,233	243,735	940,650	2.13
1/16 through 12/16	44,225,170	1	46,736	14	256,559	58,569	177,116	538,980	1.22
5 YR. TOTAL	228,053,276	11	509,582	74	944,287	639,261	1,285,686	3,378,816	1.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.638	29%		0.844		1.48	
Pure Premium Indicated by National Relativity		9%	0.601	9%		0.571		1.17	
Pure Premium Present on Rate Level		72%	0.687	62%		0.750		1.44	
Pure Premium Derived by Formula						0.670		0.761	1.43

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.
1/12 through 12/12	7,343,298	0	0	5	40,686	0	39,222	79,908	1.09
1/13 through 12/13	7,277,637	0	0	5	254,020	0	278,880	532,900	7.32
1/14 through 12/14	7,432,368	0	0	4	82,527	0	86,589	169,116	2.28
1/15 through 12/15	7,323,464	0	0	1	2,398	0	7,174	9,572	0.13
1/16 through 12/16	7,365,373	0	0	2	274,400	0	426,022	700,422	9.51
5 YR. TOTAL	36,742,140	0	0	17	654,031	0	837,887	1,491,918	4.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	1.780	18%		2.280		4.06	
Pure Premium Indicated by National Relativity		15%	1.662	16%		1.570		3.23	
Pure Premium Present on Rate Level		73%	1.648	66%		1.750		3.40	
Pure Premium Derived by Formula						1.666		1.817	3.48

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

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CLASS 2220 + +		YARN OR THREAD MFG-COTTON							
Industry Group: Manufacturing Hazard Group: 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.
1/12 through 12/12	96,348,402	3	333,546	17	100,123	193,376	271,199	898,244	0.93
1/13 through 12/13	108,618,771	1	54,688	21	428,376	5,515	432,240	920,819	0.85
1/14 through 12/14	130,007,389	9	406,560	32	520,234	324,300	482,106	1,733,200	1.33
1/15 through 12/15	138,463,473	9	465,217	32	840,914	323,703	578,020	2,207,854	1.59
1/16 through 12/16	148,872,325	4	127,909	45	1,015,758	73,547	864,693	2,081,907	1.40
5 YR. TOTAL	622,310,360	26	1,387,920	147	2,905,405	920,441	2,628,258	7,842,024	1.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.690	40%		0.570		1.26	
Pure Premium Indicated by National Relativity		36%	0.450	30%		0.445		0.90	
Pure Premium Present on Rate Level		37%	0.521	30%		0.518		1.04	
Pure Premium Derived by Formula		0.541			0.517		1.06		

CLASS 2286 + +		WOOL SPINNING AND WEAVING							
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.
1/12 through 12/12	16,591,114	1	2,975	2	1,394	21,694	9,483	35,546	0.21
1/13 through 12/13	17,046,059	1	114,912	3	38,703	23,209	48,103	224,927	1.32
1/14 through 12/14	18,786,154	0	0	4	150,090	0	41,706	191,796	1.02
1/15 through 12/15	21,668,489	0	0	2	7,446	0	42,462	49,908	0.23
1/16 through 12/16	17,729,751	0	0	3	16,904	0	15,173	32,077	0.18
5 YR. TOTAL	91,821,567	2	117,887	14	214,537	44,903	156,927	534,254	0.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.362	13%		0.220		0.58	
Pure Premium Indicated by National Relativity		11%	0.743	11%		0.466		1.21	
Pure Premium Present on Rate Level		80%	0.393	76%		0.357		0.75	
Pure Premium Derived by Formula		0.429			0.351		0.78		

CLASS 2288		FELTING 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.
1/12 through 12/12	37,442,990	1	71,994	15	251,018	42,539	238,026	603,577	1.61
1/13 through 12/13	39,996,092	1	5,157	8	70,117	10,713	163,200	249,187	0.62
1/14 through 12/14	43,609,669	1	12,694	15	433,133	7,350	400,228	853,405	1.96
1/15 through 12/15	45,256,242	6	134,390	14	692,844	212,996	634,916	1,675,146	3.70
1/16 through 12/16	48,647,290	0	0	12	207,541	0	359,084	566,625	1.17
5 YR. TOTAL	214,952,283	9	224,235	64	1,654,653	273,598	1,795,454	3,947,940	1.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.874	34%		0.963		1.84	
Pure Premium Indicated by National Relativity		27%	0.720	29%		1.007		1.73	
Pure Premium Present on Rate Level		52%	0.931	37%		1.093		2.02	
Pure Premium Derived by Formula		0.862			1.024		1.89		

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

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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.
1/12 through 12/12	219,353,647	12	456,392	38	785,116	396,472	851,559	2,489,539	1.14
1/13 through 12/13	240,664,254	8	107,742	42	879,023	42,848	847,004	1,876,617	0.78
1/14 through 12/14	242,528,317	7	200,566	46	651,777	89,743	665,545	1,607,631	0.66
1/15 through 12/15	249,654,071	6	231,982	45	1,200,035	149,483	1,455,554	3,037,054	1.22
1/16 through 12/16	258,530,806	7	358,482	44	759,631	207,379	642,264	1,967,756	0.76
5 YR. TOTAL	1,210,731,095	40	1,355,164	215	4,275,582	885,925	4,461,926	10,978,597	0.91
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.465	53%	0.442	0.91			
Pure Premium Indicated by National Relativity		31%	0.294	23%	0.381	0.68			
Pure Premium Present on Rate Level		37%	0.382	24%	0.459	0.84			
Pure Premium Derived by Formula		0.381			0.432			0.81	

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.
1/12 through 12/12	183,120,436	5	288,322	54	1,186,021	304,352	1,111,028	2,889,723	1.58
1/13 through 12/13	207,895,059	3	45,778	40	787,180	87,557	710,810	1,631,325	0.79
1/14 through 12/14	186,052,155	4	263,790	46	648,756	295,304	1,161,199	2,369,049	1.27
1/15 through 12/15	173,080,281	4	132,597	39	648,357	68,315	582,922	1,432,191	0.83
1/16 through 12/16	181,383,708	8	284,904	39	1,254,312	232,712	791,791	2,563,719	1.41
5 YR. TOTAL	931,531,639	24	1,015,391	218	4,524,626	988,240	4,357,750	10,886,007	1.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.595	53%	0.574	1.17			
Pure Premium Indicated by National Relativity		33%	0.605	23%	0.576	1.18			
Pure Premium Present on Rate Level		34%	0.524	24%	0.597	1.12			
Pure Premium Derived by Formula		0.574			0.580			1.15	

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.
1/12 through 12/12	170,360,961	5	248,127	26	292,275	155,089	514,907	1,210,398	0.71
1/13 through 12/13	164,433,598	8	292,905	43	499,270	392,761	675,983	1,860,919	1.13
1/14 through 12/14	178,119,659	8	185,470	28	360,237	87,613	625,247	1,258,567	0.71
1/15 through 12/15	174,803,275	3	190,987	39	448,366	78,330	688,229	1,405,912	0.81
1/16 through 12/16	170,742,964	7	361,356	34	472,656	259,719	676,066	1,769,797	1.04
5 YR. TOTAL	858,460,457	31	1,278,845	170	2,072,804	973,512	3,180,432	7,505,593	0.87
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.390	48%	0.484	0.87			
Pure Premium Indicated by National Relativity		14%	0.316	15%	0.755	1.07			
Pure Premium Present on Rate Level		57%	0.428	37%	0.539	0.97			
Pure Premium Derived by Formula		0.401			0.545			0.95	

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

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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.	
1/12 through 12/12	77,441,557	5	137,292	25	330,643	64,759	398,971	931,665	1.20	
1/13 through 12/13	87,645,281	1	43,058	22	414,057	30,965	523,162	1,011,242	1.15	
1/14 through 12/14	88,989,050	3	73,496	17	314,941	539,566	345,002	1,273,005	1.43	
1/15 through 12/15	88,848,773	7	407,085	19	295,684	240,744	252,904	1,196,417	1.35	
1/16 through 12/16	88,551,795	5	576,905	23	485,149	251,868	508,587	1,822,509	2.06	
5 YR. TOTAL	431,476,456	21	1,237,836	106	1,840,474	1,127,902	2,028,626	6,234,838	1.45	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		20%	0.713	36%	0.732	1.45				
Pure Premium Indicated by National Relativity		20%	0.384	21%	0.387	0.77				
Pure Premium Present on Rate Level		60%	0.396	43%	0.580	0.98				
Pure Premium Derived by Formula		0.457			0.594		1.05			

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.	
1/12 through 12/12	37,522,220	1	35,975	13	308,241	39,287	223,199	606,702	1.62	
1/13 through 12/13	38,016,199	0	0	3	68,416	0	113,298	181,714	0.48	
1/14 through 12/14	42,392,969	1	76,965	8	21,437	111,079	85,653	295,134	0.70	
1/15 through 12/15	36,822,747	2	69,550	6	52,279	65,965	115,829	303,623	0.83	
1/16 through 12/16	40,293,587	1	15,864	8	41,805	22,124	106,571	186,364	0.46	
5 YR. TOTAL	195,047,722	5	198,354	38	492,178	238,455	644,550	1,573,537	0.81	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		15%	0.354	23%	0.453	0.81				
Pure Premium Indicated by National Relativity		26%	0.501	28%	0.542	1.04				
Pure Premium Present on Rate Level		59%	0.493	49%	0.538	1.03				
Pure Premium Derived by Formula		0.474			0.520		0.99			

CLASS 2388		EMBROIDERY 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.	
1/12 through 12/12	12,845,276	1	9,440	5	231,782	29,900	116,151	387,273	3.02	
1/13 through 12/13	13,663,048	1	77,386	4	59,036	93,440	58,958	288,820	2.11	
1/14 through 12/14	17,598,986	1	2,985	5	92,166	0	102,483	197,634	1.12	
1/15 through 12/15	17,001,798	0	0	4	13,913	0	25,607	39,520	0.23	
1/16 through 12/16	18,052,871	1	28,604	3	81,510	22,774	43,567	176,455	0.98	
5 YR. TOTAL	79,161,979	4	118,415	21	478,407	146,114	346,766	1,089,702	1.38	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		8%	0.754	14%	0.623	1.38				
Pure Premium Indicated by National Relativity		22%	0.295	24%	0.407	0.70				
Pure Premium Present on Rate Level		70%	0.347	62%	0.458	0.81				
Pure Premium Derived by Formula		0.368			0.469		0.84			

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

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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.
1/12 through 12/12	43,261,233	5	171,507	9	141,388	536,795	264,487	1,114,177	2.58
1/13 through 12/13	49,841,080	2	195,438	11	264,722	334,158	400,866	1,195,184	2.40
1/14 through 12/14	55,566,738	5	144,203	15	221,948	119,925	272,340	758,416	1.37
1/15 through 12/15	53,560,579	0	0	6	69,069	0	112,391	181,460	0.34
1/16 through 12/16	51,768,027	6	196,628	14	653,237	280,212	773,595	1,903,672	3.68
5 YR. TOTAL	253,997,657	18	707,776	55	1,350,364	1,271,090	1,823,679	5,152,909	2.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.810	35%	1.218	2.03			
Pure Premium Indicated by National Relativity		40%	0.664	32%	0.706	1.37			
Pure Premium Present on Rate Level		40%	0.689	33%	0.957	1.65			
Pure Premium Derived by Formula		0.703			0.968		1.67		

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.
1/12 through 12/12	57,050,893	6	188,618	17	515,601	196,728	556,856	1,457,803	2.56
1/13 through 12/13	60,250,642	3	283,914	17	195,254	360,159	231,686	1,071,013	1.78
1/14 through 12/14	59,049,679	3	199,635	13	306,049	120,900	528,768	1,155,352	1.96
1/15 through 12/15	62,309,081	2	199,515	16	465,080	83,941	458,723	1,207,259	1.94
1/16 through 12/16	78,664,704	5	260,108	23	320,652	265,346	397,995	1,244,101	1.58
5 YR. TOTAL	317,324,999	19	1,131,790	86	1,802,636	1,027,074	2,174,028	6,135,528	1.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.925	35%	1.009	1.93			
Pure Premium Indicated by National Relativity		28%	0.551	29%	0.620	1.17			
Pure Premium Present on Rate Level		51%	0.596	36%	0.742	1.34			
Pure Premium Derived by Formula		0.652			0.800		1.45		

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.
1/12 through 12/12	19,677,898	1	62,138	5	196,280	63,666	54,251	376,335	1.91
1/13 through 12/13	16,213,396	1	18,930	5	24,159	3,690	55,149	101,928	0.63
1/14 through 12/14	21,192,399	0	0	8	41,593	0	82,194	123,787	0.58
1/15 through 12/15	17,235,436	0	0	5	91,225	0	225,467	316,692	1.84
1/16 through 12/16	14,344,810	1	37,870	6	42,859	60,555	56,159	197,443	1.38
5 YR. TOTAL	88,663,939	3	118,938	29	396,116	127,911	473,220	1,116,185	1.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.581	15%	0.678	1.26			
Pure Premium Indicated by National Relativity		9%	0.330	10%	0.389	0.72			
Pure Premium Present on Rate Level		81%	0.526	75%	0.486	1.01			
Pure Premium Derived by Formula		0.514			0.505		1.02		

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

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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.
1/12 through 12/12	4,088,162	0	0	1	20,822	0	3,874	24,696	0.60
1/13 through 12/13	5,896,369	1	259	2	10,726	4,184	16,523	31,692	0.54
1/14 through 12/14	6,115,343	0	0	2	5,794	0	13,370	19,164	0.31
1/15 through 12/15	7,549,316	2	83,278	0	0	83,636	6,850	173,764	2.30
1/16 through 12/16	9,065,768	1	5,771	3	27,257	14,971	22,842	70,841	0.78
5 YR. TOTAL	32,714,958	4	89,308	8	64,599	102,791	63,459	320,157	0.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.470	7%	0.508	0.98			
Pure Premium Indicated by National Relativity		11%	0.229	12%	0.219	0.45			
Pure Premium Present on Rate Level		84%	0.316	81%	0.317	0.63			
Pure Premium Derived by Formula		0.314			0.319		0.63		

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.
1/12 through 12/12	229,637,754	7	166,841	69	877,521	133,061	1,198,563	2,375,986	1.04
1/13 through 12/13	211,040,368	10	175,858	49	318,751	185,887	569,195	1,249,691	0.59
1/14 through 12/14	218,660,360	12	264,441	66	550,293	325,238	697,504	1,837,476	0.84
1/15 through 12/15	232,922,571	9	439,110	78	1,034,242	440,470	1,075,146	2,988,968	1.28
1/16 through 12/16	247,112,731	4	27,153	57	1,182,656	32,066	1,102,566	2,344,441	0.95
5 YR. TOTAL	1,139,373,784	42	1,073,403	319	3,963,463	1,116,722	4,642,974	10,796,562	0.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.442	57%	0.506	0.95			
Pure Premium Indicated by National Relativity		32%	0.562	21%	0.627	1.19			
Pure Premium Present on Rate Level		33%	0.474	22%	0.566	1.04			
Pure Premium Derived by Formula		0.491			0.545		1.04		

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.
1/12 through 12/12	4,214,291	0	0	0	0	0	177	177	0.00
1/13 through 12/13	4,633,284	0	0	0	0	0	296	296	0.01
1/14 through 12/14	5,446,507	0	0	2	6,210	0	5,322	11,532	0.21
1/15 through 12/15	5,087,849	0	0	2	5,709	0	35,328	41,037	0.81
1/16 through 12/16	3,238,468	0	0	1	41,646	0	24,296	65,942	2.04
5 YR. TOTAL	22,620,399	0	0	5	53,565	0	65,419	118,984	0.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.237	6%	0.289	0.53			
Pure Premium Indicated by National Relativity		10%	0.177	11%	0.167	0.34			
Pure Premium Present on Rate Level		86%	0.364	83%	0.313	0.68			
Pure Premium Derived by Formula		0.340			0.296		0.64		

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

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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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/12 through 12/12	29,640,957	1	3,672	11	240,223	3,274	228,112	475,281	1.60
1/13 through 12/13	32,321,201	2	135,335	15	174,231	71,792	133,573	514,931	1.59
1/14 through 12/14	36,126,526	6	595,268	11	103,740	238,476	135,828	1,073,312	2.97
1/15 through 12/15	38,832,507	6	172,777	27	583,958	82,817	457,859	1,297,411	3.34
1/16 through 12/16	36,999,081	2	20,772	14	101,256	1,768	187,417	311,213	0.84
5 YR. TOTAL	173,920,272	17	927,824	78	1,203,408	398,127	1,142,789	3,672,148	2.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	1.225	28%	0.886			2.11	
Pure Premium Indicated by National Relativity		40%	0.869	36%	0.827			1.70	
Pure Premium Present on Rate Level		40%	1.015	36%	0.873			1.89	
Pure Premium Derived by Formula			0.999		0.860			1.86	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/12 through 12/12	121,154,003	12	983,281	35	676,025	548,956	563,274	2,771,536	2.29
1/13 through 12/13	127,312,373	15	765,228	34	629,220	461,028	451,484	2,306,960	1.81
1/14 through 12/14	144,349,829	19	841,675	36	954,511	271,945	674,950	2,743,081	1.90
1/15 through 12/15	137,134,548	11	659,171	30	990,200	220,563	507,220	2,377,154	1.73
1/16 through 12/16	148,862,782	4	213,629	35	719,850	89,247	547,167	1,569,893	1.06
5 YR. TOTAL	678,813,535	61	3,462,984	170	3,969,806	1,591,739	2,744,095	11,768,624	1.73
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	1.095	52%	0.639			1.73	
Pure Premium Indicated by National Relativity		31%	0.897	24%	0.839			1.74	
Pure Premium Present on Rate Level		31%	0.944	24%	0.799			1.74	
Pure Premium Derived by Formula			0.987		0.725			1.71	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/12 through 12/12	5,628,845	0	0	2	2,083	0	7,584	9,667	0.17
1/13 through 12/13	5,638,808	0	0	5	46,004	0	48,024	94,028	1.67
1/14 through 12/14	5,178,644	1	46,443	6	74,791	42,400	61,023	224,657	4.34
1/15 through 12/15	7,581,348	1	11,516	3	37,680	1,809	27,957	78,962	1.04
1/16 through 12/16	7,037,838	0	0	1	7,373	0	9,219	16,592	0.24
5 YR. TOTAL	31,065,483	2	57,959	17	167,931	44,209	153,807	423,906	1.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.727	11%	0.637			1.36	
Pure Premium Indicated by National Relativity		29%	0.629	31%	0.716			1.35	
Pure Premium Present on Rate Level		64%	0.697	58%	0.740			1.44	
Pure Premium Derived by Formula			0.679		0.721			1.40	

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

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CLASS 2587		TOWEL OR TOILET SUPPLY CO. & ROUTE SUPERVISORS, DRIVERS							
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.
1/12 through 12/12	3,821,863	0	0	2	27,472	0	38,843	66,315	1.74
1/13 through 12/13	4,285,636	0	0	0	0	0	2,193	2,193	0.05
1/14 through 12/14	1,673,027	0	0	1	816	0	105	921	0.06
1/15 through 12/15	7,837,461	0	0	2	47,776	0	17,183	64,959	0.83
1/16 through 12/16	3,495,487	0	0	4	72,485	0	111,064	183,549	5.25
5 YR. TOTAL	21,113,474	0	0	9	148,549	0	169,388	317,937	1.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.704	7%	0.802			1.51	
Pure Premium Indicated by National Relativity		17%	0.709	19%	0.432			1.14	
Pure Premium Present on Rate Level		78%	0.620	74%	0.463			1.08	
Pure Premium Derived by Formula		0.639			0.481		1.12		

CLASS 2589		LAUNDRY AND DRY CLEANING STORE-RETAIL-& 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.
1/12 through 12/12	50,418,677	2	16,456	9	83,329	40,219	221,958	361,962	0.72
1/13 through 12/13	48,917,359	4	235,179	9	62,361	267,546	43,719	608,805	1.24
1/14 through 12/14	49,600,643	2	6,635	7	319,380	8,617	196,579	531,211	1.07
1/15 through 12/15	51,368,865	2	22,071	9	111,320	72,103	122,976	328,470	0.64
1/16 through 12/16	53,266,793	2	126,520	11	274,083	146,399	780,312	1,327,314	2.49
5 YR. TOTAL	253,572,337	12	406,861	45	850,473	534,884	1,365,544	3,157,762	1.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.496	28%	0.749			1.25	
Pure Premium Indicated by National Relativity		41%	0.518	36%	0.586			1.10	
Pure Premium Present on Rate Level		42%	0.486	36%	0.598			1.08	
Pure Premium Derived by Formula		0.501			0.636		1.14		

CLASS 2600		FUR PROCESSING-PREPARING SKINS							
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.
1/12 through 12/12	763,459	0	0	1	28,206	0	2,318	30,524	4.00
1/13 through 12/13	471,699	0	0	0	0	0	0	0	0.00
1/14 through 12/14	875,013	0	0	2	47,053	0	13,580	60,633	6.93
1/15 through 12/15	336,572	0	0	0	0	0	0	0	0.00
1/16 through 12/16	367,263	0	0	0	0	0	219	219	0.06
5 YR. TOTAL	2,814,006	0	0	3	75,259	0	16,117	91,376	3.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	2.674	3%	0.573			3.25	
Pure Premium Indicated by National Relativity		4%	0.516	4%	0.580			1.10	
Pure Premium Present on Rate Level		93%	1.110	93%	0.804			1.91	
Pure Premium Derived by Formula		1.133			0.788		1.92		

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

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CLASS 2623		LEATHER MFG.--INCLUDING TANNING, LEATHER EMBOSGING, 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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	543	0	0	0	0	0	0	0	0.00
1/14 through 12/14	20,460	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,969	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	22,972	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.000	0.000	0.00	
Pure Premium Indicated by National Relativity		17%	1.299	18%	1.551	1.551	1.551	2.85	
Pure Premium Present on Rate Level		83%	1.627	82%	1.680	1.680	1.680	3.31	
Pure Premium Derived by Formula			1.571		1.657	1.657	1.657	3.23	

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.
1/12 through 12/12	17,130,205	0	0	3	45,052	0	31,860	76,912	0.45
1/13 through 12/13	17,773,633	2	21,070	3	24,288	7,061	15,277	67,696	0.38
1/14 through 12/14	15,451,070	2	32,715	3	27,142	47,218	27,585	134,660	0.87
1/15 through 12/15	16,212,498	0	0	4	45,539	0	101,666	147,205	0.91
1/16 through 12/16	18,929,143	0	0	5	26,994	0	53,200	80,194	0.42
5 YR. TOTAL	85,496,549	4	53,785	18	169,015	54,279	229,588	506,667	0.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.261	13%	0.332	0.332	0.332	0.59	
Pure Premium Indicated by National Relativity		18%	0.592	19%	0.593	0.593	0.593	1.19	
Pure Premium Present on Rate Level		73%	0.387	68%	0.400	0.400	0.400	0.79	
Pure Premium Derived by Formula			0.413		0.428	0.428	0.428	0.84	

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.
1/12 through 12/12	4,834,554	0	0	2	7,290	0	13,684	20,974	0.43
1/13 through 12/13	5,714,835	1	8,489	1	8,455	20,177	17,083	54,204	0.95
1/14 through 12/14	7,729,422	1	9,176	2	7,696	5,936	20,402	43,210	0.56
1/15 through 12/15	8,905,962	0	0	2	11,755	0	37,328	49,083	0.55
1/16 through 12/16	8,712,824	1	14,163	3	39,647	2,675	45,393	101,878	1.17
5 YR. TOTAL	35,897,597	3	31,828	10	74,843	28,788	133,890	269,349	0.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.297	10%	0.453	0.453	0.453	0.75	
Pure Premium Indicated by National Relativity		32%	0.704	34%	0.739	0.739	0.739	1.44	
Pure Premium Present on Rate Level		62%	0.486	56%	0.544	0.544	0.544	1.03	
Pure Premium Derived by Formula			0.544		0.601	0.601	0.601	1.15	

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

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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.
1/12 through 12/12	1,669,981	0	0	0	0	0	1,402	1,402	0.08
1/13 through 12/13	1,676,536	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,819,265	0	0	0	0	0	1,714	1,714	0.09
1/15 through 12/15	1,905,392	0	0	0	0	0	899	899	0.05
1/16 through 12/16	1,742,021	0	0	1	2,877	0	22,078	24,955	1.43
5 YR. TOTAL	8,813,195	0	0	1	2,877	0	26,093	28,970	0.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.033	4%	0.296			0.33	
Pure Premium Indicated by National Relativity		10%	0.375	10%	0.403			0.78	
Pure Premium Present on Rate Level		88%	0.305	86%	0.391			0.70	
Pure Premium Derived by Formula						0.307	0.388	0.70	

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.
1/12 through 12/12	987,757	0	0	0	0	0	0	0	0.00
1/13 through 12/13	863,430	0	0	0	0	0	0	0	0.00
1/14 through 12/14	990,318	0	0	1	27,508	0	0	27,508	2.78
1/15 through 12/15	925,436	0	0	0	0	0	0	0	0.00
1/16 through 12/16	980,493	0	0	0	0	0	715	715	0.07
5 YR. TOTAL	4,747,434	0	0	1	27,508	0	715	28,223	0.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.579	3%	0.015			0.59	
Pure Premium Indicated by National Relativity		13%	0.845	14%	0.981			1.83	
Pure Premium Present on Rate Level		85%	0.336	83%	0.505			0.84	
Pure Premium Derived by Formula						0.407	0.557	0.96	

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.
1/12 through 12/12	11,088,460	0	0	7	106,536	0	120,156	226,692	2.05
1/13 through 12/13	12,732,465	0	0	3	4,642	0	9,771	14,413	0.11
1/14 through 12/14	12,979,389	0	0	2	2,299	0	10,702	13,001	0.10
1/15 through 12/15	12,895,064	0	0	4	172,878	0	137,021	309,899	2.40
1/16 through 12/16	13,873,586	1	32,849	3	123,495	31,986	76,022	264,352	1.91
5 YR. TOTAL	63,568,964	1	32,849	19	409,850	31,986	353,672	828,357	1.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.696	15%	0.607			1.30	
Pure Premium Indicated by National Relativity		18%	0.472	19%	0.533			1.01	
Pure Premium Present on Rate Level		72%	0.742	66%	0.695			1.44	
Pure Premium Derived by Formula						0.689	0.651	1.34	

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

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CLASS 2702		LOGGING OR TREE REMOVAL - NONMECHANIZED OPERATIONS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	5,494,075	3	62,740	9	84,832	281,981	176,625	606,178	11.03
1/13 through 12/13	6,057,662	2	51,991	5	85,027	65,435	170,713	373,166	6.16
1/14 through 12/14	6,464,465	1	40,487	12	516,700	6,070	491,910	1,055,167	16.32
1/15 through 12/15	5,461,614	0	0	8	161,937	0	137,980	299,917	5.49
1/16 through 12/16	4,531,851	0	0	2	22,555	0	69,887	92,442	2.04
5 YR. TOTAL	28,009,667	6	155,218	36	871,051	353,486	1,047,115	2,426,870	8.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	3.664	27%	5.000			8.66	
Pure Premium Indicated by National Relativity		41%	6.475	36%	5.291			11.77	
Pure Premium Present on Rate Level		41%	5.324	37%	5.159			10.48	
Pure Premium Derived by Formula			5.497		5.164			10.66	

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.
1/12 through 12/12	18,420	0	0	0	0	0	0	0	0.00
1/13 through 12/13	14,348	0	0	0	0	0	0	0	0.00
1/14 through 12/14	13,681	0	0	0	0	0	0	0	0.00
1/15 through 12/15	15,559	0	0	0	0	0	0	0	0.00
1/16 through 12/16	16,914	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	78,922	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%	0.000			0.00	
Pure Premium Present on Rate Level		98%	19.423	97%	16.185			35.61	
Pure Premium Derived by Formula			19.035		15.699			34.73	

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.
1/12 through 12/12	53,562,882	5	500,762	21	419,669	286,670	495,430	1,702,531	3.18
1/13 through 12/13	58,855,001	7	641,240	18	405,619	645,734	303,360	1,995,953	3.39
1/14 through 12/14	65,466,739	10	488,184	17	568,883	272,040	688,448	2,017,555	3.08
1/15 through 12/15	69,260,316	2	65,277	13	395,013	31,768	296,576	788,634	1.14
1/16 through 12/16	71,151,999	4	847,206	22	1,466,196	523,579	1,383,724	4,220,705	5.93
5 YR. TOTAL	318,296,937	28	2,542,669	91	3,255,380	1,759,791	3,167,538	10,725,378	3.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		42%	1.822	59%	1.548			3.37	
Pure Premium Indicated by National Relativity		29%	3.608	20%	3.251			6.86	
Pure Premium Present on Rate Level		29%	2.537	21%	2.181			4.72	
Pure Premium Derived by Formula			2.547		2.022			4.57	

* 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.
1/12 through 12/12	61,563,338	5	410,673	42	659,983	377,084	1,234,868	2,682,608	4.36
1/13 through 12/13	67,200,652	5	57,345	44	633,090	27,922	1,002,247	1,720,604	2.56
1/14 through 12/14	82,241,445	5	200,137	46	1,506,929	222,897	1,879,076	3,809,039	4.63
1/15 through 12/15	79,708,580	5	307,928	45	1,223,550	292,747	1,083,364	2,907,589	3.65
1/16 through 12/16	79,609,034	7	1,248,828	42	1,609,472	1,232,733	1,729,468	5,820,501	7.31
5 YR. TOTAL	370,323,049	27	2,224,911	219	5,633,024	2,153,383	6,929,023	16,940,341	4.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	2.122	63%	2.453	4.58			
Pure Premium Indicated by National Relativity		30%	1.888	18%	2.014	3.90			
Pure Premium Present on Rate Level		30%	1.927	19%	2.122	4.05			
Pure Premium Derived by Formula		1.993			2.311		4.30		

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.
1/12 through 12/12	2,787,068	1	18,851	0	0	30,267	15,378	64,496	2.31
1/13 through 12/13	5,507,439	1	2,189	0	0	0	1,678	3,867	0.07
1/14 through 12/14	4,124,224	0	0	2	8,476	0	23,880	32,356	0.79
1/15 through 12/15	4,023,563	0	0	2	31,034	0	33,699	64,733	1.61
1/16 through 12/16	4,286,534	0	0	2	13,134	0	32,897	46,031	1.07
5 YR. TOTAL	20,728,828	2	21,040	6	52,644	30,267	107,532	211,483	1.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.355	10%	0.665	1.02			
Pure Premium Indicated by National Relativity		14%	1.031	15%	1.288	2.32			
Pure Premium Present on Rate Level		80%	0.878	75%	1.038	1.92			
Pure Premium Derived by Formula		0.868			1.038		1.91		

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.
1/12 through 12/12	22,918,327	7	332,088	16	269,487	200,324	324,854	1,126,753	4.92
1/13 through 12/13	24,004,374	1	139,693	4	140,667	96,938	135,347	512,645	2.14
1/14 through 12/14	27,220,974	4	522,171	11	371,241	550,953	704,511	2,148,876	7.89
1/15 through 12/15	29,026,786	6	422,538	8	395,627	674,704	133,607	1,626,476	5.60
1/16 through 12/16	29,483,993	0	0	14	1,331,817	0	1,070,126	2,401,943	8.15
5 YR. TOTAL	132,654,454	18	1,416,490	53	2,508,839	1,522,919	2,368,445	7,816,693	5.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	2.959	41%	2.933	5.89			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		73%	2.503	59%	2.520	5.02			
Pure Premium Derived by Formula		2.626			2.689		5.32		

* 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.
1/12 through 12/12	55,287,375	3	134,549	22	272,691	102,924	475,441	985,605	1.78
1/13 through 12/13	57,123,276	3	184,271	22	575,212	216,726	955,069	1,931,278	3.38
1/14 through 12/14	57,776,175	5	271,917	21	345,186	132,083	476,027	1,225,213	2.12
1/15 through 12/15	62,296,296	3	164,473	19	335,977	561,252	460,900	1,522,602	2.44
1/16 through 12/16	78,653,467	2	195,651	25	541,759	115,454	747,139	1,600,003	2.04
5 YR. TOTAL	311,136,589	16	950,861	109	2,070,825	1,128,439	3,114,576	7,264,701	2.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	0.971	44%		1.364		2.34	
Pure Premium Indicated by National Relativity		37%	0.962	28%		1.055		2.02	
Pure Premium Present on Rate Level		38%	0.877	28%		1.239		2.12	
Pure Premium Derived by Formula		0.932			1.242		2.17		

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.
1/12 through 12/12	10,485,930	0	0	7	20,625	0	52,672	73,297	0.70
1/13 through 12/13	11,918,216	0	0	10	56,614	0	54,466	111,080	0.93
1/14 through 12/14	10,919,619	0	0	6	35,720	0	34,930	70,650	0.65
1/15 through 12/15	9,680,405	1	22,618	7	94,395	12,834	98,444	228,291	2.36
1/16 through 12/16	9,577,316	0	0	9	121,022	0	121,651	242,673	2.53
5 YR. TOTAL	52,581,486	1	22,618	39	328,376	12,834	362,163	725,991	1.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.668	17%		0.713		1.38	
Pure Premium Indicated by National Relativity		23%	0.983	25%		0.957		1.94	
Pure Premium Present on Rate Level		67%	0.847	58%		1.033		1.88	
Pure Premium Derived by Formula		0.860			0.960		1.82		

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.
1/12 through 12/12	49,013,420	1	11,982	32	277,596	0	479,224	768,802	1.57
1/13 through 12/13	55,128,356	1	3,049	42	676,471	3,839	671,653	1,355,012	2.46
1/14 through 12/14	59,895,402	6	159,589	34	322,107	57,528	416,186	955,410	1.60
1/15 through 12/15	63,198,736	4	110,030	46	525,504	96,004	686,874	1,418,412	2.25
1/16 through 12/16	63,602,544	3	124,748	39	715,584	73,106	890,281	1,803,719	2.84
5 YR. TOTAL	290,838,458	15	409,398	193	2,517,262	230,477	3,144,218	6,301,355	2.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	1.006	45%		1.160		2.17	
Pure Premium Indicated by National Relativity		35%	1.463	27%		1.609		3.07	
Pure Premium Present on Rate Level		35%	1.349	28%		1.398		2.75	
Pure Premium Derived by Formula		1.286			1.348		2.63		

* 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.
1/12 through 12/12	2,525,889	0	0	0	0	0	1,563	1,563	0.06
1/13 through 12/13	2,456,991	0	0	0	0	0	4,837	4,837	0.20
1/14 through 12/14	2,469,860	0	0	2	5,668	0	67,051	72,719	2.94
1/15 through 12/15	2,012,458	0	0	0	0	0	737	737	0.04
1/16 through 12/16	2,247,003	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	11,712,201	0	0	2	5,668	0	74,188	79,856	0.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.048	5%		0.633		0.68	
Pure Premium Indicated by National Relativity		20%	0.385	21%		0.396		0.78	
Pure Premium Present on Rate Level		77%	0.329	74%		0.476		0.81	
Pure Premium Derived by Formula						0.332		0.467	0.80

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.
1/12 through 12/12	29,620,410	2	195,702	17	316,562	115,101	284,560	911,925	3.08
1/13 through 12/13	33,725,912	6	65,528	19	524,207	65,649	487,556	1,142,940	3.39
1/14 through 12/14	31,958,114	5	192,788	24	379,979	182,311	494,896	1,249,974	3.91
1/15 through 12/15	42,072,916	7	271,628	21	709,162	247,298	590,194	1,818,282	4.32
1/16 through 12/16	47,849,388	3	91,156	29	354,389	80,477	785,102	1,311,124	2.74
5 YR. TOTAL	185,226,740	23	816,802	110	2,284,299	690,836	2,642,308	6,434,245	3.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	1.674	36%		1.799		3.47	
Pure Premium Indicated by National Relativity		39%	0.870	32%		0.957		1.83	
Pure Premium Present on Rate Level		40%	1.085	32%		1.392		2.48	
Pure Premium Derived by Formula						1.125		1.399	2.52

CLASS 2799		MANUFACTURED, MODULAR, OR PREFABRICATED HOME SETUP, HOOKUP, OR INSTALLATION AT BUILDING SITE							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	3,025,138	1	10,922	3	65,804	2,791	56,898	136,415	4.51
1/13 through 12/13	4,354,421	2	104,221	2	12,257	107,886	11,389	235,753	5.41
1/14 through 12/14	5,319,089	0	0	2	67,976	0	33,985	101,961	1.92
1/15 through 12/15	6,229,593	0	0	1	5,534	0	21,491	27,025	0.43
1/16 through 12/16	8,045,310	2	135,367	1	203,258	62,262	18,858	419,745	5.22
5 YR. TOTAL	26,973,551	5	250,510	9	354,829	172,939	142,621	920,899	3.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	2.244	15%		1.170		3.41	
Pure Premium Indicated by National Relativity		26%	2.114	27%		1.817		3.93	
Pure Premium Present on Rate Level		64%	1.680	58%		1.632		3.31	
Pure Premium Derived by Formula						1.849		1.613	3.46

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

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CLASS 2802		CARPENTRY-SHOP ONLY-& DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	60,734,947	10	321,345	43	586,237	562,147	836,283	2,306,012	3.80
1/13 through 12/13	74,330,959	6	284,098	28	352,811	327,872	414,567	1,379,348	1.86
1/14 through 12/14	86,745,818	7	299,111	47	844,522	219,772	889,500	2,252,905	2.60
1/15 through 12/15	104,336,689	11	669,105	44	929,909	377,065	792,982	2,769,061	2.65
1/16 through 12/16	109,237,556	11	1,070,343	51	953,125	732,442	794,263	3,550,173	3.25
5 YR. TOTAL	435,385,969	45	2,644,002	213	3,666,604	2,219,298	3,727,595	12,257,499	2.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	1.449	54%	1.366	2.82			
Pure Premium Indicated by National Relativity		33%	1.216	23%	1.225	2.44			
Pure Premium Present on Rate Level		34%	1.134	23%	1.343	2.48			
Pure Premium Derived by Formula			1.265		1.328	2.59			

CLASS 2835		BRUSH OR BROOM ASSEMBLY							
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.
1/12 through 12/12	2,520,373	0	0	1	474	0	1,862	2,336	0.09
1/13 through 12/13	2,605,308	0	0	3	8,799	0	6,524	15,323	0.59
1/14 through 12/14	3,437,542	2	19,383	3	23,370	8,233	27,931	78,917	2.30
1/15 through 12/15	3,332,218	0	0	1	461	0	11,494	11,955	0.36
1/16 through 12/16	3,243,575	0	0	0	0	0	1,926	1,926	0.06
5 YR. TOTAL	15,139,016	2	19,383	8	33,104	8,233	49,737	110,457	0.73
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.347	7%	0.383	0.73			
Pure Premium Indicated by National Relativity		15%	0.382	16%	0.388	0.77			
Pure Premium Present on Rate Level		81%	0.591	77%	0.602	1.19			
Pure Premium Derived by Formula			0.550		0.552	1.10			

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.
1/12 through 12/12	2,175,617	0	0	2	27,524	0	8,828	36,352	1.67
1/13 through 12/13	2,002,712	0	0	1	1,299	0	3,126	4,425	0.22
1/14 through 12/14	2,217,165	0	0	1	51,427	0	72,552	123,979	5.59
1/15 through 12/15	1,877,783	0	0	0	0	0	1,431	1,431	0.08
1/16 through 12/16	1,925,571	0	0	1	29,682	0	2,769	32,451	1.69
5 YR. TOTAL	10,198,848	0	0	5	109,932	0	88,706	198,638	1.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	1.078	5%	0.870	1.95			
Pure Premium Indicated by National Relativity		14%	0.773	15%	0.694	1.47			
Pure Premium Present on Rate Level		83%	0.501	80%	0.548	1.05			
Pure Premium Derived by Formula			0.556		0.586	1.14			

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

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CLASS 2841		WOODENWARE MANUFACTURING NOC							
Industry Group: Manufacturing Hazard Group: 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.
1/12 through 12/12	5,750,917	0	0	5	21,056	0	40,135	61,191	1.06
1/13 through 12/13	6,643,742	0	0	3	100,571	0	126,856	227,427	3.42
1/14 through 12/14	8,990,881	0	0	6	99,582	0	213,447	313,029	3.48
1/15 through 12/15	8,635,395	0	0	2	37,435	0	36,010	73,445	0.85
1/16 through 12/16	8,766,175	0	0	5	90,930	0	163,281	254,211	2.90
5 YR. TOTAL	38,787,110	0	0	21	349,574	0	579,729	929,303	2.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.901	14%		1.495		2.40	
Pure Premium Indicated by National Relativity		24%	0.872	26%		1.198		2.07	
Pure Premium Present on Rate Level		68%	0.801	60%		0.989		1.79	
Pure Premium Derived by Formula		0.826			1.114		1.94		

CLASS 2881		FURNITURE MANUFACTURING AND CABINET SHOP - ASSEMBLY BY HAND - WOOD							
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.
1/12 through 12/12	53,074,207	6	259,828	38	525,756	140,731	705,439	1,631,754	3.07
1/13 through 12/13	60,040,452	8	290,782	21	349,478	453,432	364,057	1,457,749	2.43
1/14 through 12/14	70,272,145	2	14,310	30	455,811	3,789	374,006	847,916	1.21
1/15 through 12/15	83,061,660	6	172,324	31	537,832	178,811	598,329	1,487,296	1.79
1/16 through 12/16	89,908,562	3	179,665	35	590,273	84,419	503,734	1,358,091	1.51
5 YR. TOTAL	356,357,026	25	916,909	155	2,459,150	861,182	2,545,565	6,782,806	1.90
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	0.947	43%		0.956		1.90	
Pure Premium Indicated by National Relativity		37%	0.626	28%		0.676		1.30	
Pure Premium Present on Rate Level		38%	0.795	29%		1.013		1.81	
Pure Premium Derived by Formula		0.770			0.894		1.66		

CLASS 2883		FURNITURE MANUFACTURING AND CABINET SHOP - WOOD - 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.
1/12 through 12/12	292,014,724	23	1,032,627	135	2,150,109	843,550	2,144,636	6,170,922	2.11
1/13 through 12/13	336,406,266	15	698,059	151	2,008,294	475,345	2,436,129	5,617,827	1.67
1/14 through 12/14	332,673,436	16	486,576	163	2,219,834	457,342	2,312,525	5,476,277	1.65
1/15 through 12/15	338,493,077	20	1,295,232	140	1,552,869	637,484	2,002,467	5,488,052	1.62
1/16 through 12/16	359,352,645	18	920,061	153	2,497,977	771,451	2,804,126	6,993,615	1.95
5 YR. TOTAL	1,658,940,148	92	4,432,555	742	10,429,083	3,185,172	11,699,883	29,746,693	1.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		58%	0.896	88%		0.897		1.79	
Pure Premium Indicated by National Relativity		21%	0.822	6%		0.827		1.65	
Pure Premium Present on Rate Level		21%	0.884	6%		0.933		1.82	
Pure Premium Derived by Formula		0.878			0.895		1.77		

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

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CLASS 2915		VENEER PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: 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.
1/12 through 12/12	38,659,587	0	0	9	109,756	0	99,501	209,257	0.54
1/13 through 12/13	20,683,074	0	0	11	292,518	0	351,102	643,620	3.11
1/14 through 12/14	61,072,514	3	214,864	8	196,166	37,239	190,469	638,738	1.05
1/15 through 12/15	39,103,369	0	0	11	765,810	0	376,474	1,142,284	2.92
1/16 through 12/16	40,447,458	1	98,661	8	392,182	44,224	220,018	755,085	1.87
5 YR. TOTAL	199,966,002	4	313,525	47	1,756,432	81,463	1,237,564	3,388,984	1.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.035	27%	0.660			1.70	
Pure Premium Indicated by National Relativity		40%	1.036	36%	0.847			1.88	
Pure Premium Present on Rate Level		41%	0.772	37%	0.709			1.48	
Pure Premium Derived by Formula		0.928			0.745		1.67		

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.
1/12 through 12/12	18,214,248	2	117,106	6	97,848	153,989	128,052	496,995	2.73
1/13 through 12/13	18,032,825	0	0	11	34,603	0	95,596	130,199	0.72
1/14 through 12/14	18,154,835	1	44,098	5	127,787	48,814	100,666	321,365	1.77
1/15 through 12/15	17,382,466	3	144,129	4	279,608	702,058	244,360	1,370,155	7.88
1/16 through 12/16	18,171,826	0	0	5	77,075	0	159,927	237,002	1.30
5 YR. TOTAL	89,956,200	6	305,333	31	616,921	904,861	728,601	2,555,716	2.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	1.025	22%	1.816			2.84	
Pure Premium Indicated by National Relativity		30%	0.627	32%	0.723			1.35	
Pure Premium Present on Rate Level		57%	0.859	46%	1.039			1.90	
Pure Premium Derived by Formula		0.811			1.109		1.92		

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.
1/12 through 12/12	1,161,980	0	0	0	0	0	0	0	0.00
1/13 through 12/13	2,156,098	0	0	1	11,405	0	13,029	24,434	1.13
1/14 through 12/14	2,402,896	0	0	1	3,468	0	2,170	5,638	0.23
1/15 through 12/15	2,562,011	0	0	0	0	0	216	216	0.01
1/16 through 12/16	3,080,712	0	0	1	2,089	0	7,138	9,227	0.30
5 YR. TOTAL	11,363,697	0	0	3	16,962	0	22,553	39,515	0.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.149	5%	0.198			0.35	
Pure Premium Indicated by National Relativity		19%	0.468	20%	0.491			0.96	
Pure Premium Present on Rate Level		77%	0.549	75%	0.517			1.07	
Pure Premium Derived by Formula		0.518			0.496		1.01		

* 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.
1/12 through 12/12	5,488,084	0	0	0	0	0	7,457	7,457	0.14
1/13 through 12/13	4,623,767	0	0	0	0	0	4,906	4,906	0.11
1/14 through 12/14	6,153,044	0	0	5	58,820	0	53,005	111,825	1.82
1/15 through 12/15	5,914,477	0	0	6	37,383	0	106,129	143,512	2.43
1/16 through 12/16	6,717,704	1	38,957	3	9,287	31,794	17,531	97,569	1.45
5 YR. TOTAL	28,897,076	1	38,957	14	105,490	31,794	189,028	365,269	1.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.500	12%		0.764		1.26	
Pure Premium Indicated by National Relativity		34%	1.537	36%		1.099		2.64	
Pure Premium Present on Rate Level		58%	1.005	52%		0.982		1.99	
Pure Premium Derived by Formula			1.145			0.998		2.14	

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.
1/12 through 12/12	120,840,701	4	98,331	4	139,201	123,591	144,226	505,349	0.42
1/13 through 12/13	131,148,475	5	121,681	11	422,546	110,917	251,226	906,370	0.69
1/14 through 12/14	139,977,637	0	0	12	153,486	0	232,991	386,477	0.28
1/15 through 12/15	134,190,650	3	124,318	10	151,761	123,875	220,722	620,676	0.46
1/16 through 12/16	136,062,980	1	158,477	7	144,911	59,465	213,144	575,997	0.42
5 YR. TOTAL	662,220,443	13	502,807	44	1,011,905	417,848	1,062,309	2,994,869	0.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.229	32%		0.224		0.45	
Pure Premium Indicated by National Relativity		38%	0.419	34%		0.395		0.81	
Pure Premium Present on Rate Level		39%	0.350	34%		0.310		0.66	
Pure Premium Derived by Formula			0.348			0.311		0.66	

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.
1/12 through 12/12	1,244,435	1	16,618	0	0	4,470	621	21,709	1.74
1/13 through 12/13	642,041	0	0	0	0	0	0	0	0.00
1/14 through 12/14	831,719	0	0	0	0	0	2,911	2,911	0.35
1/15 through 12/15	757,907	0	0	0	0	0	2,209	2,209	0.29
1/16 through 12/16	826,491	0	0	0	0	0	23,307	23,307	2.82
5 YR. TOTAL	4,302,593	1	16,618	0	0	4,470	29,048	50,136	1.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.386	5%		0.779		1.17	
Pure Premium Indicated by National Relativity		44%	0.726	47%		0.655		1.38	
Pure Premium Present on Rate Level		53%	0.957	48%		0.967		1.92	
Pure Premium Derived by Formula			0.838			0.811		1.65	

* 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.
1/12 through 12/12	18,584,782	0	0	18	309,507	0	189,690	499,197	2.69
1/13 through 12/13	20,680,424	2	55,116	17	288,085	19,743	278,418	641,362	3.10
1/14 through 12/14	20,378,107	0	0	12	210,028	0	152,952	362,980	1.78
1/15 through 12/15	20,444,444	1	39,677	10	292,301	40,169	166,170	538,317	2.63
1/16 through 12/16	21,302,522	2	56,457	6	160,810	16,376	136,704	370,347	1.74
5 YR. TOTAL	101,390,279	5	151,250	63	1,260,731	76,288	923,934	2,412,203	2.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	1.393	24%	0.987	2.38			
Pure Premium Indicated by National Relativity		41%	1.024	38%	0.915	1.94			
Pure Premium Present on Rate Level		41%	1.431	38%	1.170	2.60			
Pure Premium Derived by Formula		1.257			1.029		2.29		

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.
1/12 through 12/12	4,901,310	0	0	0	0	0	15,350	15,350	0.31
1/13 through 12/13	4,593,393	0	0	0	0	0	236	236	0.01
1/14 through 12/14	5,134,072	0	0	1	1,878	0	11,479	13,357	0.26
1/15 through 12/15	4,143,602	0	0	0	0	0	10,918	10,918	0.26
1/16 through 12/16	111,078	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	18,883,455	0	0	1	1,878	0	37,983	39,861	0.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.010	7%	0.201	0.21			
Pure Premium Indicated by National Relativity		40%	0.590	43%	0.611	1.20			
Pure Premium Present on Rate Level		55%	0.536	50%	0.558	1.09			
Pure Premium Derived by Formula		0.531			0.556		1.09		

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.
1/12 through 12/12	6,650,207	0	0	4	8,963	0	9,124	18,087	0.27
1/13 through 12/13	7,229,421	0	0	2	3,168	0	8,196	11,364	0.16
1/14 through 12/14	11,500,489	0	0	2	11,681	0	36,372	48,053	0.42
1/15 through 12/15	9,338,989	0	0	2	63,726	0	22,691	86,417	0.93
1/16 through 12/16	10,625,920	0	0	5	70,262	0	74,853	145,115	1.37
5 YR. TOTAL	45,345,026	0	0	15	157,800	0	151,236	309,036	0.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.348	12%	0.334	0.68			
Pure Premium Indicated by National Relativity		46%	0.851	44%	0.759	1.61			
Pure Premium Present on Rate Level		46%	0.644	44%	0.657	1.30			
Pure Premium Derived by Formula		0.716			0.663		1.38		

* 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.
1/12 through 12/12	45,376,130	2	273,377	26	275,817	338,132	359,468	1,246,794	2.75
1/13 through 12/13	47,265,579	3	205,242	30	654,371	30,991	398,165	1,288,769	2.73
1/14 through 12/14	52,459,151	5	289,148	22	640,075	362,412	464,881	1,756,516	3.35
1/15 through 12/15	57,596,032	3	255,375	21	796,763	46,627	451,622	1,550,387	2.69
1/16 through 12/16	69,913,665	2	337,906	24	1,109,557	592,496	945,452	2,985,411	4.27
5 YR. TOTAL	272,610,557	15	1,361,048	123	3,476,583	1,370,658	2,619,588	8,827,877	3.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	1.775	43%	1.464			3.24	
Pure Premium Indicated by National Relativity		35%	1.430	28%	1.383			2.81	
Pure Premium Present on Rate Level		35%	1.491	29%	1.346			2.84	
Pure Premium Derived by Formula			1.555		1.407			2.96	

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.
1/12 through 12/12	27,123,843	7	552,014	12	207,870	403,356	197,421	1,360,661	5.02
1/13 through 12/13	24,744,172	2	163,319	8	45,146	110,877	86,115	405,457	1.64
1/14 through 12/14	25,199,511	1	149,246	12	195,314	88,928	166,864	600,352	2.38
1/15 through 12/15	30,815,001	2	28,462	14	240,260	87,488	210,709	566,919	1.84
1/16 through 12/16	32,959,858	2	108,344	8	115,368	122,272	222,398	568,382	1.73
5 YR. TOTAL	140,842,385	14	1,001,385	54	803,958	812,921	883,507	3,501,771	2.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	1.282	31%	1.204			2.49	
Pure Premium Indicated by National Relativity		39%	1.306	34%	1.262			2.57	
Pure Premium Present on Rate Level		40%	1.389	35%	1.376			2.77	
Pure Premium Derived by Formula			1.334		1.284			2.62	

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.
1/12 through 12/12	1,821,940	0	0	1	6,318	0	22,663	28,981	1.59
1/13 through 12/13	1,454,636	0	0	0	0	0	823	823	0.06
1/14 through 12/14	1,956,457	0	0	1	1,029	0	3,739	4,768	0.24
1/15 through 12/15	2,100,301	0	0	0	0	0	844	844	0.04
1/16 through 12/16	2,088,237	0	0	0	0	0	655	655	0.03
5 YR. TOTAL	9,421,571	0	0	2	7,347	0	28,724	36,071	0.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.078	7%	0.305			0.38	
Pure Premium Indicated by National Relativity		29%	0.951	31%	0.943			1.89	
Pure Premium Present on Rate Level		67%	0.845	62%	0.990			1.84	
Pure Premium Derived by Formula			0.845		0.927			1.77	

* 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.
1/12 through 12/12	3,772,537	0	0	0	0	0	0	0	0.00
1/13 through 12/13	3,314,881	0	0	0	0	0	0	0	0.00
1/14 through 12/14	4,135,360	0	0	1	11,306	0	29,798	41,104	0.99
1/15 through 12/15	4,413,657	0	0	0	0	0	2,917	2,917	0.07
1/16 through 12/16	4,912,055	0	0	2	25,051	0	21,388	46,439	0.95
5 YR. TOTAL	20,548,490	0	0	3	36,357	0	54,103	90,460	0.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.177	9%	0.263			0.44	
Pure Premium Indicated by National Relativity		27%	1.188	29%	1.202			2.39	
Pure Premium Present on Rate Level		67%	0.792	62%	0.725			1.52	
Pure Premium Derived by Formula						0.862	0.822	1.68	

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.
1/12 through 12/12	11,979,606	1	2,105	3	49,586	14,899	151,623	218,213	1.82
1/13 through 12/13	13,411,648	1	154,891	6	113,159	66,112	67,113	401,275	2.99
1/14 through 12/14	14,540,250	0	0	4	104,424	0	78,416	182,840	1.26
1/15 through 12/15	15,099,541	0	0	9	109,969	0	129,114	239,083	1.58
1/16 through 12/16	14,989,063	1	9,614	5	39,441	35,274	55,041	139,370	0.93
5 YR. TOTAL	70,020,108	3	166,610	27	416,579	116,285	481,307	1,180,781	1.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.833	20%	0.853			1.69	
Pure Premium Indicated by National Relativity		40%	0.880	40%	0.856			1.74	
Pure Premium Present on Rate Level		48%	0.932	40%	1.138			2.07	
Pure Premium Derived by Formula						0.899	0.968	1.87	

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.
1/12 through 12/12	292,639,263	17	1,073,117	93	1,053,032	503,908	1,402,343	4,032,400	1.38
1/13 through 12/13	305,930,028	16	511,389	83	993,348	374,178	1,053,322	2,932,237	0.96
1/14 through 12/14	323,084,675	13	872,861	99	1,937,542	548,467	2,779,046	6,137,916	1.90
1/15 through 12/15	353,818,359	24	1,162,142	99	1,909,092	900,906	1,978,576	5,950,716	1.68
1/16 through 12/16	380,190,530	22	1,060,545	104	2,202,211	876,008	1,668,693	5,807,457	1.53
5 YR. TOTAL	1,655,662,855	92	4,680,054	478	8,095,225	3,203,467	8,881,980	24,860,726	1.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		51%	0.772	77%	0.730			1.50	
Pure Premium Indicated by National Relativity		24%	0.749	11%	0.764			1.51	
Pure Premium Present on Rate Level		25%	0.683	12%	0.708			1.39	
Pure Premium Derived by Formula						0.744	0.731	1.48	

* 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.
1/12 through 12/12	33,327,404	4	97,534	11	205,690	207,157	224,379	734,760	2.21
1/13 through 12/13	42,223,695	3	288,001	4	36,734	356,381	128,756	809,872	1.92
1/14 through 12/14	57,998,566	2	64,105	9	72,047	176,648	165,873	478,673	0.83
1/15 through 12/15	46,363,799	2	18,566	10	94,324	28,242	178,343	319,475	0.69
1/16 through 12/16	48,942,168	2	471,026	8	187,029	574,172	201,203	1,433,430	2.93
5 YR. TOTAL	228,855,632	13	939,232	42	595,824	1,342,600	898,554	3,776,210	1.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.671	34%	0.979			1.65	
Pure Premium Indicated by National Relativity		39%	1.274	33%	1.160			2.43	
Pure Premium Present on Rate Level		40%	0.862	33%	0.991			1.85	
Pure Premium Derived by Formula		0.983			1.043		2.03		

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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
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		38%	1.101	41%	1.140			2.24	
Pure Premium Present on Rate Level		62%	0.849	59%	1.104			1.95	
Pure Premium Derived by Formula		0.945			1.119		2.06		

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.
1/12 through 12/12	12,382,180	0	0	1	67,892	0	27,333	95,225	0.77
1/13 through 12/13	12,428,817	2	55,748	3	71,048	100,288	83,081	310,165	2.50
1/14 through 12/14	13,922,438	1	17,087	9	117,927	10,361	143,995	289,370	2.08
1/15 through 12/15	12,216,203	1	164,944	4	23,020	50,782	73,869	312,615	2.56
1/16 through 12/16	11,184,334	1	57,197	5	135,009	51,983	130,348	374,537	3.35
5 YR. TOTAL	62,133,972	5	294,976	22	414,896	213,414	458,626	1,381,912	2.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	1.142	18%	1.082			2.22	
Pure Premium Indicated by National Relativity		44%	1.012	41%	1.045			2.06	
Pure Premium Present on Rate Level		45%	0.903	41%	1.012			1.92	
Pure Premium Derived by Formula		0.977			1.038		2.02		

* 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.
1/12 through 12/12	11,056,145	2	175,283	4	40,047	113,653	73,729	402,712	3.64
1/13 through 12/13	6,158,132	0	0	0	0	0	4,746	4,746	0.08
1/14 through 12/14	12,067,125	0	0	4	86,540	0	34,707	121,247	1.01
1/15 through 12/15	15,651,469	1	80,607	5	385,407	15,442	159,560	641,016	4.10
1/16 through 12/16	10,598,565	1	68,992	2	15,281	35,039	15,960	135,272	1.28
5 YR. TOTAL	55,531,436	4	324,882	15	527,275	164,134	288,702	1,304,993	2.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	1.535	17%	0.815			2.35	
Pure Premium Indicated by National Relativity		34%	1.129	37%	1.020			2.15	
Pure Premium Present on Rate Level		55%	1.013	46%	0.974			1.99	
Pure Premium Derived by Formula		1.110			0.964		2.07		

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.
1/12 through 12/12	10,437,549	2	13,201	4	74,544	8,143	48,847	144,735	1.39
1/13 through 12/13	14,948,954	1	44,169	6	79,289	19,214	169,415	312,087	2.09
1/14 through 12/14	15,613,796	1	74,666	5	340,729	90,829	95,101	601,325	3.85
1/15 through 12/15	14,568,245	0	0	3	52,610	0	52,686	105,296	0.72
1/16 through 12/16	14,716,492	1	240,356	2	67,443	29,456	87,529	424,784	2.89
5 YR. TOTAL	70,285,036	5	372,392	20	614,615	147,642	453,578	1,588,227	2.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	1.404	16%	0.855			2.26	
Pure Premium Indicated by National Relativity		26%	0.436	27%	0.391			0.83	
Pure Premium Present on Rate Level		63%	0.696	57%	0.686			1.38	
Pure Premium Derived by Formula		0.706			0.633		1.34		

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.
1/12 through 12/12	61,935,886	2	55,833	7	163,551	28,563	252,723	500,670	0.81
1/13 through 12/13	70,524,004	2	275,109	10	200,439	208,807	144,212	828,567	1.18
1/14 through 12/14	69,872,636	5	289,046	16	227,902	193,022	312,980	1,022,950	1.46
1/15 through 12/15	77,652,436	0	0	13	135,881	0	158,212	294,093	0.38
1/16 through 12/16	72,378,734	3	165,099	13	477,810	44,526	334,138	1,021,573	1.41
5 YR. TOTAL	352,363,696	12	785,087	59	1,205,583	474,918	1,202,265	3,667,853	1.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.565	29%	0.476			1.04	
Pure Premium Indicated by National Relativity		40%	0.411	35%	0.403			0.81	
Pure Premium Present on Rate Level		41%	0.446	36%	0.458			0.90	
Pure Premium Derived by Formula		0.455			0.444		0.90		

* 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						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/12 through 12/12	16,912,589	2	17,372	7	227,854	8,885	66,034	320,145	1.89	
1/13 through 12/13	19,199,404	1	9,880	1	112,147	5,693	35,981	163,701	0.85	
1/14 through 12/14	23,098,731	0	0	2	133,686	0	65,305	198,991	0.86	
1/15 through 12/15	26,208,882	1	282,394	6	111,264	99,250	32,980	525,888	2.01	
1/16 through 12/16	31,969,364	0	0	6	185,180	0	169,625	354,805	1.11	
5 YR. TOTAL	117,388,970	4	309,646	22	770,131	113,828	369,925	1,563,530	1.33	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		13%	0.920	19%	0.412	1.33				
Pure Premium Indicated by National Relativity		30%	0.821	33%	0.872	1.69				
Pure Premium Present on Rate Level		57%	0.676	48%	0.588	1.26				
Pure Premium Derived by Formula		0.751			0.648		1.40			

CLASS 3118		SAW MFG								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/12 through 12/12	3,493,023	1	111,831	2	4,356	0	15,604	131,791	3.77	
1/13 through 12/13	3,904,468	0	0	0	0	0	3,001	3,001	0.08	
1/14 through 12/14	5,397,815	0	0	4	20,585	0	49,770	70,355	1.30	
1/15 through 12/15	4,627,189	0	0	0	0	0	1,443	1,443	0.03	
1/16 through 12/16	5,593,794	0	0	1	1,970	0	3,087	5,057	0.09	
5 YR. TOTAL	23,016,289	1	111,831	7	26,911	0	72,905	211,647	0.92	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		5%	0.603	7%	0.317	0.92				
Pure Premium Indicated by National Relativity		22%	0.377	24%	0.457	0.83				
Pure Premium Present on Rate Level		73%	0.577	69%	0.434	1.01				
Pure Premium Derived by Formula		0.534			0.431		0.97			

CLASS 3119		NEEDLE MFG								
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	4,104	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00	
1/16 through 12/16	9,804,421	0	0	0	0	0	8,223	8,223	0.08	
5 YR. TOTAL	9,808,525	0	0	0	0	0	8,223	8,223	0.08	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		2%	0.000	3%	0.084	0.08				
Pure Premium Indicated by National Relativity		7%	0.130	7%	0.112	0.24				
Pure Premium Present on Rate Level		91%	0.156	90%	0.187	0.34				
Pure Premium Derived by Formula		0.151			0.179		0.33			

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

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CLASS 3122		CUTLERY MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	1,492,537	0	0	1	7,165	0	4,605	11,770	0.79
1/13 through 12/13	1,210,359	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,118,892	0	0	0	0	0	571	571	0.05
1/15 through 12/15	1,556,721	0	0	1	55,310	0	45,040	100,350	6.45
1/16 through 12/16	1,716,938	0	0	1	5,677	0	15,705	21,382	1.25
5 YR. TOTAL	7,095,447	0	0	3	68,152	0	65,921	134,073	1.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.961	4%		0.929		1.89	
Pure Premium Indicated by National Relativity		19%	0.619	21%		0.599		1.22	
Pure Premium Present on Rate Level		78%	0.458	75%		0.518		0.98	
Pure Premium Derived by Formula		0.504			0.551		1.06		

CLASS 3126		TOOL MFG-AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL							
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.
1/12 through 12/12	16,427,798	0	0	3	8,648	0	6,730	15,378	0.09
1/13 through 12/13	15,303,010	0	0	6	61,071	0	61,269	122,340	0.80
1/14 through 12/14	14,853,132	0	0	0	0	0	4,881	4,881	0.03
1/15 through 12/15	12,516,297	2	220,922	1	4,534	162,417	17,047	404,920	3.24
1/16 through 12/16	12,216,034	0	0	0	0	0	2,866	2,866	0.02
5 YR. TOTAL	71,316,271	2	220,922	10	74,253	162,417	92,793	550,385	0.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.414	12%		0.358		0.77	
Pure Premium Indicated by National Relativity		27%	0.422	29%		0.337		0.76	
Pure Premium Present on Rate Level		65%	0.381	59%		0.396		0.78	
Pure Premium Derived by Formula		0.395			0.374		0.77		

CLASS 3131		BUTTON OR FASTENER 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.
1/12 through 12/12	16,708,558	1	143,678	6	52,067	183,995	74,359	454,099	2.72
1/13 through 12/13	19,246,872	0	0	2	11,790	0	20,235	32,025	0.17
1/14 through 12/14	13,076,930	3	40,945	2	10,705	57,206	25,565	134,421	1.03
1/15 through 12/15	20,620,441	2	22,236	3	44,704	17,337	26,733	111,010	0.54
1/16 through 12/16	21,809,768	1	6,730	5	43,466	1,101	65,309	116,606	0.53
5 YR. TOTAL	91,462,569	7	213,589	18	162,732	259,639	212,201	848,161	0.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.411	15%		0.516		0.93	
Pure Premium Indicated by National Relativity		20%	0.505	21%		0.454		0.96	
Pure Premium Present on Rate Level		71%	0.411	64%		0.457		0.87	
Pure Premium Derived by Formula		0.430			0.465		0.90		

* 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.	
1/12 through 12/12	1,587,431	0	0	1	8,616	0	7,544	16,160	1.02	
1/13 through 12/13	1,433,201	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	1,546,660	0	0	1	5,358	0	822	6,180	0.40	
1/15 through 12/15	2,100,279	0	0	0	0	0	2,254	2,254	0.11	
1/16 through 12/16	3,702,420	0	0	0	0	0	1,614	1,614	0.04	
5 YR. TOTAL	10,369,991	0	0	2	13,974	0	12,234	26,208	0.25	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	0.135	6%	0.118	0.25				
Pure Premium Indicated by National Relativity		31%	0.671	33%	0.790	1.46				
Pure Premium Present on Rate Level		65%	0.595	61%	0.706	1.30				
Pure Premium Derived by Formula		0.600			0.698		1.30			

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.	
1/12 through 12/12	4,522,530	0	0	0	0	0	840	840	0.02	
1/13 through 12/13	210,556	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	1,045,425	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	924,197	0	0	0	0	0	0	0	0.00	
1/16 through 12/16	2,099,475	0	0	1	3,691	0	11,765	15,456	0.74	
5 YR. TOTAL	8,802,183	0	0	1	3,691	0	12,605	16,296	0.19	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		3%	0.042	5%	0.143	0.19				
Pure Premium Indicated by National Relativity		43%	0.527	46%	0.557	1.08				
Pure Premium Present on Rate Level		54%	0.424	49%	0.470	0.89				
Pure Premium Derived by Formula		0.457			0.494		0.95			

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.	
1/12 through 12/12	132,353,887	5	492,631	30	365,440	508,865	599,508	1,966,444	1.49	
1/13 through 12/13	141,662,005	5	313,419	38	636,305	356,174	754,454	2,060,352	1.45	
1/14 through 12/14	137,467,259	6	190,254	28	395,707	116,004	475,604	1,177,569	0.86	
1/15 through 12/15	163,609,913	4	32,972	25	418,925	60,161	571,682	1,083,740	0.66	
1/16 through 12/16	147,807,813	4	292,537	16	352,992	182,481	522,682	1,350,692	0.91	
5 YR. TOTAL	722,900,877	24	1,321,813	137	2,169,369	1,223,685	2,923,930	7,638,797	1.06	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		29%	0.483	48%	0.574	1.06				
Pure Premium Indicated by National Relativity		35%	0.637	26%	0.634	1.27				
Pure Premium Present on Rate Level		36%	0.508	26%	0.622	1.13				
Pure Premium Derived by Formula		0.546			0.602		1.15			

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

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CLASS 3169		STOVE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	41,749,434	3	146,710	7	50,883	128,812	84,290	410,695	0.98
1/13 through 12/13	38,191,799	1	46,565	10	147,731	76,932	123,270	394,498	1.03
1/14 through 12/14	44,826,173	3	77,549	9	516,020	110,168	271,906	975,643	2.18
1/15 through 12/15	58,506,534	6	448,676	23	614,121	299,288	582,175	1,944,260	3.32
1/16 through 12/16	63,034,964	3	72,180	15	322,027	42,383	281,917	718,507	1.14
5 YR. TOTAL	246,308,904	16	791,680	64	1,650,782	657,583	1,343,558	4,443,603	1.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.992	30%	0.812	1.80			
Pure Premium Indicated by National Relativity		40%	0.671	35%	0.641	1.31			
Pure Premium Present on Rate Level		40%	0.720	35%	0.707	1.43			
Pure Premium Derived by Formula		0.755			0.715			1.47	

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.
1/12 through 12/12	437,279,174	16	1,088,876	65	1,306,868	896,351	1,023,905	4,316,000	0.99
1/13 through 12/13	447,248,451	14	346,163	69	1,442,031	639,851	1,000,425	3,428,470	0.77
1/14 through 12/14	431,575,743	13	633,329	48	1,030,141	356,959	774,360	2,794,789	0.65
1/15 through 12/15	446,722,732	11	331,062	62	1,270,857	159,402	876,930	2,638,251	0.59
1/16 through 12/16	487,542,134	12	673,416	53	1,227,241	597,926	1,206,422	3,705,005	0.76
5 YR. TOTAL	2,250,368,234	66	3,072,846	297	6,277,138	2,650,489	4,882,042	16,882,515	0.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	0.415	66%	0.335	0.75			
Pure Premium Indicated by National Relativity		26%	0.508	17%	0.479	0.99			
Pure Premium Present on Rate Level		27%	0.432	17%	0.380	0.81			
Pure Premium Derived by Formula		0.444			0.367			0.81	

CLASS 3180		ELECTRIC OR GAS LIGHTING FIXTURES 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.
1/12 through 12/12	10,762,643	0	0	0	0	0	6,123	6,123	0.06
1/13 through 12/13	10,925,247	0	0	0	0	0	8,246	8,246	0.08
1/14 through 12/14	11,993,178	1	7,524	2	55,821	0	50,940	114,285	0.95
1/15 through 12/15	10,712,661	0	0	0	0	0	5,825	5,825	0.05
1/16 through 12/16	8,536,668	0	0	0	0	0	684	684	0.01
5 YR. TOTAL	52,930,397	1	7,524	2	55,821	0	71,818	135,163	0.26
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.120	12%	0.136	0.26			
Pure Premium Indicated by National Relativity		37%	0.522	39%	0.583	1.11			
Pure Premium Present on Rate Level		55%	0.520	49%	0.556	1.08			
Pure Premium Derived by Formula		0.489			0.516			1.01	

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

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CLASS 3188		PLUMBERS SUPPLIES MFG NOC							
Industry Group: Manufacturing Hazard Group: 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.
1/12 through 12/12	22,212,276	0	0	2	26,293	0	70,128	96,421	0.43
1/13 through 12/13	57,096,389	4	82,726	5	36,148	41,063	42,265	202,202	0.35
1/14 through 12/14	55,449,810	4	174,336	7	231,391	115,982	160,561	682,270	1.23
1/15 through 12/15	56,121,061	2	39,676	4	55,423	51,014	53,933	200,046	0.36
1/16 through 12/16	63,484,627	0	0	6	136,256	0	97,294	233,550	0.37
5 YR. TOTAL	254,364,163	10	296,738	24	485,511	208,059	424,181	1,414,489	0.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.308	25%		0.249		0.56	
Pure Premium Indicated by National Relativity		36%	0.480	37%		0.531		1.01	
Pure Premium Present on Rate Level		48%	0.469	38%		0.479		0.95	
Pure Premium Derived by Formula		0.447			0.441		0.89		

CLASS 3220		CAN 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.
1/12 through 12/12	49,803,316	1	7,678	10	204,011	41,414	185,797	438,900	0.88
1/13 through 12/13	45,039,013	1	14,724	5	69,310	15,445	70,666	170,145	0.38
1/14 through 12/14	58,505,422	1	193,548	13	446,176	140,403	275,692	1,055,819	1.80
1/15 through 12/15	28,493,607	1	161,736	7	172,657	194,198	77,985	606,576	2.13
1/16 through 12/16	33,253,201	1	392,076	4	167,322	136,041	111,393	806,832	2.43
5 YR. TOTAL	215,094,559	5	769,762	39	1,059,476	527,501	721,533	3,078,272	1.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.850	22%		0.581		1.43	
Pure Premium Indicated by National Relativity		31%	0.458	33%		0.379		0.84	
Pure Premium Present on Rate Level		53%	0.525	45%		0.432		0.96	
Pure Premium Derived by Formula		0.556			0.447		1.00		

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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,754	0	0	0	0	0	0	0	0.00
1/14 through 12/14	105,449	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	107,203	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	1%		0.000		0.00	
Pure Premium Indicated by National Relativity		12%	0.780	13%		0.827		1.61	
Pure Premium Present on Rate Level		88%	0.832	86%		0.594		1.43	
Pure Premium Derived by Formula		0.826			0.618		1.44		

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

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CLASS 3227		ALUMINUM WARE MFG							
Industry Group: Manufacturing Hazard Group: 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.
1/12 through 12/12	7,389,854	1	54,670	0	0	10,856	4,020	69,546	0.94
1/13 through 12/13	10,085,742	1	15,888	4	99,110	12,072	38,722	165,792	1.64
1/14 through 12/14	12,639,482	0	0	4	127,725	0	26,767	154,492	1.22
1/15 through 12/15	11,782,591	2	71,879	3	17,059	0	17,102	106,040	0.90
1/16 through 12/16	7,892,017	0	0	3	319,201	0	102,577	421,778	5.35
5 YR. TOTAL	49,789,686	4	142,437	14	563,095	22,928	189,188	917,648	1.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	1.417	13%	0.426			1.84	
Pure Premium Indicated by National Relativity		45%	0.723	43%	0.728			1.45	
Pure Premium Present on Rate Level		45%	0.879	44%	0.628			1.51	
Pure Premium Derived by Formula		0.863			0.645		1.51		

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.
1/12 through 12/12	1,345,213	0	0	1	10,842	0	969	11,811	0.88
1/13 through 12/13	1,356,924	0	0	1	90,956	0	17,687	108,643	8.01
1/14 through 12/14	1,286,327	0	0	2	70,730	0	19,464	90,194	7.01
1/15 through 12/15	1,044,493	0	0	0	0	0	2,894	2,894	0.28
1/16 through 12/16	1,117,516	0	0	0	0	0	546	546	0.05
5 YR. TOTAL	6,150,473	0	0	4	172,528	0	41,560	214,088	3.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	2.805	5%	0.676			3.48	
Pure Premium Indicated by National Relativity		15%	0.761	16%	0.877			1.64	
Pure Premium Present on Rate Level		81%	0.941	79%	0.820			1.76	
Pure Premium Derived by Formula		0.989			0.822		1.81		

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.
1/12 through 12/12	1,025,172	0	0	0	0	0	17,890	17,890	1.75
1/13 through 12/13	1,440,989	0	0	3	181,042	0	58,483	239,525	16.62
1/14 through 12/14	1,547,275	1	81,065	0	0	24,530	4,980	110,575	7.15
1/15 through 12/15	2,153,348	0	0	1	3,353	0	26,095	29,448	1.37
1/16 through 12/16	4,351,468	0	0	0	0	0	2,333	2,333	0.05
5 YR. TOTAL	10,518,252	1	81,065	4	184,395	24,530	109,781	399,771	3.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	2.524	7%	1.277			3.80	
Pure Premium Indicated by National Relativity		32%	0.644	34%	0.619			1.26	
Pure Premium Present on Rate Level		63%	1.036	59%	0.806			1.84	
Pure Premium Derived by Formula		0.985			0.775		1.76		

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

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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.
1/12 through 12/12	1,114,307	0	0	1	1,319	0	2,733	4,052	0.36
1/13 through 12/13	1,179,040	0	0	0	0	0	842	842	0.07
1/14 through 12/14	1,110,842	0	0	0	0	0	162	162	0.02
1/15 through 12/15	1,049,888	0	0	0	0	0	0	0	0.00
1/16 through 12/16	1,238,957	0	0	1	20,732	0	7,251	27,983	2.26
5 YR. TOTAL	5,693,034	0	0	2	22,051	0	10,988	33,039	0.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.387	4%	0.193			0.58	
Pure Premium Indicated by National Relativity		11%	0.641	12%	0.687			1.33	
Pure Premium Present on Rate Level		86%	0.582	84%	0.575			1.16	
Pure Premium Derived by Formula		0.583			0.573		1.16		

CLASS 3257		WIRE GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	59,903,822	7	604,847	21	223,348	230,929	285,052	1,344,176	2.24
1/13 through 12/13	64,643,809	4	235,852	26	252,258	259,495	235,853	983,458	1.52
1/14 through 12/14	66,771,403	4	197,903	16	449,523	253,077	330,974	1,231,477	1.85
1/15 through 12/15	70,336,615	2	71,919	24	397,949	36,408	406,694	912,970	1.30
1/16 through 12/16	73,143,369	1	119,393	16	170,602	219,291	381,608	890,894	1.22
5 YR. TOTAL	334,799,018	18	1,229,914	103	1,493,680	999,200	1,640,181	5,362,975	1.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.814	35%	0.788			1.60	
Pure Premium Indicated by National Relativity		38%	0.608	32%	0.683			1.29	
Pure Premium Present on Rate Level		38%	0.752	33%	0.738			1.49	
Pure Premium Derived by Formula		0.712			0.738		1.45		

CLASS 3270		EYELET MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	289,287	0	0	0	0	0	0	0	0.00
1/13 through 12/13	281,480	0	0	0	0	0	0	0	0.00
1/14 through 12/14	459,792	0	0	0	0	0	0	0	0.00
1/15 through 12/15	322,825	0	0	0	0	0	1,468	1,468	0.46
1/16 through 12/16	353,757	0	0	0	0	0	280	280	0.08
5 YR. TOTAL	1,707,141	0	0	0	0	0	1,748	1,748	0.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	2%	0.102			0.10	
Pure Premium Indicated by National Relativity		25%	0.876	27%	0.796			1.67	
Pure Premium Present on Rate Level		74%	0.556	71%	0.646			1.20	
Pure Premium Derived by Formula		0.630			0.676		1.31		

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

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CLASS 3300		BED SPRING OR WIRE MATTRESS 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.
1/12 through 12/12	21,030,576	2	114,956	3	41,437	113,207	70,739	340,339	1.62
1/13 through 12/13	22,432,366	1	3,366	8	203,804	5,436	219,945	432,551	1.93
1/14 through 12/14	24,012,258	1	30,704	10	56,885	0	91,124	178,713	0.74
1/15 through 12/15	25,119,685	0	0	12	167,421	0	181,489	348,910	1.39
1/16 through 12/16	25,401,474	1	8,811	8	97,644	18,861	173,253	298,569	1.18
5 YR. TOTAL	117,996,359	5	157,837	41	567,191	137,504	736,550	1,599,082	1.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.614	24%	0.741			1.36	
Pure Premium Indicated by National Relativity		35%	0.758	38%	1.168			1.93	
Pure Premium Present on Rate Level		51%	0.720	38%	0.980			1.70	
Pure Premium Derived by Formula			0.718		0.994			1.71	

CLASS 3303		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.
1/12 through 12/12	77,546	0	0	0	0	0	0	0	0.00
1/13 through 12/13	717,568	0	0	0	0	0	0	0	0.00
1/14 through 12/14	640,312	0	0	0	0	0	0	0	0.00
1/15 through 12/15	444,509	0	0	0	0	0	0	0	0.00
1/16 through 12/16	403,931	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,283,866	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		25%	0.487	27%	0.518			1.01	
Pure Premium Present on Rate Level		73%	0.602	70%	0.717			1.32	
Pure Premium Derived by Formula			0.561		0.642			1.20	

CLASS 3307		HEAT-TREATING-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.
1/12 through 12/12	4,797,523	0	0	1	3,690	0	4,284	7,974	0.17
1/13 through 12/13	5,160,248	1	4,770	1	13,278	11,443	29,715	59,206	1.15
1/14 through 12/14	4,659,193	0	0	4	42,213	0	43,355	85,568	1.84
1/15 through 12/15	4,806,849	1	137,392	2	28,177	37,810	24,090	227,469	4.73
1/16 through 12/16	4,626,774	0	0	0	0	0	1,773	1,773	0.04
5 YR. TOTAL	24,050,587	2	142,162	8	87,358	49,253	103,217	381,990	1.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.954	11%	0.634			1.59	
Pure Premium Indicated by National Relativity		30%	0.679	32%	0.813			1.49	
Pure Premium Present on Rate Level		63%	0.861	57%	0.937			1.80	
Pure Premium Derived by Formula			0.813		0.864			1.68	

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

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CLASS 3315		BRASS OR COPPER GOODS 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.
1/12 through 12/12	7,874,851	0	0	4	161,029	0	254,912	415,941	5.28
1/13 through 12/13	8,728,857	0	0	1	1,913	0	19,253	21,166	0.24
1/14 through 12/14	7,998,528	0	0	3	28,234	0	53,608	81,842	1.02
1/15 through 12/15	9,674,219	0	0	4	22,147	0	38,840	60,987	0.63
1/16 through 12/16	11,480,943	0	0	3	75,980	0	123,336	199,316	1.74
5 YR. TOTAL	45,757,398	0	0	15	289,303	0	489,949	779,252	1.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.632	15%		1.071		1.70	
Pure Premium Indicated by National Relativity		23%	1.000	25%		0.756		1.76	
Pure Premium Present on Rate Level		68%	0.860	60%		0.929		1.79	
Pure Premium Derived by Formula		0.872			0.907		1.78		

CLASS 3334		TIN FOIL 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.
1/12 through 12/12	8,192,313	0	0	1	71,800	0	38,295	110,095	1.34
1/13 through 12/13	8,687,363	0	0	2	333,820	0	117,105	450,925	5.19
1/14 through 12/14	7,584,598	0	0	1	119,767	0	15,580	135,347	1.78
1/15 through 12/15	8,092,211	2	210,336	0	0	92,178	866	303,380	3.75
1/16 through 12/16	11,365,249	0	0	1	7,341	0	17,243	24,584	0.22
5 YR. TOTAL	43,921,734	2	210,336	5	532,728	92,178	189,089	1,024,331	2.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	1.692	12%		0.640		2.33	
Pure Premium Indicated by National Relativity		10%	0.580	11%		0.336		0.92	
Pure Premium Present on Rate Level		81%	0.856	77%		0.625		1.48	
Pure Premium Derived by Formula		0.904			0.595		1.50		

CLASS 3336		TYPE FOUNDRY							
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.
1/12 through 12/12	523,908	0	0	0	0	0	0	0	0.00
1/13 through 12/13	657,717	0	0	0	0	0	53	53	0.01
1/14 through 12/14	844,395	0	0	0	0	0	894	894	0.11
1/15 through 12/15	1,082,066	0	0	0	0	0	173	173	0.02
1/16 through 12/16	1,531,470	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,639,556	0	0	0	0	0	1,120	1,120	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	4%		0.024		0.02	
Pure Premium Indicated by National Relativity		32%	0.671	35%		0.557		1.23	
Pure Premium Present on Rate Level		65%	0.694	61%		0.561		1.26	
Pure Premium Derived by Formula		0.666			0.538		1.20		

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

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CLASS 3365		WELDING OR CUTTING 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.
1/12 through 12/12	13,955,916	1	237,803	5	83,712	221,329	107,875	650,719	4.66
1/13 through 12/13	14,046,146	0	0	8	151,816	0	73,662	225,478	1.61
1/14 through 12/14	15,580,263	1	92,191	8	52,489	78,199	53,857	276,736	1.78
1/15 through 12/15	19,187,061	4	306,804	9	277,365	87,280	325,442	996,891	5.20
1/16 through 12/16	22,928,852	3	263,697	8	164,720	399,773	136,610	964,800	4.21
5 YR. TOTAL	85,698,238	9	900,495	38	730,102	786,581	697,446	3,114,624	3.64
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	1.903	24%		1.732		3.64	
Pure Premium Indicated by National Relativity		41%	1.286	38%		1.118		2.40	
Pure Premium Present on Rate Level		42%	1.427	38%		1.281		2.71	
Pure Premium Derived by Formula			1.450			1.327		2.78	

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.
1/12 through 12/12	20,635,711	2	17,747	4	49,880	4,315	38,640	110,582	0.54
1/13 through 12/13	21,286,438	4	421,919	4	14,400	219,245	24,690	680,254	3.20
1/14 through 12/14	22,207,584	0	0	5	70,261	0	156,305	226,566	1.02
1/15 through 12/15	24,382,862	2	300,102	5	61,969	146,026	26,800	534,897	2.19
1/16 through 12/16	21,945,759	0	0	2	14,536	0	29,281	43,817	0.20
5 YR. TOTAL	110,458,354	8	739,768	20	211,046	369,586	275,716	1,596,116	1.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.861	21%		0.584		1.45	
Pure Premium Indicated by National Relativity		43%	0.794	39%		0.849		1.64	
Pure Premium Present on Rate Level		43%	0.810	40%		0.825		1.64	
Pure Premium Derived by Formula			0.810			0.784		1.59	

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.
1/12 through 12/12	5,619,823	0	0	4	143,465	0	77,714	221,179	3.94
1/13 through 12/13	5,937,686	0	0	4	64,726	0	34,836	99,562	1.68
1/14 through 12/14	6,785,754	0	0	2	19,984	0	14,245	34,229	0.50
1/15 through 12/15	7,216,088	0	0	5	41,237	0	33,954	75,191	1.04
1/16 through 12/16	7,622,784	0	0	6	21,076	0	34,968	56,044	0.74
5 YR. TOTAL	33,182,135	0	0	21	290,488	0	195,717	486,205	1.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.875	12%		0.590		1.47	
Pure Premium Indicated by National Relativity		24%	0.911	26%		0.980		1.89	
Pure Premium Present on Rate Level		67%	1.002	62%		0.867		1.87	
Pure Premium Derived by Formula			0.969			0.863		1.83	

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

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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.
1/12 through 12/12	2,026,283	0	0	0	0	0	1,692	1,692	0.08
1/13 through 12/13	2,248,874	0	0	0	0	0	611	611	0.03
1/14 through 12/14	2,691,470	0	0	0	0	0	366	366	0.01
1/15 through 12/15	3,036,912	0	0	0	0	0	798	798	0.03
1/16 through 12/16	3,179,800	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	13,183,339	0	0	0	0	0	3,467	3,467	0.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	5%	0.026	0.03			
Pure Premium Indicated by National Relativity		33%	0.454	35%	0.397	0.85			
Pure Premium Present on Rate Level		64%	0.324	60%	0.354	0.68			
Pure Premium Derived by Formula		0.357			0.353			0.71	

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.
1/12 through 12/12	1,118,580	0	0	1	2,202	0	4,607	6,809	0.61
1/13 through 12/13	1,177,013	0	0	0	0	0	3,121	3,121	0.27
1/14 through 12/14	1,558,709	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,818,644	0	0	0	0	0	181	181	0.01
1/16 through 12/16	1,661,735	0	0	0	0	0	516	516	0.03
5 YR. TOTAL	7,334,681	0	0	1	2,202	0	8,425	10,627	0.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.030	3%	0.115	0.15			
Pure Premium Indicated by National Relativity		8%	0.253	8%	0.282	0.54			
Pure Premium Present on Rate Level		90%	0.185	89%	0.194	0.38			
Pure Premium Derived by Formula		0.187			0.199			0.39	

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.
1/12 through 12/12	156,846,933	10	124,371	52	963,364	204,230	1,533,626	2,825,591	1.80
1/13 through 12/13	172,212,159	5	200,730	65	831,054	121,957	855,680	2,009,421	1.17
1/14 through 12/14	181,720,146	7	198,035	54	893,924	238,726	1,389,568	2,720,253	1.50
1/15 through 12/15	197,477,314	9	442,332	51	765,306	988,620	923,171	3,119,429	1.58
1/16 through 12/16	209,537,195	6	359,646	55	886,568	416,354	1,219,310	2,881,878	1.38
5 YR. TOTAL	917,793,747	37	1,325,114	277	4,340,216	1,969,887	5,921,355	13,556,572	1.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.617	62%	0.860	1.48			
Pure Premium Indicated by National Relativity		31%	0.786	19%	0.845	1.63			
Pure Premium Present on Rate Level		32%	0.675	19%	0.825	1.50			
Pure Premium Derived by Formula		0.688			0.851			1.54	

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

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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.	
1/12 through 12/12	245,590,442	9	607,271	50	768,266	874,706	604,019	2,854,262	1.16	
1/13 through 12/13	216,898,230	9	666,026	38	447,956	417,861	524,250	2,056,093	0.95	
1/14 through 12/14	288,912,257	10	409,161	57	1,033,244	303,522	1,092,434	2,838,361	0.98	
1/15 through 12/15	268,986,516	4	285,067	71	1,116,851	395,732	1,190,971	2,988,621	1.11	
1/16 through 12/16	264,487,968	7	287,796	57	873,950	196,171	704,367	2,062,284	0.78	
5 YR. TOTAL	1,284,875,413	39	2,255,321	273	4,240,267	2,187,992	4,116,041	12,799,621	1.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		40%	0.506	59%	0.491	1.00				
Pure Premium Indicated by National Relativity		30%	0.710	20%	0.673	1.38				
Pure Premium Present on Rate Level		30%	0.556	21%	0.528	1.08				
Pure Premium Derived by Formula		0.582			0.535		1.12			

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.	
1/12 through 12/12	17,024,725	0	0	6	112,807	0	146,376	259,183	1.52	
1/13 through 12/13	16,927,198	0	0	4	103,931	0	118,309	222,240	1.31	
1/14 through 12/14	18,767,136	0	0	3	5,516	0	24,110	29,626	0.16	
1/15 through 12/15	18,266,217	1	16,698	5	45,344	4,561	81,479	148,082	0.81	
1/16 through 12/16	17,982,045	1	47,855	1	16,482	28,034	11,982	104,353	0.58	
5 YR. TOTAL	88,967,321	2	64,553	19	284,080	32,595	382,256	763,484	0.86	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		10%	0.392	16%	0.466	0.86				
Pure Premium Indicated by National Relativity		13%	0.695	14%	0.704	1.40				
Pure Premium Present on Rate Level		77%	0.456	70%	0.575	1.03				
Pure Premium Derived by Formula		0.481			0.576		1.06			

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.	
1/12 through 12/12	867,812	0	0	0	0	0	1,903	1,903	0.22	
1/13 through 12/13	896,799	0	0	0	0	0	1,274	1,274	0.14	
1/14 through 12/14	1,273,401	0	0	0	0	0	1,985	1,985	0.16	
1/15 through 12/15	1,088,677	0	0	0	0	0	695	695	0.06	
1/16 through 12/16	1,183,189	0	0	0	0	0	638	638	0.05	
5 YR. TOTAL	5,309,878	0	0	0	0	0	6,495	6,495	0.12	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		2%	0.000	3%	0.122	0.12				
Pure Premium Indicated by National Relativity		17%	0.195	18%	0.289	0.48				
Pure Premium Present on Rate Level		81%	0.257	79%	0.331	0.59				
Pure Premium Derived by Formula		0.241			0.317		0.56			

* 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.
1/12 through 12/12	2,604,044	0	0	0	0	0	1,545	1,545	0.06
1/13 through 12/13	2,272,191	0	0	0	0	0	4,018	4,018	0.18
1/14 through 12/14	3,935,658	0	0	2	31,280	0	29,324	60,604	1.54
1/15 through 12/15	4,028,925	0	0	0	0	0	0	0	0.00
1/16 through 12/16	5,433,409	0	0	2	40,332	0	15,659	55,991	1.03
5 YR. TOTAL	18,274,227	0	0	4	71,612	0	50,546	122,158	0.67
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.392	7%		0.277		0.67	
Pure Premium Indicated by National Relativity		26%	0.790	28%		0.693		1.48	
Pure Premium Present on Rate Level		70%	0.467	65%		0.546		1.01	
Pure Premium Derived by Formula		0.548			0.568		1.12		

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.
1/12 through 12/12	177,844,114	5	161,750	10	48,041	162,103	124,967	496,861	0.28
1/13 through 12/13	181,527,212	2	76,286	5	20,600	11,293	18,059	126,238	0.07
1/14 through 12/14	156,425,115	3	40,523	8	101,239	27,766	57,415	226,943	0.15
1/15 through 12/15	130,383,566	3	140,472	10	133,626	170,267	165,076	609,441	0.47
1/16 through 12/16	131,108,039	3	61,036	12	311,042	69,714	191,120	632,912	0.48
5 YR. TOTAL	777,288,046	16	480,067	45	614,548	441,143	556,637	2,092,395	0.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.141	29%		0.128		0.27	
Pure Premium Indicated by National Relativity		40%	0.320	35%		0.297		0.62	
Pure Premium Present on Rate Level		40%	0.227	36%		0.207		0.43	
Pure Premium Derived by Formula		0.247			0.216		0.46		

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.
1/12 through 12/12	35,735,387	0	0	5	18,253	0	39,327	57,580	0.16
1/13 through 12/13	41,401,296	1	200,315	6	134,094	244,291	107,483	686,183	1.66
1/14 through 12/14	24,038,260	0	0	3	53,523	0	55,335	108,858	0.45
1/15 through 12/15	24,444,874	2	129,710	7	277,198	59,699	156,970	623,577	2.55
1/16 through 12/16	28,214,730	0	0	2	16,941	0	19,332	36,273	0.13
5 YR. TOTAL	153,834,547	3	330,025	23	500,009	303,990	378,447	1,512,471	0.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.540	14%		0.444		0.98	
Pure Premium Indicated by National Relativity		30%	0.301	32%		0.294		0.60	
Pure Premium Present on Rate Level		61%	0.234	54%		0.254		0.49	
Pure Premium Derived by Formula		0.282			0.293		0.58		

* 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							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	81,725,505	2	75,388	15	204,013	11,883	178,616	469,900	0.58
1/13 through 12/13	181,612,343	5	187,694	24	374,398	144,311	453,434	1,159,837	0.64
1/14 through 12/14	189,612,233	4	92,286	34	331,963	190,280	373,577	988,106	0.52
1/15 through 12/15	205,038,910	4	115,433	15	434,371	93,521	298,072	941,397	0.46
1/16 through 12/16	209,655,130	3	567,579	22	579,221	525,623	490,163	2,162,586	1.03
5 YR. TOTAL	867,644,121	18	1,038,380	110	1,923,966	965,618	1,793,862	5,721,826	0.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.341	40%	0.318			0.66	
Pure Premium Indicated by National Relativity		35%	0.499	30%	0.445			0.94	
Pure Premium Present on Rate Level		36%	0.424	30%	0.370			0.79	
Pure Premium Derived by Formula		0.426			0.372		0.80		

CLASS 3620		BOILERMAKING							
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.
1/12 through 12/12	28,470,587	0	0	11	151,033	0	199,130	350,163	1.23
1/13 through 12/13	29,088,637	2	43,097	16	115,250	71,291	181,231	410,869	1.41
1/14 through 12/14	32,560,722	1	26,877	16	231,688	5,531	311,371	575,467	1.77
1/15 through 12/15	37,897,199	1	444,477	11	154,304	147,297	154,816	900,894	2.38
1/16 through 12/16	28,824,500	1	64,348	16	204,811	41,996	275,208	586,363	2.03
5 YR. TOTAL	156,841,645	5	578,799	70	857,086	266,115	1,121,756	2,823,756	1.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.916	30%	0.885			1.80	
Pure Premium Indicated by National Relativity		41%	0.879	35%	0.857			1.74	
Pure Premium Present on Rate Level		41%	0.875	35%	1.105			1.98	
Pure Premium Derived by Formula		0.884			0.952		1.84		

CLASS 3629		MACHINED PARTS 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.
1/12 through 12/12	131,636,124	11	420,612	17	439,098	192,104	344,142	1,395,956	1.06
1/13 through 12/13	149,005,708	6	504,938	19	159,809	227,750	330,469	1,222,966	0.82
1/14 through 12/14	154,552,667	4	150,239	29	423,637	74,596	408,290	1,056,762	0.68
1/15 through 12/15	170,846,513	5	331,126	25	373,882	225,518	328,887	1,259,413	0.74
1/16 through 12/16	161,142,906	2	117,685	27	350,752	90,678	432,432	991,547	0.62
5 YR. TOTAL	767,183,918	28	1,524,600	117	1,747,178	810,646	1,844,220	5,926,644	0.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.426	40%	0.346			0.77	
Pure Premium Indicated by National Relativity		36%	0.335	30%	0.358			0.69	
Pure Premium Present on Rate Level		37%	0.419	30%	0.403			0.82	
Pure Premium Derived by Formula		0.391			0.367		0.76		

* 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							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	589,006,990	16	608,316	147	2,886,896	420,421	3,327,678	7,243,311	1.23
1/13 through 12/13	532,200,640	26	1,023,984	130	2,145,351	1,073,496	2,792,584	7,035,415	1.32
1/14 through 12/14	559,051,738	23	1,326,765	125	1,666,381	1,388,770	2,141,821	6,523,737	1.17
1/15 through 12/15	584,946,966	23	956,353	145	2,445,226	1,156,350	2,242,338	6,800,267	1.16
1/16 through 12/16	588,552,764	9	262,927	121	2,818,137	210,630	2,840,382	6,132,076	1.04
5 YR. TOTAL	2,853,759,098	97	4,178,345	668	11,961,991	4,249,667	13,344,803	33,734,806	1.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	0.566	100%	0.617			1.18	
Pure Premium Indicated by National Relativity		18%	0.695	0%	0.660			1.36	
Pure Premium Present on Rate Level		19%	0.623	0%	0.687			1.31	
Pure Premium Derived by Formula		0.600			0.617		1.22		

CLASS 3634		VALVE 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.
1/12 through 12/12	59,138,360	2	69,162	6	41,581	9,577	157,783	278,103	0.47
1/13 through 12/13	65,511,030	2	111,695	8	108,461	388,440	138,136	746,732	1.14
1/14 through 12/14	64,127,894	0	0	11	124,207	0	208,771	332,978	0.52
1/15 through 12/15	66,956,659	1	101,750	3	9,300	12,326	48,111	171,487	0.26
1/16 through 12/16	72,797,173	3	40,597	8	99,147	34,262	140,760	314,766	0.43
5 YR. TOTAL	328,531,116	8	323,204	36	382,696	444,605	693,561	1,844,066	0.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.215	26%	0.346			0.56	
Pure Premium Indicated by National Relativity		41%	0.415	37%	0.395			0.81	
Pure Premium Present on Rate Level		42%	0.372	37%	0.396			0.77	
Pure Premium Derived by Formula		0.363			0.383		0.75		

CLASS 3635		GEAR MFG OR GRINDING							
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.
1/12 through 12/12	28,046,780	3	99,770	6	306,582	65,564	312,871	784,787	2.80
1/13 through 12/13	37,880,182	1	10,610	2	1,530	38,943	12,884	63,967	0.17
1/14 through 12/14	40,889,123	1	159,417	5	63,531	35,130	69,617	327,695	0.80
1/15 through 12/15	46,905,587	1	5,758	6	170,474	2,651	455,139	634,022	1.35
1/16 through 12/16	60,963,232	1	29,489	7	108,147	37,928	77,643	253,207	0.42
5 YR. TOTAL	214,684,904	7	305,044	26	650,264	180,216	928,154	2,063,678	0.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.445	25%	0.516			0.96	
Pure Premium Indicated by National Relativity		42%	0.598	37%	0.581			1.18	
Pure Premium Present on Rate Level		42%	0.550	38%	0.570			1.12	
Pure Premium Derived by Formula		0.553			0.561		1.11		

* 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.
1/12 through 12/12	77,833,902	0	0	19	444,319	0	681,155	1,125,474	1.45
1/13 through 12/13	72,502,505	1	7,849	14	121,981	2,100	140,615	272,545	0.38
1/14 through 12/14	68,934,660	2	104,178	15	180,714	43,003	171,676	499,571	0.72
1/15 through 12/15	65,008,061	0	0	15	302,015	0	209,332	511,347	0.79
1/16 through 12/16	50,075,712	1	30,006	9	122,893	0	224,837	377,736	0.75
5 YR. TOTAL	334,354,840	4	142,033	72	1,171,922	45,103	1,427,615	2,786,673	0.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.393	26%	0.440			0.83	
Pure Premium Indicated by National Relativity		41%	0.451	37%	0.466			0.92	
Pure Premium Present on Rate Level		42%	0.369	37%	0.390			0.76	
Pure Premium Derived by Formula						0.407	0.431	0.84	

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.
1/12 through 12/12	30,592,569	1	11,205	8	60,841	15,841	198,668	286,555	0.94
1/13 through 12/13	35,736,488	1	28,081	4	17,101	41,242	11,657	98,081	0.27
1/14 through 12/14	24,959,576	0	0	5	93,090	0	127,109	220,199	0.88
1/15 through 12/15	36,236,497	1	16,006	5	89,439	29,003	63,673	198,121	0.55
1/16 through 12/16	51,399,168	0	0	5	126,818	0	116,861	243,679	0.47
5 YR. TOTAL	178,924,298	3	55,292	27	387,289	86,086	517,968	1,046,635	0.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.247	17%	0.338			0.59	
Pure Premium Indicated by National Relativity		15%	0.248	16%	0.340			0.59	
Pure Premium Present on Rate Level		74%	0.313	67%	0.338			0.65	
Pure Premium Derived by Formula						0.296	0.338	0.63	

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.
1/12 through 12/12	193,266,138	2	14,791	23	450,945	0	565,992	1,031,728	0.53
1/13 through 12/13	226,453,705	2	99,458	26	438,248	192,066	904,217	1,633,989	0.72
1/14 through 12/14	229,595,679	1	134,411	28	317,756	39,564	451,859	943,590	0.41
1/15 through 12/15	247,460,887	8	629,162	25	1,319,760	292,495	754,946	2,996,363	1.21
1/16 through 12/16	284,617,152	3	86,690	18	573,054	92,245	628,153	1,380,142	0.49
5 YR. TOTAL	1,181,393,561	16	964,512	120	3,099,763	616,370	3,305,167	7,985,812	0.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	0.344	47%	0.332			0.68	
Pure Premium Indicated by National Relativity		34%	0.506	26%	0.470			0.98	
Pure Premium Present on Rate Level		34%	0.384	27%	0.375			0.76	
Pure Premium Derived by Formula						0.413	0.379	0.79	

* 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.
1/12 through 12/12	24,457,357	0	0	3	21,714	0	52,336	74,050	0.30
1/13 through 12/13	30,397,787	2	32,851	4	69,277	0	32,773	134,901	0.44
1/14 through 12/14	27,671,146	0	0	7	218,490	0	232,106	450,596	1.63
1/15 through 12/15	26,852,747	1	18,741	2	18,858	37,747	18,453	93,799	0.35
1/16 through 12/16	25,123,672	0	0	3	237,523	0	136,019	373,542	1.49
5 YR. TOTAL	134,502,709	3	51,592	19	565,862	37,747	471,687	1,126,888	0.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.459	18%	0.379			0.84	
Pure Premium Indicated by National Relativity		38%	0.581	40%	0.654			1.24	
Pure Premium Present on Rate Level		50%	0.494	42%	0.472			0.97	
Pure Premium Derived by Formula		0.523			0.528		1.05		

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.
1/12 through 12/12	31,868,941	0	0	3	47,254	0	59,158	106,412	0.33
1/13 through 12/13	33,433,964	0	0	2	2,526	0	21,446	23,972	0.07
1/14 through 12/14	39,045,380	0	0	4	54,341	0	84,489	138,830	0.36
1/15 through 12/15	42,100,380	1	18,579	5	33,663	13,703	51,422	117,367	0.28
1/16 through 12/16	51,862,781	1	166,085	4	72,418	104,173	91,775	434,451	0.84
5 YR. TOTAL	198,311,446	2	184,664	18	210,202	117,876	308,290	821,032	0.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.199	18%	0.215			0.41	
Pure Premium Indicated by National Relativity		44%	0.387	41%	0.456			0.84	
Pure Premium Present on Rate Level		44%	0.298	41%	0.317			0.62	
Pure Premium Derived by Formula		0.325			0.356		0.68		

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.
1/12 through 12/12	211,520,033	8	253,649	24	153,972	239,059	199,230	845,910	0.40
1/13 through 12/13	196,074,374	4	59,282	29	412,974	90,888	387,482	950,626	0.49
1/14 through 12/14	212,066,661	3	191,561	30	443,795	164,029	385,156	1,184,541	0.56
1/15 through 12/15	210,446,317	4	88,162	19	450,694	47,670	335,999	922,525	0.44
1/16 through 12/16	214,157,046	1	11,167	28	394,376	21,224	248,319	675,086	0.32
5 YR. TOTAL	1,044,264,431	20	603,821	130	1,855,811	562,870	1,556,186	4,578,688	0.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.236	33%	0.203			0.44	
Pure Premium Indicated by National Relativity		39%	0.175	33%	0.180			0.36	
Pure Premium Present on Rate Level		40%	0.192	34%	0.205			0.40	
Pure Premium Derived by Formula		0.195			0.196		0.39		

* 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.
1/12 through 12/12	183,577,896	5	85,828	28	555,920	60,305	398,272	1,100,325	0.60
1/13 through 12/13	163,342,264	0	0	17	220,928	0	224,839	445,767	0.27
1/14 through 12/14	189,588,642	6	239,013	43	852,296	197,491	599,065	1,887,865	1.00
1/15 through 12/15	196,477,863	6	555,444	16	332,161	231,477	339,099	1,458,181	0.74
1/16 through 12/16	205,106,889	0	0	13	374,541	0	323,759	698,300	0.34
5 YR. TOTAL	938,093,554	17	880,285	117	2,335,846	489,273	1,885,034	5,590,438	0.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.343	36%	0.253	0.60			
Pure Premium Indicated by National Relativity		37%	0.234	32%	0.247	0.48			
Pure Premium Present on Rate Level		38%	0.284	32%	0.267	0.55			
Pure Premium Derived by Formula		0.280			0.256			0.54	

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.
1/12 through 12/12	3,430,722	0	0	0	0	0	0	0	0.00
1/13 through 12/13	5,882,430	0	0	0	0	0	3,154	3,154	0.05
1/14 through 12/14	6,062,464	0	0	0	0	0	0	0	0.00
1/15 through 12/15	8,403,838	0	0	0	0	0	0	0	0.00
1/16 through 12/16	5,092,403	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	28,871,857	0	0	0	0	0	3,154	3,154	0.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	6%	0.011	0.01			
Pure Premium Indicated by National Relativity		42%	0.387	45%	0.302	0.69			
Pure Premium Present on Rate Level		53%	0.364	49%	0.249	0.61			
Pure Premium Derived by Formula		0.355			0.259			0.61	

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.
1/12 through 12/12	481,660,458	21	1,744,870	86	1,471,374	1,189,788	1,591,614	5,997,646	1.25
1/13 through 12/13	464,871,391	18	1,651,915	95	1,978,803	1,243,781	1,834,624	6,709,123	1.44
1/14 through 12/14	491,150,548	31	1,983,860	86	3,246,029	1,324,868	2,557,304	9,112,061	1.86
1/15 through 12/15	557,611,604	29	2,262,311	106	4,383,765	1,918,146	3,670,467	12,234,689	2.19
1/16 through 12/16	589,589,153	17	1,812,124	107	3,300,531	1,250,752	3,430,949	9,794,356	1.66
5 YR. TOTAL	2,584,883,154	116	9,455,080	480	14,380,502	6,927,335	13,084,958	43,847,875	1.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		74%	0.922	100%	0.774	1.70			
Pure Premium Indicated by National Relativity		13%	1.112	0%	0.907	2.02			
Pure Premium Present on Rate Level		13%	0.907	0%	0.793	1.70			
Pure Premium Derived by Formula		0.945			0.774			1.72	

* 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.
1/12 through 12/12	29,370,835	2	25,942	7	379,543	52,829	214,750	673,064	2.29
1/13 through 12/13	24,267,266	0	0	1	52,050	0	30,988	83,038	0.34
1/14 through 12/14	24,431,079	3	810,986	4	609,204	403,340	226,277	2,049,807	8.39
1/15 through 12/15	31,166,639	2	207,169	8	235,083	89,483	277,426	809,161	2.60
1/16 through 12/16	23,047,913	1	182,325	6	88,440	460,654	47,851	779,270	3.38
5 YR. TOTAL	132,283,732	8	1,226,422	26	1,364,320	1,006,306	797,292	4,394,340	3.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	1.958	28%	1.363			3.32	
Pure Premium Indicated by National Relativity		39%	1.045	36%	0.807			1.85	
Pure Premium Present on Rate Level		40%	1.441	36%	1.099			2.54	
Pure Premium Derived by Formula			1.395		1.068			2.46	

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.
1/12 through 12/12	15,814	0	0	0	0	0	0	0	0.00
1/13 through 12/13	248,489	0	0	0	0	0	0	0	0.00
1/14 through 12/14	152,870	0	0	0	0	0	0	0	0.00
1/15 through 12/15	30,079	0	0	0	0	0	0	0	0.00
1/16 through 12/16	3,309	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	450,561	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		20%	1.013	21%	0.652			1.67	
Pure Premium Present on Rate Level		79%	0.458	78%	0.400			0.86	
Pure Premium Derived by Formula			0.564		0.449			1.01	

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.
1/12 through 12/12	12,189,883	0	0	5	154,604	0	72,575	227,179	1.86
1/13 through 12/13	11,723,177	0	0	5	38,261	0	13,380	51,641	0.44
1/14 through 12/14	14,511,607	0	0	1	1,171	0	14,758	15,929	0.11
1/15 through 12/15	12,323,207	0	0	2	3,466	0	4,315	7,781	0.06
1/16 through 12/16	10,313,357	0	0	2	18,929	0	7,360	26,289	0.26
5 YR. TOTAL	61,061,231	0	0	15	216,431	0	112,388	328,819	0.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.354	12%	0.184			0.54	
Pure Premium Indicated by National Relativity		37%	0.707	39%	0.563			1.27	
Pure Premium Present on Rate Level		55%	0.522	49%	0.471			0.99	
Pure Premium Derived by Formula			0.577		0.472			1.05	

* 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						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/12 through 12/12	462,904,234	28	1,422,760	196	4,845,110	1,012,289	3,340,903	10,621,062	2.29	
1/13 through 12/13	524,016,960	33	2,583,946	248	7,274,563	1,855,065	4,526,324	16,239,898	3.10	
1/14 through 12/14	558,195,877	33	1,920,203	213	6,183,316	1,203,597	3,389,301	12,696,417	2.28	
1/15 through 12/15	562,951,329	29	2,650,236	185	5,252,857	1,067,070	3,288,746	12,258,909	2.18	
1/16 through 12/16	460,855,912	23	1,600,400	119	3,796,563	1,064,315	2,603,144	9,064,422	1.97	
5 YR. TOTAL	2,568,924,312	146	10,177,545	961	27,352,409	6,202,336	17,148,418	60,880,708	2.37	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		91%	1.461	100%	0.909	2.37				
Pure Premium Indicated by National Relativity		4%	0.971	0%	0.748	1.72				
Pure Premium Present on Rate Level		5%	1.411	0%	0.926	2.34				
Pure Premium Derived by Formula		1.439			0.909		2.35			

CLASS 3821		AUTOMOBILE RECYCLING & 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.	
1/12 through 12/12	22,242,439	3	123,777	14	226,286	538,857	429,133	1,318,053	5.93	
1/13 through 12/13	22,997,089	2	133,890	8	124,161	109,008	190,022	557,081	2.42	
1/14 through 12/14	22,156,816	1	93,566	8	209,940	41,809	327,492	672,807	3.04	
1/15 through 12/15	24,027,732	2	7,967	10	200,445	13,302	303,457	525,171	2.19	
1/16 through 12/16	24,214,425	4	282,986	10	165,137	282,689	268,771	999,583	4.13	
5 YR. TOTAL	115,638,501	12	642,186	50	925,969	985,665	1,518,875	4,072,695	3.52	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		19%	1.356	33%	2.166	3.52				
Pure Premium Indicated by National Relativity		40%	1.505	33%	1.452	2.96				
Pure Premium Present on Rate Level		41%	1.383	34%	1.853	3.24				
Pure Premium Derived by Formula		1.427			1.824		3.25			

CLASS 3822		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: DIE-PRESSED STEEL								
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.	
1/12 through 12/12	685,355	0	0	1	1,790	0	732	2,522	0.37	
1/13 through 12/13	915,388	0	0	0	0	0	6,732	6,732	0.74	
1/14 through 12/14	931,591	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	1,348,273	0	0	0	0	0	0	0	0.00	
1/16 through 12/16	1,344,288	0	0	0	0	0	1,484	1,484	0.11	
5 YR. TOTAL	5,224,895	0	0	1	1,790	0	8,948	10,738	0.21	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		3%	0.034	5%	0.171	0.21				
Pure Premium Indicated by National Relativity		37%	0.818	39%	1.025	1.84				
Pure Premium Present on Rate Level		60%	0.616	56%	0.849	1.47				
Pure Premium Derived by Formula		0.673			0.884		1.56			

* 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.
1/12 through 12/12	41,464,280	3	50,235	17	133,411	106,207	170,278	460,131	1.11
1/13 through 12/13	47,137,826	3	32,145	20	328,104	55,042	335,844	751,135	1.59
1/14 through 12/14	51,666,584	0	0	30	602,322	0	598,973	1,201,295	2.33
1/15 through 12/15	56,747,856	1	35,043	24	403,404	6,996	488,556	933,999	1.65
1/16 through 12/16	67,780,286	6	197,406	32	561,792	133,771	585,514	1,478,483	2.18
5 YR. TOTAL	264,796,832	13	314,829	123	2,029,033	302,016	2,179,165	4,825,043	1.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.885	36%	0.937			1.82	
Pure Premium Indicated by National Relativity		38%	0.951	32%	0.979			1.93	
Pure Premium Present on Rate Level		39%	0.871	32%	0.972			1.84	
Pure Premium Derived by Formula		0.905		0.962				1.87	

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.
1/12 through 12/12	116,980,362	1	23,035	6	67,795	1,965	44,286	137,081	0.12
1/13 through 12/13	124,803,914	2	34,626	7	100,352	12,402	55,639	203,019	0.16
1/14 through 12/14	133,403,500	2	86,850	12	195,017	27,399	152,907	462,173	0.35
1/15 through 12/15	135,455,327	1	37,685	3	16,919	16,439	22,566	93,609	0.07
1/16 through 12/16	141,928,270	1	84,506	10	480,584	50,471	195,423	810,984	0.57
5 YR. TOTAL	652,571,373	7	266,702	38	860,667	108,676	470,821	1,706,866	0.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.173	24%	0.089			0.26	
Pure Premium Indicated by National Relativity		40%	0.283	38%	0.216			0.50	
Pure Premium Present on Rate Level		41%	0.238	38%	0.168			0.41	
Pure Premium Derived by Formula		0.244		0.167				0.41	

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.
1/12 through 12/12	43,487,055	2	79,621	7	81,530	8,673	88,181	258,005	0.59
1/13 through 12/13	48,469,759	0	0	2	136,315	0	45,429	181,744	0.38
1/14 through 12/14	55,910,180	0	0	7	69,004	0	103,444	172,448	0.31
1/15 through 12/15	62,335,267	4	81,469	7	31,552	62,057	52,874	227,952	0.37
1/16 through 12/16	56,159,479	0	0	8	57,514	0	158,421	215,935	0.38
5 YR. TOTAL	266,361,740	6	161,090	31	375,915	70,730	448,349	1,056,084	0.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.202	24%	0.195			0.40	
Pure Premium Indicated by National Relativity		39%	0.621	38%	0.571			1.19	
Pure Premium Present on Rate Level		45%	0.420	38%	0.420			0.84	
Pure Premium Derived by Formula		0.464		0.423				0.89	

* 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.	
1/12 through 12/12	35,717,068	0	0	2	50,510	0	47,311	97,821	0.27	
1/13 through 12/13	30,420,790	1	63,187	5	118,375	43,837	70,048	295,447	0.97	
1/14 through 12/14	52,469,969	1	9,602	9	149,012	0	177,362	335,976	0.64	
1/15 through 12/15	86,168,873	2	210,994	14	308,157	85,416	479,846	1,084,413	1.26	
1/16 through 12/16	91,507,126	0	0	6	364,859	0	261,948	626,807	0.69	
5 YR. TOTAL	296,283,826	4	283,783	36	990,913	129,253	1,036,515	2,440,464	0.82	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		15%	0.430	20%	0.393	0.82				
Pure Premium Indicated by National Relativity		42%	0.312	40%	0.275	0.59				
Pure Premium Present on Rate Level		43%	0.316	40%	0.280	0.60				
Pure Premium Derived by Formula		0.331			0.301		0.63			

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.	
1/12 through 12/12	295,429	0	0	1	1,391	0	3,340	4,731	1.60	
1/13 through 12/13	331,693	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	276,863	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	316,448	0	0	0	0	0	0	0	0.00	
1/16 through 12/16	254,459	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	1,474,892	0	0	1	1,391	0	3,340	4,731	0.32	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		1%	0.094	2%	0.226	0.32				
Pure Premium Indicated by National Relativity		27%	0.486	29%	0.496	0.98				
Pure Premium Present on Rate Level		72%	0.642	69%	0.577	1.22				
Pure Premium Derived by Formula		0.594			0.546		1.14			

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.	
1/12 through 12/12	457,399	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	1,681,589	0	0	2	27,911	0	42,647	70,558	4.20	
1/14 through 12/14	2,960,590	0	0	0	0	0	294	294	0.01	
1/15 through 12/15	2,734,508	0	0	0	0	0	0	0	0.00	
1/16 through 12/16	2,650,899	0	0	1	7,959	0	1,614	9,573	0.36	
5 YR. TOTAL	10,484,985	0	0	3	35,870	0	44,555	80,425	0.77	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		3%	0.342	6%	0.425	0.77				
Pure Premium Indicated by National Relativity		16%	0.352	17%	0.497	0.85				
Pure Premium Present on Rate Level		81%	0.329	77%	0.676	1.01				
Pure Premium Derived by Formula		0.333			0.631		0.96			

* 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.
1/12 through 12/12	2,387,249	0	0	1	21,682	0	22,359	44,041	1.85
1/13 through 12/13	7,911,349	3	134,374	2	12,133	37,284	22,144	205,935	2.60
1/14 through 12/14	7,261,349	0	0	0	0	0	1,884	1,884	0.03
1/15 through 12/15	15,638,209	1	28,788	5	110,981	4,740	94,681	239,190	1.53
1/16 through 12/16	14,121,743	2	95,781	1	46,821	61,522	32,508	236,632	1.68
5 YR. TOTAL	47,319,899	6	258,943	9	191,617	103,546	173,576	727,682	1.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.952	14%	0.586	1.54			
Pure Premium Indicated by National Relativity		45%	1.008	43%	0.901	1.91			
Pure Premium Present on Rate Level		45%	0.908	43%	0.826	1.73			
Pure Premium Derived by Formula		0.957			0.825			1.78	

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.
1/12 through 12/12	31,995,842	3	223,774	9	129,422	141,068	104,607	598,871	1.87
1/13 through 12/13	34,003,108	1	39,218	5	42,424	62,012	89,086	232,740	0.68
1/14 through 12/14	36,190,166	1	42,431	6	110,003	17,242	93,582	263,258	0.73
1/15 through 12/15	36,711,546	3	198,662	10	133,551	131,461	157,004	620,678	1.69
1/16 through 12/16	43,257,152	1	27,138	3	117,320	4,839	109,312	258,609	0.60
5 YR. TOTAL	182,157,814	9	531,223	33	532,720	356,622	553,591	1,974,156	1.08
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.584	31%	0.500	1.08			
Pure Premium Indicated by National Relativity		38%	1.821	34%	1.342	3.16			
Pure Premium Present on Rate Level		38%	1.405	35%	1.049	2.45			
Pure Premium Derived by Formula		1.366			0.978			2.34	

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.
1/12 through 12/12	28,505,950	3	150,114	7	58,266	89,984	92,382	390,746	1.37
1/13 through 12/13	30,832,574	5	508,072	6	151,294	750,570	146,662	1,556,598	5.05
1/14 through 12/14	32,643,452	1	10,160	10	117,023	5,112	239,740	372,035	1.14
1/15 through 12/15	35,932,743	4	249,423	14	203,630	190,254	323,460	966,767	2.69
1/16 through 12/16	36,174,483	0	0	6	152,775	0	227,563	380,338	1.05
5 YR. TOTAL	164,089,202	13	917,769	43	682,988	1,035,920	1,029,807	3,666,484	2.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.976	34%	1.259	2.24			
Pure Premium Indicated by National Relativity		32%	1.060	33%	1.032	2.09			
Pure Premium Present on Rate Level		48%	1.118	33%	1.386	2.50			
Pure Premium Derived by Formula		1.071			1.226			2.30	

* 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.
1/12 through 12/12	3,511,455	0	0	1	11,442	0	1,806	13,248	0.38
1/13 through 12/13	4,285,019	0	0	0	0	0	771	771	0.02
1/14 through 12/14	2,629,964	0	0	1	16,779	0	7,500	24,279	0.92
1/15 through 12/15	4,261,293	0	0	2	47,136	0	49,523	96,659	2.27
1/16 through 12/16	6,668,131	0	0	4	17,652	0	27,065	44,717	0.67
5 YR. TOTAL	21,355,862	0	0	8	93,009	0	86,665	179,674	0.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.436	8%	0.406			0.84	
Pure Premium Indicated by National Relativity		22%	1.359	23%	1.159			2.52	
Pure Premium Present on Rate Level		72%	0.645	69%	0.665			1.31	
Pure Premium Derived by Formula		0.790		0.758				1.55	

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.
1/12 through 12/12	61,256,747	6	279,972	27	235,750	556,760	401,381	1,473,863	2.41
1/13 through 12/13	63,374,185	7	388,856	31	765,538	326,285	1,165,273	2,645,952	4.18
1/14 through 12/14	72,333,811	7	379,196	29	438,889	352,907	614,053	1,785,045	2.47
1/15 through 12/15	78,034,356	6	375,845	36	1,268,582	233,535	803,068	2,681,030	3.44
1/16 through 12/16	85,600,561	8	267,480	33	820,609	224,708	705,950	2,018,747	2.36
5 YR. TOTAL	360,599,660	34	1,691,349	156	3,529,368	1,694,195	3,689,725	10,604,637	2.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	1.448	53%	1.493			2.94	
Pure Premium Indicated by National Relativity		33%	1.563	23%	1.503			3.07	
Pure Premium Present on Rate Level		34%	1.373	24%	1.528			2.90	
Pure Premium Derived by Formula		1.460		1.504				2.96	

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.
1/12 through 12/12	14,259,734	1	159,062	2	257,338	173,513	235,982	825,895	5.79
1/13 through 12/13	13,829,801	0	0	2	97,124	0	73,970	171,094	1.24
1/14 through 12/14	16,040,844	0	0	2	12,858	0	29,632	42,490	0.27
1/15 through 12/15	18,026,780	1	67,568	6	98,741	17,855	125,281	309,445	1.72
1/16 through 12/16	19,000,281	0	0	1	4,095	0	20,312	24,407	0.13
5 YR. TOTAL	81,157,440	2	226,630	13	470,156	191,368	485,177	1,373,331	1.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.859	17%	0.834			1.69	
Pure Premium Indicated by National Relativity		32%	0.536	35%	0.608			1.14	
Pure Premium Present on Rate Level		57%	0.680	48%	0.685			1.37	
Pure Premium Derived by Formula		0.654		0.683				1.34	

* 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.
1/12 through 12/12	694,748	0	0	0	0	0	0	0	0.00
1/13 through 12/13	896,812	0	0	0	0	0	0	0	0.00
1/14 through 12/14	656,818	0	0	0	0	0	452	452	0.07
1/15 through 12/15	1,138,321	0	0	1	1,415	0	1,511	2,926	0.26
1/16 through 12/16	739,038	0	0	2	70,369	0	20,982	91,351	12.36
5 YR. TOTAL	4,125,737	0	0	3	71,784	0	22,945	94,729	2.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	1.740	4%		0.556		2.30	
Pure Premium Indicated by National Relativity		12%	0.549	13%		0.444		0.99	
Pure Premium Present on Rate Level		85%	0.690	83%		0.610		1.30	
Pure Premium Derived by Formula		0.705			0.586		1.29		

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.
1/12 through 12/12	72,054,335	3	214,831	18	366,661	301,088	296,615	1,179,195	1.64
1/13 through 12/13	74,955,013	3	106,390	19	718,154	105,964	922,464	1,852,972	2.47
1/14 through 12/14	89,277,901	0	0	14	218,588	0	338,095	556,683	0.62
1/15 through 12/15	87,619,288	2	196,749	12	182,520	181,498	246,944	807,711	0.92
1/16 through 12/16	95,099,656	3	132,393	16	801,341	59,387	378,025	1,371,146	1.44
5 YR. TOTAL	419,006,193	11	650,363	79	2,287,264	647,937	2,182,143	5,767,707	1.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	0.701	39%		0.675		1.38	
Pure Premium Indicated by National Relativity		32%	0.827	30%		0.731		1.56	
Pure Premium Present on Rate Level		43%	0.641	31%		0.715		1.36	
Pure Premium Derived by Formula		0.716			0.704		1.42		

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.
1/12 through 12/12	29,395,357	1	14,664	4	268,975	17,490	270,979	572,108	1.95
1/13 through 12/13	32,236,444	0	0	6	181,429	0	203,828	385,257	1.20
1/14 through 12/14	43,708,349	3	106,007	10	403,137	102,686	311,862	923,692	2.11
1/15 through 12/15	51,687,675	2	136,462	10	171,013	35,178	249,595	592,248	1.15
1/16 through 12/16	33,960,014	1	114,581	5	125,442	78,819	77,461	396,303	1.17
5 YR. TOTAL	190,987,839	7	371,714	35	1,149,996	234,173	1,113,725	2,869,608	1.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.797	26%		0.706		1.50	
Pure Premium Indicated by National Relativity		34%	0.661	37%		0.558		1.22	
Pure Premium Present on Rate Level		49%	0.708	37%		0.720		1.43	
Pure Premium Derived by Formula		0.707			0.656		1.36		

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

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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.
1/12 through 12/12	179,517,512	0	0	8	277,590	0	202,940	480,530	0.27
1/13 through 12/13	201,298,575	0	0	8	258,125	0	141,201	399,326	0.20
1/14 through 12/14	176,330,544	1	96,730	8	215,210	60,066	462,433	834,439	0.47
1/15 through 12/15	219,548,146	4	479,711	7	176,060	189,387	348,911	1,194,069	0.54
1/16 through 12/16	282,567,974	0	0	13	189,533	0	282,504	472,037	0.17
5 YR. TOTAL	1,059,262,751	5	576,441	44	1,116,518	249,453	1,437,989	3,380,401	0.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.160	25%	0.159	0.32			
Pure Premium Indicated by National Relativity		20%	0.075	21%	0.070	0.15			
Pure Premium Present on Rate Level		64%	0.111	54%	0.114	0.23			
Pure Premium Derived by Formula		0.112		0.116		0.23			

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.
1/12 through 12/12	6,715,981	0	0	1	15,530	0	12,090	27,620	0.41
1/13 through 12/13	7,391,849	0	0	0	0	0	1,058	1,058	0.01
1/14 through 12/14	28,394,730	0	0	10	114,048	0	85,024	199,072	0.70
1/15 through 12/15	23,604,380	1	54,396	7	33,083	69,489	69,567	226,535	0.96
1/16 through 12/16	21,865,996	0	0	3	6,630	0	14,724	21,354	0.10
5 YR. TOTAL	87,972,936	1	54,396	21	169,291	69,489	182,463	475,639	0.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.254	9%	0.286	0.54			
Pure Premium Indicated by National Relativity		18%	0.300	19%	0.250	0.55			
Pure Premium Present on Rate Level		76%	0.198	72%	0.191	0.39			
Pure Premium Derived by Formula		0.220		0.211		0.43			

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.
1/12 through 12/12	19,954,507	0	0	3	77,561	0	110,811	188,372	0.94
1/13 through 12/13	73,164,431	0	0	5	109,747	0	154,008	263,755	0.36
1/14 through 12/14	73,389,335	1	198,110	4	37,656	49,575	111,375	396,716	0.54
1/15 through 12/15	87,458,355	1	48,712	7	89,806	68,201	110,251	316,970	0.36
1/16 through 12/16	93,747,018	2	437,489	8	390,677	142,697	182,176	1,153,039	1.23
5 YR. TOTAL	347,713,646	4	684,311	27	705,447	260,473	668,621	2,318,852	0.67
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.400	23%	0.267	0.67			
Pure Premium Indicated by National Relativity		20%	0.687	21%	0.472	1.16			
Pure Premium Present on Rate Level		65%	0.289	56%	0.308	0.60			
Pure Premium Derived by Formula		0.385		0.333		0.72			

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

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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.
1/12 through 12/12	54,787,550	1	226,644	14	388,697	122,552	117,572	855,465	1.56
1/13 through 12/13	55,166,089	5	398,433	22	663,395	201,815	317,261	1,580,904	2.87
1/14 through 12/14	58,201,960	5	1,386,475	10	221,306	349,644	105,125	2,062,550	3.54
1/15 through 12/15	62,718,482	1	246,474	27	786,907	0	448,750	1,482,131	2.36
1/16 through 12/16	59,492,979	0	0	20	511,108	0	281,694	792,802	1.33
5 YR. TOTAL	290,367,060	12	2,258,026	93	2,571,413	674,011	1,270,402	6,773,852	2.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	1.663	30%	0.670			2.33	
Pure Premium Indicated by National Relativity		31%	0.630	34%	0.555			1.19	
Pure Premium Present on Rate Level		45%	0.914	36%	0.593			1.51	
Pure Premium Derived by Formula		1.006			0.603		1.61		

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.
1/12 through 12/12	22,148,850	4	237,197	8	86,718	111,827	110,908	546,650	2.47
1/13 through 12/13	22,622,306	1	22,957	3	61,320	126,573	86,266	297,116	1.31
1/14 through 12/14	25,072,838	0	0	14	213,873	0	232,139	446,012	1.78
1/15 through 12/15	26,449,600	1	12,205	7	255,665	11,721	252,880	532,471	2.01
1/16 through 12/16	27,673,034	0	0	6	137,575	0	162,632	300,207	1.09
5 YR. TOTAL	123,966,628	6	272,359	38	755,151	250,121	844,825	2,122,456	1.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.829	24%	0.883			1.71	
Pure Premium Indicated by National Relativity		42%	0.802	38%	0.810			1.61	
Pure Premium Present on Rate Level		43%	0.798	38%	0.892			1.69	
Pure Premium Derived by Formula		0.804			0.859		1.66		

CLASS 4131		MIRROR 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.
1/12 through 12/12	5,027,406	0	0	7	134,355	0	247,711	382,066	7.60
1/13 through 12/13	5,682,436	1	89,761	7	54,610	191,259	65,680	401,310	7.06
1/14 through 12/14	6,178,623	3	221,429	12	107,629	263,553	128,437	721,048	11.67
1/15 through 12/15	6,005,432	1	9,726	2	7,281	16,079	26,300	59,386	0.99
1/16 through 12/16	6,518,986	0	0	6	41,982	0	56,182	98,164	1.51
5 YR. TOTAL	29,412,883	5	320,916	34	345,857	470,891	524,310	1,661,974	5.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	2.267	16%	3.384			5.65	
Pure Premium Indicated by National Relativity		17%	1.542	18%	1.469			3.01	
Pure Premium Present on Rate Level		74%	1.153	66%	1.778			2.93	
Pure Premium Derived by Formula		1.319			1.979		3.30		

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

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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.
1/12 through 12/12	1,169,388	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,271,374	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,204,856	0	0	1	6,874	0	13,492	20,366	1.69
1/15 through 12/15	1,121,561	0	0	0	0	0	0	0	0.00
1/16 through 12/16	1,086,726	0	0	0	0	0	803	803	0.07
5 YR. TOTAL	5,853,905	0	0	1	6,874	0	14,295	21,169	0.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.117	4%	0.244			0.36	
Pure Premium Indicated by National Relativity		10%	0.372	11%	0.457			0.83	
Pure Premium Present on Rate Level		88%	0.404	85%	0.491			0.90	
Pure Premium Derived by Formula						0.395	0.477	0.87	

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.
1/12 through 12/12	29,856,320	3	73,534	5	15,569	68,314	20,708	178,125	0.60
1/13 through 12/13	33,974,051	2	59,737	12	114,449	69,425	166,290	409,901	1.21
1/14 through 12/14	27,437,994	2	142,081	4	50,533	34,657	51,374	278,645	1.02
1/15 through 12/15	19,717,913	0	0	2	21,628	0	7,726	29,354	0.15
1/16 through 12/16	34,773,492	0	0	3	135,336	0	65,438	200,774	0.58
5 YR. TOTAL	145,759,770	7	275,352	26	337,515	172,396	311,536	1,096,799	0.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.420	12%	0.332			0.75	
Pure Premium Indicated by National Relativity		36%	0.191	39%	0.158			0.35	
Pure Premium Present on Rate Level		56%	0.190	49%	0.190			0.38	
Pure Premium Derived by Formula						0.209	0.195	0.40	

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.
1/12 through 12/12	3,708,113	0	0	0	0	0	0	0	0.00
1/13 through 12/13	3,980,227	0	0	0	0	0	1,456	1,456	0.04
1/14 through 12/14	4,497,722	1	66,943	0	0	10,946	5,274	83,163	1.85
1/15 through 12/15	5,558,727	0	0	0	0	0	6,499	6,499	0.12
1/16 through 12/16	6,776,892	0	0	1	17,437	0	41,051	58,488	0.86
5 YR. TOTAL	24,521,681	1	66,943	1	17,437	10,946	54,280	149,606	0.61
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.344	8%	0.266			0.61	
Pure Premium Indicated by National Relativity		15%	0.765	16%	0.689			1.45	
Pure Premium Present on Rate Level		79%	0.658	76%	0.470			1.13	
Pure Premium Derived by Formula						0.655	0.489	1.14	

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

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CLASS 4207		PULP MFG-CHEMICAL PROCESS							
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.
1/12 through 12/12	34,624,458	2	589,599	5	332,037	0	157,432	1,079,068	3.12
1/13 through 12/13	38,942,950	1	305,619	9	550,240	132,563	226,236	1,214,658	3.12
1/14 through 12/14	44,073,566	0	0	4	103,294	0	28,804	132,098	0.30
1/15 through 12/15	40,650,554	1	168,553	6	144,996	129,558	107,302	550,409	1.35
1/16 through 12/16	37,921,811	1	86,818	3	94,116	14,104	28,519	223,557	0.59
5 YR. TOTAL	196,213,339	5	1,150,589	27	1,224,683	276,225	548,293	3,199,790	1.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	1.211	21%	0.420			1.63	
Pure Premium Indicated by National Relativity		26%	0.508	28%	0.331			0.84	
Pure Premium Present on Rate Level		56%	0.725	51%	0.430			1.16	
Pure Premium Derived by Formula		0.756				0.400		1.16	

CLASS 4239		PAPER MFG							
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.
1/12 through 12/12	109,431,678	4	390,043	20	429,190	227,392	381,682	1,428,307	1.31
1/13 through 12/13	117,631,637	10	97,377	18	471,758	81,314	252,388	902,837	0.77
1/14 through 12/14	119,694,710	6	180,317	21	422,401	235,490	311,719	1,149,927	0.96
1/15 through 12/15	120,773,913	9	100,119	13	565,837	86,321	510,855	1,263,132	1.05
1/16 through 12/16	126,934,741	2	156,655	17	666,298	90,853	584,396	1,498,202	1.18
5 YR. TOTAL	594,466,679	31	924,511	89	2,555,484	721,370	2,041,040	6,242,405	1.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	0.585	38%	0.465			1.05	
Pure Premium Indicated by National Relativity		36%	0.633	31%	0.497			1.13	
Pure Premium Present on Rate Level		36%	0.600	31%	0.475			1.08	
Pure Premium Derived by Formula		0.608				0.478		1.09	

CLASS 4240		BOX MFG-SET-UP PAPER							
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.
1/12 through 12/12	3,554,923	0	0	1	2,940	0	2,368	5,308	0.15
1/13 through 12/13	2,443,209	0	0	4	56,529	0	59,368	115,897	4.74
1/14 through 12/14	3,035,532	0	0	3	64,495	0	50,804	115,299	3.80
1/15 through 12/15	2,753,971	0	0	1	7,284	0	9,529	16,813	0.61
1/16 through 12/16	2,987,210	0	0	2	24,071	0	35,501	59,572	1.99
5 YR. TOTAL	14,774,845	0	0	11	155,319	0	157,570	312,889	2.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	1.051	8%	1.066			2.12	
Pure Premium Indicated by National Relativity		20%	0.873	22%	1.110			1.98	
Pure Premium Present on Rate Level		75%	0.726	70%	0.864			1.59	
Pure Premium Derived by Formula		0.772				0.934		1.71	

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

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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.
1/12 through 12/12	190,834,024	9	370,684	34	549,410	365,701	552,302	1,838,097	0.96
1/13 through 12/13	210,977,894	6	175,322	33	394,418	97,300	523,299	1,190,339	0.56
1/14 through 12/14	213,329,867	4	190,577	38	559,941	53,588	842,739	1,646,845	0.77
1/15 through 12/15	196,513,902	6	432,866	29	486,180	248,660	463,589	1,631,295	0.83
1/16 through 12/16	211,442,163	5	343,879	21	382,658	211,233	295,557	1,233,327	0.58
5 YR. TOTAL	1,023,097,850	30	1,513,328	155	2,372,607	976,482	2,677,486	7,539,903	0.74
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.380	47%	0.357	0.74			
Pure Premium Indicated by National Relativity		33%	0.646	26%	0.583	1.23			
Pure Premium Present on Rate Level		34%	0.458	27%	0.436	0.89			
Pure Premium Derived by Formula		0.494			0.437			0.93	

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.
1/12 through 12/12	123,450,965	3	154,723	15	434,743	218,298	327,767	1,135,531	0.92
1/13 through 12/13	113,443,491	2	125,582	19	364,341	61,725	508,383	1,060,031	0.94
1/14 through 12/14	142,102,031	2	128,117	20	540,929	24,793	362,117	1,055,956	0.74
1/15 through 12/15	148,589,847	2	26,247	37	991,673	37,681	768,392	1,823,993	1.23
1/16 through 12/16	170,635,366	2	132,910	26	304,864	187,448	464,505	1,089,727	0.64
5 YR. TOTAL	698,221,700	11	567,579	117	2,636,550	529,945	2,431,164	6,165,238	0.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.459	42%	0.424	0.88			
Pure Premium Indicated by National Relativity		35%	0.644	29%	0.600	1.24			
Pure Premium Present on Rate Level		35%	0.554	29%	0.494	1.05			
Pure Premium Derived by Formula		0.557			0.495			1.05	

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.
1/12 through 12/12	100,847,860	3	53,217	12	150,725	46,133	253,792	503,867	0.50
1/13 through 12/13	93,872,621	3	56,925	25	517,607	7,038	527,923	1,109,493	1.18
1/14 through 12/14	97,424,225	1	313,456	16	293,866	129,727	346,137	1,083,186	1.11
1/15 through 12/15	99,748,628	1	583	10	170,646	7,763	234,840	413,832	0.42
1/16 through 12/16	89,445,497	1	29,645	16	191,307	16,118	223,074	460,144	0.51
5 YR. TOTAL	481,338,831	9	453,826	79	1,324,151	206,779	1,585,766	3,570,522	0.74
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.369	33%	0.372	0.74			
Pure Premium Indicated by National Relativity		39%	0.432	33%	0.443	0.88			
Pure Premium Present on Rate Level		39%	0.456	34%	0.439	0.90			
Pure Premium Derived by Formula		0.428			0.418			0.85	

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

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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.
1/12 through 12/12	22,510,797	1	65,911	4	17,633	58,286	68,488	210,318	0.93
1/13 through 12/13	23,493,818	1	232	6	72,350	3,124	85,594	161,300	0.69
1/14 through 12/14	22,617,181	0	0	5	244,255	0	108,562	352,817	1.56
1/15 through 12/15	25,631,796	1	245,312	4	23,845	145,870	53,483	468,510	1.83
1/16 through 12/16	22,565,559	1	6,730	14	196,573	3,618	188,258	395,179	1.75
5 YR. TOTAL	116,819,151	4	318,185	33	554,656	210,898	504,385	1,588,124	1.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.747	18%		0.612		1.36	
Pure Premium Indicated by National Relativity		32%	0.562	35%		0.594		1.16	
Pure Premium Present on Rate Level		55%	0.601	47%		0.565		1.17	
Pure Premium Derived by Formula		0.608				0.584		1.19	

CLASS 4263		FIBER GOODS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	17,034,760	0	0	11	250,638	0	387,319	637,957	3.75
1/13 through 12/13	18,773,138	0	0	0	0	0	5,021	5,021	0.03
1/14 through 12/14	22,668,651	1	124,322	0	0	31,781	4,871	160,974	0.71
1/15 through 12/15	28,524,737	0	0	3	155,966	0	142,771	298,737	1.05
1/16 through 12/16	34,126,722	0	0	3	7,773	0	56,424	64,197	0.19
5 YR. TOTAL	121,128,008	1	124,322	17	414,377	31,781	596,406	1,166,886	0.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.445	21%		0.519		0.96	
Pure Premium Indicated by National Relativity		29%	0.687	31%		0.744		1.43	
Pure Premium Present on Rate Level		58%	0.583	48%		0.709		1.29	
Pure Premium Derived by Formula		0.595				0.680		1.28	

CLASS 4273		BAG MFG. - PLASTIC OR PAPER							
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.
1/12 through 12/12	35,078,840	4	210,964	13	248,935	221,084	376,572	1,057,555	3.02
1/13 through 12/13	35,723,835	1	40,914	9	84,405	25,973	98,939	250,231	0.70
1/14 through 12/14	39,642,465	0	0	15	182,398	0	226,970	409,368	1.03
1/15 through 12/15	39,135,191	1	3,108	14	194,463	1,005	557,057	755,633	1.93
1/16 through 12/16	39,961,438	2	175,358	17	384,067	136,200	311,428	1,007,053	2.52
5 YR. TOTAL	189,541,769	8	430,344	68	1,094,268	384,262	1,570,966	3,479,840	1.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.804	26%		1.032		1.84	
Pure Premium Indicated by National Relativity		42%	0.597	37%		0.557		1.15	
Pure Premium Present on Rate Level		42%	0.610	37%		0.701		1.31	
Pure Premium Derived by Formula		0.636				0.734		1.37	

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

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CLASS 4279		PAPER 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.
1/12 through 12/12	123,355,468	4	372,063	28	198,249	352,649	420,830	1,343,791	1.09
1/13 through 12/13	126,736,958	5	155,420	26	667,611	195,677	549,750	1,568,458	1.24
1/14 through 12/14	133,582,573	5	178,408	39	676,692	92,115	923,986	1,871,201	1.40
1/15 through 12/15	128,291,328	2	156,722	34	944,267	54,286	464,856	1,620,131	1.26
1/16 through 12/16	139,226,747	3	108,540	31	647,388	82,696	625,282	1,463,906	1.05
5 YR. TOTAL	651,193,074	19	971,153	158	3,134,207	777,423	2,984,704	7,867,487	1.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	0.630	44%	0.578			1.21	
Pure Premium Indicated by National Relativity		35%	0.675	28%	0.554			1.23	
Pure Premium Present on Rate Level		35%	0.597	28%	0.577			1.17	
Pure Premium Derived by Formula		0.634			0.571		1.21		

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.
1/12 through 12/12	1,928,011	0	0	0	0	0	1,418	1,418	0.07
1/13 through 12/13	1,717,533	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,691,153	0	0	1	786	0	2,896	3,682	0.22
1/15 through 12/15	1,981,537	0	0	2	98,011	0	106,348	204,359	10.31
1/16 through 12/16	1,964,165	0	0	0	0	0	1,677	1,677	0.09
5 YR. TOTAL	9,282,399	0	0	3	98,797	0	112,339	211,136	2.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	1.064	4%	1.210			2.27	
Pure Premium Indicated by National Relativity		21%	0.379	23%	0.306			0.69	
Pure Premium Present on Rate Level		76%	0.355	73%	0.395			0.75	
Pure Premium Derived by Formula		0.381			0.407		0.79		

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.
1/12 through 12/12	260,495,653	8	488,280	41	459,974	433,008	443,295	1,824,557	0.70
1/13 through 12/13	284,662,309	11	181,429	52	1,053,285	311,066	1,119,155	2,664,935	0.94
1/14 through 12/14	290,281,725	5	379,009	39	539,539	259,465	630,647	1,808,660	0.62
1/15 through 12/15	296,931,796	13	552,133	50	1,053,940	318,334	925,152	2,849,559	0.96
1/16 through 12/16	336,082,312	8	328,888	43	915,392	378,650	901,215	2,524,145	0.75
5 YR. TOTAL	1,468,453,795	45	1,929,739	225	4,022,130	1,700,523	4,019,464	11,671,856	0.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	0.405	56%	0.390			0.80	
Pure Premium Indicated by National Relativity		31%	0.473	22%	0.496			0.97	
Pure Premium Present on Rate Level		32%	0.406	22%	0.416			0.82	
Pure Premium Derived by Formula		0.426			0.419		0.85		

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

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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.
1/12 through 12/12	24,782,431	4	201,587	10	170,419	451,588	209,211	1,032,805	4.17
1/13 through 12/13	31,819,853	2	4,693	10	388,203	0	370,179	763,075	2.40
1/14 through 12/14	30,799,126	0	0	9	96,252	0	199,574	295,826	0.96
1/15 through 12/15	23,273,831	0	0	11	81,060	0	92,071	173,131	0.74
1/16 through 12/16	22,463,602	1	47,203	14	209,054	50,458	140,070	446,785	1.99
5 YR. TOTAL	133,138,843	7	253,483	54	944,988	502,046	1,011,105	2,711,622	2.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.900	28%	1.137			2.04	
Pure Premium Indicated by National Relativity		41%	1.119	36%	1.132			2.25	
Pure Premium Present on Rate Level		42%	0.925	36%	1.154			2.08	
Pure Premium Derived by Formula			1.000		1.141			2.14	

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.
1/12 through 12/12	2,853,059	1	73,107	2	13,302	81,716	5,304	173,429	6.08
1/13 through 12/13	3,356,260	0	0	0	0	0	2,403	2,403	0.07
1/14 through 12/14	3,611,879	0	0	1	7,540	0	12,485	20,025	0.56
1/15 through 12/15	3,706,968	0	0	0	0	0	3,421	3,421	0.09
1/16 through 12/16	4,049,222	0	0	1	1,485	0	18,822	20,307	0.50
5 YR. TOTAL	17,577,388	1	73,107	4	22,327	81,716	42,435	219,585	1.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.543	7%	0.706			1.25	
Pure Premium Indicated by National Relativity		26%	0.413	28%	0.403			0.82	
Pure Premium Present on Rate Level		70%	0.393	65%	0.493			0.89	
Pure Premium Derived by Formula			0.404		0.483			0.89	

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.
1/12 through 12/12	2,639,394	0	0	0	0	0	3,811	3,811	0.14
1/13 through 12/13	2,524,183	0	0	1	679	0	4,772	5,451	0.22
1/14 through 12/14	2,271,121	1	241,844	0	0	62,704	1,334	305,882	13.47
1/15 through 12/15	2,305,148	0	0	1	4,248	0	12,069	16,317	0.71
1/16 through 12/16	2,469,435	0	0	0	0	0	1,566	1,566	0.06
5 YR. TOTAL	12,209,281	1	241,844	2	4,927	62,704	23,552	333,027	2.73
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	2.021	4%	0.706			2.73	
Pure Premium Indicated by National Relativity		10%	0.126	11%	0.145			0.27	
Pure Premium Present on Rate Level		86%	0.479	85%	0.252			0.73	
Pure Premium Derived by Formula			0.505		0.258			0.76	

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

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CLASS 4352		ENGRAVING							
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.
1/12 through 12/12	4,712,214	0	0	0	0	0	1,784	1,784	0.04
1/13 through 12/13	5,489,714	0	0	1	2,165	0	13,444	15,609	0.28
1/14 through 12/14	5,026,648	0	0	1	7,489	0	7,322	14,811	0.30
1/15 through 12/15	5,319,357	0	0	1	8,373	0	7,548	15,921	0.30
1/16 through 12/16	5,560,283	0	0	2	31,363	0	21,800	53,163	0.96
5 YR. TOTAL	26,108,216	0	0	5	49,390	0	51,898	101,288	0.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.189	7%		0.199		0.39	
Pure Premium Indicated by National Relativity		16%	0.626	17%		0.492		1.12	
Pure Premium Present on Rate Level		80%	0.307	76%		0.389		0.70	
Pure Premium Derived by Formula		0.353			0.393		0.75		

CLASS 4360 + +		MOTION PICTURE: DEVELOPMENT OF NEGATIVES, PRINTING AND ALL SUBSEQUENT OPERATIONS							
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.
1/12 through 12/12	1,695,435	0	0	0	0	0	1,378	1,378	0.08
1/13 through 12/13	1,354,349	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,635,375	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,858,255	0	0	0	0	0	402	402	0.02
1/16 through 12/16	1,942,844	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,486,258	0	0	0	0	0	1,780	1,780	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	4%		0.021		0.02	
Pure Premium Indicated by National Relativity		14%	0.245	15%		0.193		0.44	
Pure Premium Present on Rate Level		83%	0.344	81%		0.342		0.69	
Pure Premium Derived by Formula		0.320			0.307		0.63		

CLASS 4361		PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Office and Clerical 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.
1/12 through 12/12	66,194,543	6	207,664	4	86,364	110,695	77,780	482,503	0.73
1/13 through 12/13	60,254,136	1	91,483	9	57,710	82,593	77,540	309,326	0.51
1/14 through 12/14	60,597,025	2	41,656	5	60,637	35,983	93,917	232,193	0.38
1/15 through 12/15	61,103,466	2	53,898	6	29,526	443,500	37,242	564,166	0.92
1/16 through 12/16	59,150,828	0	0	6	38,345	0	79,222	117,567	0.20
5 YR. TOTAL	307,299,998	11	394,701	30	272,582	672,771	365,701	1,705,755	0.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.217	20%		0.338		0.56	
Pure Premium Indicated by National Relativity		43%	0.197	40%		0.228		0.43	
Pure Premium Present on Rate Level		44%	0.223	40%		0.245		0.47	
Pure Premium Derived by Formula		0.211			0.257		0.47		

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

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CLASS 4410		RUBBER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	149,396,126	6	370,632	34	760,045	259,298	677,560	2,067,535	1.38
1/13 through 12/13	160,741,509	10	694,485	52	789,648	417,635	999,250	2,901,018	1.80
1/14 through 12/14	167,676,416	11	878,849	49	1,037,155	561,681	1,021,499	3,499,184	2.09
1/15 through 12/15	155,243,937	5	124,411	39	1,035,330	102,370	811,264	2,073,375	1.34
1/16 through 12/16	154,996,731	1	19,228	39	968,970	7,641	1,201,754	2,197,593	1.42
5 YR. TOTAL	788,054,719	33	2,087,605	213	4,591,148	1,348,625	4,711,327	12,738,705	1.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	0.847	55%	0.769			1.62	
Pure Premium Indicated by National Relativity		31%	0.696	22%	0.708			1.40	
Pure Premium Present on Rate Level		31%	0.795	23%	0.750			1.55	
Pure Premium Derived by Formula		0.784			0.751		1.54		

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.
1/12 through 12/12	285,809,805	26	2,517,187	111	3,915,518	1,577,889	3,125,474	11,136,068	3.90
1/13 through 12/13	294,334,285	18	1,688,278	118	4,160,900	822,857	3,347,470	10,019,505	3.40
1/14 through 12/14	287,038,798	16	1,583,627	90	3,486,273	908,775	3,082,198	9,060,873	3.16
1/15 through 12/15	299,746,179	16	1,289,987	81	2,809,030	713,054	2,229,961	7,042,032	2.35
1/16 through 12/16	291,552,438	15	1,374,806	58	2,204,891	683,554	1,920,103	6,183,354	2.12
5 YR. TOTAL	1,458,481,505	91	8,453,885	458	16,576,612	4,706,129	13,705,206	43,441,832	2.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		78%	1.716	100%	1.262			2.98	
Pure Premium Indicated by National Relativity		11%	0.972	0%	0.613			1.59	
Pure Premium Present on Rate Level		11%	1.824	0%	1.381			3.21	
Pure Premium Derived by Formula		1.646			1.262		2.91		

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.
1/12 through 12/12	16,558,584	0	0	4	32,784	0	14,660	47,444	0.29
1/13 through 12/13	18,460,886	0	0	4	148,635	0	153,317	301,952	1.64
1/14 through 12/14	12,761,680	1	15,581	1	192	4,432	9,231	29,436	0.23
1/15 through 12/15	9,877,818	0	0	0	0	0	1,446	1,446	0.02
1/16 through 12/16	6,560,716	0	0	1	44,318	0	29,006	73,324	1.12
5 YR. TOTAL	64,219,684	1	15,581	10	225,929	4,432	207,660	453,602	0.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.376	11%	0.330			0.71	
Pure Premium Indicated by National Relativity		16%	0.404	17%	0.352			0.76	
Pure Premium Present on Rate Level		77%	0.292	72%	0.377			0.67	
Pure Premium Derived by Formula		0.316			0.368		0.68		

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

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CLASS 4432		PEN MFG							
Industry Group: Manufacturing Hazard Group: 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.
1/12 through 12/12	3,544,639	1	8,297	0	0	3,679	2,101	14,077	0.40
1/13 through 12/13	4,312,676	0	0	0	0	0	2,392	2,392	0.06
1/14 through 12/14	5,380,215	0	0	0	0	0	817	817	0.02
1/15 through 12/15	5,753,197	0	0	0	0	0	1,275	1,275	0.02
1/16 through 12/16	7,672,981	0	0	2	20,785	0	35,153	55,938	0.73
5 YR. TOTAL	26,663,708	1	8,297	2	20,785	3,679	41,738	74,499	0.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.109	6%		0.170		0.28	
Pure Premium Indicated by National Relativity		14%	0.151	14%		0.233		0.38	
Pure Premium Present on Rate Level		83%	0.193	80%		0.286		0.48	
Pure Premium Derived by Formula			0.185			0.272		0.46	

CLASS 4452		PLASTICS MFG: FABRICATED PRODUCTS 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.
1/12 through 12/12	96,419,963	5	217,848	29	400,985	121,970	341,905	1,082,708	1.12
1/13 through 12/13	108,391,413	3	94,207	33	594,058	212,899	794,002	1,695,166	1.56
1/14 through 12/14	122,181,760	3	54,894	21	217,201	61,298	246,259	579,652	0.48
1/15 through 12/15	165,864,950	2	203,226	26	785,614	64,135	1,109,497	2,162,472	1.30
1/16 through 12/16	174,328,831	4	125,850	24	539,228	113,351	529,937	1,308,366	0.75
5 YR. TOTAL	667,186,917	17	696,025	133	2,537,086	573,653	3,021,600	6,828,364	1.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.485	45%		0.539		1.02	
Pure Premium Indicated by National Relativity		35%	0.613	27%		0.645		1.26	
Pure Premium Present on Rate Level		36%	0.553	28%		0.604		1.16	
Pure Premium Derived by Formula			0.554			0.586		1.14	

CLASS 4459		PLASTICS MFG: SHEETS, RODS, OR TUBES							
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.
1/12 through 12/12	162,501,838	4	128,714	43	695,467	69,591	607,887	1,501,659	0.92
1/13 through 12/13	168,678,847	10	533,847	42	594,555	252,338	740,468	2,121,208	1.26
1/14 through 12/14	167,146,392	6	328,335	48	749,717	303,113	562,910	1,944,075	1.16
1/15 through 12/15	166,301,802	9	228,357	54	1,198,655	235,816	1,422,943	3,085,771	1.86
1/16 through 12/16	173,748,716	3	122,102	49	758,907	105,058	738,294	1,724,361	0.99
5 YR. TOTAL	838,377,595	32	1,341,355	236	3,997,301	965,916	4,072,502	10,377,074	1.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	0.637	52%		0.601		1.24	
Pure Premium Indicated by National Relativity		32%	0.636	24%		0.597		1.23	
Pure Premium Present on Rate Level		33%	0.663	24%		0.646		1.31	
Pure Premium Derived by Formula			0.645			0.611		1.26	

* 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.	
1/12 through 12/12	137,594,874	5	351,807	18	601,524	119,813	393,588	1,466,732	1.07	
1/13 through 12/13	146,220,946	2	31,544	20	498,547	27,999	651,748	1,209,838	0.83	
1/14 through 12/14	136,901,017	3	370,040	21	793,805	155,211	536,762	1,855,818	1.36	
1/15 through 12/15	141,560,466	4	222,897	17	301,437	185,706	378,206	1,088,246	0.77	
1/16 through 12/16	152,036,688	1	9,614	12	494,433	31,815	412,133	947,995	0.62	
5 YR. TOTAL	714,313,991	15	985,902	88	2,689,746	520,544	2,372,437	6,568,629	0.92	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		30%	0.515	42%	0.405	0.92				
Pure Premium Indicated by National Relativity		35%	0.640	29%	0.510	1.15				
Pure Premium Present on Rate Level		35%	0.552	29%	0.496	1.05				
Pure Premium Derived by Formula		0.572			0.462		1.03			

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.	
1/12 through 12/12	475,396,393	20	418,695	136	1,751,311	389,488	2,148,031	4,707,525	0.99	
1/13 through 12/13	524,737,072	32	1,238,783	126	1,342,015	654,943	1,847,749	5,083,490	0.97	
1/14 through 12/14	541,239,402	35	1,460,492	149	2,377,082	1,747,922	2,843,134	8,428,630	1.56	
1/15 through 12/15	589,611,413	22	1,471,471	126	2,238,293	1,138,634	2,408,135	7,256,533	1.23	
1/16 through 12/16	622,787,324	20	1,482,698	124	2,502,270	1,049,537	2,261,197	7,295,702	1.17	
5 YR. TOTAL	2,753,771,604	129	6,072,139	661	10,210,971	4,980,524	11,508,246	32,771,880	1.19	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		60%	0.591	94%	0.599	1.19				
Pure Premium Indicated by National Relativity		20%	0.627	3%	0.665	1.29				
Pure Premium Present on Rate Level		20%	0.585	3%	0.635	1.22				
Pure Premium Derived by Formula		0.597			0.602		1.20			

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.	
1/12 through 12/12	7,421,909	0	0	1	4,026	0	6,044	10,070	0.14	
1/13 through 12/13	8,763,789	1	14,577	2	136,582	33,901	15,760	200,820	2.29	
1/14 through 12/14	9,844,196	1	21,039	4	26,374	24,287	38,821	110,521	1.12	
1/15 through 12/15	11,618,346	0	0	0	0	0	22,212	22,212	0.19	
1/16 through 12/16	15,446,045	1	28,843	1	96,355	17,123	35,565	177,886	1.15	
5 YR. TOTAL	53,094,285	3	64,459	8	263,337	75,311	118,402	521,509	0.98	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		9%	0.617	12%	0.365	0.98				
Pure Premium Indicated by National Relativity		28%	0.628	29%	0.637	1.27				
Pure Premium Present on Rate Level		63%	0.607	59%	0.540	1.15				
Pure Premium Derived by Formula		0.614			0.547		1.16			

* 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.
1/12 through 12/12	552,790,807	14	686,673	26	494,003	366,418	448,129	1,995,223	0.36
1/13 through 12/13	528,103,223	6	115,429	20	218,714	430,497	247,066	1,011,706	0.19
1/14 through 12/14	564,415,130	6	387,366	16	137,816	191,516	352,287	1,068,985	0.19
1/15 through 12/15	758,776,416	7	213,178	25	609,580	157,277	716,507	1,696,542	0.22
1/16 through 12/16	697,023,490	4	84,266	20	484,298	57,426	735,327	1,361,317	0.20
5 YR. TOTAL	3,101,109,066	37	1,486,912	107	1,944,411	1,203,134	2,499,316	7,133,773	0.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.111	46%	0.119			0.23	
Pure Premium Indicated by National Relativity		34%	0.157	27%	0.150			0.31	
Pure Premium Present on Rate Level		35%	0.134	27%	0.132			0.27	
Pure Premium Derived by Formula		0.135			0.131		0.27		

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.
1/12 through 12/12	64,662,118	4	145,611	18	340,280	167,948	364,896	1,018,735	1.58
1/13 through 12/13	66,388,840	4	39,345	7	222,163	90,072	179,521	531,101	0.80
1/14 through 12/14	69,448,244	3	137,241	13	51,758	36,658	170,600	396,257	0.57
1/15 through 12/15	71,598,572	5	151,277	12	525,460	181,294	401,259	1,259,290	1.76
1/16 through 12/16	70,087,910	2	628,651	14	270,661	231,894	384,990	1,516,196	2.16
5 YR. TOTAL	342,185,684	18	1,102,125	64	1,410,322	707,866	1,501,266	4,721,579	1.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.734	31%	0.646			1.38	
Pure Premium Indicated by National Relativity		40%	0.492	34%	0.496			0.99	
Pure Premium Present on Rate Level		41%	0.490	35%	0.558			1.05	
Pure Premium Derived by Formula		0.537			0.564		1.10		

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.
1/12 through 12/12	39,857,756	2	29,824	2	9,395	17,920	49,061	106,200	0.27
1/13 through 12/13	46,806,275	0	0	4	86,250	0	52,237	138,487	0.30
1/14 through 12/14	59,809,638	4	65,362	6	101,281	158,528	104,268	429,439	0.72
1/15 through 12/15	55,158,020	2	102,929	6	91,034	159,586	79,888	433,437	0.79
1/16 through 12/16	60,264,418	2	163,302	11	489,377	143,925	216,357	1,012,961	1.68
5 YR. TOTAL	261,896,107	10	361,417	29	777,337	479,959	501,811	2,120,524	0.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.435	22%	0.375			0.81	
Pure Premium Indicated by National Relativity		42%	0.462	39%	0.449			0.91	
Pure Premium Present on Rate Level		44%	0.348	39%	0.357			0.71	
Pure Premium Derived by Formula		0.408			0.397		0.81		

* 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.
1/12 through 12/12	1,124,205	0	0	2	311	0	1,839	2,150	0.19
1/13 through 12/13	1,527,396	0	0	0	0	0	2,038	2,038	0.13
1/14 through 12/14	2,194,545	0	0	0	0	0	2,985	2,985	0.14
1/15 through 12/15	2,059,114	0	0	1	6,927	0	5,455	12,382	0.60
1/16 through 12/16	1,669,409	0	0	1	5,994	0	5,267	11,261	0.68
5 YR. TOTAL	8,574,669	0	0	4	13,232	0	17,584	30,816	0.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.154	5%	0.205	0.36			
Pure Premium Indicated by National Relativity		20%	0.524	21%	0.487	1.01			
Pure Premium Present on Rate Level		77%	0.482	74%	0.485	0.97			
Pure Premium Derived by Formula		0.481			0.471			0.95	

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.
1/12 through 12/12	63,397,498	1	21,419	3	15,697	11,071	69,054	117,241	0.19
1/13 through 12/13	60,966,398	1	36,996	9	122,948	15,181	117,538	292,663	0.48
1/14 through 12/14	58,629,385	2	48,820	4	262,588	55,578	136,614	503,600	0.86
1/15 through 12/15	61,176,742	0	0	3	62,787	0	62,747	125,534	0.21
1/16 through 12/16	61,725,350	0	0	5	327,553	0	507,631	835,184	1.35
5 YR. TOTAL	305,895,373	4	107,235	24	791,573	81,830	893,584	1,874,222	0.61
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.294	20%	0.319	0.61			
Pure Premium Indicated by National Relativity		18%	0.214	19%	0.297	0.51			
Pure Premium Present on Rate Level		71%	0.179	61%	0.246	0.43			
Pure Premium Derived by Formula		0.198			0.270			0.47	

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.
1/12 through 12/12	14,270,377	2	162,630	5	72,935	352,713	119,067	707,345	4.96
1/13 through 12/13	14,594,280	2	61,417	4	83,202	92,339	279,530	516,488	3.54
1/14 through 12/14	15,438,564	1	5,783	7	25,796	5,574	49,104	86,257	0.56
1/15 through 12/15	15,679,292	1	3,165	7	259,232	871	237,202	500,470	3.19
1/16 through 12/16	14,689,544	2	109,714	10	155,597	155,050	178,429	598,790	4.08
5 YR. TOTAL	74,672,057	8	342,709	33	596,762	606,547	863,332	2,409,350	3.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	1.258	23%	1.968	3.23			
Pure Premium Indicated by National Relativity		43%	1.005	38%	0.892	1.90			
Pure Premium Present on Rate Level		43%	1.094	39%	1.392	2.49			
Pure Premium Derived by Formula		1.079			1.334			2.41	

* 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.
1/12 through 12/12	686,377,347	8	249,446	38	720,547	285,569	613,079	1,868,641	0.27
1/13 through 12/13	732,187,122	13	384,325	46	738,170	321,461	644,985	2,088,941	0.29
1/14 through 12/14	736,676,418	9	205,177	48	951,070	284,288	841,738	2,282,273	0.31
1/15 through 12/15	620,393,453	9	693,182	56	1,167,386	424,433	841,987	3,126,988	0.50
1/16 through 12/16	607,368,118	10	548,717	41	949,117	331,305	984,402	2,813,541	0.46
5 YR. TOTAL	3,383,002,458	49	2,080,847	229	4,526,290	1,647,056	3,926,191	12,180,384	0.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.195	53%	0.165	0.36			
Pure Premium Indicated by National Relativity		32%	0.206	23%	0.240	0.45			
Pure Premium Present on Rate Level		32%	0.169	24%	0.165	0.33			
Pure Premium Derived by Formula		0.190		0.182		0.37			

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.
1/12 through 12/12	45,694,636	0	0	7	232,073	0	184,012	416,085	0.91
1/13 through 12/13	48,826,939	3	210,052	7	423,179	146,017	258,783	1,038,031	2.13
1/14 through 12/14	49,371,251	2	374,038	9	134,936	134,390	250,284	893,648	1.81
1/15 through 12/15	43,341,001	2	93,299	7	553,927	39,290	532,128	1,218,644	2.81
1/16 through 12/16	57,559,347	2	102,261	8	427,018	127,521	380,470	1,037,270	1.80
5 YR. TOTAL	244,793,174	9	779,650	38	1,771,133	447,218	1,605,677	4,603,678	1.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	1.042	28%	0.839	1.88			
Pure Premium Indicated by National Relativity		39%	0.854	36%	0.671	1.53			
Pure Premium Present on Rate Level		40%	0.798	36%	0.656	1.45			
Pure Premium Derived by Formula		0.871		0.713		1.58			

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.
1/12 through 12/12	6,478,703	1	50,626	2	15,090	78,869	10,771	155,356	2.40
1/13 through 12/13	8,017,722	0	0	6	73,880	0	46,992	120,872	1.51
1/14 through 12/14	10,560,007	0	0	4	19,157	0	32,568	51,725	0.49
1/15 through 12/15	10,617,151	0	0	1	11,143	0	25,864	37,007	0.35
1/16 through 12/16	15,457,364	1	375,412	1	2,163	28,385	10,337	416,297	2.69
5 YR. TOTAL	51,130,947	2	426,038	14	121,433	107,254	126,532	781,257	1.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	1.071	11%	0.457	1.53			
Pure Premium Indicated by National Relativity		16%	0.424	17%	0.340	0.76			
Pure Premium Present on Rate Level		77%	0.415	72%	0.434	0.85			
Pure Premium Derived by Formula		0.462		0.421		0.88			

* 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.
1/12 through 12/12	29,523,937	1	48,942	9	124,663	13,783	108,206	295,594	1.00
1/13 through 12/13	29,202,129	6	356,947	11	410,850	449,134	340,128	1,557,059	5.33
1/14 through 12/14	36,431,909	3	164,522	9	93,493	110,660	140,860	509,535	1.40
1/15 through 12/15	36,801,465	4	190,234	7	121,290	149,279	92,680	553,483	1.50
1/16 through 12/16	35,858,083	1	92,946	13	925,340	66,096	374,272	1,458,654	4.07
5 YR. TOTAL	167,817,523	15	853,591	49	1,675,636	788,952	1,056,146	4,374,325	2.61
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.507	35%	1.099	2.61			
Pure Premium Indicated by National Relativity		38%	1.875	32%	1.922	3.80			
Pure Premium Present on Rate Level		38%	1.539	33%	1.433	2.97			
Pure Premium Derived by Formula		1.659			1.473			3.13	

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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
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		8%	0.890	9%	0.861	1.75			
Pure Premium Present on Rate Level		92%	1.348	91%	1.744	3.09			
Pure Premium Derived by Formula		1.311			1.665			2.98	

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.
1/12 through 12/12	630,812	0	0	0	0	0	853	853	0.14
1/13 through 12/13	984,641	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,163,508	0	0	0	0	0	403	403	0.04
1/15 through 12/15	1,369,931	0	0	0	0	0	550	550	0.04
1/16 through 12/16	1,048,949	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,197,841	0	0	0	0	0	1,806	1,806	0.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.035	0.04			
Pure Premium Indicated by National Relativity		23%	0.907	25%	0.870	1.78			
Pure Premium Present on Rate Level		74%	0.996	71%	0.665	1.66			
Pure Premium Derived by Formula		0.946			0.691			1.64	

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

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CLASS 4686		OIL MFG - VEGETABLE - SOLVENT EXTRACTION PROCESS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	11,683,868	1	131,928	2	9,061	26,271	19,183	186,443	1.60
1/13 through 12/13	11,392,951	0	0	0	0	0	4,294	4,294	0.04
1/14 through 12/14	9,527,038	0	0	1	15,790	0	5,788	21,578	0.23
1/15 through 12/15	9,379,382	0	0	0	0	0	0	0	0.00
1/16 through 12/16	10,664,396	0	0	0	0	0	4,399	4,399	0.04
5 YR. TOTAL	52,647,635	1	131,928	3	24,851	26,271	33,664	216,714	0.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.298	11%	0.114	0.41			
Pure Premium Indicated by National Relativity		19%	0.756	20%	0.742	1.50			
Pure Premium Present on Rate Level		73%	0.492	69%	0.429	0.92			
Pure Premium Derived by Formula		0.527			0.457			0.98	

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.
1/12 through 12/12	32,612,906	1	151,252	6	113,845	16,293	79,741	361,131	1.11
1/13 through 12/13	31,874,663	0	0	5	61,571	0	63,411	124,982	0.39
1/14 through 12/14	28,703,122	0	0	2	3,189	0	9,877	13,066	0.05
1/15 through 12/15	36,068,695	0	0	6	90,235	0	68,565	158,800	0.44
1/16 through 12/16	34,641,532	0	0	4	45,757	0	66,344	112,101	0.32
5 YR. TOTAL	163,900,918	1	151,252	23	314,597	16,293	287,938	770,080	0.47
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.284	11%	0.186	0.47			
Pure Premium Indicated by National Relativity		26%	0.189	28%	0.146	0.34			
Pure Premium Present on Rate Level		65%	0.200	61%	0.152	0.35			
Pure Premium Derived by Formula		0.205			0.154			0.36	

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.
1/12 through 12/12	89,938,010	6	139,661	10	261,184	145,705	259,071	805,621	0.90
1/13 through 12/13	95,323,835	2	257,856	8	165,614	182,583	273,540	879,593	0.92
1/14 through 12/14	90,433,406	0	0	13	113,355	0	159,533	272,888	0.30
1/15 through 12/15	83,666,486	0	0	8	125,641	0	93,903	219,544	0.26
1/16 through 12/16	96,383,246	1	18,444	6	49,462	19,538	99,477	186,921	0.19
5 YR. TOTAL	455,744,983	9	415,961	45	715,256	347,826	885,524	2,364,567	0.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.248	24%	0.271	0.52			
Pure Premium Indicated by National Relativity		42%	0.203	38%	0.241	0.44			
Pure Premium Present on Rate Level		43%	0.220	38%	0.259	0.48			
Pure Premium Derived by Formula		0.217			0.255			0.47	

* 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.
1/12 through 12/12	6,435,254	0	0	0	0	0	2,126	2,126	0.03
1/13 through 12/13	6,861,783	0	0	0	0	0	0	0	0.00
1/14 through 12/14	6,999,792	0	0	0	0	0	148	148	0.00
1/15 through 12/15	7,115,437	0	0	0	0	0	1,104	1,104	0.02
1/16 through 12/16	7,349,182	1	27,227	1	3,539	19,849	10,367	60,982	0.83
5 YR. TOTAL	34,761,448	1	27,227	1	3,539	19,849	13,745	64,360	0.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.089	8%	0.097	0.19			
Pure Premium Indicated by National Relativity		28%	0.467	30%	0.394	0.86			
Pure Premium Present on Rate Level		66%	0.415	62%	0.343	0.76			
Pure Premium Derived by Formula		0.410			0.339		0.75		

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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		14%	0.561	15%	0.557	1.12			
Pure Premium Present on Rate Level		86%	0.464	85%	0.485	0.95			
Pure Premium Derived by Formula		0.478			0.496		0.97		

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.
1/12 through 12/12	33,352,758	2	4,664	9	123,736	7,192	86,375	221,967	0.67
1/13 through 12/13	40,631,484	1	4,502	2	13,291	0	16,986	34,779	0.09
1/14 through 12/14	38,726,441	1	63,758	4	71,538	70,858	64,357	270,511	0.70
1/15 through 12/15	41,007,425	0	0	0	0	0	5,589	5,589	0.01
1/16 through 12/16	43,498,562	3	23,844	4	126,190	18,091	26,308	194,433	0.45
5 YR. TOTAL	197,216,670	7	96,768	19	334,755	96,141	199,615	727,279	0.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.219	20%	0.150	0.37			
Pure Premium Indicated by National Relativity		40%	0.580	40%	0.554	1.13			
Pure Premium Present on Rate Level		46%	0.432	40%	0.381	0.81			
Pure Premium Derived by Formula		0.461			0.404		0.87		

* 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.
1/12 through 12/12	9,140,646	2	136,382	2	145,687	272,997	56,159	611,225	6.69
1/13 through 12/13	9,650,315	0	0	0	0	0	247	247	0.00
1/14 through 12/14	13,083,973	0	0	2	5,709	0	13,215	18,924	0.15
1/15 through 12/15	9,966,663	0	0	1	52,997	0	0	52,997	0.53
1/16 through 12/16	11,034,874	1	76,509	3	116,187	34,619	67,240	294,555	2.67
5 YR. TOTAL	52,876,471	3	212,891	8	320,580	307,616	136,861	977,948	1.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	1.009	12%	0.841			1.85	
Pure Premium Indicated by National Relativity		44%	0.234	44%	0.218			0.45	
Pure Premium Present on Rate Level		48%	0.523	44%	0.534			1.06	
Pure Premium Derived by Formula		0.435		0.432				0.87	

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.
1/12 through 12/12	15,577,414	2	166,723	6	59,737	33,900	108,363	368,723	2.37
1/13 through 12/13	15,162,003	1	113,137	1	7,751	36,355	21,002	178,245	1.18
1/14 through 12/14	13,564,569	0	0	1	192,287	0	65,557	257,844	1.90
1/15 through 12/15	16,063,580	0	0	3	145,531	0	58,332	203,863	1.27
1/16 through 12/16	16,994,334	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	77,361,900	3	279,860	11	405,306	70,255	253,254	1,008,675	1.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.886	15%	0.418			1.30	
Pure Premium Indicated by National Relativity		20%	0.695	21%	0.651			1.35	
Pure Premium Present on Rate Level		69%	0.710	64%	0.554			1.26	
Pure Premium Derived by Formula		0.726		0.554				1.28	

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.
1/12 through 12/12	25,828,165	0	0	3	50,662	0	45,660	96,322	0.37
1/13 through 12/13	27,333,510	1	74,089	3	24,699	0	35,520	134,308	0.49
1/14 through 12/14	28,932,748	2	33,794	8	78,898	46,304	78,343	237,339	0.82
1/15 through 12/15	23,114,938	1	54,904	13	170,698	159,955	228,353	613,910	2.66
1/16 through 12/16	26,321,759	0	0	5	39,989	0	118,872	158,861	0.60
5 YR. TOTAL	131,531,120	4	162,787	32	364,946	206,259	506,748	1,240,740	0.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.401	17%	0.542			0.94	
Pure Premium Indicated by National Relativity		19%	0.489	20%	0.468			0.96	
Pure Premium Present on Rate Level		70%	0.425	63%	0.433			0.86	
Pure Premium Derived by Formula		0.435		0.459				0.89	

* 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.
1/12 through 12/12	358,024	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,033,922	0	0	0	0	0	0	0	0.00
1/14 through 12/14	2,204,255	0	0	0	0	0	301	301	0.01
1/15 through 12/15	1,872,582	0	0	0	0	0	0	0	0.00
1/16 through 12/16	1,448,870	0	0	0	0	0	494	494	0.03
5 YR. TOTAL	6,917,653	0	0	0	0	0	795	795	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	5%	0.011	0.01			
Pure Premium Indicated by National Relativity		37%	0.693	40%	0.677	1.37			
Pure Premium Present on Rate Level		60%	0.583	55%	0.592	1.18			
Pure Premium Derived by Formula		0.606			0.597		1.20		

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.
1/12 through 12/12	739,078	0	0	1	7,445	0	2,888	10,333	1.40
1/13 through 12/13	742,821	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,113,777	0	0	1	9,533	0	25,145	34,678	3.11
1/15 through 12/15	1,231,086	0	0	1	100	0	5,767	5,867	0.48
1/16 through 12/16	768,155	0	0	0	0	0	1,028	1,028	0.13
5 YR. TOTAL	4,594,917	0	0	3	17,078	0	34,828	51,906	1.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.372	4%	0.758	1.13			
Pure Premium Indicated by National Relativity		15%	0.481	16%	0.832	1.31			
Pure Premium Present on Rate Level		82%	0.749	80%	0.824	1.57			
Pure Premium Derived by Formula		0.697			0.823		1.52		

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.
1/12 through 12/12	383,753,465	6	616,916	24	476,060	461,224	454,687	2,008,887	0.52
1/13 through 12/13	420,630,179	9	841,869	24	689,746	658,132	646,181	2,835,928	0.67
1/14 through 12/14	454,061,386	11	1,014,131	28	600,497	578,845	677,490	2,870,963	0.63
1/15 through 12/15	439,608,108	7	78,435	22	1,137,751	95,587	720,082	2,031,855	0.46
1/16 through 12/16	519,341,226	5	446,848	18	379,539	337,080	565,361	1,728,828	0.33
5 YR. TOTAL	2,217,394,364	38	2,998,199	116	3,283,593	2,130,868	3,063,801	11,476,461	0.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.283	50%	0.234	0.52			
Pure Premium Indicated by National Relativity		32%	0.187	25%	0.179	0.37			
Pure Premium Present on Rate Level		33%	0.247	25%	0.222	0.47			
Pure Premium Derived by Formula		0.240			0.217		0.46		

* 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.
1/12 through 12/12	91,014,497	2	25,833	14	157,929	48,804	184,818	417,384	0.46
1/13 through 12/13	93,389,073	3	253,538	16	583,905	146,409	383,357	1,367,209	1.46
1/14 through 12/14	122,915,267	5	273,312	23	475,367	136,843	650,371	1,535,893	1.25
1/15 through 12/15	135,274,952	3	119,944	14	235,449	320,871	278,921	955,185	0.71
1/16 through 12/16	163,363,869	5	687,383	12	342,622	363,008	390,524	1,783,537	1.09
5 YR. TOTAL	605,957,658	18	1,360,010	79	1,795,272	1,015,935	1,887,991	6,059,208	1.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.521	38%	0.479			1.00	
Pure Premium Indicated by National Relativity		38%	0.395	31%	0.389			0.78	
Pure Premium Present on Rate Level		38%	0.429	31%	0.466			0.90	
Pure Premium Derived by Formula						0.438	0.447	0.89	

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.
1/12 through 12/12	161,859,733	3	88,079	11	382,681	70,631	619,441	1,160,832	0.72
1/13 through 12/13	221,002,575	5	226,357	19	563,463	209,489	476,502	1,475,811	0.67
1/14 through 12/14	242,231,518	4	417,124	19	721,385	701,553	500,083	2,340,145	0.97
1/15 through 12/15	178,832,786	6	269,164	14	615,226	212,868	579,751	1,677,009	0.94
1/16 through 12/16	180,988,669	3	85,542	15	299,893	97,115	270,580	753,130	0.42
5 YR. TOTAL	984,915,281	21	1,086,266	78	2,582,648	1,291,656	2,446,357	7,406,927	0.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	0.373	40%	0.380			0.75	
Pure Premium Indicated by National Relativity		37%	0.281	30%	0.242			0.52	
Pure Premium Present on Rate Level		38%	0.286	30%	0.320			0.61	
Pure Premium Derived by Formula						0.306	0.321	0.63	

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.
1/12 through 12/12	3,946,167	0	0	2	35,967	0	44,389	80,356	2.04
1/13 through 12/13	5,733,694	0	0	0	0	0	596	596	0.01
1/14 through 12/14	6,864,976	1	70,359	0	0	45,136	1,540	117,035	1.71
1/15 through 12/15	7,307,555	0	0	1	17,209	0	2,712	19,921	0.27
1/16 through 12/16	9,027,125	0	0	1	28,050	0	5,565	33,615	0.37
5 YR. TOTAL	32,879,517	1	70,359	4	81,226	45,136	54,802	251,523	0.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.461	10%	0.304			0.77	
Pure Premium Indicated by National Relativity		41%	0.493	44%	0.569			1.06	
Pure Premium Present on Rate Level		52%	0.660	46%	0.659			1.32	
Pure Premium Derived by Formula						0.578	0.584	1.16	

* 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.
1/12 through 12/12	1,167,853	0	0	0	0	0	0	0	0.00
1/13 through 12/13	2,001,371	1	8,413	0	0	2,522	0	10,935	0.55
1/14 through 12/14	2,920,511	0	0	0	0	0	0	0	0.00
1/15 through 12/15	3,248,917	0	0	0	0	0	0	0	0.00
1/16 through 12/16	4,347,242	0	0	0	0	0	257	257	0.01
5 YR. TOTAL	13,685,894	1	8,413	0	0	2,522	257	11,192	0.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.061	4%	0.020	0.08			
Pure Premium Indicated by National Relativity		21%	0.281	23%	0.328	0.61			
Pure Premium Present on Rate Level		76%	0.209	73%	0.197	0.41			
Pure Premium Derived by Formula		0.220			0.220		0.44		

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.
1/12 through 12/12	7,134,159	2	18,027	2	81,997	55,654	111,639	267,317	3.75
1/13 through 12/13	8,510,643	2	104,231	1	51,554	86,980	44,157	286,922	3.37
1/14 through 12/14	8,397,072	0	0	0	0	0	3,207	3,207	0.04
1/15 through 12/15	8,005,613	1	63,982	2	73,516	34,530	64,638	236,666	2.96
1/16 through 12/16	10,314,206	0	0	2	70,430	0	31,005	101,435	0.98
5 YR. TOTAL	42,361,693	5	186,240	7	277,497	177,164	254,646	895,547	2.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.095	20%	1.019	2.11			
Pure Premium Indicated by National Relativity		33%	1.899	35%	1.661	3.56			
Pure Premium Present on Rate Level		54%	1.766	45%	1.855	3.62			
Pure Premium Derived by Formula		1.723			1.620		3.34		

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.
1/12 through 12/12	135,776,771	34	1,774,420	62	797,933	1,324,870	812,796	4,710,019	3.47
1/13 through 12/13	139,138,121	29	1,082,918	73	1,766,728	2,012,683	1,505,845	6,368,174	4.58
1/14 through 12/14	153,374,433	18	1,024,554	68	1,608,199	1,053,497	1,504,072	5,190,322	3.39
1/15 through 12/15	164,970,696	19	1,501,672	55	2,447,968	1,202,620	2,092,586	7,244,846	4.39
1/16 through 12/16	179,984,643	12	1,308,633	54	2,382,727	1,184,550	2,133,551	7,009,461	3.90
5 YR. TOTAL	773,244,664	112	6,692,197	312	9,003,555	6,778,220	8,048,850	30,522,822	3.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	2.030	90%	1.918	3.95			
Pure Premium Indicated by National Relativity		20%	2.446	5%	2.024	4.47			
Pure Premium Present on Rate Level		20%	2.018	5%	2.005	4.02			
Pure Premium Derived by Formula		2.111			1.928		4.04		

* 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.
1/12 through 12/12	1,579,066	0	0	0	0	0	0	0	0.00
1/13 through 12/13	769,881	0	0	1	50,311	0	47,597	97,908	12.72
1/14 through 12/14	1,461,477	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,304,589	0	0	2	3,003	0	5,352	8,355	0.64
1/16 through 12/16	1,033,631	0	0	1	14,793	0	0	14,793	1.43
5 YR. TOTAL	6,148,644	0	0	4	68,107	0	52,949	121,056	1.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	1.108	10%	0.861			1.97	
Pure Premium Indicated by National Relativity		19%	4.652	20%	4.282			8.93	
Pure Premium Present on Rate Level		74%	3.799	70%	3.183			6.98	
Pure Premium Derived by Formula		3.773			3.171				6.94

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.
1/12 through 12/12	36,889,989	2	155,456	13	325,679	52,097	265,096	798,328	2.16
1/13 through 12/13	20,025,666	1	41,986	9	582,332	48,923	486,101	1,159,342	5.79
1/14 through 12/14	18,254,687	2	326,844	8	425,623	172,143	583,394	1,508,004	8.26
1/15 through 12/15	16,954,649	3	212,183	8	160,161	241,421	269,585	883,350	5.21
1/16 through 12/16	17,714,806	3	695,633	7	459,662	352,991	456,103	1,964,389	11.09
5 YR. TOTAL	109,839,797	11	1,432,102	45	1,953,457	867,575	2,060,279	6,313,413	5.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	3.082	32%	2.666			5.75	
Pure Premium Indicated by National Relativity		38%	2.045	34%	1.668			3.71	
Pure Premium Present on Rate Level		39%	2.015	34%	1.832			3.85	
Pure Premium Derived by Formula		2.272			2.043				4.32

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.
1/12 through 12/12	23,143,152	0	0	4	50,734	0	76,715	127,449	0.55
1/13 through 12/13	24,591,720	4	351,498	11	547,731	203,812	517,645	1,620,686	6.59
1/14 through 12/14	19,661,477	2	192,797	6	274,388	216,828	109,669	793,682	4.04
1/15 through 12/15	24,190,235	3	180,199	6	72,530	263,905	92,285	608,919	2.52
1/16 through 12/16	17,680,720	1	152,094	4	174,309	693,775	216,366	1,236,544	6.99
5 YR. TOTAL	109,267,304	10	876,588	31	1,119,692	1,378,320	1,012,680	4,387,280	4.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.827	29%	2.188			4.02	
Pure Premium Indicated by National Relativity		40%	1.473	35%	1.078			2.55	
Pure Premium Present on Rate Level		41%	1.451	36%	1.503			2.95	
Pure Premium Derived by Formula		1.531			1.553				3.08

* 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.
1/12 through 12/12	6,020,109	3	107,190	2	130,622	48,889	87,896	374,597	6.22
1/13 through 12/13	5,237,723	0	0	4	300,983	0	276,496	577,479	11.03
1/14 through 12/14	5,693,633	1	135,983	4	318,820	217,384	219,798	891,985	15.67
1/15 through 12/15	5,825,518	1	25,204	4	133,002	36,466	89,622	284,294	4.88
1/16 through 12/16	5,444,746	3	347,727	3	170,609	270,265	158,020	946,621	17.39
5 YR. TOTAL	28,221,729	8	616,104	17	1,054,036	573,004	831,832	3,074,976	10.90
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	5.918	28%	4.978	10.90			
Pure Premium Indicated by National Relativity		38%	5.544	36%	5.615	11.16			
Pure Premium Present on Rate Level		43%	5.242	36%	5.435	10.68			
Pure Premium Derived by Formula		5.485			5.372			10.86	

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.
1/12 through 12/12	41,211,615	4	132,593	11	123,932	147,337	187,298	591,160	1.43
1/13 through 12/13	43,955,556	9	231,703	24	684,229	240,305	810,048	1,966,285	4.47
1/14 through 12/14	50,081,324	2	169,991	23	520,976	57,358	431,333	1,179,658	2.36
1/15 through 12/15	51,906,567	3	151,757	21	826,306	225,125	573,248	1,776,436	3.42
1/16 through 12/16	64,484,262	6	631,595	20	901,931	365,738	664,501	2,563,765	3.98
5 YR. TOTAL	251,639,324	24	1,317,639	99	3,057,374	1,035,863	2,666,428	8,077,304	3.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.739	43%	1.471	3.21			
Pure Premium Indicated by National Relativity		35%	2.021	28%	1.725	3.75			
Pure Premium Present on Rate Level		35%	1.503	29%	1.424	2.93			
Pure Premium Derived by Formula		1.755			1.528			3.28	

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.
1/12 through 12/12	43,588,686	0	0	16	343,535	0	520,320	863,855	1.98
1/13 through 12/13	41,702,764	0	0	16	233,131	0	389,128	622,259	1.49
1/14 through 12/14	44,738,928	5	500,733	13	375,108	404,215	361,402	1,641,458	3.67
1/15 through 12/15	48,752,784	1	126,692	17	377,388	65,389	276,222	845,691	1.74
1/16 through 12/16	51,303,878	4	240,141	12	231,135	272,977	450,823	1,195,076	2.33
5 YR. TOTAL	230,087,040	10	867,566	74	1,560,297	742,581	1,997,895	5,168,339	2.25
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	1.055	39%	1.191	2.25			
Pure Premium Indicated by National Relativity		36%	1.513	30%	1.204	2.72			
Pure Premium Present on Rate Level		37%	1.324	31%	1.262	2.59			
Pure Premium Derived by Formula		1.319			1.217			2.54	

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

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CLASS 5160		ELEVATOR ERECTION OR REPAIR							
Industry Group: Contracting Hazard Group: 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.
1/12 through 12/12	31,836,022	1	41,532	3	49,864	21,248	53,894	166,538	0.52
1/13 through 12/13	32,055,962	3	265,224	6	121,720	82,084	356,460	825,488	2.58
1/14 through 12/14	34,960,705	0	0	2	30,435	0	28,231	58,666	0.17
1/15 through 12/15	35,228,489	3	307,310	3	150,800	256,986	123,089	838,185	2.38
1/16 through 12/16	42,729,942	2	174,079	4	119,550	163,813	142,718	600,160	1.40
5 YR. TOTAL	176,811,120	9	788,145	18	472,369	524,131	704,392	2,489,037	1.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.713	23%	0.695			1.41	
Pure Premium Indicated by National Relativity		41%	0.896	38%	0.599			1.50	
Pure Premium Present on Rate Level		41%	0.778	39%	0.580			1.36	
Pure Premium Derived by Formula		0.815		0.614				1.43	

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.
1/12 through 12/12	433,238,477	31	1,126,182	109	1,871,198	1,010,673	1,807,853	5,815,906	1.34
1/13 through 12/13	457,717,686	31	1,745,472	105	2,431,138	937,797	1,964,309	7,078,716	1.55
1/14 through 12/14	507,537,679	36	1,990,687	121	3,069,545	2,044,943	2,411,937	9,517,112	1.88
1/15 through 12/15	542,128,412	28	1,936,155	118	3,844,901	1,854,679	2,755,514	10,391,249	1.92
1/16 through 12/16	559,127,764	29	1,635,503	133	3,172,119	2,113,631	3,110,818	10,032,071	1.79
5 YR. TOTAL	2,499,750,018	155	8,433,999	586	14,388,901	7,961,723	12,050,431	42,835,054	1.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		75%	0.913	100%	0.801			1.71	
Pure Premium Indicated by National Relativity		12%	1.038	0%	0.801			1.84	
Pure Premium Present on Rate Level		13%	0.974	0%	0.813			1.79	
Pure Premium Derived by Formula		0.936		0.801				1.74	

CLASS 5188		AUTOMATIC SPRINKLER 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.
1/12 through 12/12	45,907,891	2	79,453	14	92,685	63,610	123,573	359,321	0.78
1/13 through 12/13	51,414,680	6	663,444	10	140,134	496,829	150,177	1,450,584	2.82
1/14 through 12/14	59,461,083	1	14,261	9	440,346	34,952	504,529	994,088	1.67
1/15 through 12/15	60,442,570	3	22,515	16	135,512	34,345	117,955	310,327	0.51
1/16 through 12/16	73,795,027	5	529,240	11	225,632	581,336	260,256	1,596,464	2.16
5 YR. TOTAL	291,021,251	17	1,308,913	60	1,034,309	1,211,072	1,156,490	4,710,784	1.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.805	39%	0.814			1.62	
Pure Premium Indicated by National Relativity		36%	1.069	30%	0.833			1.90	
Pure Premium Present on Rate Level		37%	1.114	31%	0.980			2.09	
Pure Premium Derived by Formula		1.014		0.871				1.89	

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

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CLASS 5190		ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	552,696,711	30	1,554,186	139	3,759,725	1,701,395	4,132,183	11,147,489	2.02
1/13 through 12/13	578,405,608	49	2,510,052	146	3,208,108	2,065,822	3,048,355	10,832,337	1.87
1/14 through 12/14	655,995,817	39	2,648,904	147	3,865,799	1,998,118	2,855,617	11,368,438	1.73
1/15 through 12/15	713,059,726	34	2,002,462	176	4,248,905	2,167,810	3,394,917	11,814,094	1.66
1/16 through 12/16	756,315,996	28	2,408,560	164	5,740,114	1,797,561	4,743,711	14,689,946	1.94
5 YR. TOTAL	3,256,473,858	180	11,124,164	772	20,822,651	9,730,706	18,174,783	59,852,304	1.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		86%	0.981	100%	0.857			1.84	
Pure Premium Indicated by National Relativity		7%	0.939	0%	0.788			1.73	
Pure Premium Present on Rate Level		7%	0.968	0%	0.899			1.87	
Pure Premium Derived by Formula		0.977			0.857		1.83		

CLASS 5191		OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR							
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.
1/12 through 12/12	697,230,289	22	1,326,035	38	1,132,573	950,038	777,101	4,185,747	0.60
1/13 through 12/13	663,745,933	15	729,697	55	1,018,590	585,658	641,841	2,975,786	0.45
1/14 through 12/14	654,356,072	9	1,119,717	35	486,455	603,356	539,698	2,749,226	0.42
1/15 through 12/15	660,106,281	5	236,760	32	959,019	184,313	675,445	2,055,537	0.31
1/16 through 12/16	724,497,015	16	1,133,917	55	1,923,496	1,233,503	1,195,363	5,486,279	0.76
5 YR. TOTAL	3,399,935,590	67	4,546,126	215	5,520,133	3,556,868	3,829,448	17,452,575	0.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	0.296	58%	0.217			0.51	
Pure Premium Indicated by National Relativity		28%	0.253	21%	0.205			0.46	
Pure Premium Present on Rate Level		29%	0.234	21%	0.192			0.43	
Pure Premium Derived by Formula		0.266			0.209		0.48		

CLASS 5192		VENDING OR COIN OPERATED MACHINES-INSTALLATION, SERVICE OR REPAIR & 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.
1/12 through 12/12	67,491,713	8	440,338	21	380,226	269,243	349,624	1,439,431	2.13
1/13 through 12/13	72,515,168	5	433,414	20	810,279	170,183	454,206	1,868,082	2.58
1/14 through 12/14	69,063,569	5	353,581	18	246,100	396,069	303,738	1,299,488	1.88
1/15 through 12/15	71,575,027	4	172,748	13	198,472	186,198	230,821	788,239	1.10
1/16 through 12/16	74,930,513	4	286,481	13	99,914	172,280	161,234	719,909	0.96
5 YR. TOTAL	355,575,990	26	1,686,562	85	1,734,991	1,193,973	1,499,623	6,115,149	1.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.962	38%	0.758			1.72	
Pure Premium Indicated by National Relativity		36%	0.787	31%	0.691			1.48	
Pure Premium Present on Rate Level		37%	0.893	31%	0.786			1.68	
Pure Premium Derived by Formula		0.873			0.746		1.62		

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

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CLASS 5213		CONCRETE CONSTRUCTION NOC							
Industry Group: Contracting Hazard Group: 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.
1/12 through 12/12	77,872,835	13	1,502,873	44	788,185	814,904	1,294,988	4,400,950	5.65
1/13 through 12/13	85,917,601	13	779,754	45	794,802	643,277	940,219	3,158,052	3.68
1/14 through 12/14	101,673,220	5	462,845	41	923,700	509,303	1,053,880	2,949,728	2.90
1/15 through 12/15	116,762,724	10	558,336	51	1,580,411	368,244	1,609,120	4,116,111	3.53
1/16 through 12/16	131,688,762	7	742,202	44	2,107,781	643,805	1,896,311	5,390,099	4.09
5 YR. TOTAL	513,915,142	48	4,046,010	225	6,194,879	2,979,533	6,794,518	20,014,940	3.90
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	1.993	71%	1.902	3.90			
Pure Premium Indicated by National Relativity		25%	1.854	14%	1.587	3.44			
Pure Premium Present on Rate Level		26%	1.999	15%	1.884	3.88			
Pure Premium Derived by Formula		1.960			1.855			3.82	

CLASS 5215		CONCRETE WORK-INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE							
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.
1/12 through 12/12	20,546,716	2	18,369	9	196,618	53,476	148,736	417,199	2.03
1/13 through 12/13	27,600,350	0	0	9	200,083	0	205,658	405,741	1.47
1/14 through 12/14	30,214,928	3	260,334	11	547,149	205,690	287,937	1,301,110	4.31
1/15 through 12/15	37,192,494	6	555,374	14	487,323	654,358	428,986	2,126,041	5.72
1/16 through 12/16	42,178,975	0	0	6	99,429	0	111,259	210,688	0.50
5 YR. TOTAL	157,733,463	11	834,077	49	1,530,602	913,524	1,182,576	4,460,779	2.83
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	1.499	35%	1.329	2.83			
Pure Premium Indicated by National Relativity		37%	1.988	32%	1.625	3.61			
Pure Premium Present on Rate Level		38%	1.670	33%	1.529	3.20			
Pure Premium Derived by Formula		1.745			1.490			3.24	

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.
1/12 through 12/12	240,505,075	21	913,833	80	2,076,837	753,325	2,157,063	5,901,058	2.45
1/13 through 12/13	254,991,570	23	1,038,107	78	1,477,133	1,025,575	1,636,215	5,177,030	2.03
1/14 through 12/14	290,958,595	38	1,924,282	83	1,556,115	1,319,137	1,220,082	6,019,616	2.07
1/15 through 12/15	318,228,970	27	1,448,974	70	2,126,643	2,379,217	1,791,423	7,746,257	2.44
1/16 through 12/16	357,726,953	19	2,111,879	94	3,722,990	1,371,025	3,641,680	10,847,574	3.03
5 YR. TOTAL	1,462,411,163	128	7,437,075	405	10,959,718	6,848,279	10,446,463	35,691,535	2.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	1.258	92%	1.183	2.44			
Pure Premium Indicated by National Relativity		18%	1.608	4%	1.294	2.90			
Pure Premium Present on Rate Level		19%	1.179	4%	1.117	2.30			
Pure Premium Derived by Formula		1.306			1.185			2.49	

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

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CLASS 5222		CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS							
Industry Group: Contracting Hazard Group: 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.
1/12 through 12/12	35,109,188	7	503,299	15	465,780	316,657	358,166	1,643,902	4.68
1/13 through 12/13	45,032,842	3	253,215	16	215,709	174,869	281,787	925,580	2.06
1/14 through 12/14	51,300,248	4	100,851	24	404,793	550,349	587,847	1,643,840	3.21
1/15 through 12/15	58,168,203	8	607,959	23	662,611	485,059	861,883	2,617,512	4.50
1/16 through 12/16	66,999,535	4	284,534	22	848,294	140,032	929,215	2,202,075	3.29
5 YR. TOTAL	256,610,016	26	1,749,858	100	2,597,187	1,666,966	3,018,898	9,032,909	3.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	1.694	49%		1.826		3.52	
Pure Premium Indicated by National Relativity		32%	3.091	25%		2.131		5.22	
Pure Premium Present on Rate Level		32%	2.176	26%		1.819		4.00	
Pure Premium Derived by Formula		2.295			1.900		4.20		

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.
1/12 through 12/12	9,635,175	2	117,778	9	140,017	66,628	391,154	715,577	7.43
1/13 through 12/13	9,531,000	0	0	5	321,060	0	139,709	460,769	4.84
1/14 through 12/14	11,733,460	1	147,314	6	192,322	272,977	219,946	832,559	7.10
1/15 through 12/15	14,357,495	3	290,993	2	6,251	277,566	11,500	586,310	4.08
1/16 through 12/16	18,793,449	0	0	4	152,195	0	192,745	344,940	1.84
5 YR. TOTAL	64,050,579	6	556,085	26	811,845	617,171	955,054	2,940,155	4.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	2.136	25%		2.455		4.59	
Pure Premium Indicated by National Relativity		42%	1.807	37%		1.531		3.34	
Pure Premium Present on Rate Level		42%	1.717	38%		1.816		3.53	
Pure Premium Derived by Formula		1.822			1.870		3.69		

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.
1/12 through 12/12	64,575,233	6	519,284	19	335,148	261,802	258,880	1,375,114	2.13
1/13 through 12/13	66,557,573	4	71,018	23	859,857	26,175	661,693	1,618,743	2.43
1/14 through 12/14	73,748,584	2	496,770	17	486,857	286,994	410,076	1,680,697	2.28
1/15 through 12/15	87,776,074	8	190,616	21	528,481	211,468	657,636	1,588,201	1.81
1/16 through 12/16	95,658,474	10	769,660	31	1,074,233	470,921	904,736	3,219,550	3.37
5 YR. TOTAL	388,315,938	30	2,047,348	111	3,284,576	1,257,360	2,893,021	9,482,305	2.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	1.373	45%		1.069		2.44	
Pure Premium Indicated by National Relativity		33%	1.394	27%		1.025		2.42	
Pure Premium Present on Rate Level		34%	1.217	28%		1.008		2.23	
Pure Premium Derived by Formula		1.327			1.040		2.37		

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

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CLASS 5402		HOTHOUSE ERECTION-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: 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.
1/12 through 12/12	4,052,578	0	0	3	9,482	0	42,108	51,590	1.27
1/13 through 12/13	4,605,671	0	0	0	0	0	3,135	3,135	0.07
1/14 through 12/14	1,203,994	0	0	0	0	0	5,315	5,315	0.44
1/15 through 12/15	1,238,906	0	0	2	35,845	0	41,804	77,649	6.27
1/16 through 12/16	1,049,449	0	0	0	0	0	1,503	1,503	0.14
5 YR. TOTAL	12,150,598	0	0	5	45,327	0	93,865	139,192	1.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.373	9%	0.773			1.15	
Pure Premium Indicated by National Relativity		10%	5.538	10%	2.767			8.31	
Pure Premium Present on Rate Level		85%	1.065	81%	1.268			2.33	
Pure Premium Derived by Formula						1.478	1.373	2.85	

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.
1/12 through 12/12	134,218,122	11	823,711	54	1,174,106	707,900	1,282,465	3,988,182	2.97
1/13 through 12/13	145,123,485	20	902,708	63	1,591,307	713,782	1,472,035	4,679,832	3.23
1/14 through 12/14	169,266,327	16	826,280	72	1,615,506	1,423,495	1,709,621	5,574,902	3.29
1/15 through 12/15	183,222,828	10	380,265	53	1,878,163	279,376	1,391,871	3,929,675	2.15
1/16 through 12/16	202,715,582	16	926,250	62	2,148,238	1,274,062	1,627,052	5,975,602	2.95
5 YR. TOTAL	834,546,344	73	3,859,214	304	8,407,320	4,398,615	7,483,044	24,148,193	2.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		56%	1.470	82%	1.424			2.89	
Pure Premium Indicated by National Relativity		22%	1.946	9%	1.791			3.74	
Pure Premium Present on Rate Level		22%	1.635	9%	1.564			3.20	
Pure Premium Derived by Formula						1.611	1.470	3.08	

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.
1/12 through 12/12	109,874,088	7	383,852	41	858,718	528,623	705,853	2,477,046	2.26
1/13 through 12/13	118,167,357	7	573,203	52	833,132	496,304	852,680	2,755,319	2.33
1/14 through 12/14	136,546,320	10	540,744	63	1,682,912	419,949	1,519,948	4,163,553	3.05
1/15 through 12/15	152,235,956	9	435,143	58	1,960,287	757,689	1,996,284	5,149,403	3.38
1/16 through 12/16	164,767,612	3	192,020	64	2,143,156	139,050	1,733,282	4,207,508	2.55
5 YR. TOTAL	681,591,333	36	2,124,962	278	7,478,205	2,341,615	6,808,047	18,752,829	2.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		49%	1.409	71%	1.342			2.75	
Pure Premium Indicated by National Relativity		25%	1.978	14%	1.650			3.63	
Pure Premium Present on Rate Level		26%	1.529	15%	1.407			2.94	
Pure Premium Derived by Formula						1.582	1.395	2.98	

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

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CLASS 5443		LATHING & DRIVERS							
Industry Group: Contracting Hazard Group: 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.
1/12 through 12/12	105,611	0	0	0	0	0	148	148	0.14
1/13 through 12/13	178,123	0	0	0	0	0	322	322	0.18
1/14 through 12/14	142,711	0	0	0	0	0	0	0	0.00
1/15 through 12/15	88,319	0	0	1	23,409	0	21,436	44,845	50.78
1/16 through 12/16	97,009	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	611,773	0	0	1	23,409	0	21,906	45,315	7.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	3.826	2%	3.581			7.41	
Pure Premium Indicated by National Relativity		24%	1.525	26%	1.220			2.75	
Pure Premium Present on Rate Level		75%	1.037	72%	1.023			2.06	
Pure Premium Derived by Formula					1.182			1.125	2.31

CLASS 5445		WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD, OR CEMENT BOARD INSTALLATION - WITHIN BUILDINGS & 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.
1/12 through 12/12	97,518,412	23	788,595	55	1,362,277	1,111,657	1,165,321	4,427,850	4.54
1/13 through 12/13	108,925,935	27	1,853,991	59	1,965,396	1,562,057	1,816,219	7,197,663	6.61
1/14 through 12/14	109,926,517	16	892,105	60	1,305,631	852,601	1,119,743	4,170,080	3.79
1/15 through 12/15	103,945,656	19	1,723,616	52	2,068,718	2,618,068	1,571,775	7,982,177	7.68
1/16 through 12/16	119,688,470	8	624,606	57	2,896,744	603,091	1,911,623	6,036,064	5.04
5 YR. TOTAL	540,004,990	93	5,882,913	283	9,598,766	6,747,474	7,584,681	29,813,834	5.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		56%	2.867	89%	2.654			5.52	
Pure Premium Indicated by National Relativity		22%	2.089	5%	1.611			3.70	
Pure Premium Present on Rate Level		22%	2.478	6%	2.809			5.29	
Pure Premium Derived by Formula					2.610			2.611	5.22

CLASS 5462		GLAZIER-AWAY FROM SHOP & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	37,108,000	3	226,730	12	226,937	226,125	356,203	1,035,995	2.79
1/13 through 12/13	37,801,909	2	274,059	9	328,497	226,702	198,826	1,028,084	2.72
1/14 through 12/14	39,176,723	2	253,041	16	1,003,273	67,215	693,135	2,016,664	5.15
1/15 through 12/15	44,038,844	6	368,299	11	636,522	203,681	442,401	1,650,903	3.75
1/16 through 12/16	50,856,001	2	253,848	17	569,509	117,158	524,185	1,464,700	2.88
5 YR. TOTAL	208,981,477	15	1,375,977	65	2,764,738	840,881	2,214,750	7,196,346	3.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	1.981	41%	1.462			3.44	
Pure Premium Indicated by National Relativity		34%	1.996	29%	1.769			3.77	
Pure Premium Present on Rate Level		35%	1.936	30%	1.568			3.50	
Pure Premium Derived by Formula					1.970			1.583	3.55

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

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CLASS 5472		ASBESTOS CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	2,048,721	0	0	0	0	0	0	0	0.00
1/13 through 12/13	3,732,475	2	19,431	3	80,977	0	16,381	116,789	3.13
1/14 through 12/14	2,423,719	0	0	2	78,052	0	32,678	110,730	4.57
1/15 through 12/15	7,097,337	2	171,890	4	156,973	326,985	201,219	857,067	12.08
1/16 through 12/16	4,756,582	0	0	1	1,586	0	4,034	5,620	0.12
5 YR. TOTAL	20,058,834	4	191,321	10	317,588	326,985	254,312	1,090,206	5.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	2.537	13%	2.898			5.44	
Pure Premium Indicated by National Relativity		22%	1.747	23%	1.581			3.33	
Pure Premium Present on Rate Level		68%	2.217	64%	1.689			3.91	
Pure Premium Derived by Formula		2.146			1.821		3.97		

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.
1/12 through 12/12	14,153,624	4	249,526	6	108,205	609,988	126,319	1,094,038	7.73
1/13 through 12/13	16,251,215	3	233,895	11	322,590	285,808	206,465	1,048,758	6.45
1/14 through 12/14	19,047,410	4	313,060	11	284,579	143,518	229,690	970,847	5.10
1/15 through 12/15	17,587,854	4	336,523	14	252,564	413,506	262,570	1,265,163	7.19
1/16 through 12/16	12,551,580	1	398,694	5	119,579	127,264	52,449	697,986	5.56
5 YR. TOTAL	79,591,683	16	1,531,698	47	1,087,517	1,580,084	877,493	5,076,792	6.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	3.291	35%	3.088			6.38	
Pure Premium Indicated by National Relativity		38%	2.870	32%	2.446			5.32	
Pure Premium Present on Rate Level		39%	2.798	33%	2.935			5.73	
Pure Premium Derived by Formula		2.939			2.832		5.77		

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.
1/12 through 12/12	173,279,389	24	1,383,243	70	1,673,247	1,861,563	2,067,042	6,985,095	4.03
1/13 through 12/13	184,805,204	30	1,577,943	74	1,896,787	1,711,887	2,028,753	7,215,370	3.90
1/14 through 12/14	197,689,575	21	1,251,418	82	2,554,111	1,572,475	2,358,523	7,736,527	3.91
1/15 through 12/15	219,994,534	25	1,618,341	77	2,413,819	2,442,370	2,194,953	8,669,483	3.94
1/16 through 12/16	238,498,329	18	2,221,988	67	2,373,455	3,076,262	2,669,974	10,341,679	4.34
5 YR. TOTAL	1,014,267,031	118	8,052,933	370	10,911,419	10,664,557	11,319,245	40,948,154	4.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		64%	1.870	100%	2.167			4.04	
Pure Premium Indicated by National Relativity		18%	1.860	0%	1.655			3.52	
Pure Premium Present on Rate Level		18%	1.726	0%	2.010			3.74	
Pure Premium Derived by Formula		1.842			2.167		4.01		

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

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CLASS 5478		FLOOR COVERING INSTALLATION--RESILIENT FLOORING -- CARPET AND LAMINATE FLOORING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	53,395,927	4	135,432	11	122,653	247,829	203,199	709,113	1.33
1/13 through 12/13	58,923,748	3	65,105	13	217,225	18,704	165,404	466,438	0.79
1/14 through 12/14	64,509,790	6	212,258	14	309,986	111,291	192,978	826,513	1.28
1/15 through 12/15	69,973,058	0	0	14	905,028	0	405,250	1,310,278	1.87
1/16 through 12/16	78,353,380	4	324,750	13	369,244	131,427	283,846	1,109,267	1.42
5 YR. TOTAL	325,155,903	17	737,545	65	1,924,136	509,251	1,250,677	4,421,609	1.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	0.819	36%	0.541			1.36	
Pure Premium Indicated by National Relativity		36%	1.512	32%	1.019			2.53	
Pure Premium Present on Rate Level		36%	1.038	32%	0.766			1.80	
Pure Premium Derived by Formula		1.147			0.766		1.91		

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.
1/12 through 12/12	27,065,932	4	299,005	18	124,313	125,079	205,138	753,535	2.78
1/13 through 12/13	35,599,268	6	177,116	25	323,012	258,227	317,104	1,075,459	3.02
1/14 through 12/14	38,484,777	7	330,696	32	1,032,800	313,253	608,734	2,285,483	5.94
1/15 through 12/15	52,548,653	9	295,099	24	424,416	388,500	288,104	1,396,119	2.66
1/16 through 12/16	56,477,903	3	91,760	31	1,165,572	53,498	705,962	2,016,792	3.57
5 YR. TOTAL	210,176,533	29	1,193,676	130	3,070,113	1,138,557	2,125,042	7,527,388	3.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	2.029	43%	1.553			3.58	
Pure Premium Indicated by National Relativity		35%	1.747	28%	1.649			3.40	
Pure Premium Present on Rate Level		36%	1.729	29%	1.724			3.45	
Pure Premium Derived by Formula		1.822			1.629		3.45		

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.
1/12 through 12/12	815,019	0	0	0	0	0	0	0	0.00
1/13 through 12/13	588,152	0	0	0	0	0	0	0	0.00
1/14 through 12/14	691,686	0	0	1	18,466	0	13,647	32,113	4.64
1/15 through 12/15	903,062	0	0	1	106,901	0	49,271	156,172	17.29
1/16 through 12/16	922,587	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,920,506	0	0	2	125,367	0	62,918	188,285	4.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	3.198	5%	1.605			4.80	
Pure Premium Indicated by National Relativity		22%	2.407	24%	1.579			3.99	
Pure Premium Present on Rate Level		74%	1.942	71%	1.342			3.28	
Pure Premium Derived by Formula		2.095			1.412		3.51		

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

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CLASS 5491		PAPERHANGING & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	3,450,556	3	96,917	0	0	90,374	0	187,291	5.43
1/13 through 12/13	3,400,936	0	0	0	0	0	0	0	0.00
1/14 through 12/14	3,908,897	0	0	0	0	0	0	0	0.00
1/15 through 12/15	3,797,642	0	0	0	0	0	0	0	0.00
1/16 through 12/16	3,156,568	0	0	1	35,808	0	45,984	81,792	2.59
5 YR. TOTAL	17,714,599	3	96,917	1	35,808	90,374	45,984	269,083	1.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.749	7%	0.770	1.52			
Pure Premium Indicated by National Relativity		13%	0.888	14%	0.794	1.68			
Pure Premium Present on Rate Level		82%	0.685	79%	0.559	1.24			
Pure Premium Derived by Formula		0.715			0.607			1.32	

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.
1/12 through 12/12	100,287,527	11	477,120	28	797,869	847,142	1,034,191	3,156,322	3.15
1/13 through 12/13	107,873,387	16	856,629	30	1,025,642	868,814	822,379	3,573,464	3.31
1/14 through 12/14	117,495,486	16	714,322	28	1,443,566	622,162	1,374,653	4,154,703	3.54
1/15 through 12/15	151,603,356	17	544,950	58	2,338,226	819,254	1,667,969	5,370,399	3.54
1/16 through 12/16	160,197,281	15	1,338,818	47	1,962,011	921,836	2,035,582	6,258,247	3.91
5 YR. TOTAL	637,457,037	75	3,931,839	191	7,567,314	4,079,208	6,934,774	22,513,135	3.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	1.804	78%	1.728	3.53			
Pure Premium Indicated by National Relativity		24%	1.931	11%	1.747	3.68			
Pure Premium Present on Rate Level		24%	1.792	11%	1.837	3.63			
Pure Premium Derived by Formula		1.832			1.742			3.57	

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.
1/12 through 12/12	90,298,396	7	246,371	22	550,213	135,536	557,038	1,489,158	1.65
1/13 through 12/13	97,969,318	5	464,663	25	735,746	576,764	575,194	2,352,367	2.40
1/14 through 12/14	107,046,990	3	84,091	24	827,844	85,995	699,347	1,697,277	1.59
1/15 through 12/15	115,067,913	2	50,510	16	207,784	0	252,981	511,275	0.44
1/16 through 12/16	122,543,752	3	1,252,281	18	447,328	341,878	378,747	2,420,234	1.98
5 YR. TOTAL	532,926,369	20	2,097,916	105	2,768,915	1,140,173	2,463,307	8,470,311	1.59
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.913	49%	0.676	1.59			
Pure Premium Indicated by National Relativity		32%	1.536	25%	1.230	2.77			
Pure Premium Present on Rate Level		32%	1.059	26%	0.877	1.94			
Pure Premium Derived by Formula		1.159			0.867			2.03	

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

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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.
1/12 through 12/12	338,492	1	4,507	0	0	0	0	4,507	1.33
1/13 through 12/13	37,573	0	0	0	0	0	0	0	0.00
1/14 through 12/14	106,837	0	0	1	10,734	0	7,216	17,950	16.80
1/15 through 12/15	135,028	0	0	1	4,196	0	3,965	8,161	6.04
1/16 through 12/16	140,530	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	758,460	1	4,507	2	14,930	0	11,181	30,618	4.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	2.563	3%	1.474			4.04	
Pure Premium Indicated by National Relativity		10%	2.194	11%	1.051			3.25	
Pure Premium Present on Rate Level		88%	2.756	86%	1.744			4.50	
Pure Premium Derived by Formula			2.696		1.660			4.36	

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.
1/12 through 12/12	72,930,402	13	529,687	33	1,021,582	462,256	934,841	2,948,366	4.04
1/13 through 12/13	75,398,205	4	155,886	32	841,172	278,663	666,070	1,941,791	2.58
1/14 through 12/14	81,300,171	8	903,851	27	775,254	902,021	490,454	3,071,580	3.78
1/15 through 12/15	87,007,974	4	260,368	39	1,551,728	330,784	2,051,172	4,194,052	4.82
1/16 through 12/16	97,994,880	7	603,962	47	1,472,843	1,359,460	1,037,109	4,473,374	4.57
5 YR. TOTAL	414,631,632	36	2,453,754	178	5,662,579	3,333,184	5,179,646	16,629,163	4.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		42%	1.957	64%	2.053			4.01	
Pure Premium Indicated by National Relativity		29%	1.956	18%	1.810			3.77	
Pure Premium Present on Rate Level		29%	1.794	18%	1.897			3.69	
Pure Premium Derived by Formula			1.909		1.981			3.89	

CLASS 5537		HEATING, VENTILATION, AIR-CONDITIONING AND REFRIGERATION SYSTEMS-INSTALLATION, SERVICE AND REPAIR, SHOP, YARD & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	435,752,319	36	2,308,593	162	2,880,689	2,160,748	3,033,498	10,383,528	2.38
1/13 through 12/13	486,764,514	27	2,181,988	166	3,825,168	1,655,220	3,835,306	11,497,682	2.36
1/14 through 12/14	510,747,100	43	3,678,928	179	4,842,130	2,684,442	3,837,464	15,042,964	2.95
1/15 through 12/15	571,620,295	38	3,477,178	188	4,721,789	3,064,466	4,476,316	15,739,749	2.75
1/16 through 12/16	616,192,162	29	3,449,688	193	5,474,435	2,017,118	4,627,501	15,568,742	2.53
5 YR. TOTAL	2,621,076,390	173	15,096,375	888	21,744,211	11,581,994	19,810,085	68,232,665	2.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		92%	1.406	100%	1.198			2.60	
Pure Premium Indicated by National Relativity		4%	1.379	0%	1.143			2.52	
Pure Premium Present on Rate Level		4%	1.387	0%	1.303			2.69	
Pure Premium Derived by Formula			1.404		1.198			2.60	

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

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CLASS 5551		ROOFING-ALL KINDS & DRIVERS								
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/12 through 12/12	74,518,509	22	1,473,845	42	1,291,837	1,993,396	1,452,286	6,211,364	8.34	
1/13 through 12/13	79,457,674	32	2,913,926	45	1,226,419	3,376,939	1,258,506	8,775,790	11.05	
1/14 through 12/14	89,235,197	16	1,466,693	64	2,837,862	1,478,502	2,542,651	8,325,708	9.33	
1/15 through 12/15	93,538,624	19	2,047,881	63	2,330,670	1,911,270	2,426,863	8,716,684	9.32	
1/16 through 12/16	104,555,736	12	1,521,532	53	2,008,653	1,666,969	2,114,704	7,311,858	6.99	
5 YR. TOTAL	441,305,740	101	9,423,877	267	9,695,441	10,427,076	9,795,010	39,341,404	8.91	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		68%	4.332	100%	4.582	8.91				
Pure Premium Indicated by National Relativity		16%	4.314	0%	4.358	8.67				
Pure Premium Present on Rate Level		16%	4.441	0%	5.134	9.58				
Pure Premium Derived by Formula		4.347			4.582		8.93			

CLASS 5606		CONTRACTOR--PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT								
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.	
1/12 through 12/12	798,929,740	16	1,041,113	48	1,666,235	794,432	1,444,426	4,946,206	0.62	
1/13 through 12/13	863,484,338	17	940,560	83	2,316,282	439,754	2,043,073	5,739,669	0.67	
1/14 through 12/14	946,634,041	12	646,290	53	2,137,615	258,539	1,770,884	4,813,328	0.51	
1/15 through 12/15	1,079,444,909	12	747,828	54	1,644,131	1,054,217	1,389,645	4,835,821	0.45	
1/16 through 12/16	1,188,115,950	23	1,870,503	52	2,189,555	2,488,389	1,700,317	8,248,764	0.70	
5 YR. TOTAL	4,876,608,978	80	5,246,294	290	9,953,818	5,035,331	8,348,345	28,583,788	0.59	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		58%	0.312	80%	0.274	0.59				
Pure Premium Indicated by National Relativity		21%	0.334	10%	0.293	0.63				
Pure Premium Present on Rate Level		21%	0.294	10%	0.249	0.54				
Pure Premium Derived by Formula		0.313			0.273		0.59			

CLASS 5610		CLEANER - DEBRIS REMOVAL - CONSTRUCTION								
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.	
1/12 through 12/12	13,574,313	3	16,138	12	280,747	26,525	334,130	657,540	4.84	
1/13 through 12/13	12,111,408	3	113,968	6	91,696	78,887	80,641	365,192	3.02	
1/14 through 12/14	12,236,311	2	90,738	13	192,724	70,531	299,307	653,300	5.34	
1/15 through 12/15	15,799,057	1	84,672	9	137,186	33,260	378,010	633,128	4.01	
1/16 through 12/16	12,753,372	1	57,686	2	16,656	22,883	30,455	127,680	1.00	
5 YR. TOTAL	66,474,461	10	363,202	42	719,009	232,086	1,122,543	2,436,840	3.67	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		16%	1.628	25%	2.038	3.67				
Pure Premium Indicated by National Relativity		42%	1.523	37%	1.304	2.83				
Pure Premium Present on Rate Level		42%	1.723	38%	1.783	3.51				
Pure Premium Derived by Formula		1.624			1.670		3.29			

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

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CLASS 5645		CARPENTRY- CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT							
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.
1/12 through 12/12	200,678,765	53	2,995,673	170	3,572,965	2,889,600	4,295,501	13,753,739	6.85
1/13 through 12/13	209,351,187	68	3,804,311	213	6,193,296	3,957,568	6,301,992	20,257,167	9.68
1/14 through 12/14	226,490,534	51	3,949,154	192	6,365,510	5,449,647	6,263,962	22,028,273	9.73
1/15 through 12/15	254,893,496	61	4,665,827	236	8,540,179	5,208,288	8,713,795	27,128,089	10.64
1/16 through 12/16	271,749,790	45	3,504,704	183	8,646,406	5,103,523	6,784,464	24,039,097	8.85
5 YR. TOTAL	1,163,163,772	278	18,919,669	994	33,318,356	22,608,626	32,359,714	107,206,365	9.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	4.491	100%	4.726	9.22			
Pure Premium Indicated by National Relativity		0%	3.388	0%	3.262	6.65			
Pure Premium Present on Rate Level		0%	4.152	0%	4.588	8.74			
Pure Premium Derived by Formula			4.491		4.726	9.22			

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.
1/12 through 12/12	323,785	0	0	0	0	0	492	492	0.15
1/13 through 12/13	305,699	0	0	0	0	0	0	0	0.00
1/14 through 12/14	242,862	0	0	1	54,561	0	42,370	96,931	39.91
1/15 through 12/15	316,750	0	0	0	0	0	1,511	1,511	0.48
1/16 through 12/16	412,888	0	0	1	121,299	0	67,344	188,643	45.69
5 YR. TOTAL	1,601,984	0	0	2	175,860	0	111,717	287,577	17.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	10.978	6%	6.974	17.95			
Pure Premium Indicated by National Relativity		11%	5.098	12%	3.958	9.06			
Pure Premium Present on Rate Level		85%	3.312	82%	3.799	7.11			
Pure Premium Derived by Formula			3.815		4.009	7.82			

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.
1/12 through 12/12	332,396	0	0	1	27,042	0	47,237	74,279	22.35
1/13 through 12/13	100,191	0	0	0	0	0	305	305	0.30
1/14 through 12/14	149,992	0	0	1	43,029	0	9,222	52,251	34.84
1/15 through 12/15	145,269	0	0	0	0	0	0	0	0.00
1/16 through 12/16	112,481	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	840,329	0	0	2	70,071	0	56,764	126,835	15.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	8.339	7%	6.755	15.09			
Pure Premium Indicated by National Relativity		6%	0.771	7%	0.763	1.53			
Pure Premium Present on Rate Level		90%	6.817	86%	9.807	16.62			
Pure Premium Derived by Formula			6.515		8.960	15.48			

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

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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.
1/12 through 12/12	45,325,224	0	0	2	10,721	0	16,695	27,416	0.06
1/13 through 12/13	22,803,713	0	0	1	41,581	0	83,143	124,724	0.55
1/14 through 12/14	27,491,362	0	0	1	16,409	0	52,594	69,003	0.25
1/15 through 12/15	9,596,252	0	0	1	2,467	0	3,799	6,266	0.07
1/16 through 12/16	8,682,985	0	0	1	20,501	0	11,811	32,312	0.37
5 YR. TOTAL	113,899,536	0	0	6	91,679	0	168,042	259,721	0.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.080	8%	0.148	0.23			
Pure Premium Indicated by National Relativity		15%	0.061	16%	0.120	0.18			
Pure Premium Present on Rate Level		81%	0.065	76%	0.098	0.16			
Pure Premium Derived by Formula		0.065			0.106			0.17	

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.
1/12 through 12/12	4,883,847	3	260,889	6	218,715	91,154	136,060	706,818	14.47
1/13 through 12/13	5,088,042	1	16,922	3	13,943	9,843	34,976	75,684	1.49
1/14 through 12/14	5,026,276	1	17,068	0	0	0	608	17,676	0.35
1/15 through 12/15	5,158,961	0	0	3	41,293	0	36,463	77,756	1.51
1/16 through 12/16	6,020,115	0	0	4	40,449	0	57,243	97,692	1.62
5 YR. TOTAL	26,177,241	5	294,879	16	314,400	100,997	265,350	975,626	3.73
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	2.328	15%	1.399	3.73			
Pure Premium Indicated by National Relativity		22%	2.712	24%	1.671	4.38			
Pure Premium Present on Rate Level		66%	2.490	61%	1.686	4.18			
Pure Premium Derived by Formula		2.519			1.639			4.16	

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.
1/12 through 12/12	509,962	0	0	1	7,914	0	5,503	13,417	2.63
1/13 through 12/13	480,111	0	0	1	67,359	0	98,054	165,413	34.45
1/14 through 12/14	493,625	0	0	1	82	0	4,281	4,363	0.88
1/15 through 12/15	339,139	0	0	0	0	0	0	0	0.00
1/16 through 12/16	419,926	1	27,169	1	731	25,558	1,001	54,459	12.97
5 YR. TOTAL	2,242,763	1	27,169	4	76,086	25,558	108,839	237,652	10.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	4.604	4%	5.992	10.60			
Pure Premium Indicated by National Relativity		5%	0.384	5%	0.721	1.11			
Pure Premium Present on Rate Level		92%	1.930	91%	1.442	3.37			
Pure Premium Derived by Formula		1.933			1.588			3.52	

* 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							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	255,737	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	9,350	0	0	0	0	0	0	0	0.00
1/15 through 12/15	71,253	0	0	0	0	0	0	0	0.00
1/16 through 12/16	74,748	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	411,088	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		6%	3.201	7%	0.603			3.80	
Pure Premium Present on Rate Level		93%	1.047	92%	0.396			1.44	
Pure Premium Derived by Formula					1.166			0.407	1.57

CLASS 6045		LEEVE CONSTRUCTION-ALL OPERATIONS TO COMPLETION & 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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	116,072	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	3,063	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	119,135	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		9%	1.475	10%	0.979			2.45	
Pure Premium Present on Rate Level		90%	1.623	89%	0.907			2.53	
Pure Premium Derived by Formula					1.593			0.905	2.50

CLASS 6204		DRILLING NOC & 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.
1/12 through 12/12	15,498,004	2	41,504	5	286,587	44,285	291,100	663,476	4.28
1/13 through 12/13	15,573,375	1	25,758	12	250,177	78,315	210,241	564,491	3.63
1/14 through 12/14	16,275,102	3	328,762	10	361,085	209,247	460,093	1,359,187	8.35
1/15 through 12/15	20,813,777	1	129,251	6	168,639	67,924	131,113	496,927	2.39
1/16 through 12/16	21,433,400	1	40,254	11	295,238	36,262	294,322	666,076	3.11
5 YR. TOTAL	89,593,658	8	565,529	44	1,361,726	436,033	1,386,869	3,750,157	4.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	2.151	32%	2.035			4.19	
Pure Premium Indicated by National Relativity		39%	2.081	34%	1.744			3.83	
Pure Premium Present on Rate Level		39%	2.340	34%	2.243			4.58	
Pure Premium Derived by Formula					2.197			2.007	4.20

* 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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	71,872	0	0	0	0	0	0	0	0.00
1/14 through 12/14	163,872	0	0	0	0	0	0	0	0.00
1/15 through 12/15	125,853	0	0	0	0	0	0	0	0.00
1/16 through 12/16	37,054	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	398,651	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		40%	0.961	43%	0.663	1.62			
Pure Premium Present on Rate Level		59%	0.813	56%	0.659	1.47			
Pure Premium Derived by Formula		0.864			0.654			1.52	

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.
1/12 through 12/12	372,520	0	0	0	0	0	0	0	0.00
1/13 through 12/13	429,882	0	0	0	0	0	0	0	0.00
1/14 through 12/14	611,980	0	0	0	0	0	0	0	0.00
1/15 through 12/15	514,919	0	0	0	0	0	0	0	0.00
1/16 through 12/16	227,222	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,156,523	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		38%	0.432	40%	0.331	0.76			
Pure Premium Present on Rate Level		60%	0.525	58%	0.395	0.92			
Pure Premium Derived by Formula		0.479			0.362			0.84	

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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	16,882	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	16,882	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		13%	0.560	13%	0.313	0.87			
Pure Premium Present on Rate Level		87%	0.545	87%	0.498	1.04			
Pure Premium Derived by Formula		0.547			0.474			1.02	

* 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.
1/12 through 12/12	21,320	0	0	0	0	0	0	0	0.00
1/13 through 12/13	141,708	0	0	0	0	0	0	0	0.00
1/14 through 12/14	28,922	0	0	0	0	0	0	0	0.00
1/15 through 12/15	187,245	0	0	0	0	0	0	0	0.00
1/16 through 12/16	8,100	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	387,295	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%	1.821	49%	1.304	3.13			
Pure Premium Present on Rate Level		50%	1.819	49%	1.343	3.16			
Pure Premium Derived by Formula		1.802			1.297			3.10	

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.
1/12 through 12/12	263,135,305	17	1,284,674	92	2,400,071	1,500,849	2,221,937	7,407,531	2.82
1/13 through 12/13	278,949,537	28	1,506,661	97	2,434,399	1,064,972	2,873,425	7,879,457	2.83
1/14 through 12/14	324,418,469	25	2,457,277	113	3,601,326	2,309,611	3,434,283	11,802,497	3.64
1/15 through 12/15	389,178,427	22	2,178,576	89	2,413,238	1,912,175	2,256,743	8,760,732	2.25
1/16 through 12/16	441,975,321	24	1,978,321	95	2,918,768	2,365,834	2,582,724	9,845,647	2.23
5 YR. TOTAL	1,697,657,059	116	9,405,509	486	13,767,802	9,153,441	13,369,112	45,695,864	2.69
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		75%	1.365	100%	1.327	2.69			
Pure Premium Indicated by National Relativity		12%	1.423	0%	1.190	2.61			
Pure Premium Present on Rate Level		13%	1.407	0%	1.406	2.81			
Pure Premium Derived by Formula		1.377			1.327			2.70	

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.
1/12 through 12/12	12,599,592	1	6,109	6	100,033	4,961	123,511	234,614	1.86
1/13 through 12/13	14,606,293	4	392,389	5	144,010	883,242	160,402	1,580,043	10.82
1/14 through 12/14	17,200,402	1	36,606	6	68,177	42,752	54,848	202,383	1.18
1/15 through 12/15	17,268,716	2	102,269	2	33,412	78,647	39,362	253,690	1.47
1/16 through 12/16	19,572,306	3	370,300	5	119,085	142,465	108,389	740,239	3.78
5 YR. TOTAL	81,247,309	11	907,673	24	464,717	1,152,067	486,512	3,010,969	3.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	1.689	26%	2.017	3.71			
Pure Premium Indicated by National Relativity		42%	1.368	37%	1.342	2.71			
Pure Premium Present on Rate Level		43%	1.250	37%	1.645	2.90			
Pure Premium Derived by Formula		1.365			1.630			3.00	

* 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.
1/12 through 12/12	39,565,724	0	0	3	59,005	0	146,481	205,486	0.52
1/13 through 12/13	20,928,460	1	113,837	0	0	54,646	137	168,620	0.81
1/14 through 12/14	32,472,849	0	0	3	86,148	0	16,160	102,308	0.32
1/15 through 12/15	37,578,678	0	0	2	44,834	0	37,572	82,406	0.22
1/16 through 12/16	49,106,891	1	10,569	3	72,568	3,637	46,123	132,897	0.27
5 YR. TOTAL	179,652,602	2	124,406	11	262,555	58,283	246,473	691,717	0.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.215	22%	0.170			0.39	
Pure Premium Indicated by National Relativity		42%	0.925	39%	0.670			1.60	
Pure Premium Present on Rate Level		42%	0.643	39%	0.514			1.16	
Pure Premium Derived by Formula		0.693			0.499		1.19		

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.
1/12 through 12/12	2,307,582	0	0	0	0	0	0	0	0.00
1/13 through 12/13	386,563	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	5,186	0	0	0	0	0	0	0	0.00
1/16 through 12/16	16,651	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,715,982	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		48%	1.807	48%	1.219			3.03	
Pure Premium Present on Rate Level		49%	1.625	48%	1.168			2.79	
Pure Premium Derived by Formula		1.664			1.146		2.81		

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.
1/12 through 12/12	156,113	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
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		1%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		22%	2.200	24%	1.469			3.67	
Pure Premium Present on Rate Level		77%	2.151	75%	1.738			3.89	
Pure Premium Derived by Formula		2.140			1.656		3.80		

* 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.
1/12 through 12/12	24,030	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	8,492	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	34,684	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	67,206	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		25%	0.548	27%	0.291	0.84			
Pure Premium Present on Rate Level		75%	0.508	73%	0.377	0.89			
Pure Premium Derived by Formula		0.518			0.354			0.87	

CLASS 6251		TUNNELING-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	1,220	0	0	0	0	0	0	0	0.00
1/13 through 12/13	14,633	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,560,507	0	0	0	0	0	0	0	0.00
1/15 through 12/15	137,751	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,714,111	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		12%	0.849	13%	0.778	1.63			
Pure Premium Present on Rate Level		85%	1.607	84%	1.028	2.64			
Pure Premium Derived by Formula		1.468			0.965			2.43	

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.
1/12 through 12/12	508,257	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,042,419	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,874,848	0	0	0	0	0	0	0	0.00
1/15 through 12/15	2,251,382	0	0	1	1,668	0	2,717	4,385	0.20
1/16 through 12/16	1,949,500	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	7,626,406	0	0	1	1,668	0	2,717	4,385	0.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.022	6%	0.036	0.06			
Pure Premium Indicated by National Relativity		18%	1.725	19%	0.971	2.70			
Pure Premium Present on Rate Level		77%	1.239	75%	0.907	2.15			
Pure Premium Derived by Formula		1.266			0.867			2.13	

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

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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.
1/12 through 12/12	61,257,578	4	409,436	21	269,910	211,091	422,841	1,313,278	2.14
1/13 through 12/13	62,962,951	7	377,915	26	545,261	646,423	585,185	2,154,784	3.42
1/14 through 12/14	67,730,989	3	101,329	26	536,473	91,854	497,271	1,226,927	1.81
1/15 through 12/15	75,801,674	1	432,036	19	918,296	238,998	686,347	2,275,677	3.00
1/16 through 12/16	95,266,573	5	221,902	20	461,583	714,291	395,829	1,793,605	1.88
5 YR. TOTAL	363,019,765	20	1,542,618	112	2,731,523	1,902,657	2,587,473	8,764,271	2.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	1.177	50%	1.237			2.41	
Pure Premium Indicated by National Relativity		33%	1.650	25%	1.492			3.14	
Pure Premium Present on Rate Level		33%	1.334	25%	1.304			2.64	
Pure Premium Derived by Formula		1.385		1.318				2.70	

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.
1/12 through 12/12	77,574,511	3	304,979	15	497,767	260,239	391,985	1,454,970	1.88
1/13 through 12/13	85,372,387	3	186,463	22	687,287	221,295	636,639	1,731,684	2.03
1/14 through 12/14	87,899,396	6	693,965	35	844,036	800,278	869,280	3,207,559	3.65
1/15 through 12/15	104,125,822	3	337,217	31	607,722	324,177	705,761	1,974,877	1.90
1/16 through 12/16	107,526,166	5	797,849	22	375,738	534,433	352,745	2,060,765	1.92
5 YR. TOTAL	462,498,282	20	2,320,473	125	3,012,550	2,140,422	2,956,410	10,429,855	2.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	1.153	52%	1.102			2.26	
Pure Premium Indicated by National Relativity		33%	1.153	24%	1.090			2.24	
Pure Premium Present on Rate Level		34%	0.998	24%	1.141			2.14	
Pure Premium Derived by Formula		1.100		1.108				2.21	

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.
1/12 through 12/12	43,915,715	4	157,023	8	419,653	110,301	311,252	998,229	2.27
1/13 through 12/13	39,602,161	5	456,846	5	130,451	463,657	72,258	1,123,212	2.84
1/14 through 12/14	41,006,623	2	100,673	10	453,002	132,309	156,439	842,423	2.05
1/15 through 12/15	52,432,037	2	262,846	4	80,472	58,223	149,896	551,437	1.05
1/16 through 12/16	61,107,093	3	80,933	16	248,148	72,638	240,374	642,093	1.05
5 YR. TOTAL	238,063,629	16	1,058,321	43	1,331,726	837,128	930,219	4,157,394	1.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	1.004	36%	0.742			1.75	
Pure Premium Indicated by National Relativity		36%	1.188	32%	1.024			2.21	
Pure Premium Present on Rate Level		37%	1.298	32%	1.033			2.33	
Pure Premium Derived by Formula		1.179		0.925				2.10	

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

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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							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	21,968,211	2	65,662	13	204,225	400,705	167,131	837,723	3.81
1/13 through 12/13	24,949,728	1	23,767	12	155,518	3,515	196,911	379,711	1.52
1/14 through 12/14	26,937,788	2	124,196	14	123,961	47,683	112,449	408,289	1.52
1/15 through 12/15	32,164,063	3	386,074	10	179,761	100,668	224,126	890,629	2.77
1/16 through 12/16	34,987,728	5	350,922	8	217,687	216,498	247,670	1,032,777	2.95
5 YR. TOTAL	141,007,518	13	950,621	57	881,152	769,069	948,287	3,549,129	2.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	1.299	33%	1.218			2.52	
Pure Premium Indicated by National Relativity		38%	1.839	33%	1.645			3.48	
Pure Premium Present on Rate Level		39%	1.550	34%	1.455			3.01	
Pure Premium Derived by Formula			1.602		1.439			3.04	

CLASS 6503		POTATO CHIP, POPCORN & SNACK CHIP 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.
1/12 through 12/12	23,557,958	0	0	2	211,907	0	90,987	302,894	1.29
1/13 through 12/13	30,287,151	3	121,381	5	155,409	23,850	69,526	370,166	1.22
1/14 through 12/14	31,528,752	0	0	1	12,130	0	51,568	63,698	0.20
1/15 through 12/15	33,552,509	0	0	7	240,953	0	153,611	394,564	1.18
1/16 through 12/16	35,483,252	2	87,293	5	36,685	96,944	91,251	312,173	0.88
5 YR. TOTAL	154,409,622	5	208,674	20	657,084	120,794	456,943	1,443,495	0.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.561	18%	0.374			0.94	
Pure Premium Indicated by National Relativity		40%	0.645	41%	0.495			1.14	
Pure Premium Present on Rate Level		46%	0.556	41%	0.428			0.98	
Pure Premium Derived by Formula			0.592		0.446			1.04	

CLASS 6504		FOOD PRODUCTS 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.
1/12 through 12/12	113,513,292	2	29,847	37	615,325	28,821	691,432	1,365,425	1.20
1/13 through 12/13	123,883,380	7	391,400	43	855,702	297,915	922,855	2,467,872	1.99
1/14 through 12/14	140,964,443	9	378,960	34	548,317	243,667	770,155	1,941,099	1.38
1/15 through 12/15	170,971,263	11	262,482	45	850,068	178,466	1,066,248	2,357,264	1.38
1/16 through 12/16	190,456,970	9	234,149	61	1,080,576	176,158	1,327,242	2,818,125	1.48
5 YR. TOTAL	739,789,348	38	1,296,838	220	3,949,988	925,027	4,777,932	10,949,785	1.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	0.709	51%	0.771			1.48	
Pure Premium Indicated by National Relativity		33%	0.686	24%	0.658			1.34	
Pure Premium Present on Rate Level		34%	0.648	25%	0.689			1.34	
Pure Premium Derived by Formula			0.681		0.723			1.40	

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

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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.
1/12 through 12/12	367,654	0	0	0	0	0	371	371	0.10
1/13 through 12/13	363,168	0	0	1	198	0	1,132	1,330	0.37
1/14 through 12/14	372,805	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,054,379	0	0	0	0	0	0	0	0.00
1/16 through 12/16	2,597,407	0	0	0	0	0	366	366	0.01
5 YR. TOTAL	4,755,413	0	0	1	198	0	1,869	2,067	0.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.004	6%	0.039			0.04	
Pure Premium Indicated by National Relativity		7%	1.181	8%	1.314			2.50	
Pure Premium Present on Rate Level		89%	1.545	86%	1.286			2.83	
Pure Premium Derived by Formula					1.458			1.213	2.67

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.
1/12 through 12/12	40,562,660	1	11,413	12	255,214	38,474	181,517	486,618	1.20
1/13 through 12/13	37,053,050	2	29,130	10	51,878	63,480	81,533	226,021	0.61
1/14 through 12/14	46,229,715	3	167,503	12	183,446	65,876	292,669	709,494	1.54
1/15 through 12/15	46,204,921	3	167,809	13	246,576	130,935	194,060	739,380	1.60
1/16 through 12/16	51,600,810	3	320,689	12	259,621	517,999	267,495	1,365,804	2.65
5 YR. TOTAL	221,651,156	12	696,544	59	996,735	816,764	1,017,274	3,527,317	1.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.764	31%	0.827			1.59	
Pure Premium Indicated by National Relativity		39%	0.970	34%	0.950			1.92	
Pure Premium Present on Rate Level		40%	0.865	35%	0.885			1.75	
Pure Premium Derived by Formula					0.885			0.889	1.77

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.
1/12 through 12/12	12,638,960	0	0	2	8,796	0	40,360	49,156	0.39
1/13 through 12/13	12,058,715	0	0	0	0	0	15,683	15,683	0.13
1/14 through 12/14	12,049,026	1	40,638	5	11,752	137,354	85,361	275,105	2.28
1/15 through 12/15	13,932,342	0	0	1	1,706	0	15,476	17,182	0.12
1/16 through 12/16	15,454,911	2	431,630	3	12,449	763,787	18,974	1,226,840	7.94
5 YR. TOTAL	66,133,954	3	472,268	11	34,703	901,141	175,854	1,583,966	2.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.767	18%	1.629			2.40	
Pure Premium Indicated by National Relativity		44%	1.202	41%	1.193			2.40	
Pure Premium Present on Rate Level		44%	1.046	41%	1.034			2.08	
Pure Premium Derived by Formula					1.081			1.206	2.29

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

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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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
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%	1.854	11%	1.306	3.16			
Pure Premium Present on Rate Level		90%	1.652	89%	1.390	3.04			
Pure Premium Derived by Formula		1.672			1.381			3.05	

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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		11%	0.520	11%	0.802	1.32			
Pure Premium Present on Rate Level		89%	1.119	89%	0.951	2.07			
Pure Premium Derived by Formula		1.053			0.935			1.99	

CLASS 6884		PAINTING-SHIP HULLS							
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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	71,897	0	0	0	0	0	0	0	0.00
1/15 through 12/15	68,133	0	0	0	0	0	0	0	0.00
1/16 through 12/16	2,233,763	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,373,793	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		3%	0.201	3%	0.234	0.44			
Pure Premium Present on Rate Level		94%	1.537	94%	0.880	2.42			
Pure Premium Derived by Formula		1.451			0.834			2.29	

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

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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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
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%	1.114	100%	1.003	2.12			
Pure Premium Derived by Formula		1.114			1.003			2.12	

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.
1/12 through 12/12	213,391	0	0	2	6,948	0	39,214	46,162	21.63
1/13 through 12/13	7,501	0	0	0	0	0	0	0	0.00
1/14 through 12/14	664,325	0	0	0	0	0	0	0	0.00
1/15 through 12/15	331,129	0	0	1	4,306	0	0	4,306	1.30
1/16 through 12/16	87,044	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,303,390	0	0	3	11,254	0	39,214	50,468	3.87
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.863	3%	3.009	3.87			
Pure Premium Indicated by National Relativity		13%	3.923	14%	1.635	5.56			
Pure Premium Present on Rate Level		85%	1.238	83%	1.116	2.35			
Pure Premium Derived by Formula		1.580			1.245			2.83	

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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
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%	0.865	100%	2.065	2.93			
Pure Premium Derived by Formula		0.865			2.065			2.93	

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

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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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
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%	1.940	100%	1.651			3.59	
Pure Premium Derived by Formula		1.940			1.651		3.59		

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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
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%	2.290	100%	1.620			3.91	
Pure Premium Derived by Formula		2.290			1.620		3.91		

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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
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%	4.443	100%	1.610			6.05	
Pure Premium Derived by Formula		4.443			1.610		6.05		

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

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EFFECTIVE 4/1/2020

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.
1/12 through 12/12	148,297	0	0	0	0	0	0	0	0.00
1/13 through 12/13	192,328	0	0	0	0	0	0	0	0.00
1/14 through 12/14	171,849	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,631	0	0	0	0	0	0	0	0.00
1/16 through 12/16	4,408	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	518,513	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		13%	1.570	14%	1.929	3.50			
Pure Premium Present on Rate Level		86%	0.959	84%	2.291	3.25			
Pure Premium Derived by Formula		1.029			2.195			3.22	

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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
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%	2.152	100%	1.833	3.99			
Pure Premium Derived by Formula		2.152			1.833			3.99	

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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
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%	3.316	100%	3.107	6.42			
Pure Premium Derived by Formula		3.316			3.107			6.42	

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

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EFFECTIVE 4/1/2020

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.
1/12 through 12/12	2,767,405	0	0	1	2,584	0	25,454	28,038	1.01
1/13 through 12/13	1,856,097	1	39,802	1	15,304	62,438	32,703	150,247	8.10
1/14 through 12/14	2,103,841	1	54,077	1	2,326	84,359	4,017	144,779	6.88
1/15 through 12/15	2,374,456	0	0	0	0	0	1,198	1,198	0.05
1/16 through 12/16	2,653,708	1	125,773	1	39,373	213,721	32,032	410,899	15.48
5 YR. TOTAL	11,755,507	3	219,652	4	59,587	360,518	95,404	735,161	6.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	2.375	8%	3.878	6.25			
Pure Premium Indicated by National Relativity		16%	0.891	18%	0.911	1.80			
Pure Premium Present on Rate Level		79%	0.824	74%	1.130	1.95			
Pure Premium Derived by Formula			0.912		1.310	2.22			

CLASS 7219		TRUCKING: NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	1,153,382,328	170	15,166,209	604	16,518,399	10,859,752	13,683,060	56,227,420	4.88
1/13 through 12/13	1,272,631,020	199	16,325,414	661	18,260,059	11,033,143	14,513,329	60,131,945	4.73
1/14 through 12/14	1,362,106,241	169	15,596,480	671	19,557,191	11,474,767	12,392,162	59,020,600	4.33
1/15 through 12/15	1,453,164,135	193	19,300,638	685	26,342,681	12,027,360	16,234,085	73,904,764	5.09
1/16 through 12/16	1,475,363,979	171	21,015,161	691	26,601,376	13,911,027	16,590,507	78,118,071	5.29
5 YR. TOTAL	6,716,647,703	902	87,403,902	3,312	107,279,706	59,306,049	73,413,143	327,402,800	4.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.899	100%	1.976	4.88			
Pure Premium Indicated by National Relativity		0%	2.769	0%	1.855	4.62			
Pure Premium Present on Rate Level		0%	2.765	0%	2.052	4.82			
Pure Premium Derived by Formula			2.899		1.976	4.88			

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.
1/12 through 12/12	2,138	0	0	0	0	0	0	0	0.00
1/13 through 12/13	89	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	23,240	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	25,467	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		29%	3.014	32%	1.789	4.80			
Pure Premium Present on Rate Level		71%	2.471	68%	1.714	4.19			
Pure Premium Derived by Formula			2.628		1.738	4.37			

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

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CLASS 7225		AUTOMOBILE TOWING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
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%	2.291	100%	1.785			4.08	
Pure Premium Derived by Formula									4.08

CLASS 7230		TRUCKING: PARCEL OR PACKAGE DELIVERY-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	1,576,500	1	106,627	2	12,199	25,252	6,403	150,481	9.55
1/13 through 12/13	1,262,987	0	0	7	91,570	0	73,164	164,734	13.04
1/14 through 12/14	1,503,743	0	0	1	80,081	0	34,256	114,337	7.60
1/15 through 12/15	1,919,524	1	85,356	3	45,021	50,254	29,540	210,171	10.95
1/16 through 12/16	2,198,397	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,461,151	2	191,983	13	228,871	75,506	143,363	639,723	7.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	4.974	11%	2.587			7.56	
Pure Premium Indicated by National Relativity		40%	2.705	43%	2.067			4.77	
Pure Premium Present on Rate Level		52%	3.302	46%	2.642			5.94	
Pure Premium Derived by Formula									5.59

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.
1/12 through 12/12	50,519,557	11	925,471	54	636,551	352,902	621,353	2,536,277	5.02
1/13 through 12/13	52,847,272	12	765,790	36	760,225	326,826	434,349	2,287,190	4.33
1/14 through 12/14	59,953,188	5	272,731	51	1,367,436	73,106	977,502	2,690,775	4.49
1/15 through 12/15	66,779,965	12	825,978	52	1,168,954	647,390	588,980	3,231,302	4.84
1/16 through 12/16	73,437,569	11	799,231	59	1,617,458	819,587	1,293,694	4,529,970	6.17
5 YR. TOTAL	303,537,551	51	3,589,201	252	5,550,624	2,219,811	3,915,878	15,275,514	5.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		44%	3.011	55%	2.021			5.03	
Pure Premium Indicated by National Relativity		28%	3.030	22%	2.123			5.15	
Pure Premium Present on Rate Level		28%	2.832	23%	2.031			4.86	
Pure Premium Derived by Formula									5.01

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

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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.	
1/12 through 12/12	35,901,410	2	249,507	10	448,272	117,481	174,308	989,568	2.76	
1/13 through 12/13	34,744,655	6	445,585	19	459,316	162,136	297,261	1,364,298	3.93	
1/14 through 12/14	36,540,371	4	632,234	29	1,609,066	191,095	899,792	3,332,187	9.12	
1/15 through 12/15	33,704,637	11	1,505,418	21	1,526,030	724,920	641,214	4,397,582	13.05	
1/16 through 12/16	37,989,671	8	630,204	17	371,312	292,970	473,241	1,767,727	4.65	
5 YR. TOTAL	178,880,744	31	3,462,948	96	4,413,996	1,488,602	2,485,816	11,851,362	6.63	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		38%	4.403	42%	2.222	6.63				
Pure Premium Indicated by National Relativity		31%	3.492	29%	1.896	5.39				
Pure Premium Present on Rate Level		31%	3.557	29%	2.008	5.57				
Pure Premium Derived by Formula		3.858			2.065		5.92			

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.	
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00	
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00	
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%	1.183	100%	0.611	1.79				
Pure Premium Derived by Formula		1.183			0.611		1.79			

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.	
1/12 through 12/12	227,603	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	620,349	0	0	0	0	0	554	554	0.09	
1/14 through 12/14	566,127	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	237,417	0	0	0	0	0	0	0	0.00	
1/16 through 12/16	294,728	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	1,946,224	0	0	0	0	0	554	554	0.03	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		2%	0.000	3%	0.028	0.03				
Pure Premium Indicated by National Relativity		6%	0.779	7%	0.627	1.41				
Pure Premium Present on Rate Level		92%	1.316	90%	0.679	2.00				
Pure Premium Derived by Formula		1.257			0.656		1.91			

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

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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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
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%	2.887	100%	1.422	4.31			
Pure Premium Derived by Formula		2.887			1.422			4.31	

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.
1/12 through 12/12	38,589,466	3	101,552	14	330,032	41,012	196,639	669,235	1.73
1/13 through 12/13	49,736,732	11	367,834	21	334,675	298,356	435,721	1,436,586	2.89
1/14 through 12/14	52,113,788	3	54,465	11	254,481	40,548	196,598	546,092	1.05
1/15 through 12/15	47,859,393	3	25,133	15	149,201	25,396	144,057	343,787	0.72
1/16 through 12/16	45,940,369	3	360,227	15	188,796	278,613	278,861	1,106,497	2.41
5 YR. TOTAL	234,239,748	23	909,211	76	1,257,185	683,925	1,251,876	4,102,197	1.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.925	38%	0.826	1.75			
Pure Premium Indicated by National Relativity		37%	1.369	31%	1.301	2.67			
Pure Premium Present on Rate Level		37%	1.279	31%	1.214	2.49			
Pure Premium Derived by Formula		1.220			1.094			2.31	

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.
1/12 through 12/12	10,115,294	5	110,298	5	95,191	104,173	39,995	349,657	3.46
1/13 through 12/13	15,486,708	4	25,744	4	41,281	7,409	71,471	145,905	0.94
1/14 through 12/14	10,111,245	3	43,115	2	66,333	25,625	26,540	161,613	1.60
1/15 through 12/15	10,203,423	2	60,653	3	11,756	37,946	12,533	122,888	1.21
1/16 through 12/16	12,767,984	0	0	5	96,439	0	56,722	153,161	1.20
5 YR. TOTAL	58,684,654	14	239,810	19	311,000	175,153	207,261	933,224	1.59
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.939	19%	0.652	1.59			
Pure Premium Indicated by National Relativity		43%	1.283	40%	1.286	2.57			
Pure Premium Present on Rate Level		43%	1.409	41%	1.248	2.66			
Pure Premium Derived by Formula		1.289			1.150			2.44	

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

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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.
1/12 through 12/12	698,622,469	95	5,614,170	258	5,479,397	3,920,982	4,512,168	19,526,717	2.80
1/13 through 12/13	706,389,470	70	4,843,738	344	7,248,122	2,848,029	5,478,627	20,418,516	2.89
1/14 through 12/14	730,645,669	83	4,337,867	293	5,992,284	3,011,920	5,503,160	18,845,231	2.58
1/15 through 12/15	764,015,167	82	6,345,624	319	7,617,193	4,714,374	5,043,703	23,720,894	3.11
1/16 through 12/16	792,281,655	84	6,451,576	298	11,542,983	5,246,349	6,236,652	29,477,560	3.72
5 YR. TOTAL	3,691,954,430	414	27,592,975	1,512	37,879,979	19,741,654	26,774,310	111,988,918	3.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	1.773	100%	1.260			3.03	
Pure Premium Indicated by National Relativity		0%	1.816	0%	1.429			3.25	
Pure Premium Present on Rate Level		0%	1.613	0%	1.226			2.84	
Pure Premium Derived by Formula			1.773		1.260			3.03	

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.
1/12 through 12/12	67,048,862	15	466,973	51	576,193	341,627	517,315	1,902,108	2.84
1/13 through 12/13	67,650,297	16	527,349	38	483,197	339,048	443,459	1,793,053	2.65
1/14 through 12/14	74,187,097	14	659,443	40	491,965	330,761	401,212	1,883,381	2.54
1/15 through 12/15	83,131,932	6	270,475	41	473,292	138,048	346,526	1,228,341	1.48
1/16 through 12/16	73,675,756	17	631,153	43	961,836	603,398	802,580	2,998,967	4.07
5 YR. TOTAL	365,693,944	68	2,555,393	213	2,986,483	1,752,882	2,511,092	9,805,850	2.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	1.515	47%	1.166			2.68	
Pure Premium Indicated by National Relativity		33%	1.357	26%	1.266			2.62	
Pure Premium Present on Rate Level		33%	1.393	27%	1.191			2.58	
Pure Premium Derived by Formula			1.423		1.199			2.62	

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.
1/12 through 12/12	86,693,131	19	882,676	61	556,881	466,037	510,886	2,416,480	2.79
1/13 through 12/13	95,892,827	12	537,429	48	424,564	334,631	529,879	1,826,503	1.91
1/14 through 12/14	94,696,548	8	368,273	55	661,946	205,162	568,275	1,803,656	1.91
1/15 through 12/15	88,688,131	8	680,163	46	457,207	443,478	455,789	2,036,637	2.30
1/16 through 12/16	94,697,594	8	360,874	48	716,778	265,921	529,270	1,872,843	1.98
5 YR. TOTAL	460,668,231	55	2,829,415	258	2,817,376	1,715,229	2,594,099	9,956,119	2.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	1.226	50%	0.935			2.16	
Pure Premium Indicated by National Relativity		32%	1.348	25%	1.163			2.51	
Pure Premium Present on Rate Level		33%	1.189	25%	1.049			2.24	
Pure Premium Derived by Formula			1.253		1.021			2.27	

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

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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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
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%	1.087	100%	0.717	1.80			
Pure Premium Derived by Formula		1.087			0.717			1.80	

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.
1/12 through 12/12	280,114	0	0	0	0	0	0	0	0.00
1/13 through 12/13	214,558	0	0	0	0	0	2,429	2,429	1.13
1/14 through 12/14	347,142	0	0	0	0	0	0	0	0.00
1/15 through 12/15	267,800	0	0	0	0	0	0	0	0.00
1/16 through 12/16	265,357	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,374,971	0	0	0	0	0	2,429	2,429	0.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	2%	0.177	0.18			
Pure Premium Indicated by National Relativity		8%	2.480	8%	1.239	3.72			
Pure Premium Present on Rate Level		90%	1.208	90%	0.797	2.01			
Pure Premium Derived by Formula		1.286			0.820			2.11	

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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
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%	2.642	100%	1.633	4.28			
Pure Premium Derived by Formula		2.642			1.633			4.28	

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

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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.
1/12 through 12/12	2,012,350	0	0	0	0	0	0	0	0.00
1/13 through 12/13	2,152,272	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,832,212	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,853,061	0	0	0	0	0	0	0	0.00
1/16 through 12/16	2,390,703	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	10,240,598	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	1%	0.000			0.00	
Pure Premium Indicated by National Relativity		3%	0.032	3%	0.010			0.04	
Pure Premium Present on Rate Level		96%	0.026	96%	0.027			0.05	
Pure Premium Derived by Formula					0.026			0.05	

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.
1/12 through 12/12	407,998,471	38	2,211,583	188	2,268,462	1,999,471	3,745,156	10,224,672	2.51
1/13 through 12/13	438,691,702	27	1,439,318	228	4,117,187	1,146,369	4,941,929	11,644,803	2.66
1/14 through 12/14	577,323,944	31	2,555,024	260	5,621,221	1,780,703	5,574,733	15,531,681	2.69
1/15 through 12/15	603,210,306	55	2,891,643	399	9,076,755	2,216,375	8,401,562	22,586,335	3.74
1/16 through 12/16	585,950,939	43	1,825,499	183	4,198,565	1,460,169	4,579,272	12,063,505	2.06
5 YR. TOTAL	2,613,175,362	194	10,923,067	1,258	25,282,190	8,603,087	27,242,652	72,050,996	2.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		93%	1.385	100%	1.372			2.76	
Pure Premium Indicated by National Relativity		3%	1.490	0%	1.215			2.71	
Pure Premium Present on Rate Level		4%	1.497	0%	1.519			3.02	
Pure Premium Derived by Formula					1.393			2.77	

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.
1/12 through 12/12	383,464,370	13	1,094,696	94	1,621,265	928,056	1,683,251	5,327,268	1.39
1/13 through 12/13	452,350,735	11	1,218,901	89	2,311,566	557,432	1,644,661	5,732,560	1.27
1/14 through 12/14	341,814,292	12	1,743,931	117	4,348,720	776,956	2,761,536	9,631,143	2.82
1/15 through 12/15	784,136,110	8	707,100	107	2,749,366	392,155	1,863,373	5,711,994	0.73
1/16 through 12/16	585,673,123	25	1,149,159	123	3,013,569	664,012	1,864,358	6,691,098	1.14
5 YR. TOTAL	2,547,438,630	69	5,913,787	530	14,044,486	3,318,611	9,817,179	33,094,063	1.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		64%	0.783	85%	0.516			1.30	
Pure Premium Indicated by National Relativity		18%	0.494	7%	0.288			0.78	
Pure Premium Present on Rate Level		18%	0.716	8%	0.566			1.28	
Pure Premium Derived by Formula					0.719			1.22	

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

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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.
1/12 through 12/12	23,262	0	0	0	0	0	0	0	0.00
1/13 through 12/13	3,050	0	0	0	0	0	0	0	0.00
1/14 through 12/14	16,282	0	0	0	0	0	0	0	0.00
1/15 through 12/15	298,594	0	0	0	0	0	0	0	0.00
1/16 through 12/16	170,183	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	511,371	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		11%	4.509	12%	1.411			5.92	
Pure Premium Present on Rate Level		87%	3.262	86%	1.375			4.64	
Pure Premium Derived by Formula					3.334	1.352			4.69

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.
1/12 through 12/12	34,493,067	0	0	0	0	0	1,793	1,793	0.01
1/13 through 12/13	35,117,640	0	0	1	3,427	0	7,079	10,506	0.03
1/14 through 12/14	34,342,791	0	0	4	29,713	0	59,434	89,147	0.26
1/15 through 12/15	34,246,895	1	245,995	3	34,707	122,667	41,951	445,320	1.30
1/16 through 12/16	36,154,492	0	0	5	72,875	0	66,035	138,910	0.39
5 YR. TOTAL	174,354,885	1	245,995	13	140,722	122,667	176,292	685,676	0.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.222	12%	0.171			0.39	
Pure Premium Indicated by National Relativity		18%	0.221	20%	0.207			0.43	
Pure Premium Present on Rate Level		73%	0.224	68%	0.160			0.38	
Pure Premium Derived by Formula					0.223	0.171			0.39

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.
1/12 through 12/12	12,107,875	1	38,202	1	618	22,064	14,872	75,756	0.63
1/13 through 12/13	23,497,069	0	0	2	5,275	0	40,217	45,492	0.19
1/14 through 12/14	14,311,521	0	0	1	43,330	0	34,656	77,986	0.55
1/15 through 12/15	20,562,868	0	0	0	0	0	6,958	6,958	0.03
1/16 through 12/16	25,670,482	0	0	2	41,157	0	90,451	131,608	0.51
5 YR. TOTAL	96,149,815	1	38,202	6	90,380	22,064	187,154	337,800	0.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.134	14%	0.218			0.35	
Pure Premium Indicated by National Relativity		21%	0.659	23%	0.412			1.07	
Pure Premium Present on Rate Level		69%	0.508	63%	0.390			0.90	
Pure Premium Derived by Formula					0.502	0.371			0.87

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

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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.
1/12 through 12/12	6,428,663	0	0	0	0	0	0	0	0.00
1/13 through 12/13	7,195,081	0	0	0	0	0	910	910	0.01
1/14 through 12/14	8,437,558	0	0	0	0	0	0	0	0.00
1/15 through 12/15	9,125,079	0	0	0	0	0	0	0	0.00
1/16 through 12/16	9,853,898	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	41,040,279	0	0	0	0	0	910	910	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.000	9%	0.002			0.00	
Pure Premium Indicated by National Relativity		25%	1.157	27%	0.432			1.59	
Pure Premium Present on Rate Level		66%	0.818	64%	0.371			1.19	
Pure Premium Derived by Formula					0.829			0.354	1.18

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.
1/12 through 12/12	29,365,342	0	0	1	3,565	0	5,137	8,702	0.03
1/13 through 12/13	27,561,245	0	0	1	2,526	0	784	3,310	0.01
1/14 through 12/14	32,464,537	0	0	1	4,669	0	12,457	17,126	0.05
1/15 through 12/15	38,487,290	0	0	2	112,944	0	417,558	530,502	1.38
1/16 through 12/16	43,026,196	3	369,709	0	0	319,107	9,744	698,560	1.62
5 YR. TOTAL	170,904,610	3	369,709	5	123,704	319,107	445,680	1,258,200	0.74
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.289	14%	0.447			0.74	
Pure Premium Indicated by National Relativity		25%	0.421	27%	0.281			0.70	
Pure Premium Present on Rate Level		63%	0.392	59%	0.221			0.61	
Pure Premium Derived by Formula					0.387			0.269	0.66

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.
1/12 through 12/12	1,593,618	0	0	1	3,814	0	1,648	5,462	0.34
1/13 through 12/13	2,884,866	0	0	1	45,539	0	5,166	50,705	1.76
1/14 through 12/14	2,308,832	0	0	2	43,303	0	34,750	78,053	3.38
1/15 through 12/15	1,510,430	0	0	0	0	0	792	792	0.05
1/16 through 12/16	1,474,099	0	0	0	0	0	291	291	0.02
5 YR. TOTAL	9,771,845	0	0	4	92,656	0	42,647	135,303	1.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.948	5%	0.436			1.38	
Pure Premium Indicated by National Relativity		37%	0.532	40%	0.457			0.99	
Pure Premium Present on Rate Level		59%	0.689	55%	0.565			1.25	
Pure Premium Derived by Formula					0.641			0.515	1.16

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

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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.
1/12 through 12/12	22,280,111	0	0	2	13,116	0	22,565	35,681	0.16
1/13 through 12/13	18,746,399	0	0	0	0	0	13,923	13,923	0.07
1/14 through 12/14	20,420,574	0	0	1	2,374	0	5,177	7,551	0.04
1/15 through 12/15	21,281,957	0	0	1	9,806	0	22,097	31,903	0.15
1/16 through 12/16	23,140,136	0	0	0	0	0	4,273	4,273	0.02
5 YR. TOTAL	105,869,177	0	0	4	25,296	0	68,035	93,331	0.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.024	12%	0.064	0.09			
Pure Premium Indicated by National Relativity		39%	0.381	42%	0.304	0.69			
Pure Premium Present on Rate Level		52%	0.330	46%	0.274	0.60			
Pure Premium Derived by Formula		0.322			0.261		0.58		

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.
1/12 through 12/12	35,964,766	3	401,733	11	58,017	93,902	131,884	685,536	1.91
1/13 through 12/13	35,907,133	2	38,269	11	185,041	30,920	338,931	593,161	1.65
1/14 through 12/14	35,299,467	1	175,150	4	14,593	165,804	49,867	405,414	1.15
1/15 through 12/15	39,240,043	0	0	7	349,167	0	213,977	563,144	1.44
1/16 through 12/16	43,370,187	1	19,228	7	66,906	3,237	147,300	236,671	0.55
5 YR. TOTAL	189,781,596	7	634,380	40	673,724	293,863	881,959	2,483,926	1.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.689	28%	0.620	1.31			
Pure Premium Indicated by National Relativity		40%	0.959	36%	0.926	1.89			
Pure Premium Present on Rate Level		40%	0.949	36%	0.828	1.78			
Pure Premium Derived by Formula		0.901			0.805		1.71		

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.
1/12 through 12/12	12,933,051	3	218,553	13	716,441	412,106	317,841	1,664,941	12.87
1/13 through 12/13	13,297,102	2	247,505	10	341,854	100,673	397,299	1,087,331	8.18
1/14 through 12/14	13,693,507	1	73,378	5	260,555	15,420	229,880	579,233	4.23
1/15 through 12/15	4,891,668	0	0	2	34,045	0	15,837	49,882	1.02
1/16 through 12/16	6,779,404	1	1,422	4	357,700	13,437	110,313	482,872	7.12
5 YR. TOTAL	51,594,732	7	540,858	34	1,710,595	541,636	1,071,170	3,864,259	7.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	4.364	32%	3.126	7.49			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		77%	4.259	68%	3.899	8.16			
Pure Premium Derived by Formula		4.283			3.652		7.94		

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

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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.
1/12 through 12/12	58,685,431	5	329,229	20	488,524	234,867	678,867	1,731,487	2.95
1/13 through 12/13	64,145,566	1	286,211	27	1,306,921	83,478	1,017,833	2,694,443	4.20
1/14 through 12/14	65,580,877	5	401,811	17	1,207,621	254,939	1,016,097	2,880,468	4.39
1/15 through 12/15	111,139,548	4	741,518	29	1,431,538	1,025,745	741,820	3,940,621	3.55
1/16 through 12/16	130,320,015	5	1,210,283	16	419,014	932,629	515,694	3,077,620	2.36
5 YR. TOTAL	429,871,437	20	2,969,052	109	4,853,618	2,531,658	3,970,311	14,324,639	3.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	1.820	64%	1.513	3.33			
Pure Premium Indicated by National Relativity		27%	1.543	18%	1.382	2.93			
Pure Premium Present on Rate Level		28%	2.036	18%	1.846	3.88			
Pure Premium Derived by Formula			1.806		1.549	3.36			

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.
1/12 through 12/12	52,917,711	4	176,638	5	110,595	454,915	86,704	828,852	1.57
1/13 through 12/13	49,808,729	2	46,594	3	21,959	12,527	24,291	105,371	0.21
1/14 through 12/14	58,445,384	1	23,239	6	148,511	114,560	180,897	467,207	0.80
1/15 through 12/15	60,471,143	0	0	8	339,327	0	341,817	681,144	1.13
1/16 through 12/16	75,910,528	0	0	11	359,438	0	287,817	647,255	0.85
5 YR. TOTAL	297,553,495	7	246,471	33	979,830	582,002	921,526	2,729,829	0.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.412	26%	0.505	0.92			
Pure Premium Indicated by National Relativity		41%	0.546	37%	0.450	1.00			
Pure Premium Present on Rate Level		41%	0.482	37%	0.461	0.94			
Pure Premium Derived by Formula			0.496		0.468	0.96			

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.
1/12 through 12/12	90,453,168	8	321,074	17	736,129	501,162	729,262	2,287,627	2.53
1/13 through 12/13	91,296,569	7	794,864	16	588,301	1,090,358	1,043,361	3,516,884	3.85
1/14 through 12/14	95,175,497	7	1,082,607	19	369,318	646,471	503,387	2,601,783	2.73
1/15 through 12/15	96,362,806	3	97,669	21	635,102	121,303	663,278	1,517,352	1.57
1/16 through 12/16	100,496,364	6	343,645	23	795,084	230,877	1,637,236	3,006,842	2.99
5 YR. TOTAL	473,784,404	31	2,639,859	96	3,123,934	2,590,171	4,576,524	12,930,488	2.73
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	1.217	56%	1.513	2.73			
Pure Premium Indicated by National Relativity		33%	0.764	22%	0.904	1.67			
Pure Premium Present on Rate Level		33%	1.074	22%	1.310	2.38			
Pure Premium Derived by Formula			1.020		1.334	2.35			

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

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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.
1/12 through 12/12	21,544,870	1	134,591	2	59,026	15,506	31,516	240,639	1.12
1/13 through 12/13	21,698,199	0	0	2	21,168	0	29,666	50,834	0.24
1/14 through 12/14	22,247,973	2	163,460	4	141,673	494,882	120,066	920,081	4.14
1/15 through 12/15	25,714,410	0	0	5	115,717	0	113,233	228,950	0.89
1/16 through 12/16	27,544,818	0	0	3	456,037	0	119,296	575,333	2.09
5 YR. TOTAL	118,750,270	3	298,051	16	793,621	510,388	413,777	2,015,837	1.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.919	23%	0.778	1.70			
Pure Premium Indicated by National Relativity		42%	0.758	38%	0.784	1.54			
Pure Premium Present on Rate Level		43%	0.806	39%	0.899	1.71			
Pure Premium Derived by Formula		0.803			0.827			1.63	

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.
1/12 through 12/12	13,579,027	0	0	7	54,677	0	60,280	114,957	0.85
1/13 through 12/13	10,173,467	0	0	8	203,252	0	121,823	325,075	3.20
1/14 through 12/14	13,618,977	0	0	2	10,260	0	22,690	32,950	0.24
1/15 through 12/15	15,685,006	0	0	3	30,302	0	15,261	45,563	0.29
1/16 through 12/16	12,240,068	1	9,876	1	725	7,792	16,827	35,220	0.29
5 YR. TOTAL	65,296,545	1	9,876	21	299,216	7,792	236,881	553,765	0.85
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.473	17%	0.375	0.85			
Pure Premium Indicated by National Relativity		44%	1.152	41%	0.912	2.06			
Pure Premium Present on Rate Level		44%	0.997	42%	0.900	1.90			
Pure Premium Derived by Formula		1.002			0.816			1.82	

CLASS 7600		TELECOMMUNICATIONS CO. - CABLE TV OR SATELLITE - ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	373,782,619	33	2,483,072	155	3,097,930	1,702,626	2,814,616	10,098,244	2.70
1/13 through 12/13	427,878,858	42	3,327,026	168	3,551,869	1,865,438	3,134,216	11,878,549	2.78
1/14 through 12/14	421,164,778	45	2,943,113	136	3,683,556	1,814,494	2,963,681	11,404,844	2.71
1/15 through 12/15	448,123,875	34	2,993,334	181	4,085,934	2,182,568	3,563,785	12,825,621	2.86
1/16 through 12/16	468,092,425	34	3,361,706	175	5,706,853	1,798,531	4,295,024	15,162,114	3.24
5 YR. TOTAL	2,139,042,555	188	15,108,251	815	20,126,142	9,363,657	16,771,322	61,369,372	2.87
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		86%	1.647	100%	1.222	2.87			
Pure Premium Indicated by National Relativity		7%	1.598	0%	1.112	2.71			
Pure Premium Present on Rate Level		7%	1.544	0%	1.305	2.85			
Pure Premium Derived by Formula		1.636			1.222			2.86	

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

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CLASS 7605		BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & 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.	
1/12 through 12/12	176,309,959	8	532,630	38	782,069	491,468	863,025	2,669,192	1.51	
1/13 through 12/13	186,286,805	8	411,263	31	857,169	330,650	808,554	2,407,636	1.29	
1/14 through 12/14	191,287,064	16	670,052	37	807,495	544,286	904,956	2,926,789	1.53	
1/15 through 12/15	207,507,113	11	781,932	38	1,720,684	611,676	997,484	4,111,776	1.98	
1/16 through 12/16	209,899,431	10	731,221	44	1,339,527	360,464	1,098,296	3,529,508	1.68	
5 YR. TOTAL	971,290,372	53	3,127,098	188	5,506,944	2,338,544	4,672,315	15,644,901	1.61	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		38%	0.889	56%	0.722	1.61				
Pure Premium Indicated by National Relativity		31%	0.664	22%	0.570	1.23				
Pure Premium Present on Rate Level		31%	0.647	22%	0.615	1.26				
Pure Premium Derived by Formula		0.744			0.665		1.41			

CLASS 7610 + +		RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLOYEES & CLERICAL, 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.	
1/12 through 12/12	437,977,506	7	228,665	42	980,181	214,548	731,654	2,155,048	0.49	
1/13 through 12/13	464,354,563	4	256,131	26	566,180	442,205	504,942	1,769,458	0.38	
1/14 through 12/14	473,278,764	2	305,048	37	1,158,249	136,354	849,819	2,449,470	0.52	
1/15 through 12/15	436,104,606	3	447,006	13	249,225	266,192	287,468	1,249,891	0.29	
1/16 through 12/16	476,023,737	2	52,039	15	332,983	81,637	366,976	833,635	0.18	
5 YR. TOTAL	2,287,739,176	18	1,288,889	133	3,286,818	1,140,936	2,740,859	8,457,502	0.37	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		29%	0.200	40%	0.170	0.37				
Pure Premium Indicated by National Relativity		35%	0.137	30%	0.127	0.26				
Pure Premium Present on Rate Level		36%	0.153	30%	0.137	0.29				
Pure Premium Derived by Formula		0.161			0.147		0.31			

CLASS 7705		AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS								
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/12 through 12/12	38,192,934	10	207,340	25	363,657	324,229	356,642	1,251,868	3.28	
1/13 through 12/13	34,953,498	5	107,492	19	379,913	119,736	348,186	955,327	2.73	
1/14 through 12/14	34,100,390	4	54,232	9	186,945	85,037	104,097	430,311	1.26	
1/15 through 12/15	36,206,608	5	349,528	19	175,772	142,406	212,220	879,926	2.43	
1/16 through 12/16	30,089,227	2	58,198	20	423,075	76,069	258,673	816,015	2.71	
5 YR. TOTAL	173,542,657	26	776,790	92	1,529,362	747,477	1,279,818	4,333,447	2.50	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		26%	1.329	37%	1.168	2.50				
Pure Premium Indicated by National Relativity		37%	1.724	31%	1.458	3.18				
Pure Premium Present on Rate Level		37%	1.784	32%	1.560	3.34				
Pure Premium Derived by Formula		1.644			1.383		3.03			

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

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CLASS 7710 + +		FIREFIGHTERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	13,228,046	0	0	1	47,557	0	64,127	111,684	0.85
1/13 through 12/13	10,074,173	0	0	4	150,472	0	58,344	208,816	2.07
1/14 through 12/14	11,151,787	0	0	2	14,627	0	16,669	31,296	0.28
1/15 through 12/15	11,722,859	0	0	0	0	0	6,328	6,328	0.05
1/16 through 12/16	15,004,636	0	0	3	9,253	0	67,726	76,979	0.51
5 YR. TOTAL	61,181,501	0	0	10	221,909	0	213,194	435,103	0.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.363	18%		0.348		0.71	
Pure Premium Indicated by National Relativity		44%	1.276	41%		1.162		2.44	
Pure Premium Present on Rate Level		44%	1.062	41%		1.019		2.08	
Pure Premium Derived by Formula			1.072			0.957		2.03	

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.
1/12 through 12/12	1,141,863	0	0	2	12,588	0	64,409	76,997	6.74
1/13 through 12/13	1,616,297	1	193,746	1	2,164	139,698	54,033	389,641	24.11
1/14 through 12/14	1,366,394	0	0	5	66,926	0	93,838	160,764	11.77
1/15 through 12/15	1,537,387	0	0	2	72,660	0	144,607	217,267	14.13
1/16 through 12/16	1,522,130	0	0	1	1,307	0	36,300	37,607	2.47
5 YR. TOTAL	7,184,071	1	193,746	11	155,645	139,698	393,187	882,276	12.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	4.863	6%		7.418		12.28	
Pure Premium Indicated by National Relativity		0%	0.000	0%		0.000		0.00	
Pure Premium Present on Rate Level		96%	1.062	94%		1.019		2.08	
Pure Premium Derived by Formula			1.214			1.403		2.62	

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.
1/12 through 12/12	238,547,927	7	234,088	59	686,648	130,073	864,894	1,915,703	0.80
1/13 through 12/13	185,276,363	6	500,745	32	641,348	631,642	1,051,672	2,825,407	1.53
1/14 through 12/14	143,799,508	10	298,212	47	620,752	305,141	883,739	2,107,844	1.47
1/15 through 12/15	162,540,762	6	293,947	49	1,006,995	182,089	987,631	2,470,662	1.52
1/16 through 12/16	160,117,049	16	373,392	35	950,749	412,368	1,298,088	3,034,597	1.90
5 YR. TOTAL	890,281,609	45	1,700,384	222	3,906,492	1,661,313	5,086,024	12,354,213	1.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	0.630	55%		0.758		1.39	
Pure Premium Indicated by National Relativity		32%	0.867	22%		0.870		1.74	
Pure Premium Present on Rate Level		32%	0.637	23%		0.693		1.33	
Pure Premium Derived by Formula			0.708			0.768		1.48	

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

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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.
1/12 through 12/12	166,195,952	14	648,040	32	501,987	1,815,802	1,087,856	4,053,685	2.44
1/13 through 12/13	218,178,801	12	349,031	37	304,150	369,511	543,320	1,566,012	0.72
1/14 through 12/14	268,033,362	20	812,306	73	1,064,736	855,316	1,043,986	3,776,344	1.41
1/15 through 12/15	265,521,574	9	167,008	49	631,670	295,954	921,448	2,016,080	0.76
1/16 through 12/16	314,748,489	19	594,893	53	1,438,172	765,337	1,375,737	4,174,139	1.33
5 YR. TOTAL	1,232,678,178	74	2,571,278	244	3,940,715	4,101,920	4,972,347	15,586,260	1.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		39%	0.528	69%	0.736			1.26	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		61%	0.564	31%	0.785			1.35	
Pure Premium Derived by Formula		0.550			0.751				1.30

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.
1/12 through 12/12	5,515,770	0	0	1	8,513	0	17,330	25,843	0.47
1/13 through 12/13	4,054,514	0	0	1	143,804	0	67,670	211,474	5.22
1/14 through 12/14	6,183,939	0	0	3	29,689	0	28,406	58,095	0.94
1/15 through 12/15	11,390,461	0	0	2	167,155	0	148,398	315,553	2.77
1/16 through 12/16	13,536,820	0	0	6	275,380	0	126,324	401,704	2.97
5 YR. TOTAL	40,681,504	0	0	13	624,541	0	388,128	1,012,669	2.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	1.535	14%	0.954			2.49	
Pure Premium Indicated by National Relativity		33%	1.204	35%	1.060			2.26	
Pure Premium Present on Rate Level		57%	0.990	51%	0.938			1.93	
Pure Premium Derived by Formula		1.115			0.983				2.10

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.
1/12 through 12/12	38,260,513	2	11,469	13	215,257	1,834	216,741	445,301	1.16
1/13 through 12/13	43,926,414	2	89,008	8	71,980	155,183	97,571	413,742	0.94
1/14 through 12/14	42,471,478	6	228,333	15	285,556	455,040	364,838	1,333,767	3.14
1/15 through 12/15	43,213,351	6	580,811	10	86,564	567,442	124,240	1,359,057	3.15
1/16 through 12/16	43,389,648	5	301,936	21	231,678	368,202	292,111	1,193,927	2.75
5 YR. TOTAL	211,261,404	21	1,211,557	67	891,035	1,547,701	1,095,501	4,745,794	2.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.995	29%	1.251			2.25	
Pure Premium Indicated by National Relativity		42%	0.506	35%	0.609			1.12	
Pure Premium Present on Rate Level		42%	0.537	36%	0.780			1.32	
Pure Premium Derived by Formula		0.597			0.857				1.45

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

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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.	
1/12 through 12/12	62,142,948	2	43,727	14	255,051	43,811	525,418	868,007	1.40	
1/13 through 12/13	62,411,120	5	102,530	7	81,868	80,081	179,005	443,484	0.71	
1/14 through 12/14	68,773,214	7	134,896	15	364,361	163,591	476,694	1,139,542	1.66	
1/15 through 12/15	73,250,486	5	29,414	16	195,499	102,198	243,490	570,601	0.78	
1/16 through 12/16	79,427,965	9	200,226	24	187,301	524,497	307,223	1,219,247	1.54	
5 YR. TOTAL	346,005,733	28	510,793	76	1,084,080	914,178	1,731,830	4,240,881	1.23	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		18%	0.461	33%	0.765	1.23				
Pure Premium Indicated by National Relativity		41%	0.500	33%	0.624	1.12				
Pure Premium Present on Rate Level		41%	0.405	34%	0.627	1.03				
Pure Premium Derived by Formula		0.454			0.672		1.13			

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.	
1/12 through 12/12	425,309,223	34	862,607	142	1,196,734	1,212,013	1,556,584	4,827,938	1.14	
1/13 through 12/13	447,679,182	32	1,244,395	141	1,595,997	923,799	1,793,444	5,557,635	1.24	
1/14 through 12/14	545,716,490	33	1,201,036	149	2,509,457	1,097,676	2,624,472	7,432,641	1.36	
1/15 through 12/15	545,614,347	46	1,495,087	136	1,827,112	2,039,630	1,975,322	7,337,151	1.35	
1/16 through 12/16	596,494,905	35	1,959,189	177	3,320,138	1,533,035	2,813,847	9,626,209	1.61	
5 YR. TOTAL	2,560,814,147	180	6,762,314	745	10,449,438	6,806,153	10,763,669	34,781,574	1.36	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		58%	0.672	98%	0.686	1.36				
Pure Premium Indicated by National Relativity		21%	0.493	1%	0.541	1.03				
Pure Premium Present on Rate Level		21%	0.581	1%	0.726	1.31				
Pure Premium Derived by Formula		0.615			0.685		1.30			

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.	
1/12 through 12/12	675,593,563	29	754,029	111	1,273,872	856,081	1,700,484	4,584,466	0.68	
1/13 through 12/13	746,275,346	32	1,167,204	126	1,354,836	855,678	1,760,387	5,138,105	0.69	
1/14 through 12/14	753,817,467	33	951,246	111	1,696,897	835,202	2,190,861	5,674,206	0.75	
1/15 through 12/15	772,882,215	25	1,088,501	119	1,955,302	821,144	2,663,279	6,528,226	0.85	
1/16 through 12/16	775,442,315	24	994,232	150	1,897,015	878,152	2,584,801	6,354,200	0.82	
5 YR. TOTAL	3,724,010,906	143	4,955,212	617	8,177,922	4,246,257	10,899,812	28,279,203	0.76	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		50%	0.353	83%	0.407	0.76				
Pure Premium Indicated by National Relativity		25%	0.263	8%	0.319	0.58				
Pure Premium Present on Rate Level		25%	0.290	9%	0.359	0.65				
Pure Premium Derived by Formula		0.315			0.396		0.71			

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

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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.
1/12 through 12/12	269,901,408	11	313,017	39	367,625	516,654	595,116	1,792,412	0.66
1/13 through 12/13	267,654,890	8	249,026	52	970,683	173,061	1,062,736	2,455,506	0.92
1/14 through 12/14	266,856,754	12	497,731	65	1,003,055	474,558	1,156,078	3,131,422	1.17
1/15 through 12/15	278,788,294	14	897,993	47	468,815	404,426	811,503	2,582,737	0.93
1/16 through 12/16	308,232,128	15	675,483	61	830,705	706,812	957,836	3,170,836	1.03
5 YR. TOTAL	1,391,433,474	60	2,633,250	264	3,640,883	2,275,511	4,583,269	13,132,913	0.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.451	57%	0.493	0.94			
Pure Premium Indicated by National Relativity		32%	0.422	21%	0.487	0.91			
Pure Premium Present on Rate Level		33%	0.388	22%	0.447	0.84			
Pure Premium Derived by Formula		0.421			0.482		0.90		

CLASS 8013		STORE: JEWELRY							
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.
1/12 through 12/12	197,160,998	0	0	7	270,506	0	145,786	416,292	0.21
1/13 through 12/13	212,636,182	2	40,893	10	262,873	19,017	211,383	534,166	0.25
1/14 through 12/14	223,208,324	4	49,321	10	185,174	13,155	305,965	553,615	0.25
1/15 through 12/15	216,049,492	0	0	9	84,202	0	56,234	140,436	0.07
1/16 through 12/16	227,001,827	2	88,230	6	115,298	66,712	53,942	324,182	0.14
5 YR. TOTAL	1,076,056,823	8	178,444	42	918,053	98,884	773,310	1,968,691	0.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.102	23%	0.081	0.18			
Pure Premium Indicated by National Relativity		41%	0.130	38%	0.110	0.24			
Pure Premium Present on Rate Level		42%	0.111	39%	0.094	0.21			
Pure Premium Derived by Formula		0.117			0.097		0.21		

CLASS 8015		QUICK PRINTING-COPYING OR DUPLICATING SERVICE-ALL EMPLOYEES & 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.
1/12 through 12/12	57,506,147	3	276,213	2	97,485	188,569	368,738	931,005	1.62
1/13 through 12/13	55,373,076	2	25,460	5	190,996	14,062	132,838	363,356	0.66
1/14 through 12/14	55,678,452	2	35,479	6	37,339	22,211	79,637	174,666	0.31
1/15 through 12/15	56,500,041	1	1,597	1	1,103	2,695	10,084	15,479	0.03
1/16 through 12/16	53,563,124	0	0	2	44,206	0	43,747	87,953	0.17
5 YR. TOTAL	278,620,840	8	338,749	16	371,129	227,537	635,044	1,572,459	0.57
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.255	20%	0.310	0.57			
Pure Premium Indicated by National Relativity		42%	0.221	40%	0.223	0.44			
Pure Premium Present on Rate Level		45%	0.250	40%	0.292	0.54			
Pure Premium Derived by Formula		0.238			0.268		0.51		

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

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CLASS 8017		STORE: RETAIL NOC							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	2,452,195,940	111	3,730,876	526	5,056,502	3,634,494	7,288,317	19,710,189	0.80
1/13 through 12/13	2,289,807,093	85	3,402,226	462	6,145,616	4,102,974	8,259,382	21,910,198	0.96
1/14 through 12/14	2,455,060,597	117	3,170,006	432	4,873,593	2,791,667	7,364,724	18,199,990	0.74
1/15 through 12/15	1,445,626,045	71	2,013,298	252	3,278,338	1,572,445	4,090,353	10,954,434	0.76
1/16 through 12/16	1,476,422,649	50	1,599,923	241	3,512,525	1,319,162	4,101,956	10,533,566	0.71
5 YR. TOTAL	10,119,112,324	434	13,916,329	1,913	22,866,574	13,420,742	31,104,732	81,308,377	0.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		89%	0.363	100%	0.440	0.80			
Pure Premium Indicated by National Relativity		5%	0.326	0%	0.380	0.71			
Pure Premium Present on Rate Level		6%	0.341	0%	0.450	0.79			
Pure Premium Derived by Formula		0.360			0.440		0.80		

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.
1/12 through 12/12	640,425,247	34	1,110,855	194	2,522,335	732,980	2,972,463	7,338,633	1.15
1/13 through 12/13	715,039,998	47	1,780,343	247	3,589,011	1,312,603	3,838,069	10,520,026	1.47
1/14 through 12/14	750,651,463	49	2,421,763	239	3,302,702	2,056,097	3,536,183	11,316,745	1.51
1/15 through 12/15	800,560,313	45	2,342,141	236	3,884,224	1,719,062	3,463,736	11,409,163	1.43
1/16 through 12/16	860,119,875	52	3,379,087	270	4,674,028	1,985,427	4,567,973	14,606,515	1.70
5 YR. TOTAL	3,766,796,896	227	11,034,189	1,186	17,972,300	7,806,169	18,378,424	55,191,082	1.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		75%	0.770	100%	0.695	1.47			
Pure Premium Indicated by National Relativity		12%	0.715	0%	0.671	1.39			
Pure Premium Present on Rate Level		13%	0.643	0%	0.646	1.29			
Pure Premium Derived by Formula		0.747			0.695		1.44		

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.
1/12 through 12/12	209,863,793	23	243,243	99	903,721	313,308	1,571,225	3,031,497	1.45
1/13 through 12/13	223,755,557	12	145,633	64	554,195	76,991	714,478	1,491,297	0.67
1/14 through 12/14	244,991,978	10	238,289	86	1,017,848	186,210	1,334,597	2,776,944	1.13
1/15 through 12/15	259,035,082	17	710,897	91	1,396,588	471,560	1,420,110	3,999,155	1.54
1/16 through 12/16	228,942,015	3	441,724	49	597,641	409,922	1,272,708	2,721,995	1.19
5 YR. TOTAL	1,166,588,425	65	1,779,786	389	4,469,993	1,457,991	6,313,118	14,020,888	1.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.536	65%	0.666	1.20			
Pure Premium Indicated by National Relativity		30%	0.711	17%	0.831	1.54			
Pure Premium Present on Rate Level		31%	0.558	18%	0.696	1.25			
Pure Premium Derived by Formula		0.595			0.699		1.29		

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

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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.
1/12 through 12/12	11,244,165	1	23,035	7	156,188	20,699	181,972	381,894	3.40
1/13 through 12/13	11,108,019	0	0	5	99,697	0	89,042	188,739	1.70
1/14 through 12/14	12,010,233	1	14,505	2	76,165	14,565	109,314	214,549	1.79
1/15 through 12/15	13,809,447	0	0	1	463	0	17,048	17,511	0.13
1/16 through 12/16	13,672,662	1	43,072	2	15,556	70,837	24,169	153,634	1.12
5 YR. TOTAL	61,844,526	3	80,612	17	348,069	106,101	421,545	956,327	1.55
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.693	17%	0.853			1.55	
Pure Premium Indicated by National Relativity		45%	0.567	41%	0.704			1.27	
Pure Premium Present on Rate Level		45%	0.706	42%	0.858			1.56	
Pure Premium Derived by Formula		0.642			0.794		1.44		

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.
1/12 through 12/12	138,082,296	11	456,090	41	481,463	635,085	520,825	2,093,463	1.52
1/13 through 12/13	181,031,999	9	242,015	53	437,574	160,183	492,515	1,332,287	0.74
1/14 through 12/14	165,861,616	4	314,449	30	771,152	552,360	796,850	2,434,811	1.47
1/15 through 12/15	167,826,984	1	97,612	31	746,184	23,050	567,094	1,433,940	0.86
1/16 through 12/16	164,648,126	6	361,934	38	643,616	175,026	651,319	1,831,895	1.11
5 YR. TOTAL	817,451,021	31	1,472,100	193	3,079,989	1,545,704	3,028,603	9,126,396	1.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.557	48%	0.560			1.12	
Pure Premium Indicated by National Relativity		35%	0.510	26%	0.530			1.04	
Pure Premium Present on Rate Level		36%	0.462	26%	0.542			1.00	
Pure Premium Derived by Formula		0.506			0.548		1.05		

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.
1/12 through 12/12	648,533,436	30	1,046,126	149	1,264,612	791,522	2,055,076	5,157,336	0.80
1/13 through 12/13	641,841,501	40	1,464,933	124	1,413,999	1,476,545	2,058,903	6,414,380	1.00
1/14 through 12/14	589,606,540	26	599,399	138	1,508,416	792,948	1,926,939	4,827,702	0.82
1/15 through 12/15	710,769,015	40	1,704,503	152	1,919,683	1,148,067	2,704,968	7,477,221	1.05
1/16 through 12/16	758,087,048	26	775,256	145	2,086,940	792,908	2,826,300	6,481,404	0.86
5 YR. TOTAL	3,348,837,540	162	5,590,217	708	8,193,650	5,001,990	11,572,186	30,358,043	0.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		55%	0.412	91%	0.495			0.91	
Pure Premium Indicated by National Relativity		22%	0.487	4%	0.549			1.04	
Pure Premium Present on Rate Level		23%	0.394	5%	0.486			0.88	
Pure Premium Derived by Formula		0.424			0.497		0.92		

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

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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.
1/12 through 12/12	2,588,820	0	0	6	41,425	0	22,037	63,462	2.45
1/13 through 12/13	3,600,371	1	396	3	14,879	313	16,156	31,744	0.88
1/14 through 12/14	3,389,275	1	39,841	3	19,106	14,230	11,623	84,800	2.50
1/15 through 12/15	1,312,652,841	43	1,236,948	224	2,303,984	998,815	3,429,864	7,969,611	0.61
1/16 through 12/16	1,385,309,257	31	1,167,331	162	2,275,803	1,134,981	3,888,288	8,466,403	0.61
5 YR. TOTAL	2,707,540,564	76	2,444,516	398	4,655,197	2,148,339	7,367,968	16,616,020	0.61
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		54%	0.262	79%	0.351			0.61	
Pure Premium Indicated by National Relativity		23%	0.323	10%	0.466			0.79	
Pure Premium Present on Rate Level		23%	0.465	11%	0.450			0.92	
Pure Premium Derived by Formula		0.323			0.373		0.70		

CLASS 8039		STORE: DEPARTMENT-RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	315,923,789	29	482,298	66	473,276	470,654	932,926	2,359,154	0.75
1/13 through 12/13	307,847,492	15	201,998	68	833,691	383,602	1,126,089	2,545,380	0.83
1/14 through 12/14	294,101,399	21	864,760	51	377,584	591,100	721,929	2,555,373	0.87
1/15 through 12/15	294,493,426	19	859,831	52	485,003	940,130	811,339	3,096,303	1.05
1/16 through 12/16	263,048,680	10	510,951	56	959,683	259,321	1,195,191	2,925,146	1.11
5 YR. TOTAL	1,475,414,786	94	2,919,838	293	3,129,237	2,644,807	4,787,474	13,481,356	0.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	0.410	60%	0.504			0.91	
Pure Premium Indicated by National Relativity		33%	0.308	20%	0.421			0.73	
Pure Premium Present on Rate Level		33%	0.332	20%	0.477			0.81	
Pure Premium Derived by Formula		0.351			0.482		0.83		

CLASS 8044		STORE: FURNITURE & 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.
1/12 through 12/12	289,988,468	32	1,431,774	109	2,280,262	1,615,712	1,784,736	7,112,484	2.45
1/13 through 12/13	296,209,910	14	749,276	113	1,339,697	433,101	1,626,570	4,148,644	1.40
1/14 through 12/14	315,729,618	30	1,224,049	101	1,574,325	806,163	1,527,547	5,132,084	1.63
1/15 through 12/15	346,217,959	29	1,408,823	108	2,531,447	785,266	1,860,723	6,586,259	1.90
1/16 through 12/16	340,786,083	18	1,129,360	111	1,807,404	913,420	2,005,065	5,855,249	1.72
5 YR. TOTAL	1,588,932,038	123	5,943,282	542	9,533,135	4,553,662	8,804,641	28,834,720	1.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		57%	0.974	82%	0.841			1.82	
Pure Premium Indicated by National Relativity		21%	0.753	9%	0.721			1.47	
Pure Premium Present on Rate Level		22%	0.894	9%	0.821			1.72	
Pure Premium Derived by Formula		0.910			0.828		1.74		

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

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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.
1/12 through 12/12	376,136,066	6	179,957	15	222,111	160,012	352,650	914,730	0.24
1/13 through 12/13	562,633,575	13	437,675	48	966,002	472,238	889,130	2,765,045	0.49
1/14 through 12/14	569,322,983	14	524,883	47	706,011	606,819	1,057,801	2,895,514	0.51
1/15 through 12/15	602,837,013	12	414,910	31	585,158	303,473	822,183	2,125,724	0.35
1/16 through 12/16	600,414,300	8	434,350	23	305,187	478,227	432,732	1,650,496	0.28
5 YR. TOTAL	2,711,343,937	53	1,991,775	164	2,784,469	2,020,769	3,554,496	10,351,509	0.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.176	54%	0.206	0.38			
Pure Premium Indicated by National Relativity		33%	0.221	23%	0.202	0.42			
Pure Premium Present on Rate Level		33%	0.182	23%	0.209	0.39			
Pure Premium Derived by Formula		0.193			0.206		0.40		

CLASS 8046		STORE: AUTOMOBILE PARTS & ACCESSORIES- NOC & 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.
1/12 through 12/12	282,955,703	28	499,169	67	938,060	597,382	1,123,750	3,158,361	1.12
1/13 through 12/13	289,058,557	17	363,708	62	838,374	532,927	932,497	2,667,506	0.92
1/14 through 12/14	364,815,049	37	1,533,909	74	581,832	1,359,675	1,075,200	4,550,616	1.25
1/15 through 12/15	357,326,401	27	1,361,736	55	981,113	1,188,010	1,116,830	4,647,689	1.30
1/16 through 12/16	362,850,063	28	1,152,528	82	1,953,793	974,448	1,954,250	6,035,019	1.66
5 YR. TOTAL	1,657,005,773	137	4,911,050	340	5,293,172	4,652,442	6,202,527	21,059,191	1.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	0.616	71%	0.655	1.27			
Pure Premium Indicated by National Relativity		29%	0.530	14%	0.625	1.16			
Pure Premium Present on Rate Level		29%	0.474	15%	0.593	1.07			
Pure Premium Derived by Formula		0.550			0.642		1.19		

CLASS 8047		STORE: DRUG-WHOLESALE							
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.
1/12 through 12/12	39,177,085	1	3,994	5	50,395	0	77,537	131,926	0.34
1/13 through 12/13	40,726,534	1	13,302	1	765	44,950	20,909	79,926	0.20
1/14 through 12/14	35,200,423	1	4,755	4	52,479	12,814	73,223	143,271	0.41
1/15 through 12/15	40,903,774	0	0	1	23,450	0	38,255	61,705	0.15
1/16 through 12/16	44,735,318	0	0	4	73,445	0	59,071	132,516	0.30
5 YR. TOTAL	200,743,134	3	22,051	15	200,534	57,764	268,995	549,344	0.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.111	16%	0.163	0.27			
Pure Premium Indicated by National Relativity		41%	0.272	42%	0.228	0.50			
Pure Premium Present on Rate Level		49%	0.237	42%	0.261	0.50			
Pure Premium Derived by Formula		0.239			0.231		0.47		

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

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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.
1/12 through 12/12	143,547,646	8	446,651	37	488,730	392,044	738,203	2,065,628	1.44
1/13 through 12/13	153,808,856	9	619,850	35	292,198	457,629	520,690	1,890,367	1.23
1/14 through 12/14	160,735,603	13	599,070	57	625,358	1,155,143	1,047,634	3,427,205	2.13
1/15 through 12/15	88,343,023	5	290,573	19	299,908	225,753	309,066	1,125,300	1.27
1/16 through 12/16	79,334,209	2	68,430	14	325,172	85,798	255,401	734,801	0.93
5 YR. TOTAL	625,769,337	37	2,024,574	162	2,031,366	2,316,367	2,870,994	9,243,301	1.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.648	51%	0.829	1.48			
Pure Premium Indicated by National Relativity		36%	0.543	24%	0.710	1.25			
Pure Premium Present on Rate Level		36%	0.546	25%	0.814	1.36			
Pure Premium Derived by Formula		0.573			0.797			1.37	

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.
1/12 through 12/12	44,321,135	3	42,777	3	8,894	64,084	61,032	176,787	0.40
1/13 through 12/13	40,797,817	1	33,051	5	62,735	45,800	144,103	285,689	0.70
1/14 through 12/14	41,489,687	0	0	3	57,375	0	52,037	109,412	0.26
1/15 through 12/15	46,504,037	0	0	3	3,896	0	33,347	37,243	0.08
1/16 through 12/16	41,003,798	0	0	4	101,433	0	237,682	339,115	0.83
5 YR. TOTAL	214,116,474	4	75,828	18	234,333	109,884	528,201	948,246	0.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.145	17%	0.298	0.44			
Pure Premium Indicated by National Relativity		36%	0.129	39%	0.190	0.32			
Pure Premium Present on Rate Level		55%	0.163	44%	0.255	0.42			
Pure Premium Derived by Formula		0.149			0.237			0.39	

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.
1/12 through 12/12	58,647,345	0	0	1	1,707	0	17,359	19,066	0.03
1/13 through 12/13	61,558,221	1	12,722	5	156,767	129,824	104,812	404,125	0.66
1/14 through 12/14	60,724,107	0	0	4	23,507	0	72,404	95,911	0.16
1/15 through 12/15	52,039,418	1	20,470	5	130,659	20,327	102,846	274,302	0.53
1/16 through 12/16	35,395,189	0	0	4	18,770	0	22,551	41,321	0.12
5 YR. TOTAL	268,364,280	2	33,192	19	331,410	150,151	319,972	834,725	0.31
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.136	24%	0.175	0.31			
Pure Premium Indicated by National Relativity		42%	0.533	38%	0.611	1.14			
Pure Premium Present on Rate Level		42%	0.412	38%	0.432	0.84			
Pure Premium Derived by Formula		0.419			0.438			0.86	

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

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CLASS 8103		WOOL MERCHANT							
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.
1/12 through 12/12	4,778,802	0	0	2	119,256	0	93,570	212,826	4.45
1/13 through 12/13	4,892,267	0	0	2	4,192	0	10,514	14,706	0.30
1/14 through 12/14	5,023,820	0	0	1	2,856	0	11,357	14,213	0.28
1/15 through 12/15	3,478,252	0	0	2	52,578	0	15,230	67,808	1.95
1/16 through 12/16	4,374,679	0	0	1	230	0	5,620	5,850	0.13
5 YR. TOTAL	22,547,820	0	0	8	179,112	0	136,291	315,403	1.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.794	9%	0.604			1.40	
Pure Premium Indicated by National Relativity		10%	0.561	11%	0.763			1.32	
Pure Premium Present on Rate Level		85%	0.455	80%	0.656			1.11	
Pure Premium Derived by Formula		0.483			0.663		1.15		

CLASS 8106		IRON OR STEEL MERCHANT & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	51,664,629	2	26,369	17	257,622	19,299	246,947	550,237	1.07
1/13 through 12/13	62,195,694	4	330,810	23	465,515	167,706	453,507	1,417,538	2.28
1/14 through 12/14	60,315,156	2	131,171	25	746,771	73,374	724,945	1,676,261	2.78
1/15 through 12/15	66,382,558	1	116,995	23	686,768	37,361	494,567	1,335,691	2.01
1/16 through 12/16	69,265,229	3	602,822	21	345,123	234,542	424,533	1,607,020	2.32
5 YR. TOTAL	309,823,266	12	1,208,167	109	2,501,799	532,282	2,344,499	6,586,747	2.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	1.197	41%	0.929			2.13	
Pure Premium Indicated by National Relativity		36%	1.220	29%	1.236			2.46	
Pure Premium Present on Rate Level		36%	1.087	30%	1.081			2.17	
Pure Premium Derived by Formula		1.166			1.064		2.23		

CLASS 8107		MACHINERY DEALER NOC-STORE OR YARD-& 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.
1/12 through 12/12	178,523,751	10	562,725	51	1,471,036	482,251	1,268,541	3,784,553	2.12
1/13 through 12/13	202,677,288	10	652,310	38	520,409	358,370	746,747	2,277,836	1.12
1/14 through 12/14	214,210,396	13	1,263,400	48	1,324,466	955,712	1,189,754	4,733,332	2.21
1/15 through 12/15	247,056,206	11	906,394	42	839,334	762,687	841,548	3,349,963	1.36
1/16 through 12/16	274,481,504	7	478,203	51	1,445,819	835,509	1,120,172	3,879,703	1.41
5 YR. TOTAL	1,116,949,145	51	3,863,032	230	5,601,064	3,394,529	5,166,762	18,025,387	1.61
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		46%	0.847	67%	0.766			1.61	
Pure Premium Indicated by National Relativity		27%	0.814	16%	0.695			1.51	
Pure Premium Present on Rate Level		27%	0.838	17%	0.779			1.62	
Pure Premium Derived by Formula		0.836			0.757		1.59		

* 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.
1/12 through 12/12	54,964,781	3	188,374	15	125,707	324,140	195,335	833,556	1.52
1/13 through 12/13	80,170,955	1	83,200	10	128,453	35,120	120,106	366,879	0.46
1/14 through 12/14	81,118,543	2	272,513	17	225,601	108,709	269,356	876,179	1.08
1/15 through 12/15	97,074,748	3	54,356	6	123,096	89,290	102,511	369,253	0.38
1/16 through 12/16	90,617,476	1	12,835	24	1,128,754	6,937	549,091	1,697,617	1.87
5 YR. TOTAL	403,946,503	10	611,278	72	1,731,611	564,196	1,236,399	4,143,484	1.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.580	32%	0.446			1.03	
Pure Premium Indicated by National Relativity		39%	0.485	34%	0.473			0.96	
Pure Premium Present on Rate Level		39%	0.499	34%	0.496			1.00	
Pure Premium Derived by Formula		0.511			0.472		0.98		

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.
1/12 through 12/12	50,351,854	3	39,435	14	189,283	90,463	231,023	550,204	1.09
1/13 through 12/13	48,518,338	6	80,599	17	296,041	80,488	328,058	785,186	1.62
1/14 through 12/14	55,468,037	0	0	17	405,674	0	362,128	767,802	1.38
1/15 through 12/15	55,142,512	2	39,437	13	153,411	30,310	231,550	454,708	0.83
1/16 through 12/16	57,429,557	1	139,205	9	80,918	65,582	138,261	423,966	0.74
5 YR. TOTAL	266,910,298	12	298,676	70	1,125,327	266,843	1,291,020	2,981,866	1.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.534	30%	0.584			1.12	
Pure Premium Indicated by National Relativity		40%	0.647	35%	0.652			1.30	
Pure Premium Present on Rate Level		41%	0.591	35%	0.635			1.23	
Pure Premium Derived by Formula		0.603			0.626		1.23		

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.
1/12 through 12/12	7,302,603	1	27,679	4	128,690	34,051	20,587	211,007	2.89
1/13 through 12/13	6,377,797	1	44,051	4	56,632	48,326	91,806	240,815	3.78
1/14 through 12/14	9,626,180	4	55,350	10	89,541	17,370	109,781	272,042	2.83
1/15 through 12/15	7,219,045	1	15,086	3	124,168	3,720	38,464	181,438	2.51
1/16 through 12/16	8,113,123	1	36,998	5	161,537	14,655	108,924	322,114	3.97
5 YR. TOTAL	38,638,748	8	179,164	26	560,568	118,122	369,562	1,227,416	3.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	1.914	17%	1.262			3.18	
Pure Premium Indicated by National Relativity		38%	1.704	41%	1.413			3.12	
Pure Premium Present on Rate Level		50%	1.561	42%	1.484			3.05	
Pure Premium Derived by Formula		1.658			1.417		3.08		

* 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.
1/12 through 12/12	4,125,640	0	0	0	0	0	3,823	3,823	0.09
1/13 through 12/13	5,023,276	1	96,910	6	65,229	181,864	92,246	436,249	8.69
1/14 through 12/14	6,644,959	0	0	6	36,786	0	73,403	110,189	1.66
1/15 through 12/15	6,315,115	1	33,564	4	169,151	54,567	67,366	324,648	5.14
1/16 through 12/16	9,176,567	2	158,780	4	34,848	140,245	35,087	368,960	4.02
5 YR. TOTAL	31,285,557	4	289,254	20	306,014	376,676	271,925	1,243,869	3.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	1.903	15%		2.073		3.98	
Pure Premium Indicated by National Relativity		27%	1.202	29%		1.100		2.30	
Pure Premium Present on Rate Level		64%	1.119	56%		1.316		2.44	
Pure Premium Derived by Formula			1.212			1.367		2.58	

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.
1/12 through 12/12	39,634,316	4	166,497	9	47,142	55,254	95,200	364,093	0.92
1/13 through 12/13	48,643,461	1	13,741	18	330,855	6,727	282,729	634,052	1.30
1/14 through 12/14	46,954,000	2	70,824	21	292,493	55,677	277,869	696,863	1.48
1/15 through 12/15	58,845,342	6	210,675	18	434,061	389,300	295,778	1,329,814	2.26
1/16 through 12/16	59,622,168	5	322,144	15	117,166	216,464	180,239	836,013	1.40
5 YR. TOTAL	253,699,287	18	783,881	81	1,221,717	723,422	1,131,815	3,860,835	1.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.791	34%		0.731		1.52	
Pure Premium Indicated by National Relativity		38%	1.089	33%		1.287		2.38	
Pure Premium Present on Rate Level		39%	0.881	33%		0.905		1.79	
Pure Premium Derived by Formula			0.939			0.972		1.91	

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.
1/12 through 12/12	36,234,679	1	184,748	8	215,810	71,809	372,875	845,242	2.33
1/13 through 12/13	39,036,797	1	49,479	10	104,306	78,262	168,225	400,272	1.03
1/14 through 12/14	40,957,021	1	3,369	9	61,844	0	129,072	194,285	0.47
1/15 through 12/15	38,862,303	5	488,120	12	406,080	318,362	305,792	1,518,354	3.91
1/16 through 12/16	39,475,684	1	16,208	15	301,733	18,891	338,831	675,663	1.71
5 YR. TOTAL	194,566,484	9	741,924	54	1,089,773	487,324	1,314,795	3,633,816	1.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.941	30%		0.926		1.87	
Pure Premium Indicated by National Relativity		40%	0.915	35%		0.945		1.86	
Pure Premium Present on Rate Level		41%	0.805	35%		0.928		1.73	
Pure Premium Derived by Formula			0.875			0.933		1.81	

* 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.
1/12 through 12/12	91,745,105	6	479,660	32	937,647	888,602	728,143	3,034,052	3.31
1/13 through 12/13	94,748,833	9	885,598	19	336,847	761,383	582,756	2,566,584	2.71
1/14 through 12/14	103,775,095	3	60,624	17	594,685	52,984	579,572	1,287,865	1.24
1/15 through 12/15	115,460,113	4	180,115	27	1,227,654	235,313	756,389	2,399,471	2.08
1/16 through 12/16	120,464,229	7	695,642	34	916,550	730,220	589,503	2,931,915	2.43
5 YR. TOTAL	526,193,375	29	2,301,639	129	4,013,383	2,668,502	3,236,363	12,219,887	2.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	1.200	56%	1.122			2.32	
Pure Premium Indicated by National Relativity		32%	1.149	22%	1.040			2.19	
Pure Premium Present on Rate Level		32%	1.071	22%	1.147			2.22	
Pure Premium Derived by Formula			1.142		1.109			2.25	

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.
1/12 through 12/12	228,083,867	20	1,401,078	107	1,496,237	1,116,102	1,945,141	5,958,558	2.61
1/13 through 12/13	261,683,821	20	996,832	108	2,397,415	882,904	2,590,584	6,867,735	2.62
1/14 through 12/14	281,964,950	14	638,914	82	1,285,106	354,275	1,880,483	4,158,778	1.48
1/15 through 12/15	271,403,668	11	583,284	111	3,070,914	727,183	2,935,894	7,317,275	2.70
1/16 through 12/16	282,050,602	18	1,234,939	115	3,143,766	1,222,167	2,537,355	8,138,227	2.89
5 YR. TOTAL	1,325,186,908	83	4,855,047	523	11,393,438	4,302,631	11,889,457	32,440,573	2.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		59%	1.226	91%	1.222			2.45	
Pure Premium Indicated by National Relativity		20%	1.313	4%	1.211			2.52	
Pure Premium Present on Rate Level		21%	1.155	5%	1.209			2.36	
Pure Premium Derived by Formula			1.228		1.221			2.45	

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.
1/12 through 12/12	60,285	0	0	0	0	0	0	0	0.00
1/13 through 12/13	63,305	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	123,590	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%	1.037	23%	0.554			1.59	
Pure Premium Present on Rate Level		78%	1.025	76%	0.555			1.58	
Pure Premium Derived by Formula			1.017		0.549			1.57	

* 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.
1/12 through 12/12	17,285,380	0	0	11	208,601	0	288,306	496,907	2.88
1/13 through 12/13	21,714,138	0	0	7	224,819	0	77,301	302,120	1.39
1/14 through 12/14	23,285,403	3	43,127	9	224,836	10,415	251,232	529,610	2.28
1/15 through 12/15	23,971,518	3	170,632	7	164,634	89,549	186,686	611,501	2.55
1/16 through 12/16	26,582,842	3	405,463	5	64,659	141,093	79,379	690,594	2.60
5 YR. TOTAL	112,839,281	9	619,222	39	887,549	241,057	882,904	2,630,732	2.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	1.335	27%	0.996			2.33	
Pure Premium Indicated by National Relativity		41%	1.255	36%	1.191			2.45	
Pure Premium Present on Rate Level		41%	1.260	37%	1.246			2.51	
Pure Premium Derived by Formula		1.271			1.159		2.43		

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.
1/12 through 12/12	64,804,212	6	398,707	17	447,452	273,479	533,012	1,652,650	2.55
1/13 through 12/13	67,794,223	6	285,304	27	853,116	187,285	1,129,904	2,455,609	3.62
1/14 through 12/14	72,415,945	7	429,776	20	834,683	217,723	812,406	2,294,588	3.17
1/15 through 12/15	89,472,525	10	755,450	24	403,977	673,836	719,033	2,552,296	2.85
1/16 through 12/16	98,382,624	9	464,046	26	712,549	394,239	684,068	2,254,902	2.29
5 YR. TOTAL	392,869,529	38	2,333,283	114	3,251,777	1,746,562	3,878,423	11,210,045	2.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	1.422	55%	1.432			2.85	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		62%	1.621	45%	1.470			3.09	
Pure Premium Derived by Formula		1.545			1.449		2.99		

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.
1/12 through 12/12	2,701,831	1	98,033	0	0	118,599	2,432	219,064	8.11
1/13 through 12/13	3,177,033	1	30,249	0	0	7,143	2,206	39,598	1.25
1/14 through 12/14	4,308,674	1	24,559	7	258,842	5,516	160,909	449,826	10.44
1/15 through 12/15	3,430,176	0	0	1	2,478	0	4,675	7,153	0.21
1/16 through 12/16	3,369,603	2	126,721	2	40,051	75,159	31,825	273,756	8.12
5 YR. TOTAL	16,987,317	5	279,562	10	301,371	206,417	202,047	989,397	5.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	3.420	13%	2.405			5.83	
Pure Premium Indicated by National Relativity		28%	1.385	30%	1.595			2.98	
Pure Premium Present on Rate Level		64%	1.486	57%	2.053			3.54	
Pure Premium Derived by Formula		1.612			1.961		3.57		

* 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							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	38,171,983	4	73,660	21	232,888	225,679	350,314	882,541	2.31
1/13 through 12/13	36,706,920	3	154,217	21	205,394	21,267	337,628	718,506	1.96
1/14 through 12/14	40,405,873	2	48,258	22	524,265	17,098	571,457	1,161,078	2.87
1/15 through 12/15	47,494,601	1	18,044	17	317,772	17,614	268,811	622,241	1.31
1/16 through 12/16	40,239,302	1	37,097	18	393,969	20,466	353,856	805,388	2.00
5 YR. TOTAL	203,018,679	11	331,276	99	1,674,288	302,124	1,882,066	4,189,754	2.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.988	35%	1.076	2.06			
Pure Premium Indicated by National Relativity		39%	1.221	32%	1.379	2.60			
Pure Premium Present on Rate Level		39%	1.079	33%	1.178	2.26			
Pure Premium Derived by Formula		1.114			1.207		2.32		

CLASS 8265		IRON OR STEEL SCRAP DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	53,894,567	6	314,059	23	814,607	386,309	664,266	2,179,241	4.04
1/13 through 12/13	53,438,377	5	261,015	23	749,153	494,968	863,042	2,368,178	4.43
1/14 through 12/14	51,632,959	3	251,003	22	442,423	250,317	795,148	1,738,891	3.37
1/15 through 12/15	44,252,217	2	215,712	11	180,902	153,676	264,408	814,698	1.84
1/16 through 12/16	38,022,392	1	188,968	16	464,424	114,162	668,983	1,436,537	3.78
5 YR. TOTAL	241,240,512	17	1,230,757	95	2,651,509	1,399,432	3,255,847	8,537,545	3.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	1.609	48%	1.930	3.54			
Pure Premium Indicated by National Relativity		35%	1.416	26%	1.302	2.72			
Pure Premium Present on Rate Level		36%	1.557	26%	1.839	3.40			
Pure Premium Derived by Formula		1.523			1.743		3.27		

CLASS 8279		STABLE OR BREEDING FARM & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	4,616,321	1	10,551	2	17,259	7,653	63,303	98,766	2.14
1/13 through 12/13	4,601,328	0	0	2	25,086	0	36,535	61,621	1.34
1/14 through 12/14	5,350,157	0	0	2	12,047	0	82,327	94,374	1.76
1/15 through 12/15	6,343,597	0	0	2	17,136	0	30,798	47,934	0.76
1/16 through 12/16	7,488,561	0	0	3	39,838	0	60,337	100,175	1.34
5 YR. TOTAL	28,399,964	1	10,551	11	111,366	7,653	273,300	402,870	1.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.429	19%	0.989	1.42			
Pure Premium Indicated by National Relativity		45%	1.439	40%	2.048	3.49			
Pure Premium Present on Rate Level		46%	1.353	41%	2.383	3.74			
Pure Premium Derived by Formula		1.309			1.984		3.29		

* 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.
1/12 through 12/12	2,934,306	0	0	1	7,716	0	12,317	20,033	0.68
1/13 through 12/13	2,388,651	0	0	0	0	0	1,227	1,227	0.05
1/14 through 12/14	3,035,261	0	0	3	9,157	0	15,597	24,754	0.82
1/15 through 12/15	3,034,655	0	0	1	48,578	0	70,336	118,914	3.92
1/16 through 12/16	2,906,576	1	2,615	2	99,671	58,249	61,292	221,827	7.63
5 YR. TOTAL	14,299,449	1	2,615	7	165,122	58,249	160,769	386,755	2.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	1.173	11%	1.532	2.71			
Pure Premium Indicated by National Relativity		46%	1.366	44%	1.795	3.16			
Pure Premium Present on Rate Level		47%	1.323	45%	1.735	3.06			
Pure Premium Derived by Formula			1.332		1.739	3.07			

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.
1/12 through 12/12	14,089,075	1	48,398	5	34,234	54,289	25,811	162,732	1.16
1/13 through 12/13	17,203,249	1	36,156	7	190,510	14,373	135,528	376,567	2.19
1/14 through 12/14	16,646,581	1	90,985	5	44,487	135,394	97,077	367,943	2.21
1/15 through 12/15	18,580,209	1	6,511	5	181,030	28,066	108,266	323,873	1.74
1/16 through 12/16	19,784,418	1	16,593	7	74,942	24,544	99,468	215,547	1.09
5 YR. TOTAL	86,303,532	5	198,643	29	525,203	256,666	466,150	1,446,662	1.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.839	22%	0.838	1.68			
Pure Premium Indicated by National Relativity		43%	0.930	39%	0.831	1.76			
Pure Premium Present on Rate Level		44%	0.905	39%	1.077	1.98			
Pure Premium Derived by Formula			0.907		0.928	1.84			

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.
1/12 through 12/12	165,664,015	15	379,479	89	1,132,544	319,630	1,309,784	3,141,437	1.90
1/13 through 12/13	178,790,576	20	806,050	81	1,055,975	669,366	920,650	3,452,041	1.93
1/14 through 12/14	181,762,052	13	567,698	84	1,561,247	399,161	1,184,524	3,712,630	2.04
1/15 through 12/15	190,641,768	15	365,006	91	1,237,287	256,262	1,155,613	3,014,168	1.58
1/16 through 12/16	196,961,195	9	522,701	68	905,858	462,704	901,201	2,792,464	1.42
5 YR. TOTAL	913,819,606	72	2,640,934	413	5,892,911	2,107,123	5,471,772	16,112,740	1.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	0.934	66%	0.829	1.76			
Pure Premium Indicated by National Relativity		28%	0.909	17%	0.907	1.82			
Pure Premium Present on Rate Level		28%	0.925	17%	0.932	1.86			
Pure Premium Derived by Formula			0.924		0.860	1.78			

* 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.
1/12 through 12/12	61,936,972	15	459,235	73	907,528	475,190	1,164,579	3,006,532	4.85
1/13 through 12/13	68,122,245	13	414,508	57	766,609	249,304	981,175	2,411,596	3.54
1/14 through 12/14	73,119,532	13	492,051	59	1,405,560	664,335	992,410	3,554,356	4.86
1/15 through 12/15	73,724,457	7	376,029	70	746,808	656,623	844,329	2,623,789	3.56
1/16 through 12/16	78,794,434	16	776,859	77	1,396,407	641,047	1,250,199	4,064,512	5.16
5 YR. TOTAL	355,697,640	64	2,518,682	336	5,222,912	2,686,499	5,232,692	15,660,785	4.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	2.176	65%	2.226	4.40			
Pure Premium Indicated by National Relativity		28%	2.331	17%	2.104	4.44			
Pure Premium Present on Rate Level		28%	2.329	18%	2.299	4.63			
Pure Premium Derived by Formula		2.262		2.218		4.48			

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.
1/12 through 12/12	4,417,867	0	0	4	201,187	0	126,091	327,278	7.41
1/13 through 12/13	5,623,709	0	0	3	66,530	0	160,438	226,968	4.04
1/14 through 12/14	5,330,661	0	0	3	99,510	0	83,943	183,453	3.44
1/15 through 12/15	6,058,640	0	0	1	8,081	0	77,277	85,358	1.41
1/16 through 12/16	4,790,575	0	0	0	0	0	1,869	1,869	0.04
5 YR. TOTAL	26,221,452	0	0	11	375,308	0	449,618	824,926	3.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	1.431	13%	1.715	3.15			
Pure Premium Indicated by National Relativity		45%	1.184	43%	1.355	2.54			
Pure Premium Present on Rate Level		46%	1.252	44%	1.334	2.59			
Pure Premium Derived by Formula		1.238		1.393		2.63			

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.
1/12 through 12/12	130,027,646	18	992,554	59	1,274,521	1,187,451	1,339,342	4,793,868	3.69
1/13 through 12/13	130,135,286	6	617,809	54	792,572	522,947	1,031,626	2,964,954	2.28
1/14 through 12/14	142,897,125	14	1,247,445	58	1,668,391	1,426,468	1,364,613	5,706,917	3.99
1/15 through 12/15	143,007,099	14	1,561,017	61	1,615,460	2,269,894	1,622,731	7,069,102	4.94
1/16 through 12/16	159,234,028	13	1,838,411	53	2,071,264	1,631,465	1,619,891	7,161,031	4.50
5 YR. TOTAL	705,301,184	65	6,257,236	285	7,422,208	7,038,225	6,978,203	27,695,872	3.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	1.940	83%	1.987	3.93			
Pure Premium Indicated by National Relativity		23%	1.751	8%	1.336	3.09			
Pure Premium Present on Rate Level		24%	1.748	9%	1.878	3.63			
Pure Premium Derived by Formula		1.850		1.925		3.78			

* 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.
1/12 through 12/12	1,581,567,364	100	4,319,143	394	6,065,354	4,073,800	5,914,580	20,372,877	1.29
1/13 through 12/13	1,665,638,716	88	4,911,970	398	7,581,875	3,764,132	7,687,712	23,945,689	1.44
1/14 through 12/14	1,785,010,505	114	5,945,117	347	6,868,677	3,840,084	6,483,782	23,137,660	1.30
1/15 through 12/15	1,872,705,167	83	4,075,693	350	6,733,224	3,794,859	6,481,296	21,085,072	1.13
1/16 through 12/16	1,989,706,991	67	4,782,680	390	7,185,247	3,889,066	7,426,982	23,283,975	1.17
5 YR. TOTAL	8,894,628,743	452	24,034,603	1,879	34,434,377	19,361,941	33,994,352	111,825,273	1.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.657	100%	0.600	1.26			
Pure Premium Indicated by National Relativity		0%	0.690	0%	0.622	1.31			
Pure Premium Present on Rate Level		0%	0.648	0%	0.622	1.27			
Pure Premium Derived by Formula		0.657			0.600		1.26		

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.
1/12 through 12/12	19,079,749	2	287,965	1	54	80,760	7,821	376,600	1.97
1/13 through 12/13	20,402,388	1	3,301	7	65,640	14,809	93,006	176,756	0.87
1/14 through 12/14	22,283,519	1	131,142	2	8,306	50,819	46,188	236,455	1.06
1/15 through 12/15	24,197,740	0	0	4	202,722	0	194,017	396,739	1.64
1/16 through 12/16	22,902,772	0	0	5	281,874	0	155,722	437,596	1.91
5 YR. TOTAL	108,866,168	4	422,408	19	558,596	146,388	496,754	1,624,146	1.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.901	18%	0.591	1.49			
Pure Premium Indicated by National Relativity		33%	0.509	36%	0.546	1.06			
Pure Premium Present on Rate Level		56%	0.528	46%	0.547	1.08			
Pure Premium Derived by Formula		0.563			0.555		1.12		

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.
1/12 through 12/12	49,939,198	1	8,157	10	162,124	2,754	217,925	390,960	0.78
1/13 through 12/13	63,343,876	1	14,325	11	186,098	26,975	274,985	502,383	0.79
1/14 through 12/14	68,046,861	2	7,030	9	69,869	46,669	124,620	248,188	0.37
1/15 through 12/15	68,292,018	3	294,140	8	287,029	110,808	275,293	967,270	1.42
1/16 through 12/16	66,136,457	2	125,785	13	578,420	56,772	321,145	1,082,122	1.64
5 YR. TOTAL	315,758,410	9	449,437	51	1,283,540	243,978	1,213,968	3,190,923	1.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.549	29%	0.462	1.01			
Pure Premium Indicated by National Relativity		40%	0.566	35%	0.532	1.10			
Pure Premium Present on Rate Level		41%	0.522	36%	0.517	1.04			
Pure Premium Derived by Formula		0.545			0.506		1.05		

* 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.
1/12 through 12/12	23,825,172	2	11,284	3	17,120	10,278	109,818	148,500	0.62
1/13 through 12/13	25,628,415	2	13,490	7	37,585	26,618	55,213	132,906	0.52
1/14 through 12/14	26,793,725	1	5,054	13	170,144	1,353	213,610	390,161	1.46
1/15 through 12/15	30,536,308	5	58,508	7	67,072	418,301	78,925	622,806	2.04
1/16 through 12/16	32,606,142	2	218,423	7	55,106	111,111	91,073	475,713	1.46
5 YR. TOTAL	139,389,762	12	306,759	37	347,027	567,661	548,639	1,770,086	1.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.469	23%	0.801	1.27			
Pure Premium Indicated by National Relativity		44%	0.557	38%	0.612	1.17			
Pure Premium Present on Rate Level		44%	0.462	39%	0.730	1.19			
Pure Premium Derived by Formula		0.505			0.701		1.21		

CLASS 8393		AUTOMOBILE BODY REPAIR & 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.
1/12 through 12/12	185,719,629	4	432,953	22	558,456	136,583	333,022	1,461,014	0.79
1/13 through 12/13	189,971,848	5	458,389	30	917,619	162,729	819,917	2,358,654	1.24
1/14 through 12/14	217,493,046	4	90,938	28	546,885	90,286	372,379	1,100,488	0.51
1/15 through 12/15	245,591,699	8	526,870	37	1,195,626	236,565	637,943	2,597,004	1.06
1/16 through 12/16	281,777,041	6	790,017	25	521,350	323,066	326,122	1,960,555	0.70
5 YR. TOTAL	1,120,553,263	27	2,299,167	142	3,739,936	949,229	2,489,383	9,477,715	0.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.539	44%	0.307	0.85			
Pure Premium Indicated by National Relativity		32%	0.469	28%	0.345	0.81			
Pure Premium Present on Rate Level		33%	0.476	28%	0.341	0.82			
Pure Premium Derived by Formula		0.496			0.327		0.82		

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.
1/12 through 12/12	7,762,589	2	3,252	4	61,468	5,841	34,205	104,766	1.35
1/13 through 12/13	6,516,050	1	135,833	2	33,997	26,273	27,459	223,562	3.43
1/14 through 12/14	5,677,964	0	0	3	24,214	0	25,261	49,475	0.87
1/15 through 12/15	6,365,954	1	85,217	1	15,272	43,175	16,273	159,937	2.51
1/16 through 12/16	12,351,190	1	62,369	3	50,522	30,664	39,292	182,847	1.48
5 YR. TOTAL	38,673,747	5	286,671	13	185,473	105,953	142,490	720,587	1.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.221	17%	0.642	1.86			
Pure Premium Indicated by National Relativity		42%	1.780	41%	1.593	3.37			
Pure Premium Present on Rate Level		47%	1.468	42%	1.392	2.86			
Pure Premium Derived by Formula		1.572			1.347		2.92		

* 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.
1/12 through 12/12	1,009,038,108	8	220,232	35	798,836	115,530	656,968	1,791,566	0.18
1/13 through 12/13	977,811,240	3	260,317	21	506,537	142,831	669,766	1,579,451	0.16
1/14 through 12/14	1,129,099,063	3	131,653	21	853,734	41,503	924,816	1,951,706	0.17
1/15 through 12/15	1,237,287,343	6	311,392	23	375,903	329,052	421,369	1,437,716	0.12
1/16 through 12/16	1,325,114,547	3	66,474	34	714,257	100,268	686,525	1,567,524	0.12
5 YR. TOTAL	5,678,350,301	23	990,068	134	3,249,267	729,184	3,359,444	8,327,963	0.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.075	47%		0.072		0.15	
Pure Premium Indicated by National Relativity		34%	0.089	26%		0.078		0.17	
Pure Premium Present on Rate Level		35%	0.075	27%		0.074		0.15	
Pure Premium Derived by Formula		0.080			0.074		0.15		

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.
1/12 through 12/12	53,095,478	0	0	4	112,898	0	60,784	173,682	0.33
1/13 through 12/13	74,619,019	2	141,769	12	586,996	150,459	425,570	1,304,794	1.75
1/14 through 12/14	82,032,930	2	40,573	15	310,266	84,290	348,025	783,154	0.96
1/15 through 12/15	78,030,227	0	0	11	224,593	0	208,739	433,332	0.56
1/16 through 12/16	90,524,454	0	0	8	312,490	0	95,797	408,287	0.45
5 YR. TOTAL	378,302,108	4	182,342	50	1,547,243	234,749	1,138,915	3,103,249	0.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.457	27%		0.363		0.82	
Pure Premium Indicated by National Relativity		41%	0.364	36%		0.313		0.68	
Pure Premium Present on Rate Level		41%	0.365	37%		0.376		0.74	
Pure Premium Derived by Formula		0.381			0.350		0.73		

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.
1/12 through 12/12	310,014,352	0	0	2	5,047	0	21,190	26,237	0.01
1/13 through 12/13	410,691,496	0	0	2	24,828	0	21,214	46,042	0.01
1/14 through 12/14	449,653,834	0	0	3	31,149	0	47,755	78,904	0.02
1/15 through 12/15	475,717,617	0	0	2	49,850	0	42,321	92,171	0.02
1/16 through 12/16	535,320,455	2	86,711	5	104,950	24,999	56,943	273,603	0.05
5 YR. TOTAL	2,181,397,754	2	86,711	14	215,824	24,999	189,423	516,957	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.014	15%		0.010		0.02	
Pure Premium Indicated by National Relativity		32%	0.021	34%		0.024		0.05	
Pure Premium Present on Rate Level		59%	0.017	51%		0.019		0.04	
Pure Premium Derived by Formula		0.018			0.019		0.04		

* 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.	
1/12 through 12/12	8,137,721	0	0	0	0	0	2,230	2,230	0.03	
1/13 through 12/13	9,961,836	0	0	2	28,819	0	98,268	127,087	1.28	
1/14 through 12/14	10,490,154	0	0	0	0	0	5,271	5,271	0.05	
1/15 through 12/15	11,365,517	1	240,421	3	58,549	116,388	42,662	458,020	4.03	
1/16 through 12/16	13,409,035	0	0	0	0	0	9,774	9,774	0.07	
5 YR. TOTAL	53,364,263	1	240,421	5	87,368	116,388	158,205	602,382	1.13	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		8%	0.614	12%	0.515	1.13				
Pure Premium Indicated by National Relativity		18%	0.539	20%	0.466	1.01				
Pure Premium Present on Rate Level		74%	0.543	68%	0.541	1.08				
Pure Premium Derived by Formula		0.548			0.523		1.07			

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.	
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	184,792	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00	
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	184,792	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%	0.615	99%	0.396	1.01				
Pure Premium Derived by Formula		0.609			0.392		1.00			

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.	
1/12 through 12/12	6,405	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	91,401	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	225,476	0	0	0	0	0	0	0	0.00	
1/16 through 12/16	277,819	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	601,101	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		8%	0.314	9%	0.290	0.60				
Pure Premium Present on Rate Level		91%	0.634	90%	0.628	1.26				
Pure Premium Derived by Formula		0.602			0.591		1.19			

* 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						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	100,119,169	1	7,004	8	38,123	17,621	99,569	162,317	0.16
1/13 through 12/13	173,261,589	2	122,416	12	359,588	80,859	654,758	1,217,621	0.70
1/14 through 12/14	174,958,448	5	69,244	7	22,601	80,894	79,826	252,565	0.14
1/15 through 12/15	199,875,397	5	338,353	16	220,815	155,915	382,803	1,097,886	0.55
1/16 through 12/16	212,537,147	3	694,075	20	526,447	442,010	505,993	2,168,525	1.02
5 YR. TOTAL	860,751,750	16	1,231,092	63	1,167,574	777,299	1,722,949	4,898,914	0.57
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.279	36%		0.290		0.57	
Pure Premium Indicated by National Relativity		38%	0.269	32%		0.275		0.54	
Pure Premium Present on Rate Level		39%	0.275	32%		0.294		0.57	
Pure Premium Derived by Formula		0.274			0.286		0.56		

CLASS 8721		REAL ESTATE APPRAISAL COMPANIES-OUTSIDE EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	120,884,933	0	0	2	34,576	0	37,615	72,191	0.06
1/13 through 12/13	135,605,224	0	0	2	139,987	0	295,541	435,528	0.32
1/14 through 12/14	162,931,968	4	148,446	1	23,242	176,342	43,914	391,944	0.24
1/15 through 12/15	194,899,128	2	44,404	0	0	58,192	3,411	106,007	0.06
1/16 through 12/16	219,167,304	5	444,823	3	44,881	797,875	33,369	1,320,948	0.60
5 YR. TOTAL	833,488,557	11	637,673	8	242,686	1,032,409	413,850	2,326,618	0.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.106	20%		0.174		0.28	
Pure Premium Indicated by National Relativity		17%	0.086	18%		0.076		0.16	
Pure Premium Present on Rate Level		71%	0.070	62%		0.089		0.16	
Pure Premium Derived by Formula		0.077			0.104		0.18		

CLASS 8723		INSURANCE COMPANIES - INCLUDING CLERICAL & SALESPERSONS							
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.
1/12 through 12/12	552,704,381	3	71,771	10	149,989	31,745	211,828	465,333	0.08
1/13 through 12/13	1,419,466,322	2	12,143	24	679,543	89,169	411,859	1,192,714	0.08
1/14 through 12/14	1,821,271,611	9	482,575	26	583,058	186,407	608,626	1,860,666	0.10
1/15 through 12/15	2,160,852,313	8	237,122	17	639,215	330,730	934,814	2,141,881	0.10
1/16 through 12/16	2,387,626,417	5	702,049	19	309,408	788,926	350,761	2,151,144	0.09
5 YR. TOTAL	8,341,921,044	27	1,505,660	96	2,361,213	1,426,977	2,517,888	7,811,738	0.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.046	43%		0.047		0.09	
Pure Premium Indicated by National Relativity		35%	0.039	28%		0.042		0.08	
Pure Premium Present on Rate Level		36%	0.045	29%		0.043		0.09	
Pure Premium Derived by Formula		0.043			0.044		0.09		

* 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.
1/12 through 12/12	1,649,290	1	16,314	1	7,521	4,593	12,027	40,455	2.45
1/13 through 12/13	1,641,622	1	4,939	0	0	0	0	4,939	0.30
1/14 through 12/14	2,974,912	0	0	0	0	0	1,220	1,220	0.04
1/15 through 12/15	2,185,608	1	6,117	0	0	1,859	5,034	13,010	0.60
1/16 through 12/16	3,485,543	0	0	0	0	0	1,076	1,076	0.03
5 YR. TOTAL	11,936,975	3	27,370	1	7,521	6,452	19,357	60,700	0.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.292	6%	0.216	0.51			
Pure Premium Indicated by National Relativity		13%	1.624	14%	0.808	2.43			
Pure Premium Present on Rate Level		83%	0.655	80%	0.678	1.33			
Pure Premium Derived by Formula		0.766			0.668			1.43	

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.
1/12 through 12/12	8,706,143,620	61	2,840,391	184	3,879,434	3,354,922	4,855,873	14,930,620	0.17
1/13 through 12/13	8,921,677,327	58	2,746,753	172	3,387,257	2,616,986	3,986,575	12,737,571	0.14
1/14 through 12/14	9,501,717,316	63	3,456,812	165	3,298,061	4,196,991	3,451,364	14,403,228	0.15
1/15 through 12/15	10,122,717,967	71	5,049,390	159	3,893,092	3,024,686	3,471,873	15,439,041	0.15
1/16 through 12/16	10,798,555,695	56	3,059,370	177	4,476,379	2,210,850	4,781,720	14,528,319	0.14
5 YR. TOTAL	48,050,811,925	309	17,152,716	857	18,934,223	15,404,435	20,547,405	72,038,779	0.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		89%	0.075	100%	0.075	0.15			
Pure Premium Indicated by National Relativity		5%	0.077	0%	0.074	0.15			
Pure Premium Present on Rate Level		6%	0.071	0%	0.079	0.15			
Pure Premium Derived by Formula		0.075			0.075			0.15	

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.
1/12 through 12/12	5,876,863	0	0	5	16,067	0	21,626	37,693	0.64
1/13 through 12/13	6,452,741	2	26,332	1	108,083	27,094	15,192	176,701	2.74
1/14 through 12/14	6,849,358	1	9,824	3	27,067	8,174	29,605	74,670	1.09
1/15 through 12/15	7,008,343	1	3,549	2	4,007	3,723	7,672	18,951	0.27
1/16 through 12/16	6,173,193	0	0	1	4,391	0	6,349	10,740	0.17
5 YR. TOTAL	32,360,498	4	39,705	12	159,615	38,991	80,444	318,755	0.99
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.616	14%	0.369	0.99			
Pure Premium Indicated by National Relativity		33%	0.955	36%	0.878	1.83			
Pure Premium Present on Rate Level		59%	0.941	50%	1.113	2.05			
Pure Premium Derived by Formula		0.920			0.924			1.84	

* 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.
1/12 through 12/12	677,755,872	9	231,147	20	314,658	699,482	358,932	1,604,219	0.24
1/13 through 12/13	743,189,330	5	211,572	18	885,380	228,160	465,869	1,790,981	0.24
1/14 through 12/14	791,494,598	16	1,509,607	25	694,341	909,551	410,116	3,523,615	0.45
1/15 through 12/15	845,897,188	14	714,365	12	225,631	608,642	239,808	1,788,446	0.21
1/16 through 12/16	856,293,953	8	676,578	19	650,341	439,814	500,275	2,267,008	0.27
5 YR. TOTAL	3,914,630,941	52	3,343,269	94	2,770,351	2,885,649	1,975,000	10,974,269	0.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	0.156	52%	0.124			0.28	
Pure Premium Indicated by National Relativity		31%	0.141	24%	0.134			0.28	
Pure Premium Present on Rate Level		32%	0.148	24%	0.134			0.28	
Pure Premium Derived by Formula		0.149		0.129				0.28	

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.
1/12 through 12/12	10,752,277	0	0	1	2,484	0	8,608	11,092	0.10
1/13 through 12/13	10,451,206	0	0	0	0	0	3,357	3,357	0.03
1/14 through 12/14	10,750,254	0	0	0	0	0	97	97	0.00
1/15 through 12/15	12,057,387	0	0	0	0	0	274	274	0.00
1/16 through 12/16	13,190,969	0	0	1	5,975	0	6,615	12,590	0.10
5 YR. TOTAL	57,202,093	0	0	2	8,459	0	18,951	27,410	0.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.015	5%	0.033			0.05	
Pure Premium Indicated by National Relativity		20%	0.072	21%	0.078			0.15	
Pure Premium Present on Rate Level		77%	0.062	74%	0.070			0.13	
Pure Premium Derived by Formula		0.063		0.070				0.13	

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.
1/12 through 12/12	5,632,285	0	0	0	0	0	1,121	1,121	0.02
1/13 through 12/13	5,681,687	0	0	0	0	0	881	881	0.02
1/14 through 12/14	4,054,782	0	0	0	0	0	0	0	0.00
1/15 through 12/15	5,150,280	0	0	0	0	0	2,128	2,128	0.04
1/16 through 12/16	9,539,109	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	30,058,143	0	0	0	0	0	4,130	4,130	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	4%	0.014			0.01	
Pure Premium Indicated by National Relativity		15%	0.082	16%	0.090			0.17	
Pure Premium Present on Rate Level		83%	0.089	80%	0.122			0.21	
Pure Premium Derived by Formula		0.086		0.113				0.20	

* 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							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	22,059,635	3	25,277	2	23,334	43,168	27,452	119,231	0.54
1/13 through 12/13	27,253,680	0	0	2	15,297	0	26,800	42,097	0.15
1/14 through 12/14	25,078,393	0	0	2	17,543	0	12,861	30,404	0.12
1/15 through 12/15	27,585,895	2	8,480	6	224,363	12,633	130,674	376,150	1.36
1/16 through 12/16	29,365,331	1	43,500	5	54,361	16,951	43,510	158,322	0.54
5 YR. TOTAL	131,342,934	6	77,257	17	334,898	72,752	241,297	726,204	0.55
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.314	15%		0.239		0.55	
Pure Premium Indicated by National Relativity		45%	0.414	42%		0.411		0.83	
Pure Premium Present on Rate Level		45%	0.332	43%		0.338		0.67	
Pure Premium Derived by Formula			0.367			0.354		0.72	

CLASS 8803		AUDITOR, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNER OR PROGRAMMER - TRAVELING							
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.
1/12 through 12/12	2,338,987,483	2	8,923	7	408,848	13,965	217,228	648,964	0.03
1/13 through 12/13	2,568,295,860	6	269,280	16	581,372	103,073	424,418	1,378,143	0.05
1/14 through 12/14	2,904,307,383	4	48,023	17	372,352	132,678	289,322	842,375	0.03
1/15 through 12/15	2,928,678,072	2	31,984	12	316,850	54,575	440,388	843,797	0.03
1/16 through 12/16	3,232,128,294	3	84,405	15	603,074	85,156	467,190	1,239,825	0.04
5 YR. TOTAL	13,972,397,092	17	442,615	67	2,282,496	389,447	1,838,546	4,953,104	0.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.020	36%		0.016		0.04	
Pure Premium Indicated by National Relativity		38%	0.014	32%		0.014		0.03	
Pure Premium Present on Rate Level		38%	0.018	32%		0.018		0.04	
Pure Premium Derived by Formula			0.017			0.016		0.03	

CLASS 8810		CLERICAL OFFICE EMPLOYEES NOC							
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.
1/12 through 12/12	33,896,171,805	112	4,437,952	382	5,045,954	4,164,701	6,695,644	20,344,251	0.06
1/13 through 12/13	34,459,530,534	97	3,959,071	359	6,066,045	3,472,286	6,615,758	20,113,160	0.06
1/14 through 12/14	36,817,818,597	108	5,023,915	338	5,581,004	4,347,061	6,570,720	21,522,700	0.06
1/15 through 12/15	39,345,919,221	99	3,913,231	362	8,018,278	4,732,119	8,215,976	24,879,604	0.06
1/16 through 12/16	40,825,494,211	67	4,108,785	350	7,457,257	3,190,466	7,833,313	22,589,821	0.06
5 YR. TOTAL	185,344,934,368	483	21,442,954	1,791	32,168,538	19,906,633	35,931,411	109,449,536	0.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.029	100%		0.030		0.06	
Pure Premium Indicated by National Relativity		0%	0.033	0%		0.035		0.07	
Pure Premium Present on Rate Level		0%	0.031	0%		0.031		0.06	
Pure Premium Derived by Formula			0.029			0.030		0.06	

* 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.
1/12 through 12/12	1,289,567,740	2	187,868	16	189,972	256,270	227,983	862,093	0.07
1/13 through 12/13	1,323,271,675	1	19,923	13	227,197	22,701	139,917	409,738	0.03
1/14 through 12/14	1,350,473,440	1	4,722	10	446,477	15,321	413,831	880,351	0.07
1/15 through 12/15	1,396,948,553	1	21,675	22	671,325	31,204	486,434	1,210,638	0.09
1/16 through 12/16	1,458,087,206	2	163,445	10	189,509	167,656	317,092	837,702	0.06
5 YR. TOTAL	6,818,348,614	7	397,633	71	1,724,480	493,152	1,585,257	4,200,522	0.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.031	34%	0.030	0.06			
Pure Premium Indicated by National Relativity		39%	0.033	33%	0.034	0.07			
Pure Premium Present on Rate Level		39%	0.030	33%	0.032	0.06			
Pure Premium Derived by Formula		0.031			0.032			0.06	

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.
1/12 through 12/12	289,755,499	35	1,021,426	101	1,145,116	996,363	1,781,950	4,944,855	1.71
1/13 through 12/13	324,888,833	39	919,081	117	975,011	1,037,303	1,693,899	4,625,294	1.42
1/14 through 12/14	321,823,842	44	1,160,383	103	1,487,187	1,242,816	1,608,872	5,499,258	1.71
1/15 through 12/15	367,395,884	38	1,114,488	111	1,242,389	1,213,961	1,788,852	5,359,690	1.46
1/16 through 12/16	301,996,661	29	606,636	75	1,432,874	559,683	1,633,574	4,232,767	1.40
5 YR. TOTAL	1,605,860,719	185	4,822,014	507	6,282,577	5,050,126	8,507,147	24,661,864	1.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	0.692	83%	0.844	1.54			
Pure Premium Indicated by National Relativity		25%	0.716	8%	0.824	1.54			
Pure Premium Present on Rate Level		25%	0.667	9%	0.836	1.50			
Pure Premium Derived by Formula		0.692			0.842			1.53	

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.
1/12 through 12/12	100,148,909	3	38,256	29	187,816	113,205	389,119	728,396	0.73
1/13 through 12/13	103,565,883	7	214,115	25	253,411	226,975	475,044	1,169,545	1.13
1/14 through 12/14	101,013,275	6	167,739	18	138,794	171,415	230,966	708,914	0.70
1/15 through 12/15	109,369,848	3	226,807	21	152,010	113,673	250,608	743,098	0.68
1/16 through 12/16	104,428,656	1	40,015	24	206,026	37,009	337,850	620,900	0.60
5 YR. TOTAL	518,526,571	20	686,932	117	938,057	662,277	1,683,587	3,970,853	0.77
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.313	40%	0.452	0.77			
Pure Premium Indicated by National Relativity		38%	0.384	30%	0.486	0.87			
Pure Premium Present on Rate Level		38%	0.469	30%	0.588	1.06			
Pure Premium Derived by Formula		0.399			0.503			0.90	

* 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.	
1/12 through 12/12	189,342,780	15	546,062	40	208,440	416,401	655,614	1,826,517	0.96	
1/13 through 12/13	191,361,336	10	196,286	60	585,102	162,908	748,728	1,693,024	0.88	
1/14 through 12/14	174,687,431	7	358,944	62	1,175,968	324,549	1,297,788	3,157,249	1.81	
1/15 through 12/15	186,278,535	10	246,345	43	541,093	169,958	608,384	1,565,780	0.84	
1/16 through 12/16	200,857,422	23	517,239	49	857,639	640,883	1,075,114	3,090,875	1.54	
5 YR. TOTAL	942,527,504	65	1,864,876	254	3,368,242	1,714,699	4,385,628	11,333,445	1.20	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		32%	0.555	54%	0.647	1.20				
Pure Premium Indicated by National Relativity		34%	0.542	23%	0.677	1.22				
Pure Premium Present on Rate Level		34%	0.484	23%	0.601	1.09				
Pure Premium Derived by Formula		0.526			0.643		1.17			

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.	
1/12 through 12/12	348,670,236	6	165,952	65	619,565	206,051	1,525,405	2,516,973	0.72	
1/13 through 12/13	370,618,246	5	53,041	64	701,862	37,925	1,378,707	2,171,535	0.59	
1/14 through 12/14	403,719,487	13	200,604	74	540,051	210,618	1,603,142	2,554,415	0.63	
1/15 through 12/15	443,459,679	7	297,524	85	716,545	262,092	1,462,362	2,738,523	0.62	
1/16 through 12/16	465,472,091	10	676,132	64	763,128	626,341	1,709,572	3,775,173	0.81	
5 YR. TOTAL	2,031,939,739	41	1,393,253	352	3,341,151	1,343,027	7,679,188	13,756,619	0.68	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		32%	0.233	66%	0.444	0.68				
Pure Premium Indicated by National Relativity		34%	0.246	17%	0.406	0.65				
Pure Premium Present on Rate Level		34%	0.219	17%	0.421	0.64				
Pure Premium Derived by Formula		0.233			0.434		0.67			

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.	
1/12 through 12/12	5,332,821,424	43	2,093,736	139	2,789,615	1,558,550	2,576,194	9,018,095	0.17	
1/13 through 12/13	5,688,587,143	53	2,995,515	153	2,744,884	2,502,764	3,129,490	11,372,653	0.20	
1/14 through 12/14	5,870,060,060	56	2,833,943	137	2,166,782	1,423,259	2,798,028	9,222,012	0.16	
1/15 through 12/15	6,242,185,203	51	2,145,014	133	2,515,930	1,475,589	2,768,497	8,905,030	0.14	
1/16 through 12/16	6,602,277,205	36	1,658,323	148	3,272,619	1,021,055	3,547,278	9,499,275	0.14	
5 YR. TOTAL	29,735,931,035	239	11,726,531	710	13,489,830	7,981,217	14,819,487	48,017,065	0.16	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		77%	0.085	100%	0.077	0.16				
Pure Premium Indicated by National Relativity		11%	0.075	0%	0.074	0.15				
Pure Premium Present on Rate Level		12%	0.085	0%	0.082	0.17				
Pure Premium Derived by Formula		0.084			0.077		0.16			

* 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.	
1/12 through 12/12	1,442,334,066	47	2,329,987	161	2,574,264	2,037,319	2,831,660	9,773,230	0.68	
1/13 through 12/13	1,267,715,628	35	1,900,579	105	2,102,831	1,603,266	1,873,026	7,479,702	0.59	
1/14 through 12/14	1,246,150,656	22	1,666,609	103	2,027,030	926,964	2,093,925	6,714,528	0.54	
1/15 through 12/15	1,304,729,601	29	1,215,625	93	1,501,439	1,007,492	1,712,575	5,437,131	0.42	
1/16 through 12/16	1,377,865,196	29	2,425,062	94	2,122,777	1,206,985	1,924,067	7,678,891	0.56	
5 YR. TOTAL	6,638,795,147	162	9,537,862	556	10,328,341	6,782,026	10,435,253	37,083,482	0.56	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		65%	0.299	98%	0.259	0.56				
Pure Premium Indicated by National Relativity		17%	0.233	1%	0.240	0.47				
Pure Premium Present on Rate Level		18%	0.277	1%	0.278	0.56				
Pure Premium Derived by Formula		0.284			0.259		0.54			

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.	
1/12 through 12/12	858,553,291	98	4,313,612	248	3,585,158	3,482,574	3,235,621	14,616,965	1.70	
1/13 through 12/13	884,160,285	80	3,050,872	234	3,545,074	2,476,258	2,947,559	12,019,763	1.36	
1/14 through 12/14	894,058,331	75	3,814,867	217	3,932,163	2,978,633	3,599,804	14,325,467	1.60	
1/15 through 12/15	970,485,468	65	3,322,842	194	2,609,512	2,760,225	2,592,912	11,285,491	1.16	
1/16 through 12/16	1,025,233,913	59	2,913,871	191	3,357,476	1,678,817	2,747,891	10,698,055	1.04	
5 YR. TOTAL	4,632,491,288	377	17,416,064	1,084	17,029,383	13,376,507	15,123,787	62,945,741	1.36	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		90%	0.744	100%	0.615	1.36				
Pure Premium Indicated by National Relativity		5%	0.566	0%	0.508	1.07				
Pure Premium Present on Rate Level		5%	0.763	0%	0.676	1.44				
Pure Premium Derived by Formula		0.736			0.615		1.35			

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.	
1/12 through 12/12	367,206,668	27	669,741	109	1,287,887	522,487	1,477,741	3,957,856	1.08	
1/13 through 12/13	343,797,894	21	431,425	102	1,024,697	601,964	1,400,930	3,459,016	1.01	
1/14 through 12/14	339,665,096	23	819,522	106	1,455,503	804,553	1,475,501	4,555,079	1.34	
1/15 through 12/15	355,647,929	18	564,765	107	1,229,099	819,290	1,520,262	4,133,416	1.16	
1/16 through 12/16	389,676,554	18	649,293	107	1,101,621	517,123	1,765,414	4,033,451	1.04	
5 YR. TOTAL	1,795,994,141	107	3,134,746	531	6,098,807	3,265,417	7,639,848	20,138,818	1.12	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		47%	0.514	75%	0.607	1.12				
Pure Premium Indicated by National Relativity		26%	0.620	12%	0.723	1.34				
Pure Premium Present on Rate Level		27%	0.526	13%	0.603	1.13				
Pure Premium Derived by Formula		0.545			0.620		1.17			

* 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.
1/12 through 12/12	143,801,047	25	655,864	65	1,143,792	818,278	1,232,759	3,850,693	2.68
1/13 through 12/13	148,472,121	26	541,747	81	977,093	607,605	1,070,564	3,197,009	2.15
1/14 through 12/14	150,583,064	12	223,846	53	740,942	210,716	798,111	1,973,615	1.31
1/15 through 12/15	124,843,695	18	525,127	42	425,771	470,784	504,231	1,925,913	1.54
1/16 through 12/16	136,777,199	9	152,945	55	477,962	159,219	606,166	1,396,292	1.02
5 YR. TOTAL	704,477,126	90	2,099,529	296	3,765,560	2,266,602	4,211,831	12,343,522	1.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	0.833	57%	0.920			1.75	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		65%	0.744	43%	0.900			1.64	
Pure Premium Derived by Formula		0.775			0.911				1.69

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.
1/12 through 12/12	1,129,160,846	95	4,210,355	317	3,976,794	3,604,470	4,545,060	16,336,679	1.45
1/13 through 12/13	1,046,968,348	86	2,940,138	283	4,386,149	2,547,578	4,766,428	14,640,293	1.40
1/14 through 12/14	1,104,748,449	71	2,783,892	279	4,363,551	1,541,917	4,327,570	13,016,930	1.18
1/15 through 12/15	1,105,710,416	63	4,169,350	243	3,770,313	2,290,167	4,191,802	14,421,632	1.30
1/16 through 12/16	1,112,221,956	52	1,977,575	222	4,146,033	1,503,306	3,991,739	11,618,653	1.05
5 YR. TOTAL	5,498,810,015	367	16,081,310	1,344	20,642,840	11,487,438	21,822,599	70,034,187	1.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		92%	0.668	100%	0.606			1.27	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		8%	0.673	0%	0.660			1.33	
Pure Premium Derived by Formula		0.668			0.606				1.27

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.
1/12 through 12/12	4,143,492,486	11	453,399	52	569,135	434,213	666,878	2,123,625	0.05
1/13 through 12/13	5,220,656,289	19	1,350,362	67	890,150	860,917	969,622	4,071,051	0.08
1/14 through 12/14	5,704,903,779	16	365,439	45	883,784	416,497	1,295,740	2,961,460	0.05
1/15 through 12/15	5,945,950,060	13	374,835	50	999,828	162,969	1,192,739	2,730,371	0.05
1/16 through 12/16	6,400,219,493	19	805,806	56	923,721	587,377	1,111,667	3,428,571	0.05
5 YR. TOTAL	27,415,222,107	78	3,349,841	270	4,266,618	2,461,973	5,236,646	15,315,078	0.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		44%	0.028	66%	0.028			0.06	
Pure Premium Indicated by National Relativity		28%	0.034	17%	0.041			0.08	
Pure Premium Present on Rate Level		28%	0.031	17%	0.031			0.06	
Pure Premium Derived by Formula		0.031			0.031				0.06

* 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							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	2,422,740	0	0	0	0	0	109	109	0.00
1/13 through 12/13	5,617,721	0	0	0	0	0	0	0	0.00
1/14 through 12/14	9,176,269	1	41,027	1	2,581	0	2,574	46,182	0.50
1/15 through 12/15	7,081,716	1	41,530	0	0	14,968	108	56,606	0.80
1/16 through 12/16	9,140,512	0	0	0	0	0	2,816	2,816	0.03
5 YR. TOTAL	33,438,958	2	82,557	1	2,581	14,968	5,607	105,713	0.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.255	4%	0.062			0.32	
Pure Premium Indicated by National Relativity		33%	0.201	36%	0.135			0.34	
Pure Premium Present on Rate Level		64%	0.097	60%	0.079			0.18	
Pure Premium Derived by Formula						0.136	0.098	0.23	

CLASS 8864		SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & 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.
1/12 through 12/12	550,305,253	19	389,386	76	762,669	365,589	1,124,123	2,641,767	0.48
1/13 through 12/13	620,548,241	26	902,930	76	792,027	718,427	1,312,676	3,726,060	0.60
1/14 through 12/14	666,337,433	19	433,127	90	1,171,885	534,697	1,491,626	3,631,335	0.55
1/15 through 12/15	683,877,438	21	658,580	82	1,072,364	1,094,082	1,452,104	4,277,130	0.63
1/16 through 12/16	712,689,090	24	1,254,966	94	1,575,416	1,098,189	1,480,404	5,408,975	0.76
5 YR. TOTAL	3,233,757,455	109	3,638,989	418	5,374,361	3,810,984	6,860,933	19,685,267	0.61
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		46%	0.279	76%	0.330			0.61	
Pure Premium Indicated by National Relativity		27%	0.364	12%	0.465			0.83	
Pure Premium Present on Rate Level		27%	0.279	12%	0.352			0.63	
Pure Premium Derived by Formula						0.302	0.349	0.65	

CLASS 8868		COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL							
Industry Group: Office and Clerical 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.
1/12 through 12/12	3,867,998,934	73	1,851,304	324	1,913,630	1,915,582	3,733,321	9,413,837	0.24
1/13 through 12/13	3,961,525,744	82	1,878,067	295	2,652,183	2,109,412	4,754,298	11,393,960	0.29
1/14 through 12/14	4,023,342,702	58	1,153,816	248	1,734,926	1,651,595	3,045,785	7,586,122	0.19
1/15 through 12/15	4,128,268,612	68	1,575,687	280	3,200,824	1,359,898	4,620,714	10,757,123	0.26
1/16 through 12/16	4,284,857,413	52	1,258,921	263	2,455,506	1,416,663	4,006,336	9,137,426	0.21
5 YR. TOTAL	20,265,993,405	333	7,717,795	1,410	11,957,069	8,453,150	20,160,454	48,288,468	0.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		64%	0.097	100%	0.141			0.24	
Pure Premium Indicated by National Relativity		18%	0.079	0%	0.110			0.19	
Pure Premium Present on Rate Level		18%	0.088	0%	0.142			0.23	
Pure Premium Derived by Formula						0.092	0.141	0.23	

* 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.
1/12 through 12/12	577,277,721	20	595,824	99	969,869	321,055	1,431,197	3,317,945	0.58
1/13 through 12/13	583,389,279	19	455,598	96	834,763	410,118	1,238,134	2,938,613	0.50
1/14 through 12/14	603,969,339	19	458,768	96	1,197,620	418,516	1,690,695	3,765,599	0.62
1/15 through 12/15	645,058,415	11	366,819	89	805,794	216,368	1,419,996	2,808,977	0.44
1/16 through 12/16	682,790,119	14	608,333	81	798,784	579,956	1,304,544	3,291,617	0.48
5 YR. TOTAL	3,092,484,873	83	2,485,342	461	4,606,830	1,946,013	7,084,566	16,122,751	0.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.229	68%	0.292	0.52			
Pure Premium Indicated by National Relativity		30%	0.239	16%	0.314	0.55			
Pure Premium Present on Rate Level		30%	0.227	16%	0.284	0.51			
Pure Premium Derived by Formula		0.231			0.294		0.53		

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.
1/12 through 12/12	251,441,091	1	13,831	1	2,827	28,650	3,825	49,133	0.02
1/13 through 12/13	359,061,432	0	0	4	96,481	0	70,627	167,108	0.05
1/14 through 12/14	359,953,758	1	126,971	0	0	105,548	9,532	242,051	0.07
1/15 through 12/15	484,237,781	2	528,241	1	4,416	68,031	7,981	608,669	0.13
1/16 through 12/16	566,722,797	0	0	3	44,619	0	76,858	121,477	0.02
5 YR. TOTAL	2,021,416,859	4	669,043	9	148,343	202,229	168,823	1,188,438	0.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.040	13%	0.018	0.06			
Pure Premium Indicated by National Relativity		25%	0.018	27%	0.017	0.04			
Pure Premium Present on Rate Level		65%	0.019	60%	0.016	0.04			
Pure Premium Derived by Formula		0.021			0.017		0.04		

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.
1/12 through 12/12	1,096,140,277	4	198,151	24	501,124	88,186	546,971	1,334,432	0.12
1/13 through 12/13	1,156,939,656	4	168,728	20	269,621	216,942	634,208	1,289,499	0.11
1/14 through 12/14	1,197,824,178	2	11,410	11	514,305	39,156	409,808	974,679	0.08
1/15 through 12/15	1,159,693,474	8	606,209	11	231,813	396,770	224,345	1,459,137	0.13
1/16 through 12/16	1,221,616,503	3	296,843	20	505,622	543,877	524,890	1,871,232	0.15
5 YR. TOTAL	5,832,214,088	21	1,281,341	86	2,022,485	1,284,931	2,340,222	6,928,979	0.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.057	34%	0.062	0.12			
Pure Premium Indicated by National Relativity		37%	0.043	33%	0.039	0.08			
Pure Premium Present on Rate Level		37%	0.049	33%	0.039	0.09			
Pure Premium Derived by Formula		0.049			0.047		0.10		

* 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							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	694,514,899	8	255,167	46	756,531	166,778	1,063,478	2,241,954	0.32
1/13 through 12/13	767,278,320	14	563,635	55	1,534,225	699,734	1,199,518	3,997,112	0.52
1/14 through 12/14	815,150,573	12	702,245	68	1,294,759	724,658	1,061,145	3,782,807	0.46
1/15 through 12/15	913,223,361	13	688,261	56	1,127,648	529,160	1,076,320	3,421,389	0.38
1/16 through 12/16	957,614,270	17	845,422	66	1,922,106	951,276	1,361,438	5,080,242	0.53
5 YR. TOTAL	4,147,781,423	64	3,054,730	291	6,635,269	3,071,606	5,761,899	18,523,504	0.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	0.234	67%	0.213			0.45	
Pure Premium Indicated by National Relativity		27%	0.248	16%	0.220			0.47	
Pure Premium Present on Rate Level		27%	0.220	17%	0.212			0.43	
Pure Premium Derived by Formula		0.234		0.214				0.45	

CLASS 9014		JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GROUND LEVEL & 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.
1/12 through 12/12	653,550,974	68	2,412,254	227	2,629,147	2,428,917	3,500,541	10,970,859	1.68
1/13 through 12/13	665,677,871	73	2,764,604	194	3,174,668	2,295,938	3,540,626	11,775,836	1.77
1/14 through 12/14	695,140,537	53	2,134,288	203	3,181,602	2,078,066	3,371,949	10,765,905	1.55
1/15 through 12/15	774,604,233	62	3,091,778	199	3,951,030	2,922,008	4,431,262	14,396,078	1.86
1/16 through 12/16	820,407,084	48	1,792,725	218	4,038,415	2,321,829	4,516,345	12,669,314	1.55
5 YR. TOTAL	3,609,380,699	304	12,195,649	1,041	16,974,862	12,046,758	19,360,723	60,577,992	1.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		80%	0.808	100%	0.870			1.68	
Pure Premium Indicated by National Relativity		10%	0.757	0%	0.749			1.51	
Pure Premium Present on Rate Level		10%	0.763	0%	0.872			1.64	
Pure Premium Derived by Formula		0.798		0.870				1.67	

CLASS 9015		BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOYEES							
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.
1/12 through 12/12	462,561,288	28	1,157,658	120	1,956,150	593,106	2,400,440	6,107,354	1.32
1/13 through 12/13	499,042,900	38	1,840,302	123	2,096,733	1,572,507	2,526,047	8,035,589	1.61
1/14 through 12/14	514,144,404	22	1,408,127	126	1,829,695	987,357	2,465,882	6,691,061	1.30
1/15 through 12/15	539,295,871	29	1,817,745	132	2,235,814	1,646,244	2,655,735	8,355,538	1.55
1/16 through 12/16	579,014,031	25	1,715,276	98	3,298,812	1,780,863	2,395,118	9,190,069	1.59
5 YR. TOTAL	2,594,058,494	142	7,939,108	599	11,417,204	6,580,077	12,443,222	38,379,611	1.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		66%	0.746	99%	0.733			1.48	
Pure Premium Indicated by National Relativity		17%	0.830	0%	0.754			1.58	
Pure Premium Present on Rate Level		17%	0.728	1%	0.739			1.47	
Pure Premium Derived by Formula		0.757		0.733				1.49	

* 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.
1/12 through 12/12	40,117,533	0	0	16	146,810	0	389,430	536,240	1.34
1/13 through 12/13	32,127,871	4	29,368	11	125,312	38,969	308,838	502,487	1.56
1/14 through 12/14	37,197,019	2	24,034	14	55,023	16,769	147,959	243,785	0.66
1/15 through 12/15	42,955,364	1	31,187	13	89,146	35,900	310,748	466,981	1.09
1/16 through 12/16	41,956,030	4	56,532	15	46,217	61,200	208,019	371,968	0.89
5 YR. TOTAL	194,353,817	11	141,121	69	462,508	152,838	1,364,994	2,121,461	1.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.311	29%	0.781			1.09	
Pure Premium Indicated by National Relativity		43%	0.565	35%	0.733			1.30	
Pure Premium Present on Rate Level		43%	0.469	36%	0.813			1.28	
Pure Premium Derived by Formula		0.488			0.776		1.26		

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.
1/12 through 12/12	520,937	0	0	0	0	0	0	0	0.00
1/13 through 12/13	540,391	0	0	0	0	0	0	0	0.00
1/14 through 12/14	563,014	0	0	0	0	0	0	0	0.00
1/15 through 12/15	728,602	0	0	0	0	0	0	0	0.00
1/16 through 12/16	719,225	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,072,169	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		20%	1.256	21%	1.185			2.44	
Pure Premium Present on Rate Level		78%	0.576	76%	0.624			1.20	
Pure Premium Derived by Formula		0.700			0.723		1.42		

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.
1/12 through 12/12	10,612,055	0	0	2	82,056	0	31,502	113,558	1.07
1/13 through 12/13	9,580,685	1	25,320	2	1,148	13,437	4,775	44,680	0.47
1/14 through 12/14	9,504,342	0	0	2	187,343	0	98,984	286,327	3.01
1/15 through 12/15	18,962,693	1	14,269	1	15,996	23,631	45,030	98,926	0.52
1/16 through 12/16	17,005,225	0	0	3	31,232	0	43,671	74,903	0.44
5 YR. TOTAL	65,665,000	2	39,589	10	317,775	37,068	223,962	618,394	0.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.544	13%	0.398			0.94	
Pure Premium Indicated by National Relativity		45%	0.631	43%	0.533			1.16	
Pure Premium Present on Rate Level		45%	0.619	44%	0.500			1.12	
Pure Premium Derived by Formula		0.617			0.501		1.12		

* 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.
1/12 through 12/12	109,261,224	3	105,727	46	647,931	71,020	956,666	1,781,344	1.63
1/13 through 12/13	96,955,802	11	379,753	34	685,656	320,491	632,789	2,018,689	2.08
1/14 through 12/14	103,503,433	12	258,354	29	395,989	283,617	669,528	1,607,488	1.55
1/15 through 12/15	85,687,841	9	292,971	17	124,602	304,527	334,200	1,056,300	1.23
1/16 through 12/16	83,927,122	11	521,415	29	286,964	365,303	410,078	1,583,760	1.89
5 YR. TOTAL	479,335,422	46	1,558,220	155	2,141,142	1,344,958	3,003,261	8,047,581	1.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.772	47%	0.907			1.68	
Pure Premium Indicated by National Relativity		35%	0.735	26%	0.847			1.58	
Pure Premium Present on Rate Level		36%	0.740	27%	0.887			1.63	
Pure Premium Derived by Formula		0.748			0.886		1.63		

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.
1/12 through 12/12	493	0	0	0	0	0	0	0	0.00
1/13 through 12/13	630	0	0	0	0	0	0	0	0.00
1/14 through 12/14	561,690	0	0	0	0	0	0	0	0.00
1/15 through 12/15	143,994	0	0	0	0	0	0	0	0.00
1/16 through 12/16	1,476,397	0	0	0	0	0	2,209	2,209	0.15
5 YR. TOTAL	2,183,204	0	0	0	0	0	2,209	2,209	0.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	2%	0.101			0.10	
Pure Premium Indicated by National Relativity		49%	0.273	49%	0.337			0.61	
Pure Premium Present on Rate Level		50%	0.286	49%	0.345			0.63	
Pure Premium Derived by Formula		0.277			0.336		0.61		

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.
1/12 through 12/12	503,930,237	36	647,573	141	1,665,958	809,334	2,561,415	5,684,280	1.13
1/13 through 12/13	525,087,271	31	458,523	150	1,322,160	613,550	1,982,898	4,377,131	0.83
1/14 through 12/14	542,009,629	26	743,235	141	1,475,950	564,287	1,679,926	4,463,398	0.82
1/15 through 12/15	576,959,755	43	996,271	162	2,173,169	1,143,384	2,443,744	6,756,568	1.17
1/16 through 12/16	604,498,511	20	954,820	118	1,320,899	503,926	1,875,395	4,655,040	0.77
5 YR. TOTAL	2,752,485,403	156	3,800,422	712	7,958,136	3,634,481	10,543,378	25,936,417	0.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		54%	0.427	91%	0.515			0.94	
Pure Premium Indicated by National Relativity		23%	0.520	4%	0.563			1.08	
Pure Premium Present on Rate Level		23%	0.461	5%	0.580			1.04	
Pure Premium Derived by Formula		0.456			0.520		0.98		

* 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.
1/12 through 12/12	116,145,208	10	150,547	34	120,905	296,986	317,495	885,933	0.76
1/13 through 12/13	129,878,590	4	90,042	40	534,469	57,409	922,578	1,604,498	1.24
1/14 through 12/14	127,277,827	7	44,242	26	207,584	129,274	237,310	618,410	0.49
1/15 through 12/15	140,053,928	2	65,388	29	612,654	54,966	484,450	1,217,458	0.87
1/16 through 12/16	153,779,404	2	27,200	37	376,285	191,212	505,428	1,100,125	0.72
5 YR. TOTAL	667,134,957	25	377,419	166	1,851,897	729,847	2,467,261	5,426,424	0.81
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.334	38%	0.479	0.81			
Pure Premium Indicated by National Relativity		38%	0.391	31%	0.409	0.80			
Pure Premium Present on Rate Level		39%	0.348	31%	0.425	0.77			
Pure Premium Derived by Formula		0.361			0.441			0.80	

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.
1/12 through 12/12	418,857,617	17	249,829	91	779,132	644,753	1,129,764	2,803,478	0.67
1/13 through 12/13	428,810,297	6	136,874	68	647,360	75,372	1,098,656	1,958,262	0.46
1/14 through 12/14	456,989,351	18	486,491	64	947,899	493,464	1,188,313	3,116,167	0.68
1/15 through 12/15	470,709,235	8	236,063	63	1,060,544	238,728	1,439,402	2,974,737	0.63
1/16 through 12/16	467,370,727	11	387,745	71	889,012	317,004	1,164,359	2,758,120	0.59
5 YR. TOTAL	2,242,737,227	60	1,497,002	357	4,323,947	1,769,321	6,020,494	13,610,764	0.61
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.260	66%	0.347	0.61			
Pure Premium Indicated by National Relativity		31%	0.331	17%	0.433	0.76			
Pure Premium Present on Rate Level		31%	0.275	17%	0.374	0.65			
Pure Premium Derived by Formula		0.287			0.366			0.65	

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.
1/12 through 12/12	33,483,151	0	0	7	29,685	0	42,015	71,700	0.21
1/13 through 12/13	32,699,895	0	0	1	10,925	0	11,154	22,079	0.07
1/14 through 12/14	33,547,449	0	0	6	35,503	0	82,294	117,797	0.35
1/15 through 12/15	33,028,977	0	0	2	29,815	0	5,886	35,701	0.11
1/16 through 12/16	32,005,997	1	36,859	3	270,565	25,386	46,312	379,122	1.19
5 YR. TOTAL	164,765,469	1	36,859	19	376,493	25,386	187,661	626,399	0.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.251	15%	0.129	0.38			
Pure Premium Indicated by National Relativity		45%	0.321	42%	0.362	0.68			
Pure Premium Present on Rate Level		45%	0.259	43%	0.274	0.53			
Pure Premium Derived by Formula		0.286			0.289			0.58	

* 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.
1/12 through 12/12	1,354,841	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,451,019	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,166,969	0	0	0	0	0	0	0	0.00
1/15 through 12/15	2,523,019	0	0	0	0	0	0	0	0.00
1/16 through 12/16	3,828,125	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	10,323,973	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		44%	0.294	47%	0.345			0.64	
Pure Premium Present on Rate Level		53%	0.310	49%	0.347			0.66	
Pure Premium Derived by Formula					0.294			0.332	0.63

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.
1/12 through 12/12	285,526,507	6	142,318	38	233,354	330,739	579,553	1,285,964	0.45
1/13 through 12/13	304,320,303	6	105,240	32	200,444	219,487	350,564	875,735	0.29
1/14 through 12/14	335,380,029	5	182,396	36	212,870	111,604	582,290	1,089,160	0.33
1/15 through 12/15	362,571,616	5	69,638	34	451,667	71,214	772,435	1,364,954	0.38
1/16 through 12/16	395,466,070	9	485,363	48	296,913	1,114,407	746,856	2,643,539	0.67
5 YR. TOTAL	1,683,264,525	31	984,955	188	1,395,248	1,847,451	3,031,698	7,259,352	0.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	0.141	48%	0.290			0.43	
Pure Premium Indicated by National Relativity		37%	0.178	26%	0.251			0.43	
Pure Premium Present on Rate Level		38%	0.162	26%	0.265			0.43	
Pure Premium Derived by Formula					0.163			0.273	0.44

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.
1/12 through 12/12	1,878,544,720	63	1,807,952	422	3,134,244	1,795,216	5,573,268	12,310,680	0.66
1/13 through 12/13	1,967,578,751	78	2,336,279	405	3,223,782	2,109,755	4,801,205	12,471,021	0.63
1/14 through 12/14	2,070,075,066	54	1,512,002	414	4,438,291	1,473,100	5,986,695	13,410,088	0.65
1/15 through 12/15	2,263,355,155	64	1,323,157	456	4,670,261	1,150,243	5,770,825	12,914,486	0.57
1/16 through 12/16	2,393,198,598	58	2,335,865	461	4,942,697	2,000,827	6,520,028	15,799,417	0.66
5 YR. TOTAL	10,572,752,290	317	9,315,255	2,158	20,409,275	8,529,141	28,652,021	66,905,692	0.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		83%	0.281	100%	0.352			0.63	
Pure Premium Indicated by National Relativity		8%	0.299	0%	0.362			0.66	
Pure Premium Present on Rate Level		9%	0.286	0%	0.354			0.64	
Pure Premium Derived by Formula					0.283			0.352	0.64

* 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.	
1/12 through 12/12	1,292,564,335	58	1,676,821	270	2,236,263	1,193,491	3,364,735	8,471,310	0.66	
1/13 through 12/13	1,331,611,906	55	1,423,890	291	2,454,318	1,559,706	3,601,052	9,038,966	0.68	
1/14 through 12/14	1,477,257,310	60	1,538,588	345	2,474,057	1,298,959	4,498,844	9,810,448	0.66	
1/15 through 12/15	1,537,359,706	56	1,041,828	290	3,352,427	1,150,579	3,657,942	9,202,776	0.60	
1/16 through 12/16	1,716,948,578	61	1,894,813	350	2,845,421	1,860,228	4,039,776	10,640,238	0.62	
5 YR. TOTAL	7,355,741,835	290	7,575,940	1,546	13,362,486	7,062,963	19,162,349	47,163,738	0.64	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		69%	0.285	100%	0.357	0.64				
Pure Premium Indicated by National Relativity		15%	0.271	0%	0.350	0.62				
Pure Premium Present on Rate Level		16%	0.279	0%	0.361	0.64				
Pure Premium Derived by Formula		0.282			0.357		0.64			

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.	
1/12 through 12/12	39,223,425	1	13,437	11	139,135	1,065	240,724	394,361	1.01	
1/13 through 12/13	41,134,927	2	9,496	8	52,276	13,062	65,425	140,259	0.34	
1/14 through 12/14	47,026,274	1	14,841	12	63,852	340,928	156,057	575,678	1.22	
1/15 through 12/15	47,919,589	3	138,430	9	121,591	195,638	162,868	618,527	1.29	
1/16 through 12/16	57,470,573	0	0	8	106,841	0	98,212	205,053	0.36	
5 YR. TOTAL	232,774,788	7	176,204	48	483,695	550,693	723,286	1,933,878	0.83	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		13%	0.283	23%	0.547	0.83				
Pure Premium Indicated by National Relativity		43%	0.295	38%	0.375	0.67				
Pure Premium Present on Rate Level		44%	0.293	39%	0.455	0.75				
Pure Premium Derived by Formula		0.293			0.446		0.74			

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.	
1/12 through 12/12	839,526	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	847,797	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	630,856	0	0	0	0	0	1,283	1,283	0.20	
1/15 through 12/15	574,365	0	0	0	0	0	0	0	0.00	
1/16 through 12/16	652,781	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	3,545,325	0	0	0	0	0	1,283	1,283	0.04	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		1%	0.000	3%	0.036	0.04				
Pure Premium Indicated by National Relativity		7%	0.243	7%	0.335	0.58				
Pure Premium Present on Rate Level		92%	0.200	90%	0.414	0.61				
Pure Premium Derived by Formula		0.201			0.397		0.60			

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

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CLASS 9093		BOWLING LANE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	20,339,118	0	0	2	980	0	12,900	13,880	0.07
1/13 through 12/13	20,982,688	1	184,573	2	8,275	111,452	28,241	332,541	1.59
1/14 through 12/14	21,824,980	1	6,574	2	12,652	10,198	12,843	42,267	0.19
1/15 through 12/15	24,966,151	1	5,655	4	36,383	1,483	114,897	158,418	0.63
1/16 through 12/16	24,006,894	0	0	4	49,362	0	99,169	148,531	0.62
5 YR. TOTAL	112,119,831	3	196,802	14	107,652	123,133	268,050	695,637	0.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.272	16%		0.349		0.62	
Pure Premium Indicated by National Relativity		41%	0.285	42%		0.436		0.72	
Pure Premium Present on Rate Level		50%	0.299	42%		0.430		0.73	
Pure Premium Derived by Formula					0.291		0.420		0.71

CLASS 9101		COLLEGE: ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	472,229,709	43	1,078,902	235	1,901,807	1,184,096	3,006,224	7,171,029	1.52
1/13 through 12/13	452,885,678	41	889,146	196	1,615,762	1,024,052	2,722,243	6,251,203	1.38
1/14 through 12/14	461,049,106	54	1,265,426	212	1,697,306	1,356,593	3,037,043	7,356,368	1.60
1/15 through 12/15	449,468,840	53	1,476,608	185	1,487,974	1,455,946	2,466,200	6,886,728	1.53
1/16 through 12/16	462,773,951	52	1,423,664	196	1,929,026	1,260,343	2,575,171	7,188,204	1.55
5 YR. TOTAL	2,298,407,284	243	6,133,746	1,024	8,631,875	6,281,030	13,806,881	34,853,532	1.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		59%	0.642	100%		0.874		1.52	
Pure Premium Indicated by National Relativity		20%	0.795	0%		0.942		1.74	
Pure Premium Present on Rate Level		21%	0.652	0%		0.904		1.56	
Pure Premium Derived by Formula					0.675		0.874		1.55

CLASS 9102		PARK NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	251,723,770	22	698,114	81	1,108,488	1,008,995	1,362,159	4,177,756	1.66
1/13 through 12/13	271,333,338	20	457,934	89	1,157,188	1,176,790	1,386,874	4,178,786	1.54
1/14 through 12/14	298,817,442	15	570,925	103	1,468,617	438,961	1,746,091	4,224,594	1.41
1/15 through 12/15	331,356,737	38	1,361,634	97	1,357,441	1,648,181	1,288,006	5,655,262	1.71
1/16 through 12/16	368,587,108	22	1,196,829	93	1,746,633	1,842,051	2,601,034	7,386,547	2.00
5 YR. TOTAL	1,521,818,395	117	4,285,436	463	6,838,367	6,114,978	8,384,164	25,622,945	1.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		51%	0.731	85%		0.953		1.68	
Pure Premium Indicated by National Relativity		24%	0.897	7%		0.963		1.86	
Pure Premium Present on Rate Level		25%	0.758	8%		0.957		1.72	
Pure Premium Derived by Formula					0.778		0.954		1.73

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

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CLASS 9154		THEATER NOC: ALL OTHER EMPLOYEES							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	58,516,211	3	17,359	7	159,531	18,910	128,461	324,261	0.55
1/13 through 12/13	60,196,236	1	2,525	10	50,751	3,534	111,771	168,581	0.28
1/14 through 12/14	66,741,225	4	381,354	19	312,184	244,383	420,603	1,358,524	2.04
1/15 through 12/15	73,766,254	2	32,861	12	56,889	41,205	187,012	317,967	0.43
1/16 through 12/16	78,517,998	2	43,910	16	97,018	17,016	212,490	370,434	0.47
5 YR. TOTAL	337,737,924	12	478,009	64	676,373	325,048	1,060,337	2,539,767	0.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.342	30%	0.410	0.75			
Pure Premium Indicated by National Relativity		41%	0.474	35%	0.551	1.03			
Pure Premium Present on Rate Level		41%	0.409	35%	0.536	0.95			
Pure Premium Derived by Formula		0.424			0.503		0.93		

CLASS 9156		THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS							
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.
1/12 through 12/12	22,250,668	1	19,763	2	27,114	26,946	46,981	120,804	0.54
1/13 through 12/13	22,175,493	0	0	7	181,488	0	162,689	344,177	1.55
1/14 through 12/14	23,319,336	0	0	0	0	0	10,408	10,408	0.05
1/15 through 12/15	25,685,643	0	0	2	6,412	0	52,157	58,569	0.23
1/16 through 12/16	25,190,456	1	16,035	2	76	10,250	18,683	45,044	0.18
5 YR. TOTAL	118,621,596	2	35,798	13	215,090	37,196	290,918	579,002	0.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.212	18%	0.277	0.49			
Pure Premium Indicated by National Relativity		44%	0.629	41%	0.652	1.28			
Pure Premium Present on Rate Level		44%	0.482	41%	0.532	1.01			
Pure Premium Derived by Formula		0.514			0.535		1.05		

CLASS 9170		JANITORIAL SERVICES BY CONTRACTORS - INCLUDES WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS							
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.
1/12 through 12/12	16,630,742	1	5,719	9	188,111	7,592	152,580	354,002	2.13
1/13 through 12/13	17,107,177	3	222,102	4	105,285	156,238	172,058	655,683	3.83
1/14 through 12/14	17,052,622	2	90,325	6	62,564	40,550	68,113	261,552	1.53
1/15 through 12/15	17,428,632	2	20,406	8	212,591	33,354	243,485	509,836	2.93
1/16 through 12/16	16,149,727	1	84,601	10	115,396	32,344	154,421	386,762	2.39
5 YR. TOTAL	84,368,900	9	423,153	37	683,947	270,078	790,657	2,167,835	2.57
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	1.312	32%	1.257	2.57			
Pure Premium Indicated by National Relativity		40%	2.382	34%	2.657	5.04			
Pure Premium Present on Rate Level		40%	2.087	34%	2.392	4.48			
Pure Premium Derived by Formula		2.050			2.119		4.17		

* 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.	
1/12 through 12/12	9,898,380	1	978	7	133,859	10,877	194,616	340,330	3.44	
1/13 through 12/13	10,788,472	1	50,394	4	39,990	5,430	343,577	439,391	4.07	
1/14 through 12/14	14,199,023	0	0	2	7,135	0	262,984	270,119	1.90	
1/15 through 12/15	15,388,394	4	55,831	0	0	106,338	375,524	537,693	3.49	
1/16 through 12/16	19,382,651	1	4,608	10	72,013	10,674	495,736	583,031	3.01	
5 YR. TOTAL	69,656,920	7	111,811	23	252,997	133,319	1,672,437	2,170,564	3.12	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		13%	0.524	29%	2.592	3.12				
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00				
Pure Premium Present on Rate Level		87%	1.075	71%	2.396	3.47				
Pure Premium Derived by Formula		1.003			2.453		3.46			

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.	
1/12 through 12/12	12,397,934	6	29,408	25	839,196	25,107	343,848	1,237,559	9.98	
1/13 through 12/13	13,762,723	4	362,320	29	933,064	48,767	848,814	2,192,965	15.93	
1/14 through 12/14	14,702,699	3	79,831	14	250,539	14,847	594,322	939,539	6.39	
1/15 through 12/15	13,100,143	2	48,629	18	171,571	5,616	543,602	769,418	5.87	
1/16 through 12/16	15,194,420	4	67,982	24	750,785	34,764	746,775	1,600,306	10.53	
5 YR. TOTAL	69,157,919	19	588,170	110	2,945,155	129,101	3,077,361	6,739,787	9.75	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		21%	5.109	33%	4.636	9.75				
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00				
Pure Premium Present on Rate Level		79%	2.820	67%	3.185	6.01				
Pure Premium Derived by Formula		3.301			3.664		6.97			

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.	
1/12 through 12/12	22,888,452	2	109,545	11	97,059	156,711	179,659	542,974	2.37	
1/13 through 12/13	30,567,082	2	16,602	13	44,364	53,728	261,710	376,404	1.23	
1/14 through 12/14	30,685,620	2	20,651	14	75,699	13,756	275,273	385,379	1.26	
1/15 through 12/15	33,191,363	0	0	12	90,896	0	198,077	288,973	0.87	
1/16 through 12/16	32,451,383	3	63,237	13	154,662	155,258	244,809	617,966	1.90	
5 YR. TOTAL	149,783,900	9	210,035	63	462,680	379,453	1,159,528	2,211,696	1.48	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		18%	0.449	35%	1.027	1.48				
Pure Premium Indicated by National Relativity		41%	1.449	32%	2.139	3.59				
Pure Premium Present on Rate Level		41%	0.997	33%	1.609	2.61				
Pure Premium Derived by Formula		1.084			1.575		2.66			

* 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.
1/12 through 12/12	27,744,945	0	0	1	3,424	0	81,258	84,682	0.31
1/13 through 12/13	31,038,621	2	8,414	6	40,777	4,966	186,110	240,267	0.77
1/14 through 12/14	34,425,181	0	0	2	3,479	0	63,302	66,781	0.19
1/15 through 12/15	40,318,206	2	19,381	8	102,741	49,108	163,138	334,368	0.83
1/16 through 12/16	34,968,694	1	12,267	4	26,191	16,588	164,896	219,942	0.63
5 YR. TOTAL	168,495,647	5	40,062	21	176,612	70,662	658,704	946,040	0.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.129	22%	0.433			0.56	
Pure Premium Indicated by National Relativity		41%	0.537	39%	0.711			1.25	
Pure Premium Present on Rate Level		47%	0.357	39%	0.579			0.94	
Pure Premium Derived by Formula		0.403			0.598		1.00		

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.
1/12 through 12/12	2,797,040	0	0	1	10,935	0	11,685	22,620	0.81
1/13 through 12/13	2,492,884	1	43,402	2	5,797	490,997	35,676	575,872	23.10
1/14 through 12/14	2,716,031	0	0	5	314,913	0	119,002	433,915	15.98
1/15 through 12/15	2,783,126	0	0	0	0	0	8,122	8,122	0.29
1/16 through 12/16	2,702,131	0	0	1	18,661	0	16,285	34,946	1.29
5 YR. TOTAL	13,491,212	1	43,402	9	350,306	490,997	190,770	1,075,475	7.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	2.918	21%	5.053			7.97	
Pure Premium Indicated by National Relativity		34%	3.713	36%	6.002			9.72	
Pure Premium Present on Rate Level		57%	3.002	43%	6.500			9.50	
Pure Premium Derived by Formula		3.236			6.017		9.25		

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.
1/12 through 12/12	10,182,667	0	0	7	287,084	0	202,635	489,719	4.81
1/13 through 12/13	10,462,472	4	322,184	4	187,954	182,307	136,847	829,292	7.93
1/14 through 12/14	11,530,833	3	23,224	8	119,832	85,719	172,090	400,865	3.48
1/15 through 12/15	15,168,156	3	142,037	5	61,228	288,261	118,625	610,151	4.02
1/16 through 12/16	12,383,903	1	4,939	7	86,263	6,982	128,933	227,117	1.83
5 YR. TOTAL	59,728,031	11	492,384	31	742,361	563,269	759,130	2,557,144	4.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	2.067	23%	2.214			4.28	
Pure Premium Indicated by National Relativity		43%	1.075	38%	1.171			2.25	
Pure Premium Present on Rate Level		43%	1.414	39%	1.688			3.10	
Pure Premium Derived by Formula		1.360			1.613		2.97		

* 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						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	41,008,077	3	94,687	8	244,433	59,478	180,032	578,630	1.41
1/13 through 12/13	42,418,964	5	245,826	9	71,660	168,608	135,705	621,799	1.47
1/14 through 12/14	48,407,355	7	369,315	16	393,342	197,585	494,127	1,454,369	3.00
1/15 through 12/15	48,384,494	4	369,661	10	387,516	268,766	790,144	1,816,087	3.75
1/16 through 12/16	56,063,862	5	184,057	18	1,211,717	187,302	400,439	1,983,515	3.54
5 YR. TOTAL	236,282,752	24	1,263,546	61	2,308,668	881,739	2,000,447	6,454,400	2.73
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	1.512	39%	1.220		2.73		
Pure Premium Indicated by National Relativity		36%	1.777	30%	1.567		3.34		
Pure Premium Present on Rate Level		36%	1.520	31%	1.301		2.82		
Pure Premium Derived by Formula		1.610			1.349		2.96		

CLASS 9403		GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	137,543,096	18	1,383,906	70	1,912,635	1,808,007	1,859,737	6,964,285	5.06
1/13 through 12/13	137,836,045	17	1,420,736	66	1,360,516	783,805	1,309,414	4,874,471	3.54
1/14 through 12/14	141,956,979	12	919,721	72	2,114,216	1,133,306	1,639,462	5,806,705	4.09
1/15 through 12/15	151,077,635	18	1,615,391	62	1,705,511	1,375,771	1,521,896	6,218,569	4.12
1/16 through 12/16	171,128,460	15	2,078,502	73	3,012,157	1,722,063	2,242,258	9,054,980	5.29
5 YR. TOTAL	739,542,215	80	7,418,256	343	10,105,035	6,822,952	8,572,767	32,919,010	4.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	2.369	87%	2.082		4.45		
Pure Premium Indicated by National Relativity		19%	2.638	6%	2.133		4.77		
Pure Premium Present on Rate Level		20%	2.265	7%	2.050		4.32		
Pure Premium Derived by Formula		2.399			2.083		4.48		

CLASS 9410		MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	26,629,950	2	202,564	6	131,221	145,614	81,753	561,152	2.11
1/13 through 12/13	26,645,427	1	41,382	12	193,143	63,588	216,225	514,338	1.93
1/14 through 12/14	24,870,995	0	0	3	92,018	0	72,765	164,783	0.66
1/15 through 12/15	30,374,757	4	380,605	7	117,546	551,366	177,982	1,227,499	4.04
1/16 through 12/16	34,911,418	2	56,038	5	91,033	31,613	103,316	282,000	0.81
5 YR. TOTAL	143,432,547	9	680,589	33	624,961	792,181	652,041	2,749,772	1.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.910	24%	1.007		1.92		
Pure Premium Indicated by National Relativity		42%	0.585	38%	0.620		1.21		
Pure Premium Present on Rate Level		42%	0.732	38%	0.752		1.48		
Pure Premium Derived by Formula		0.699			0.763		1.46		

* 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.
1/12 through 12/12	48,024,088	5	203,059	17	313,674	98,235	369,097	984,065	2.05
1/13 through 12/13	47,068,625	7	234,791	15	309,210	147,122	193,724	884,847	1.88
1/14 through 12/14	49,599,638	0	0	21	498,412	0	249,501	747,913	1.51
1/15 through 12/15	51,669,194	0	0	15	265,661	0	187,677	453,338	0.88
1/16 through 12/16	48,816,459	2	183,133	19	261,738	165,903	256,268	867,042	1.78
5 YR. TOTAL	245,178,004	14	620,983	87	1,648,695	411,260	1,256,267	3,937,205	1.61
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.926	31%	0.680			1.61	
Pure Premium Indicated by National Relativity		39%	0.745	34%	0.773			1.52	
Pure Premium Present on Rate Level		40%	0.833	35%	0.784			1.62	
Pure Premium Derived by Formula		0.818			0.748		1.57		

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.
1/12 through 12/12	12,600,585	1	180,983	18	713,108	257,618	421,445	1,573,154	12.49
1/13 through 12/13	15,314,457	2	118,594	8	210,491	165,712	142,115	636,912	4.16
1/14 through 12/14	14,946,417	2	21,195	6	123,638	31,622	149,530	325,985	2.18
1/15 through 12/15	15,176,784	0	0	8	245,942	0	75,898	321,840	2.12
1/16 through 12/16	13,039,980	0	0	6	185,501	0	125,501	311,002	2.39
5 YR. TOTAL	71,078,223	5	320,772	46	1,478,680	454,952	914,489	3,168,893	4.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	2.532	22%	1.927			4.46	
Pure Premium Indicated by National Relativity		26%	0.907	28%	0.866			1.77	
Pure Premium Present on Rate Level		58%	1.521	50%	1.351			2.87	
Pure Premium Derived by Formula		1.523			1.342		2.87		

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.
1/12 through 12/12	65,027,437	7	385,137	27	256,988	215,143	251,635	1,108,903	1.71
1/13 through 12/13	74,243,174	3	30,992	16	433,150	14,703	393,561	872,406	1.18
1/14 through 12/14	76,747,432	6	345,647	7	424,693	88,010	277,087	1,135,437	1.48
1/15 through 12/15	68,442,742	4	497,823	16	343,150	161,855	440,079	1,442,907	2.11
1/16 through 12/16	70,965,752	4	236,511	15	401,606	90,057	398,793	1,126,967	1.59
5 YR. TOTAL	355,426,537	24	1,496,110	81	1,859,587	569,768	1,761,155	5,686,620	1.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.944	39%	0.656			1.60	
Pure Premium Indicated by National Relativity		35%	0.819	30%	0.693			1.51	
Pure Premium Present on Rate Level		36%	1.010	31%	0.829			1.84	
Pure Premium Derived by Formula		0.924			0.721		1.65		

* 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.
1/12 through 12/12	52,519,845	6	104,561	7	194,806	102,968	146,317	548,652	1.05
1/13 through 12/13	46,543,356	3	329,850	14	332,282	246,869	198,911	1,107,912	2.38
1/14 through 12/14	51,381,075	4	175,149	12	109,671	98,539	129,819	513,178	1.00
1/15 through 12/15	64,411,525	5	438,192	10	69,289	317,589	78,915	903,985	1.40
1/16 through 12/16	66,277,802	1	189,608	14	372,649	35,077	383,698	981,032	1.48
5 YR. TOTAL	281,133,603	19	1,237,360	57	1,078,697	801,042	937,660	4,054,759	1.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.824	36%	0.618			1.44	
Pure Premium Indicated by National Relativity		37%	1.257	32%	0.931			2.19	
Pure Premium Present on Rate Level		37%	1.048	32%	0.889			1.94	
Pure Premium Derived by Formula			1.067		0.805			1.87	

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.
1/12 through 12/12	23,663,122	1	103,219	7	82,657	180,685	47,546	414,107	1.75
1/13 through 12/13	29,401,949	3	101,276	6	65,217	63,353	104,432	334,278	1.14
1/14 through 12/14	33,631,301	6	407,818	13	234,058	232,848	311,123	1,185,847	3.53
1/15 through 12/15	36,885,723	2	10,471	12	407,992	25,145	187,735	631,343	1.71
1/16 through 12/16	37,963,158	3	133,650	16	298,978	153,839	255,188	841,655	2.22
5 YR. TOTAL	161,545,253	15	756,434	54	1,088,902	655,870	906,024	3,407,230	2.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.142	29%	0.967			2.11	
Pure Premium Indicated by National Relativity		40%	0.818	35%	0.737			1.56	
Pure Premium Present on Rate Level		41%	0.964	36%	1.024			1.99	
Pure Premium Derived by Formula			0.939		0.907			1.85	

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.
1/12 through 12/12	387,114,414	16	360,620	63	592,363	380,881	881,526	2,215,390	0.57
1/13 through 12/13	469,103,781	13	780,920	87	1,228,940	657,477	1,346,828	4,014,165	0.86
1/14 through 12/14	480,797,702	20	752,984	78	1,041,179	497,526	1,254,042	3,545,731	0.74
1/15 through 12/15	553,104,775	16	490,313	107	1,349,062	396,881	1,320,492	3,556,748	0.64
1/16 through 12/16	538,151,632	6	538,048	85	1,447,925	378,198	1,230,900	3,595,071	0.67
5 YR. TOTAL	2,428,272,304	71	2,922,885	420	5,659,469	2,310,963	6,033,788	16,927,105	0.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		50%	0.353	72%	0.344			0.70	
Pure Premium Indicated by National Relativity		25%	0.595	14%	0.573			1.17	
Pure Premium Present on Rate Level		25%	0.448	14%	0.419			0.87	
Pure Premium Derived by Formula			0.437		0.387			0.82	

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

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Appendix B-II

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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.
1/12 through 12/12	14,520,167	2	9,285	5	112,324	7,961	109,510	239,080	1.65
1/13 through 12/13	17,056,204	0	0	8	373,934	0	350,245	724,179	4.25
1/14 through 12/14	18,747,843	1	63,080	12	780,622	8,975	340,453	1,193,130	6.36
1/15 through 12/15	21,056,198	3	122,493	10	301,943	133,224	161,833	719,493	3.42
1/16 through 12/16	26,701,443	1	433,136	9	381,630	106,916	334,645	1,256,327	4.71
5 YR. TOTAL	98,081,855	7	627,994	44	1,950,453	257,076	1,296,686	4,132,209	4.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	2.629	24%	1.584			4.21	
Pure Premium Indicated by National Relativity		40%	1.594	38%	1.020			2.61	
Pure Premium Present on Rate Level		41%	1.644	38%	1.159			2.80	
Pure Premium Derived by Formula		1.811			1.208		3.02		

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.
1/12 through 12/12	12,369,220	2	35,343	11	126,341	58,992	512,015	732,691	5.92
1/13 through 12/13	11,865,325	3	72,315	6	276,840	68,522	147,953	565,630	4.77
1/14 through 12/14	14,850,232	2	28,840	11	449,127	59,186	272,280	809,433	5.45
1/15 through 12/15	18,438,600	1	9,368	12	293,922	2,939	375,399	681,628	3.70
1/16 through 12/16	21,258,227	5	476,713	16	507,009	605,059	282,375	1,871,156	8.80
5 YR. TOTAL	78,781,604	13	622,579	56	1,653,239	794,698	1,590,022	4,660,538	5.92
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	2.889	34%	3.027			5.92	
Pure Premium Indicated by National Relativity		39%	2.827	33%	2.668			5.50	
Pure Premium Present on Rate Level		40%	2.515	33%	2.833			5.35	
Pure Premium Derived by Formula		2.715			2.845		5.56		

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.
1/12 through 12/12	165,922,197	2	36,923	11	100,128	32,036	106,264	275,351	0.17
1/13 through 12/13	174,183,344	5	165,351	7	60,070	146,998	31,470	403,889	0.23
1/14 through 12/14	187,476,947	2	21,996	12	246,829	1,380	194,847	465,052	0.25
1/15 through 12/15	198,300,116	5	142,687	13	123,206	185,241	151,806	602,940	0.30
1/16 through 12/16	205,203,784	1	23,977	8	102,177	10,740	84,437	221,331	0.11
5 YR. TOTAL	931,086,388	15	390,934	51	632,410	376,395	568,824	1,968,563	0.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.110	24%	0.102			0.21	
Pure Premium Indicated by National Relativity		42%	0.118	38%	0.115			0.23	
Pure Premium Present on Rate Level		42%	0.123	38%	0.117			0.24	
Pure Premium Derived by Formula		0.119			0.113		0.23		

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

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Appendix B-II

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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.	
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00	
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00	
1/14 through 12/14	1	0	0	0	0	0	0	0	0.00	
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00	
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	1	0	0	0	0	0	0	0	0.00	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		0%	0.000	0%	0.000			0.00		
Pure Premium Indicated by National Relativity		8%	0.897	9%	0.832			1.73		
Pure Premium Present on Rate Level		92%	0.593	91%	0.499			1.09		
Pure Premium Derived by Formula								0.617	0.529	1.15

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.	
1/12 through 12/12	83,999,356	2	142,092	3	14,939	96,216	48,462	301,709	0.36	
1/13 through 12/13	83,951,529	4	102,425	10	283,396	111,447	208,576	705,844	0.84	
1/14 through 12/14	86,509,089	2	10,613	9	101,698	532,801	238,448	883,560	1.02	
1/15 through 12/15	89,012,959	3	261,395	9	115,705	548,584	137,125	1,062,809	1.19	
1/16 through 12/16	90,929,876	0	0	3	77,582	0	187,612	265,194	0.29	
5 YR. TOTAL	434,402,809	11	516,525	34	593,320	1,289,048	820,223	3,219,116	0.74	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		16%	0.255	29%	0.486			0.74		
Pure Premium Indicated by National Relativity		42%	0.336	35%	0.348			0.68		
Pure Premium Present on Rate Level		42%	0.272	36%	0.368			0.64		
Pure Premium Derived by Formula								0.296	0.395	0.69

* 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	0.9992
Contracting	0.9929
Office & Clerical	1.0054
Goods & Services	1.0021
Miscellaneous	0.9917

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	1.085
Contracting	1.083
Office & Clerical	1.128
Goods & Services	1.038
Miscellaneous	1.045

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. A code listed below with an asterisk indicates the code's swing limit was adjusted by one cent before being applied; this is only performed when the upper and lower bounds calculated by the swing limit are equal.

An illustrative example showing the calculation of a proposed manual class loss cost is attached as Appendix B-IV. This example demonstrates the manner in which the partial pure premiums are combined to produce a total pure premium, and shows the steps in the calculation at which the rounding takes place. The loss costs for other classifications are calculated in the same manner.

List of Classifications Limited by the Upper Swing

List of Classifications Limited by the Lower Swing

8603 8856 8871

None

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APPENDIX B-IV

Derivation of Proposed Loss Cost - Code 8810

As previously explained in Appendix B-I, the indicated pure premiums are developed by adjusting the limited losses by a set of conversion factors. The converted losses are then summarized into indemnity and medical and then divided by payroll (in hundreds). The derivation of the indicated pure premium for the above-captioned classification follows:

LIMITED LOSSES (Workers Compensation Statistical Plan)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/12 - 12/31/12	190,000	0	0	3,999,617	4,774,711	1,577,110	2,237,020	4,478,916	8,005,065
01/01/13 - 12/31/13	214,144	418,245	194,746	3,601,515	4,779,386	684,714	2,567,996	3,433,675	7,282,960
01/01/14 - 12/31/14	0	407,000	130,005	3,769,660	3,795,997	1,342,320	2,199,825	3,902,743	6,647,367
01/01/15 - 12/31/15	0	1,081,735	211,336	2,235,966	5,219,852	943,697	1,675,197	3,959,004	7,712,824
01/01/16 - 12/31/16	0	0	26	931,754	2,875,721	1,200,555	2,530,452	2,301,741	6,977,531

PRIMARY CONVERSION FACTORS (Appendix B-I, Section A-1)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/12 - 12/31/12	0.786	0.735	0.786	0.786	0.735	0.786	0.735	0.821	0.756
01/01/13 - 12/31/13	0.842	0.780	0.842	0.842	0.780	0.842	0.780	0.868	0.793
01/01/14 - 12/31/14	0.928	0.844	0.928	0.928	0.844	0.928	0.844	0.926	0.841
01/01/15 - 12/31/15	1.109	0.966	1.109	1.109	0.966	1.109	0.966	1.011	0.891
01/01/16 - 12/31/16	1.809	1.295	1.809	1.809	1.295	1.809	1.295	1.106	0.919

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	1.196

As the excess loss factor is on a combined (indemnity and medical) basis, the following portion of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses:

Redistribution %	40%
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NORTH CAROLINA

APPENDIX B-IV

Derivation of Proposed Loss Cost - Code 8810

EXPECTED UNLIMITED LOSSES (Limited Losses x Primary Conversion Factors, then adjusted for the Excess Provision and Redistribution)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/12 - 12/31/12	166,918	0	0	3,513,723	3,922,482	1,385,514	1,837,739	4,754,225	7,643,429
01/01/13 - 12/31/13	201,532	364,629	183,277	3,389,409	4,166,710	644,388	2,238,801	3,875,319	7,383,659
01/01/14 - 12/31/14	0	383,940	134,845	3,909,999	3,580,922	1,392,293	2,075,186	4,704,611	7,111,169
01/01/15 - 12/31/15	0	1,167,951	261,958	2,771,554	5,635,881	1,169,744	1,808,712	5,082,835	8,824,894
01/01/16 - 12/31/16	0	0	52	1,883,937	4,162,393	2,427,433	3,662,641	3,347,813	8,219,636

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

Policy Period	INDUSTRY GROUP: Office and Clerical
01/01/12 - 12/31/12	0.876
01/01/13 - 12/31/13	0.896
01/01/14 - 12/31/14	0.924
01/01/15 - 12/31/15	0.931
01/01/16 - 12/31/16	0.953

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
01/01/12 - 12/31/12	33,896,171,805	4,437,952	5,045,954	4,164,701	6,695,644	9,483,906	10,860,345	20,344,251
01/01/13 - 12/31/13	34,459,530,534	3,959,071	6,066,045	3,472,286	6,615,758	10,025,116	10,088,044	20,113,160
01/01/14 - 12/31/14	36,817,818,597	5,023,915	5,581,004	4,347,061	6,570,720	10,604,919	10,917,781	21,522,700
01/01/15 - 12/31/15	39,345,919,221	3,913,231	8,018,278	4,732,119	8,215,976	11,931,509	12,948,095	24,879,604
01/01/16 - 12/31/16	40,825,494,211	4,108,785	7,457,257	3,190,466	7,833,313	11,566,042	11,023,779	22,589,821
Total	185,344,934,368	21,442,954	32,168,538	19,906,633	35,931,411	53,611,492	55,838,044	109,449,536
INDICATED PURE PREMIUM						0.029	0.030	0.06

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	0.035	0.035	0.07
Conversion Factors (App. B-I, Section B)	0.877	0.886	xxx
PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)	0.031	0.031	0.06

NORTH CAROLINA

APPENDIX B-IV

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

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

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
1. Indicated Pure Premium	0.029	0.030	0.06
2. Pure Premium Indicated by National Relativity	0.033	0.035	0.07
3. Pure Premium Present on Rate Level	0.031	0.031	0.06
4. State Credibilities	100%	100%	xxx
5. National Credibilities	0%	0%	xxx
6. Residual Credibilities = 100% - (4) - (5)	0%	0%	xxx
7. Derived by Formula Pure Premiums = (1) x (4) + (2) x (5) + (3) x (6)	0.029	0.030	0.06
8. Test Correction Factor	1.0054	1.0054	xxx
9. Underlying Pure Premiums = (7) x (8) *	0.030	0.030	0.06
10. Ratio of Manual to Standard Premium			1.128
11. Loss Cost = (9) x (10)			0.07
12. Loss Cost Within Swing Limits			0.07
Current Loss Cost x Swing Limits			
a) Lower bound = 0.08 x 0.640 = 0.06			
b) Upper bound = 0.08 x 1.140 = 0.09			
13. Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	0.030	0.030	0.06
14. Disease, Catastrophe and/or Miscellaneous Loadings			0.00
15. Final Loaded Loss Cost			0.07

* 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 -9.3%.

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 and federal losses are adjusted to the state and federal benefit levels, respectively.

STATE ACT

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/12 - 12/12	1.000	1.000	1.000	1.000	0.957
1/13 - 12/13	1.000	1.000	1.000	1.000	0.971
1/14 - 12/14	1.000	1.000	1.000	1.000	0.990
1/15 - 12/15	1.000	1.000	1.000	1.000	1.018
1/16 - 12/16	1.000	1.000	1.000	1.000	1.019

FEDERAL ACT

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/12 - 12/12	1.000	1.000	1.000	1.000	1.000
1/13 - 12/13	1.000	1.000	1.000	1.000	1.000
1/14 - 12/14	1.000	1.000	1.000	1.000	1.000
1/15 - 12/15	1.000	1.000	1.000	1.000	1.000
1/16 - 12/16	1.000	1.000	1.000	1.000	1.000

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 0.960 and 0.970 for indemnity and medical, respectively.

Policy Period	Indemnity	Medical
1/12 - 12/12	0.713	0.777
1/13 - 12/13	0.743	0.801
1/14 - 12/14	0.773	0.826
1/15 - 12/15	0.806	0.851
1/16 - 12/16	0.839	0.877

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
1/12 - 12/12	1.096	1.034	1.192	1.025
1/13 - 12/13	1.141	1.045	1.237	1.020
1/14 - 12/14	1.329	1.095	1.288	1.044
1/15 - 12/15	1.528	1.241	1.435	1.071
1/16 - 12/16	2.480	1.785	1.703	1.136

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)
1/12 - 12/12	0.781	0.737	0.781	0.781	0.737	0.781	0.737	0.886	0.762
1/13 - 12/13	0.848	0.776	0.848	0.848	0.776	0.848	0.776	0.962	0.793
1/14 - 12/14	1.027	0.846	1.027	1.027	0.846	1.027	0.846	1.053	0.854
1/15 - 12/15	1.232	1.000	1.232	1.232	1.000	1.232	1.000	1.243	0.928
1/16 - 12/16	2.081	1.498	2.081	2.081	1.498	2.081	1.498	1.522	1.015

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)
1/12 - 12/12	0.781	0.737	0.781	0.781	0.737	0.781	0.737	0.926	0.796
1/13 - 12/13	0.848	0.776	0.848	0.848	0.776	0.848	0.776	0.991	0.817
1/14 - 12/14	1.027	0.846	1.027	1.027	0.846	1.027	0.846	1.064	0.862
1/15 - 12/15	1.232	1.000	1.232	1.232	1.000	1.232	1.000	1.221	0.911
1/16 - 12/16	2.081	1.498	2.081	2.081	1.498	2.081	1.498	1.494	0.996

* 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	0.106	0.140	0.164	0.198	0.238	0.276	0.324
(2) Excess Factors 1/(1-(1))	1.119	1.163	1.196	1.247	1.312	1.381	1.479

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
1/12 - 12/12	1.190	1.190
1/13 - 12/13	1.190	1.250
1/14 - 12/14	1.190	1.258
1/15 - 12/15	1.190	1.252
1/16 - 12/16	1.190	1.246

** 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 underlying pure premiums are adjusted by the weighted impact of the state and federal benefit levels. The distribution of state and federal losses was used to determine the weighted effects.

State Weight (St%)	0.205
Federal Weight (Fed%)	0.795

	Indemnity	Medical	Total
(a) State Laws	1.000	1.010	1.005
(b) Federal Laws	1.000	1.000	1.000
(c) Weighted Laws = [(a)xSt%] + [(b)xFed%]	1.000	1.002	1.001

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
0.961	0.970

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	1.190	1.190	1.190
(b) Loss-Based Assessment	1.000	1.000	1.000
(c) Total = (a) + (b) - 1	1.190	1.190	1.190

FEDERAL ACT			
	Indemnity	Medical	Total
(d) Loss Adjustment Expense	1.190	1.190	1.190
(e) Loss-Based Assessment	1.120	1.000	1.068
(f) Total = (d) + (e) - 1	1.310	1.190	1.258

	Indemnity	Medical	Total
(g) Weighted Proposed Expenses = [(c) x St%] + [(f) x Fed%]	1.285	1.190	1.244

Current:

STATE ACT			
	Indemnity	Medical	Total
(h) Loss Adjustment Expense	1.180	1.180	1.180
(i) Loss-Based Assessment	1.000	1.000	1.000
(j) Total = (h) + (i) - 1	1.180	1.180	1.180

FEDERAL ACT			
	Indemnity	Medical	Total
(k) Loss Adjustment Expense	1.180	1.180	1.180
(l) Loss-Based Assessment	1.113	1.000	1.065
(m) Total = (k) + (l) - 1	1.293	1.180	1.245

	Indemnity	Medical	Total
(n) Weighted Current Expenses = [(j) x St%] + [(m) x Fed%]	1.270	1.180	1.232

Change:

	Indemnity	Medical	Total
Weighted Expense Change in Loss-Based Expenses = [(g) / (n)]	1.012	1.008	1.010

4. Conversion Factors = (1) x (2) x (3)

The factors have been applied multiplicatively resulting in the following factors.

Indemnity	Medical
0.973	0.980

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: \$114,085,300 for indemnity and \$50,262,400 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 **1.230**
(determined on a countrywide basis)

C. Swing Limits

No classifications were adjusted on account of swing limits.

NORTH CAROLINA

F-CLASS

Appendix B-V

EFFECTIVE 4/1/2020

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.
1/12 through 12/12	8,990	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,584	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	21,064	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	31,638	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		5%	1.465	5%				1.588	3.05
Pure Premium Present on Rate Level		95%	0.860	95%				1.143	2.00
Pure Premium Derived by Formula		0.890						1.165	2.06

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.
1/12 through 12/12	1,178,955	0	0	0	0	0	1,470	1,470	0.13
1/13 through 12/13	1,666,116	0	0	1	27,605	0	27,969	55,574	3.34
1/14 through 12/14	1,276,659	0	0	0	0	0	5,375	5,375	0.42
1/15 through 12/15	2,155,004	0	0	1	58,380	0	74,396	132,776	6.16
1/16 through 12/16	2,936,297	1	47,790	1	38,455	20,072	86,408	192,725	6.56
5 YR. TOTAL	9,213,031	1	47,790	3	124,440	20,072	195,618	387,920	4.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	1.869	8%				2.341	4.21
Pure Premium Indicated by National Relativity		16%	1.135	17%				2.131	3.27
Pure Premium Present on Rate Level		79%	2.795	75%				3.554	6.35
Pure Premium Derived by Formula		2.483						3.215	5.70

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.
1/12 through 12/12	1,158,485	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,232,445	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,163,109	0	0	0	0	0	0	0	0.00
1/15 through 12/15	1,067,022	0	0	1	2,150	0	13,450	15,600	1.46
1/16 through 12/16	1,235,910	0	0	1	24,091	0	17,638	41,729	3.38
5 YR. TOTAL	5,856,971	0	0	2	26,241	0	31,088	57,329	0.98
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.448	4%				0.531	0.98
Pure Premium Indicated by National Relativity		9%	1.032	9%				1.286	2.32
Pure Premium Present on Rate Level		88%	1.418	87%				1.326	2.74
Pure Premium Derived by Formula		1.354						1.291	2.65

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

NORTH CAROLINA

F-CLASS

Appendix B-V

EFFECTIVE 4/1/2020

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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
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		23%	3.434	25%	3.342	6.78			
Pure Premium Present on Rate Level		77%	2.669	75%	2.986	5.66			
Pure Premium Derived by Formula		2.845			3.075			5.92	

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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		9%	1.200	10%	1.168	2.37			
Pure Premium Present on Rate Level		91%	2.351	90%	2.581	4.93			
Pure Premium Derived by Formula		2.247			2.440			4.69	

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.
1/12 through 12/12	77,682	0	0	0	0	0	0	0	0.00
1/13 through 12/13	45,114	0	0	0	0	0	0	0	0.00
1/14 through 12/14	66,767	0	0	0	0	0	0	0	0.00
1/15 through 12/15	81,600	0	0	0	0	0	0	0	0.00
1/16 through 12/16	40,630	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	311,793	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		29%	3.013	31%	3.504	6.52			
Pure Premium Present on Rate Level		70%	3.333	67%	3.767	7.10			
Pure Premium Derived by Formula		3.207			3.610			6.82	

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

NORTH CAROLINA

F-CLASS

Appendix B-V

EFFECTIVE 4/1/2020

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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	8,360	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	11,894	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	20,254	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		8%	5.070	9%	4.830	9.90			
Pure Premium Present on Rate Level		92%	6.399	91%	5.697	12.10			
Pure Premium Derived by Formula		6.293			5.619			11.91	

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.
1/12 through 12/12	857,343	0	0	0	0	0	0	0	0.00
1/13 through 12/13	828,901	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,275,928	0	0	1	27,979	0	31,509	59,488	4.66
1/15 through 12/15	714,176	0	0	0	0	0	0	0	0.00
1/16 through 12/16	1,486,385	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,162,733	0	0	1	27,979	0	31,509	59,488	1.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.542	6%	0.610	1.15			
Pure Premium Indicated by National Relativity		23%	3.052	24%	3.411	6.46			
Pure Premium Present on Rate Level		73%	3.645	70%	3.826	7.47			
Pure Premium Derived by Formula		3.384			3.533			6.92	

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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		13%	1.535	14%	1.514	3.05			
Pure Premium Present on Rate Level		87%	1.370	86%	1.394	2.76			
Pure Premium Derived by Formula		1.391			1.411			2.80	

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

NORTH CAROLINA

F-CLASS

Appendix B-V

EFFECTIVE 4/1/2020

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.
1/12 through 12/12	1,100,196	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,519,708	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,137,886	0	0	0	0	0	0	0	0.00
1/15 through 12/15	2,089,915	0	0	1	50,189	0	15,909	66,098	3.16
1/16 through 12/16	469,144	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,316,849	0	0	1	50,189	0	15,909	66,098	1.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.795	6%	0.252	1.05			
Pure Premium Indicated by National Relativity		19%	2.303	20%	2.414	4.72			
Pure Premium Present on Rate Level		76%	4.189	74%	2.778	6.97			
Pure Premium Derived by Formula		3.661			2.554			6.22	

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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
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%	2.914	100%	0.603	3.52			
Pure Premium Derived by Formula		2.914			0.603			3.52	

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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
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		4%	5.972	4%	8.509	14.48			
Pure Premium Present on Rate Level		96%	4.919	96%	7.021	11.94			
Pure Premium Derived by Formula		4.961			7.081			12.04	

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

NORTH CAROLINA

F-CLASS

Appendix B-V

EFFECTIVE 4/1/2020

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.
1/12 through 12/12	1,192,673	0	0	0	0	0	0	0	0.00
1/13 through 12/13	1,507,702	0	0	0	0	0	0	0	0.00
1/14 through 12/14	1,690,068	1	328,942	0	0	233,160	717	562,819	33.30
1/15 through 12/15	2,127,218	0	0	0	0	0	0	0	0.00
1/16 through 12/16	1,774,386	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,292,047	1	328,942	0	0	233,160	717	562,819	6.79
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	3.967	8%	2.820			6.79	
Pure Premium Indicated by National Relativity		16%	2.393	17%	2.754			5.15	
Pure Premium Present on Rate Level		78%	4.482	75%	3.728			8.21	
Pure Premium Derived by Formula					4.117	3.490			7.61

CLASS 8709		STEVEDORING-TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK-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.
1/12 through 12/12	347,406	0	0	0	0	0	0	0	0.00
1/13 through 12/13	315,679	0	0	0	0	0	0	0	0.00
1/14 through 12/14	211,210	0	0	0	0	0	0	0	0.00
1/15 through 12/15	416,199	0	0	0	0	0	0	0	0.00
1/16 through 12/16	467,521	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,758,015	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		8%	1.528	8%	1.662			3.19	
Pure Premium Present on Rate Level		90%	1.567	90%	1.666			3.23	
Pure Premium Derived by Formula					1.533	1.632			3.17

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.
1/12 through 12/12	67,946	0	0	0	0	0	0	0	0.00
1/13 through 12/13	67,169	0	0	0	0	0	0	0	0.00
1/14 through 12/14	74,864	0	0	0	0	0	0	0	0.00
1/15 through 12/15	69,307	0	0	0	0	0	0	0	0.00
1/16 through 12/16	70,286	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	349,572	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		7%	0.358	8%	0.308			0.67	
Pure Premium Present on Rate Level		92%	0.799	91%	0.822			1.62	
Pure Premium Derived by Formula					0.760	0.773			1.53

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

NORTH CAROLINA

F-CLASS

Appendix B-V

EFFECTIVE 4/1/2020

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.
1/12 through 12/12	0	0	0	0	0	0	0	0	0.00
1/13 through 12/13	0	0	0	0	0	0	0	0	0.00
1/14 through 12/14	0	0	0	0	0	0	0	0	0.00
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
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%	0.772	100%	0.750	1.52			
Pure Premium Derived by Formula		0.772			0.750			1.52	

* 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
01/01/12 - 12/31/12	0	0	0	0	0	0	0	0	0
01/01/13 - 12/31/13	0	0	0	0	0	0	0	0	0
01/01/14 - 12/31/14	0	0	0	0	0	0	0	0	0
01/01/15 - 12/31/15	0	0	0	0	0	0	0	0	0
01/01/16 - 12/31/16	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
01/01/12 - 12/31/12	0	0	0	0	0	0	0	0	1,123
01/01/13 - 12/31/13	0	0	0	0	23,161	0	0	0	17,399
01/01/14 - 12/31/14	0	0	0	0	0	0	0	0	3,589
01/01/15 - 12/31/15	0	0	0	0	37,949	0	0	0	42,626
01/01/16 - 12/31/16	0	0	0	0	0	15,000	16,768	5,500	47,626

STATE ACT - PRIMARY CONVERSION FACTORS (Appendix B-V, 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
01/01/12 - 12/31/12	0.781	0.737	0.781	0.781	0.737	0.781	0.737	0.886	0.762
01/01/13 - 12/31/13	0.848	0.776	0.848	0.848	0.776	0.848	0.776	0.962	0.793
01/01/14 - 12/31/14	1.027	0.846	1.027	1.027	0.846	1.027	0.846	1.053	0.854
01/01/15 - 12/31/15	1.232	1.000	1.232	1.232	1.000	1.232	1.000	1.243	0.928
01/01/16 - 12/31/16	2.081	1.498	2.081	2.081	1.498	2.081	1.498	1.522	1.015

FEDERAL ACT - PRIMARY CONVERSION FACTORS (Appendix B-V, 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
01/01/12 - 12/31/12	0.781	0.737	0.781	0.781	0.737	0.781	0.737	0.926	0.796
01/01/13 - 12/31/13	0.848	0.776	0.848	0.848	0.776	0.848	0.776	0.991	0.817
01/01/14 - 12/31/14	1.027	0.846	1.027	1.027	0.846	1.027	0.846	1.064	0.862
01/01/15 - 12/31/15	1.232	1.000	1.232	1.232	1.000	1.232	1.000	1.221	0.911
01/01/16 - 12/31/16	2.081	1.498	2.081	2.081	1.498	2.081	1.498	1.494	0.996

NORTH CAROLINA

APPENDIX B-V

Derivation of Proposed Loss Cost - Code 6824

EXPECTED EXCESS PROVISION AND REDISTRIBUTION (Appendix B-V, 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	1.381

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
01/01/12 - 12/31/12	0	0	0	0	0	0	0	0	0
01/01/13 - 12/31/13	0	0	0	0	0	0	0	0	0
01/01/14 - 12/31/14	0	0	0	0	0	0	0	0	0
01/01/15 - 12/31/15	0	0	0	0	0	0	0	0	0
01/01/16 - 12/31/16	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
01/01/12 - 12/31/12	0	0	0	0	0	0	0	0	1,235
01/01/13 - 12/31/13	0	0	0	0	22,084	0	0	0	22,375
01/01/14 - 12/31/14	0	0	0	0	0	0	0	0	4,273
01/01/15 - 12/31/15	0	0	0	0	46,629	0	0	0	59,422
01/01/16 - 12/31/16	0	0	0	0	0	38,355	30,863	16,109	69,348

STATE ACT - SECONDARY CONVERSION FACTORS (Appendix B-V, Section A-3)

	INDUSTRY GROUP: F-Class
Policy Period	
01/01/12 - 12/31/12	1.190
01/01/13 - 12/31/13	1.190
01/01/14 - 12/31/14	1.190
01/01/15 - 12/31/15	1.190
01/01/16 - 12/31/16	1.190

FEDERAL ACT - SECONDARY CONVERSION FACTORS (Appendix B-V, Section A-3)

	INDUSTRY GROUP: F-Class
Policy Period	
01/01/12 - 12/31/12	1.190
01/01/13 - 12/31/13	1.250
01/01/14 - 12/31/14	1.258
01/01/15 - 12/31/15	1.252
01/01/16 - 12/31/16	1.246

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
01/01/12 - 12/31/12	1,178,955	0	0	0	1,470	0	1,470	1,470
01/01/13 - 12/31/13	1,666,116	0	27,605	0	27,969	27,605	27,969	55,574
01/01/14 - 12/31/14	1,276,659	0	0	0	5,375	0	5,375	5,375
01/01/15 - 12/31/15	2,155,004	0	58,380	0	74,396	58,380	74,396	132,776
01/01/16 - 12/31/16	2,936,297	47,790	38,455	20,072	86,408	86,245	106,480	192,725
Total	9,213,031	47,790	124,440	20,072	195,618	172,230	215,690	387,920
INDICATED PURE PREMIUM						1.869	2.341	4.21

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	2.873	3.627	6.50
Conversion Factors (Section B)	0.973	0.980	xxx
PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)	2.795	3.554	6.35

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	1.869	2.341	4.21
2. Pure Premium Indicated by National Relativity	1.135	2.131	3.27
3. Pure Premium Present on Rate Level	2.795	3.554	6.35
4. State Credibilities	5%	8%	xxx
5. National Credibilities	16%	17%	xxx
6. Residual Credibilities = 100% - (4) - (5)	79%	75%	xxx
7. Derived by Formula Pure Premiums = (1) x (4) + (2) x (5) + (3) x (6)	2.483	3.215	5.70
8. Test Correction Factor	1.0000	1.0000	xxx
9. Underlying Pure Premiums = (7) x (8) *	2.485	3.215	5.70
10. Ratio of Manual to Standard Premium			1.230
11. Loss Cost = (9) x (10)			7.01
12. Loss Cost Within Swing Limits			7.01
Current Loss Cost x Swing Limits			
a) Lower bound = 7.90 x 0.850 = 6.72			
b) Upper bound = 7.90 x 1.150 = 9.08			
13. Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	2.485	3.215	5.70
14. Disease, Catastrophe and/or Miscellaneous Loadings			0.00
15. Final Loaded Loss Cost			7.01

* Indemnity pure premium is adjusted for the rounded total pure premium:

$$\text{Indemnity Pure Premium} = \text{Total Pure Premium} - \text{Medical Pure Premium}$$

NORTH CAROLINA

APPENDIX C-I

ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2018 AND JANUARY 1, 2019

NCCI estimates that the changes to the Hospital Inpatient fee schedule in North Carolina, effective October 1, 2018, will result in an impact of +0.1% on overall workers compensation system costs.

NCCI estimates that the changes to other sections of the fee schedule in North Carolina, effective January 1, 2019, will result in an impact of +0.3% on overall workers compensation system costs.

SUMMARY OF CHANGES

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

Effective October 1, 2018:

- Hospital Inpatient Services
 - Update the hospital inpatient fee schedule for services performed in a non-critical access hospital to be based on 160% of Medicare's 2019 hospital inpatient prospective payment system (IPPS) rates. These services were previously subject to a maximum reimbursement rate of at 160% of Medicare's 2018 hospital IPPS rates.
 - Update the hospital inpatient fee schedule for services performed in a critical access hospital (CAH) to be based on 170% of Medicare's 2019 hospital inpatient CAH per diem rates. These services were previously subject to a maximum reimbursement rate of 170% of Medicare's 2018 hospital inpatient CAH per diem rates.

Effective January 1, 2019:

- Physician Services
 - Update maximum allowable reimbursements (MARs) to be based on the Calendar Year (CY) 2019 Medicare Resource-Based Relative Value Scale (RBRVS). Prior to 1/1/2019, the MARs were based on the CY 2018 Medicare RBRVS.
- Hospital Outpatient Services
 - Update the hospital outpatient fee schedule for services performed in non-CAHs to be based on 200% of Medicare's 2019 hospital outpatient prospective payment system (OPPS) rates. These services were previously subject to a maximum reimbursement rate of 200% of Medicare's 2018 hospital OPPS rates.
 - Update the hospital outpatient fee schedule for services performed in a CAH to be based on 210% of Medicare's 2019 hospital OPPS rates. These services were previously subject to a maximum reimbursement rate of 210% of Medicare's 2018 hospital OPPS rates.

NORTH CAROLINA

APPENDIX C-I

ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2018 AND JANUARY 1, 2019

- ASC Services
 - Update the ASC fee schedule to be based on 200% of Medicare's 2019 ASC payment rates. ASC services were previously subject to a maximum reimbursement rate of 200% of Medicare's 2018 ASC payment rates.

- DME
 - Update MARs to be based on the CY 2019 Medicare Durable Medical Equipment, Prosthetics, Orthotics, and Supplies ("DMEPOS") Fee Schedule published by Centers for Medicare & Medicaid Services (CMS). Prior to 1/1/2019, the MARs were based on the CY 2018 Medicare DMEPOS fee schedule.

ACTUARIAL ANALYSIS

NCCI's methodology to evaluate the impact of medical fee schedule changes includes three major steps:

1. Calculate the percentage change in maximum reimbursements
 - Compare the prior and revised maximum reimbursements by procedure code and determine the percentage change by procedure code.
 - 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
 - NCCI research by David Colón and Paul Hendrick, "The Impact of Fee Schedule Updates on Physician Payments" (2018), suggests that approximately 80% of the change in maximum reimbursements for physician fee schedules is realized on payments impacted by the change. For non-physician fee schedule changes, a price realization factor of 80% is assumed.

3. Determine the share of costs that are subject to the fee schedule
 - The share is based on a combination of fields, such as procedure code, provider type, and place of service, as reported on the NCCI Medical Data Call, to categorize payments that are subject to the fee schedule.
 - The share is calculated as the greater of the percent of observed payments with a maximum allowable reimbursement (MAR) or 75%. NCCI assumes no change for the share of costs not subject to the fee schedule.

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 2017.

NORTH CAROLINA

APPENDIX C-I

ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2018 AND JANUARY 1, 2019

- The share of benefit costs attributed to medical benefits is based on NCCI's Financial Call data for North Carolina from Policy Years 2015 and 2016 projected to the effective date of the benefit changes.

Hospital Inpatient Fee Schedule

In North Carolina, payments for hospital inpatient services represent 12.5% of total medical costs. Of these payments, 50.8% have a MAR. The overall change in maximums for hospital inpatient services is a weighted average of the percentage change in MAR by episode (Revised MAR/Prior MAR). The weights are based on Service Year 2017 observed payments by episode for North Carolina, as reported on NCCI's Medical Data Call. The overall weighted-average percentage change in maximums for hospital inpatient services is +3.2%.

A price realization factor of 80% was applied. The impact on hospital inpatient payments after applying the price realization factor is +2.6% (= +3.2% x 0.80).

The above impact of +2.6% is then multiplied by the percentage of medical costs attributed to hospital inpatient payments in North Carolina (12.5%) to arrive at an impact of +0.3% on medical costs. This is then multiplied by the percentage of benefit costs attributed to medical benefits in North Carolina (48%) to arrive at an impact of +0.1% on overall workers compensation costs.

Physician Fee Schedule

In North Carolina, payments for physician services represent 42.2% of total medical costs. The overall change in maximums for physician services is a weighted average of the percentage change in MAR by procedure code (Revised MAR/Prior MAR). The weights are based on Service Year 2017 observed payments by procedure code for North Carolina, as reported on NCCI's Medical Data Call. The overall weighted-average percentage change in maximums for physician services is +1.0%. The impact by category is shown in the following table.

Physician Practice Category	Share of Physician Costs	Percentage Change in MAR
Anesthesia	2.6%	0.0%
Major Surgery	15.1%	+1.3%
Pain Management	1.8%	+2.6%
Radiology	8.9%	+0.5%
Physical Medicine	35.3%	+0.9%
Evaluation & Management	23.4%	+1.8%
Emergency Medicine	2.1%	+2.1%
Neurology	0.8%	+0.9%
Clinical Laboratory	0.6%	-7.8%
Other Professional Services	4.6%	0.0%
Physician Payments with no specific MAR	4.8%	-
Total Physician Costs	100.0%	+1.0%

NORTH CAROLINA

APPENDIX C-I

ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2018 AND JANUARY 1, 2019

A price realization factor of 80% was applied. The impact on physician payments after applying the price realization factor is +0.8% ($= +1.0\% \times 0.80$).

The above impact of +0.8% is then multiplied by the percentage of medical costs attributed to physician payments in North Carolina (42.2%) to arrive at an impact of +0.3% on medical costs. This is then multiplied by the percentage of benefit costs attributed to medical benefits in North Carolina (48%) to arrive at an impact of +0.1% on overall workers compensation costs.

Hospital Outpatient Fee Schedule

In North Carolina, payments for hospital outpatient services represent 16.1% of total medical costs. Of these payments, 92.9% have a MAR. The impact on hospital outpatient services, which is calculated in an analogous manner to the physician fee schedule change, is +2.6%. A price realization factor of 80% was applied. The impact on hospital outpatient payments after applying the price realization factor is +2.1% ($= +2.6\% \times 0.80$).

The above impact of +2.1% is then multiplied by the percentage of medical costs attributed to hospital outpatient payments in North Carolina (16.1%) to arrive at an impact of +0.3% on medical costs. This is then multiplied by the percentage of benefit costs attributed to medical benefits in North Carolina (48%) to arrive at an impact of +0.1% on overall workers compensation costs.

Note that Medicare rules for outpatient services contain a comprehensive payment policy that packages payment for adjunctive and secondary items, services, and procedures into the primary procedure under certain circumstances. For this analysis, the experience is aggregated according to the packaging rules reflected under Medicare, if applicable.

Ambulatory Surgical Centers (ASC) Fee Schedule

In North Carolina, payments for ASC services represent 3.9% of total medical costs. Of these payments, 88.3% have a MAR. The impact on ASC services, which is calculated in an analogous manner to the physician fee schedule change, is +3.8%. A price realization factor of 80% was applied. The impact on ASC payments after applying the price realization factor is +3.0% ($= +3.8\% \times 0.80$).

The above impact of +3.0% is then multiplied by the percentage of medical costs attributed to ASC payments in North Carolina (3.9%) to arrive at an impact of +0.1% on medical costs. This is then multiplied by the percentage of benefit costs attributed to medical benefits in North Carolina (48%), resulting in a negligible¹ increase to overall workers compensation costs.

¹ Negligible is defined in this document to be an impact on overall system costs of less than 0.1%.

NORTH CAROLINA

APPENDIX C-I

ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2018 AND JANUARY 1, 2019

Durable Medical Equipment, Prosthetics, Orthotics, and Supplies (DMEPOS) Fee Schedule

In North Carolina, payments for DMEPOS services represent 8.9% of total medical costs. The impact on DMEPOS services, which is calculated in an analogous manner to the physician fee schedule change, is +0.4%. A price realization factor of 80% was applied. The impact on DMEPOS payments after applying the price realization factor is +0.3% (= +0.4% x 0.80).

The above impact of +0.3% is then multiplied by the percentage of medical costs attributed to DMEPOS payments in North Carolina (8.9%) to arrive at a negligible increase on medical costs and overall workers compensation costs.

SUMMARY OF IMPACTS

The impact from the change to the North Carolina Medical Fee Schedule effective October 1, 2018 is summarized in the following table:

	(A)	(B)	(C) = (A) x (B)	(D)	(E) = (C) x (D)
Type of Service	Impact on Type of Service	Share of Medical Costs	Impact on Medical Costs	Medical Costs as a Share of Overall Costs	Impact on Overall Costs
Hospital Inpatient	+2.6%	12.5%	+0.3%	48%	+0.1%

The impacts from the fee schedule change in North Carolina, effective January 1, 2019, are summarized in the following table:

Type of Service	(A) Impact on Type of Service	(B) Share of Medical Costs	(C) = (A) x (B) Impact on Medical Costs
Physician	+0.8%	42.2%	+0.3%
Hospital Outpatient	+2.1%	16.1%	+0.3%
ASC	+3.0%	3.9%	+0.1%
DMEPOS	+0.3%	8.9%	0.0%
Combined Impact on Medical Costs (D) = Total of (C)			+0.7%
Medical Costs as a Share of Overall Costs (E)			48%
Combined Impact on Overall Costs (F) = (D) x (E)			+0.3%

The impact on medical costs from the fee schedule changes effective October 1, 2018 and January 1, 2019 are combined to determine the Factor to Reflect Proposed Changes in Medical Benefits (Exhibit I):

Date of Change	Impact on Medical Costs
October 1, 2018	+0.3%
January 1, 2019	+0.7%
Combined Impact	+1.0%

NORTH CAROLINA

APPENDIX C-II

U.S. Longshore and Harbor Workers' Compensation Act Assessment

The F-class and Program II, Option II maritime class voluntary loss costs and assigned risk rates include the following provision for the federal assessment:

1.) Estimated Total Expense Needed for 2019 *	100,000,000
2.) Compensation Payments Reported (on indemnity only) in 2018 *	832,150,055
3.) Assessment Rate on Indemnity Losses (1) / (2)	12.0%

Breakdown of Losses Under the Longshore and Harbor Workers Act

4.) Indemnity Losses (Combination of 1st through 3rd reports) #	38,892,262
5.) Medical Losses (Combination of 1st through 3rd reports) #	30,237,088
6.) Total Losses (4) + (5)	69,129,350
7.) Assessment Rate on Total Losses { (3) x (4) } / (6)	6.8%

* Source: U.S. Department of Labor

Source: On-leveled and developed USL&HW losses - 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 04/01/19</u>	<u>Proposed 04/01/20</u>	<u>Percent Change</u>
0005	2.03	1.95	-3.9%
0008	1.48	1.27	-14.2%
0016	4.03	3.45	-14.4%
0034	2.03	1.90	-6.4%
0035	1.36	1.28	-5.9%
0036	2.69	2.27	-15.6%
0037	2.32	2.07	-10.8%
0042	3.15	2.83	-10.2%
0050	3.22	3.06	-5.0%
0059	0.22	0.20	-9.1%
0065	0.05	0.05	0.0%
0066	0.05	0.05	0.0%
0067	0.05	0.05	0.0%
0079	1.80	1.43	-20.6%
0083	2.38	2.21	-7.1%
0106	9.35	9.27	-0.9%
0113	2.73	2.47	-9.5%
0170	1.43	1.26	-11.9%
0251	2.38	2.22	-6.7%
0401	5.99	5.51	-8.0%
0771	0.25	0.23	-8.0%
0908	90.00	88.00	-2.2%
0913	402.00	341.00	-15.2%
0917	2.61	2.30	-11.9%
1005	4.25	4.31	1.4%
1164	3.16	2.56	-19.0%
1165	1.78	1.68	-5.6%
1320	1.24	1.11	-10.5%
1322	5.45	4.73	-13.2%
1430	2.92	2.64	-9.6%
1438	2.59	2.51	-3.1%
1452	1.31	1.25	-4.6%
1463	4.91	4.77	-2.9%
1472	1.39	1.32	-5.0%
1624	2.24	2.05	-8.5%
1642	1.31	1.14	-13.0%
1654	8.13	6.74	-17.1%
1699	1.83	1.51	-17.5%
1701	2.03	1.82	-10.3%
1710	3.97	3.51	-11.6%
1747	1.08	1.11	2.8%
1748	2.53	2.28	-9.9%
1803	4.28	3.84	-10.3%
1924	1.75	1.58	-9.7%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/19</u>	<u>Proposed 04/01/20</u>	<u>Percent Change</u>
1925	1.75	1.97	12.6%
2002	1.45	1.41	-2.8%
2003	1.95	1.63	-16.4%
2014	3.03	2.70	-10.9%
2016	1.57	1.44	-8.3%
2021	1.19	1.25	5.0%
2039	1.35	1.29	-4.4%
2041	1.56	1.40	-10.3%
2065	1.50	1.26	-16.0%
2070	2.97	2.81	-5.4%
2081	1.68	1.59	-5.4%
2089	1.54	1.54	0.0%
2095	2.01	1.95	-3.0%
2105	2.14	1.93	-9.8%
2110	1.19	1.01	-15.1%
2111	1.55	1.30	-16.1%
2112	2.14	2.02	-5.6%
2114	1.61	1.43	-11.2%
2121	0.77	0.73	-5.2%
2130	1.18	1.06	-10.2%
2131	1.35	1.12	-17.0%
2143	1.31	1.25	-4.6%
2157	2.15	2.03	-5.6%
2172	0.95	0.81	-14.7%
2174	1.72	1.55	-9.9%
2211	4.06	3.78	-6.9%
2220	1.24	1.13	-8.9%
2286	0.90	1.04	15.6%
2288	2.42	2.04	-15.7%
2302	1.01	0.88	-12.9%
2305	1.34	1.25	-6.7%
2361	1.16	1.03	-11.2%
2362	1.17	1.14	-2.6%
2380	1.23	1.07	-13.0%
2388	0.96	0.91	-5.2%
2402	1.97	1.81	-8.1%
2413	1.60	1.57	-1.9%
2416	1.21	1.11	-8.3%
2417	0.76	0.68	-10.5%
2501	1.24	1.13	-8.9%
2503	0.81	0.69	-14.8%
2570	2.26	2.02	-10.6%
2585	2.09	1.86	-11.0%
2586	1.72	1.52	-11.6%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/19</u>	<u>Proposed 04/01/20</u>	<u>Percent Change</u>
2587	1.26	1.16	-7.9%
2589	1.30	1.24	-4.6%
2600	2.29	2.08	-9.2%
2623	3.96	3.50	-11.6%
2651	0.94	0.91	-3.2%
2660	1.23	1.25	1.6%
2670	0.83	1.07	28.9%
2683	1.01	1.04	3.0%
2688	1.72	1.41	-18.0%
2702	11.92	11.05	-7.3%
2705	40.50	36.00	-11.1%
2709	5.37	4.73	-11.9%
2710	4.84	4.67	-3.5%
2714	2.29	2.06	-10.0%
2727	5.71	5.51	-3.5%
2731	2.53	2.35	-7.1%
2735	2.25	1.97	-12.4%
2759	3.29	2.85	-13.4%
2790	0.96	0.87	-9.4%
2797	2.96	2.73	-7.8%
2799	4.09	3.73	-8.8%
2802	2.96	2.81	-5.1%
2835	1.43	1.19	-16.8%
2836	1.25	1.24	-0.8%
2841	2.14	2.10	-1.9%
2881	2.16	1.80	-16.7%
2883	2.17	1.92	-11.5%
2915	1.77	1.81	2.3%
2916	2.27	2.08	-8.4%
2923	1.28	1.10	-14.1%
2960	2.38	2.32	-2.5%
3004	0.79	0.72	-8.9%
3018	2.30	1.79	-22.2%
3022	3.11	2.47	-20.6%
3027	1.31	1.18	-9.9%
3028	1.56	1.50	-3.8%
3030	3.39	3.21	-5.3%
3040	3.31	2.84	-14.2%
3041	2.19	1.92	-12.3%
3042	1.82	1.82	0.0%
3064	2.48	2.03	-18.1%
3076	1.66	1.59	-4.2%
3081	2.26	2.23	-1.3%
3082	2.37	2.28	-3.8%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/19</u>	<u>Proposed 04/01/20</u>	<u>Percent Change</u>
3085	2.33	2.22	-4.7%
3110	2.38	2.25	-5.5%
3111	1.65	1.45	-12.1%
3113	1.08	0.98	-9.3%
3114	1.51	1.52	0.7%
3118	1.21	1.05	-13.2%
3119	0.41	0.36	-12.2%
3122	1.17	1.15	-1.7%
3126	0.93	0.84	-9.7%
3131	1.04	0.98	-5.8%
3132	1.56	1.41	-9.6%
3145	1.07	1.03	-3.7%
3146	1.35	1.25	-7.4%
3169	1.71	1.59	-7.0%
3179	0.97	0.88	-9.3%
3180	1.29	1.10	-14.7%
3188	1.14	0.97	-14.9%
3220	1.15	1.09	-5.2%
3224	1.71	1.56	-8.8%
3227	1.81	1.64	-9.4%
3240	2.11	1.96	-7.1%
3241	2.21	1.91	-13.6%
3255	1.38	1.26	-8.7%
3257	1.78	1.57	-11.8%
3270	1.44	1.41	-2.1%
3300	2.03	1.86	-8.4%
3303	1.58	1.30	-17.7%
3307	2.15	1.82	-15.3%
3315	2.14	1.93	-9.8%
3334	1.77	1.63	-7.9%
3336	1.50	1.30	-13.3%
3365	3.34	2.99	-10.5%
3372	1.96	1.73	-11.7%
3373	2.24	1.99	-11.2%
3383	0.81	0.77	-4.9%
3385	0.45	0.42	-6.7%
3400	1.79	1.67	-6.7%
3507	1.30	1.22	-6.2%
3515	1.23	1.15	-6.5%
3548	0.70	0.61	-12.9%
3559	1.21	1.22	0.8%
3574	0.52	0.50	-3.8%
3581	0.58	0.63	8.6%
3612	0.95	0.87	-8.4%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/19</u>	<u>Proposed 04/01/20</u>	<u>Percent Change</u>
3620	2.37	1.99	-16.0%
3629	0.98	0.82	-16.3%
3632	1.57	1.32	-15.9%
3634	0.92	0.81	-12.0%
3635	1.34	1.20	-10.4%
3638	0.91	0.91	0.0%
3642	0.78	0.68	-12.8%
3643	0.91	0.86	-5.5%
3647	1.16	1.14	-1.7%
3648	0.74	0.74	0.0%
3681	0.48	0.42	-12.5%
3685	0.66	0.59	-10.6%
3719	0.76	0.66	-13.2%
3724	2.10	1.85	-11.9%
3726	3.14	2.65	-15.6%
3803	1.03	1.10	6.8%
3807	1.19	1.14	-4.2%
3808	2.80	2.55	-8.9%
3821	3.75	3.38	-9.9%
3822	1.75	1.69	-3.4%
3824	2.21	2.03	-8.1%
3826	0.49	0.44	-10.2%
3827	1.01	0.97	-4.0%
3830	0.71	0.68	-4.2%
3851	1.46	1.24	-15.1%
3865	1.20	1.04	-13.3%
3881	2.08	1.93	-7.2%
4000	2.79	2.43	-12.9%
4021	2.99	2.50	-16.4%
4024	1.58	1.70	7.6%
4034	3.47	3.21	-7.5%
4036	1.63	1.45	-11.0%
4038	1.56	1.40	-10.3%
4062	1.62	1.54	-4.9%
4101	1.71	1.48	-13.5%
4109	0.27	0.25	-7.4%
4110	0.46	0.47	2.2%
4111	0.71	0.78	9.9%
4114	1.81	1.75	-3.3%
4130	2.02	1.80	-10.9%
4131	3.50	3.58	2.3%
4133	1.07	0.94	-12.1%
4149	0.45	0.43	-4.4%
4206	1.35	1.24	-8.1%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/19</u>	<u>Proposed 04/01/20</u>	<u>Percent Change</u>
4207	1.38	1.26	-8.7%
4239	1.29	1.18	-8.5%
4240	1.90	1.84	-3.2%
4243	1.07	1.01	-5.6%
4244	1.25	1.14	-8.8%
4250	1.07	0.92	-14.0%
4251	1.39	1.29	-7.2%
4263	1.55	1.38	-11.0%
4273	1.57	1.49	-5.1%
4279	1.41	1.30	-7.8%
4283	0.90	0.86	-4.4%
4299	0.98	0.92	-6.1%
4304	2.49	2.32	-6.8%
4307	1.06	0.97	-8.5%
4351	0.88	0.82	-6.8%
4352	0.83	0.81	-2.4%
4361	0.59	0.53	-10.2%
4410	1.85	1.66	-10.3%
4420	3.84	3.16	-17.7%
4431	0.80	0.74	-7.5%
4432	0.57	0.50	-12.3%
4452	1.38	1.24	-10.1%
4459	1.57	1.37	-12.7%
4470	1.25	1.12	-10.4%
4484	1.46	1.30	-11.0%
4493	1.37	1.26	-8.0%
4511	0.31	0.28	-9.7%
4557	1.25	1.19	-4.8%
4558	0.84	0.88	4.8%
4568	1.16	1.03	-11.2%
4581	0.51	0.51	0.0%
4583	2.97	2.61	-12.1%
4611	0.40	0.40	0.0%
4635	1.74	1.71	-1.7%
4653	1.02	0.95	-6.9%
4665	3.56	3.40	-4.5%
4683	1.99	1.78	-10.6%
4686	1.10	1.06	-3.6%
4692	0.42	0.39	-7.1%
4693	0.57	0.51	-10.5%
4703	0.91	0.81	-11.0%
4717	1.14	1.05	-7.9%
4720	0.97	0.94	-3.1%
4740	1.26	0.94	-25.4%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/19</u>	<u>Proposed 04/01/20</u>	<u>Percent Change</u>
4741	1.51	1.39	-7.9%
4751	1.03	0.97	-5.8%
4771	1.41	1.30	-7.8%
4777	1.88	1.65	-12.2%
4825	0.56	0.50	-10.7%
4828	1.07	0.97	-9.3%
4829	0.72	0.68	-5.6%
4902	1.58	1.26	-20.3%
4923	0.49	0.48	-2.0%
5020	4.47	3.60	-19.5%
5022	4.97	4.34	-12.7%
5037	8.62	7.46	-13.5%
5040	4.75	4.64	-2.3%
5057	3.65	3.31	-9.3%
5059	13.18	11.67	-11.5%
5102	3.61	3.53	-2.2%
5146	3.19	2.73	-14.4%
5160	1.68	1.54	-8.3%
5183	2.21	1.86	-15.8%
5188	2.59	2.03	-21.6%
5190	2.30	1.97	-14.3%
5191	0.49	0.50	2.0%
5192	1.95	1.68	-13.8%
5213	4.79	4.10	-14.4%
5215	3.95	3.48	-11.9%
5221	2.83	2.68	-5.3%
5222	4.93	4.52	-8.3%
5223	4.36	3.97	-8.9%
5348	2.75	2.55	-7.3%
5402	2.88	3.06	6.3%
5403	3.95	3.31	-16.2%
5437	3.62	3.21	-11.3%
5443	2.54	2.48	-2.4%
5445	6.52	5.61	-14.0%
5462	4.33	3.82	-11.8%
5472	4.83	4.27	-11.6%
5473	7.08	6.21	-12.3%
5474	4.61	4.31	-6.5%
5478	2.23	2.06	-7.6%
5479	4.26	3.71	-12.9%
5480	4.06	3.77	-7.1%
5491	1.54	1.42	-7.8%
5506	4.48	3.84	-14.3%
5507	2.39	2.18	-8.8%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/19</u>	<u>Proposed 04/01/20</u>	<u>Percent Change</u>
5535	4.56	4.18	-8.3%
5537	3.32	2.79	-16.0%
5551	11.82	9.61	-18.7%
5606	0.67	0.63	-6.0%
5610	4.33	3.54	-18.2%
5645	10.79	9.91	-8.2%
5703	8.78	8.41	-4.2%
5705	20.50	16.65	-18.8%
5951	0.19	0.18	-5.3%
6003	5.16	4.47	-13.4%
6005	4.17	3.79	-9.1%
6018	1.79	1.69	-5.6%
6045	3.13	2.69	-14.1%
6204	5.66	4.52	-20.1%
6206	1.82	1.64	-9.9%
6213	1.14	0.91	-20.2%
6214	1.29	1.09	-15.5%
6216	3.91	3.34	-14.6%
6217	3.47	2.91	-16.1%
6229	3.57	3.22	-9.8%
6233	1.43	1.28	-10.5%
6235	3.45	3.02	-12.5%
6236	4.80	4.08	-15.0%
6237	1.09	0.94	-13.8%
6251	3.28	2.64	-19.5%
6252	2.67	2.32	-13.1%
6306	3.26	2.90	-11.0%
6319	2.64	2.37	-10.2%
6325	2.88	2.26	-21.5%
6400	3.71	3.27	-11.9%
6503	1.18	1.13	-4.2%
6504	1.60	1.52	-5.0%
6702	2.89	2.73	-5.5%
6703	5.40	4.46	-17.4%
6704	3.21	3.04	-5.3%
6801	2.49	2.53	1.6%
6811	3.22	2.77	-14.0%
6824	7.90	7.01	-11.3%
6826	3.41	3.26	-4.4%
6834	1.99	1.84	-7.5%
6836	2.37	2.37	0.0%
6843	7.03	7.28	3.6%
6845	6.14	5.77	-6.0%
6854	3.46	3.17	-8.4%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/19</u>	<u>Proposed 04/01/20</u>	<u>Percent Change</u>
6872	8.83	8.39	-5.0%
6874	15.05	14.65	-2.7%
6882	2.35	2.06	-12.3%
6884	2.75	2.37	-13.8%
7016	2.41	2.64	9.5%
7024	2.68	2.93	9.3%
7038	3.32	3.01	-9.3%
7046	4.08	3.72	-8.8%
7047	4.50	4.30	-4.4%
7050	6.20	4.91	-20.8%
7090	3.69	3.34	-9.5%
7098	4.53	4.13	-8.8%
7099	7.61	6.07	-20.2%
7133	2.22	2.30	3.6%
7151	2.70	2.79	3.3%
7152	5.03	4.56	-9.3%
7153	3.00	3.11	3.7%
7219	5.48	5.06	-7.7%
7222	4.76	4.52	-5.0%
7225	4.64	4.22	-9.1%
7230	6.76	5.79	-14.3%
7231	5.53	5.19	-6.1%
7232	6.34	6.13	-3.3%
7309	9.29	8.51	-8.4%
7313	3.44	3.44	0.0%
7317	8.68	7.65	-11.9%
7327	14.85	14.81	-0.3%
7333	2.04	1.79	-12.3%
7335	2.27	1.99	-12.3%
7337	3.81	2.92	-23.4%
7350	10.22	9.36	-8.4%
7360	2.83	2.40	-15.2%
7370	3.02	2.53	-16.2%
7380	3.23	3.15	-2.5%
7382	2.94	2.72	-7.5%
7390	2.60	2.37	-8.8%
7394	2.05	1.96	-4.4%
7395	2.28	2.18	-4.4%
7398	3.83	3.20	-16.4%
7402	0.07	0.06	-14.3%
7403	3.43	2.86	-16.6%
7405	1.46	1.26	-13.7%
7420	5.28	4.86	-8.0%
7421	0.44	0.41	-6.8%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/19</u>	<u>Proposed 04/01/20</u>	<u>Percent Change</u>
7422	1.02	0.91	-10.8%
7425	1.35	1.22	-9.6%
7431	0.70	0.68	-2.9%
7445	0.49	0.42	-14.3%
7453	0.23	0.23	0.0%
7502	1.43	1.20	-16.1%
7515	0.69	0.61	-11.6%
7520	2.02	1.77	-12.4%
7529	10.07	8.53	-15.3%
7538	4.79	3.61	-24.6%
7539	1.07	1.00	-6.5%
7540	2.71	2.45	-9.6%
7580	1.94	1.69	-12.9%
7590	2.16	1.88	-13.0%
7600	3.24	2.96	-8.6%
7605	1.56	1.52	-2.6%
7610	0.37	0.35	-5.4%
7705	3.80	3.14	-17.4%
7710	2.37	2.16	-8.9%
7711	2.37	2.16	-8.9%
7720	1.51	1.53	1.3%
7723	1.53	1.35	-11.8%
7855	2.38	2.25	-5.5%
8001	1.52	1.52	0.0%
8002	1.19	1.17	-1.7%
8006	1.51	1.35	-10.6%
8008	0.75	0.74	-1.3%
8010	0.97	0.94	-3.1%
8013	0.24	0.22	-8.3%
8015	0.63	0.53	-15.9%
8017	0.92	0.83	-9.8%
8018	1.49	1.51	1.3%
8021	1.45	1.35	-6.9%
8031	1.81	1.49	-17.7%
8032	1.16	1.10	-5.2%
8033	1.02	0.95	-6.9%
8037	1.06	0.73	-31.1%
8039	0.94	0.87	-7.4%
8044	1.99	1.81	-9.0%
8045	0.45	0.42	-6.7%
8046	1.24	1.24	0.0%
8047	0.58	0.49	-15.5%
8058	1.58	1.42	-10.1%
8072	0.48	0.40	-16.7%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/19</u>	<u>Proposed 04/01/20</u>	<u>Percent Change</u>
8102	0.98	0.89	-9.2%
8103	1.29	1.19	-7.8%
8106	2.51	2.31	-8.0%
8107	1.87	1.66	-11.2%
8111	1.15	1.03	-10.4%
8116	1.42	1.28	-9.9%
8203	3.64	3.33	-8.5%
8204	2.82	2.69	-4.6%
8209	2.07	1.99	-3.9%
8215	2.01	1.88	-6.5%
8227	2.74	2.43	-11.3%
8232	2.74	2.55	-6.9%
8233	1.83	1.63	-10.9%
8235	2.90	2.53	-12.8%
8236	3.58	3.11	-13.1%
8263	4.10	3.72	-9.3%
8264	2.62	2.42	-7.6%
8265	3.93	3.39	-13.7%
8279	4.33	3.43	-20.8%
8288	3.54	3.20	-9.6%
8291	2.30	1.91	-17.0%
8292	2.15	1.86	-13.5%
8293	5.37	4.66	-13.2%
8304	3.00	2.74	-8.7%
8350	4.20	3.92	-6.7%
8380	1.47	1.31	-10.9%
8381	1.25	1.16	-7.2%
8385	1.21	1.09	-9.9%
8392	1.38	1.26	-8.7%
8393	0.95	0.86	-9.5%
8500	3.32	3.04	-8.4%
8601	0.19	0.17	-10.5%
8602	0.94	0.83	-11.7%
8603	0.04	0.04	0.0%
8606	1.26	1.11	-11.9%
8709	4.02	3.90	-3.0%
8719	1.46	1.25	-14.4%
8720	0.66	0.58	-12.1%
8721	0.20	0.20	0.0%
8723	0.11	0.10	-9.1%
8725	1.55	1.49	-3.9%
8726	2.02	1.88	-6.9%
8734	0.26	0.23	-11.5%
8737	0.23	0.21	-8.7%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/19</u>	<u>Proposed 04/01/20</u>	<u>Percent Change</u>
8738	0.43	0.34	-20.9%
8742	0.19	0.17	-10.5%
8745	2.38	1.92	-19.3%
8748	0.36	0.32	-11.1%
8755	0.17	0.15	-11.8%
8799	0.27	0.23	-14.8%
8800	0.85	0.82	-3.5%
8803	0.04	0.03	-25.0%
8805	0.11	0.09	-18.2%
8810	0.08	0.07	-12.5%
8814	0.10	0.09	-10.0%
8815	0.18	0.14	-22.2%
8820	0.08	0.07	-12.5%
8824	1.74	1.42	-18.4%
8826	1.26	1.11	-11.9%
8831	0.74	0.70	-5.4%
8832	0.21	0.18	-14.3%
8833	0.71	0.62	-12.7%
8835	1.67	1.40	-16.2%
8842	1.31	1.21	-7.6%
8855	0.08	0.07	-12.5%
8856	0.22	0.25	13.6%
8864	0.73	0.67	-8.2%
8868	0.29	0.26	-10.3%
8869	0.65	0.60	-7.7%
8871	0.04	0.04	0.0%
8901	0.11	0.11	0.0%
9012	0.55	0.51	-7.3%
9014	1.90	1.73	-8.9%
9015	1.70	1.55	-8.8%
9016	1.48	1.32	-10.8%
9019	1.37	1.47	7.3%
9033	1.30	1.16	-10.8%
9040	1.88	1.70	-9.6%
9044	0.73	0.64	-12.3%
9052	1.21	1.02	-15.7%
9058	0.90	0.83	-7.8%
9060	0.75	0.69	-8.0%
9061	0.62	0.60	-3.2%
9062	0.76	0.65	-14.5%
9063	0.49	0.46	-6.1%
9077	1.90	1.87	-1.6%
9082	0.74	0.66	-10.8%
9083	0.74	0.66	-10.8%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/19</u>	<u>Proposed 04/01/20</u>	<u>Percent Change</u>
9084	0.87	0.77	-11.5%
9089	0.71	0.62	-12.7%
9093	0.84	0.74	-11.9%
9101	1.80	1.61	-10.6%
9102	1.95	1.80	-7.7%
9154	1.07	0.96	-10.3%
9156	1.29	1.20	-7.0%
9170	5.19	4.34	-16.4%
9178	3.94	3.58	-9.1%
9179	6.83	7.22	5.7%
9180	2.96	2.76	-6.8%
9182	1.06	1.03	-2.8%
9186	10.78	9.59	-11.0%
9220	3.59	3.09	-13.9%
9402	3.21	3.07	-4.4%
9403	4.91	4.65	-5.3%
9410	1.72	1.53	-11.0%
9501	1.93	1.69	-12.4%
9505	3.44	3.10	-9.9%
9516	2.13	1.71	-19.7%
9519	2.25	1.95	-13.3%
9521	2.38	2.00	-16.0%
9522	1.04	0.89	-14.4%
9534	3.46	3.25	-6.1%
9554	6.60	5.98	-9.4%
9586	0.28	0.24	-14.3%
9600	1.31	1.25	-4.6%
9620	0.74	0.72	-2.7%

NORTH CAROLINA – LOSS COSTS

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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 ten 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>
4/1/09	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
4/1/16	0.898	n/a	4/1/16	1.019	\$160
4/1/17	0.856	n/a	4/1/17	0.917	\$160
4/1/18	0.887	n/a	4/1/18	0.875	\$160
4/1/19	0.841	n/a	4/1/19	0.828	\$160

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

	<u>Policy Year 2017</u>	<u>Policy Year 2016</u>	<u>Policy Year 2015</u>	<u>Policy Year 2014</u>	<u>Policy Year 2013</u>	<u>Policy Year 2012</u>	<u>Policy Year 2011</u>	<u>Policy Year 2010</u>
(1) Assigned Risk Market Share	0.079	0.076	0.073	0.073	0.071	0.057	0.042	0.044
(2) Voluntary Market Share	0.921	0.924	0.927	0.927	0.929	0.943	0.958	0.956
(3) Assigned Risk Standard Prem. Adj. Factor	0.480	0.451	0.447	0.440	0.459	0.461	0.448	0.453
(4) Voluntary Standard Prem. Adj. Factor	0.707	0.617	0.566	0.555	0.555	0.547	0.549	0.533
(5) Current Premium Index A/R to Voluntary	2.047	2.047	2.047	2.047	2.047	2.047	2.047	2.047
(6) Final Premium Adjustment Factor = [((1)x(3))/(5) + (2)x(4)]	0.670	0.587	0.541	0.530	0.532	0.529	0.535	0.520

* 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>
6/24/11 *	0.979	6/24/11 *	0.993
1/1/13	1.000	1/1/13	1.013
2/1/13	1.000	2/1/13	0.992
4/1/13	1.000	4/1/13	0.976
8/7/14	1.000	8/7/14	0.992
4/1/15	1.000	4/1/15	0.941
7/1/15	1.000	7/1/15	1.030
1/1/16	1.000	1/1/16	0.995
1/1/17	1.000	1/1/17	0.998
10/1/17	1.000	10/1/17	1.001
1/1/18	1.000	1/1/18	1.009

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

	<u>Policy Year 2017</u>	<u>Policy Year 2016</u>	<u>Policy Year 2015</u>	<u>Policy Year 2014</u>	<u>Policy Year 2013</u>	<u>Policy Year 2012</u>	<u>Policy Year 2011</u>	<u>Policy Year 2010</u>
(1) Indemnity Loss On-level Factor [^]	1.000	1.000	1.000	1.000	1.000	1.000	0.996	0.981
(2) Medical Loss On-level Factor	1.006	1.009	1.007	0.980	0.961	0.947	0.944	0.939

* House Bill 709.

[^] Historical indemnity losses are no longer adjusted for benefit changes related to annual inflationary adjustments to maximum weekly benefits.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

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

Response

See attached Exhibit 1(d).

Ten Largest Writers of Workers Compensation
Insurance in North Carolina

	<u>Written Premium</u>	<u>Earned Premium</u>	<u>Written Premium Market Share</u>
Travelers Grp	116,245	115,880	8.2%
Builders Grp	105,743	105,848	7.4%
BCBS of MI Grp	102,135	97,622	7.2%
Hartford Fire & Cas Grp	100,273	100,239	7.0%
Liberty Mutual Grp	83,089	80,764	5.8%
Zurich Ins Grp	63,555	65,941	4.5%
WR Berkley Corp Grp	56,868	59,035	4.0%
American Financial Grp	50,890	51,456	3.6%
Chubb Ltd Grp	49,134	49,502	3.5%
Berkshire Hathaway Grp	45,270	44,081	3.2%

Note: The premium figures are based on calendar year 2018 Annual Statement data and shown in thousands of dollars.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 1(e) The filer shall provide the following information on losses and loss adjustment expenses:
- (i) For each of the latest three available accident and calendar years, undeveloped and untrended losses and loss adjustment expenses;
 - (ii) For each accident year and policy year included in the filing, paid losses, case basis reserves, loss development, incurred allocated loss adjustment expenses (if collected separately from losses), incurred unallocated (or combined allocated and unallocated) loss adjustment expenses, applied trend factors, and trended incurred losses and loss adjustment expenses.

Response

- (i) See attached Exhibit 1(e), page 1*.
- (ii) See attached Exhibit 1(e), page 1 for paid losses and case basis reserves.

See RB-1, Appendix A-II for loss development.

See RB-1, Exhibit II and attached Exhibit 1(e), page 2 for loss adjustment expense data*.

See RB-1, Appendix A-III and Exhibit I for the applied trend factors and trended losses.

* The Rate Bureau is advised by NCCI that incurred losses and loss adjustment expense data on a policy year and accident year basis by state is not regularly collected. In North Carolina, NCCI collects such data through a special Financial Call. The results are attached as Exhibit 1(e), page 2. Note that this data has not been used in any loss cost level calculations.

Undeveloped and untrended losses and loss adjustment expenses

North Carolina

<u>Year</u>	Accident Year Direct Losses <u>Incurred</u>	Accident Year Direct LAE <u>Incurred</u>	Calendar Year Direct Losses <u>Incurred</u>	Calendar Year Direct LAE <u>Incurred</u>
2016	+	+	693,858,243	149,828,003
2017	+	+	603,570,757	138,367,050
2018	+	+	511,597,732	119,586,362

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>
2010	346,327,078	14,410,066	296,589,734	28,197,280
2011	325,130,565	7,116,633	300,271,156	15,566,649
2012	290,794,942	9,214,294	279,281,487	19,640,589
2013	282,589,997	10,149,444	249,715,027	11,688,664
2014	264,798,691	20,371,434	233,668,385	27,060,323
2015	238,537,339	28,713,899	213,795,879	31,229,503
2016	188,042,273	54,326,879	191,301,520	63,823,593
2017	106,491,761	96,512,582	148,447,726	100,417,950

* PY data is valued as of 12/31/18.

+ 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>
2013	56,459,210	14,723,494	46,356,145	5,685,722	102,815,355	20,409,216
2014	57,915,528	20,964,933	45,287,641	7,580,654	103,203,169	28,545,587
2015	52,993,477	24,078,286	45,979,483	10,168,310	98,972,960	34,246,596
2016	46,294,646	33,177,294	42,974,696	15,224,446	89,269,342	48,401,740
2017	27,238,827	54,740,618	31,792,508	26,408,914	59,031,335	81,149,532

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>
2013	49,745,011	18,470,505	51,184,705	8,050,766	100,929,716	26,521,271
2014	57,739,327	18,215,879	46,515,426	6,798,395	104,254,753	25,014,274
2015	56,438,846	25,009,784	48,003,990	10,594,026	104,442,836	35,603,810
2016	49,124,862	28,560,202	45,511,528	13,130,821	94,636,390	41,691,023
2017	37,381,754	49,375,442	39,091,189	22,018,246	76,472,943	71,393,688
2018	12,335,037	73,258,370	24,737,286	36,852,345	37,072,323	110,110,715

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>
2013	68,881,847	247,803,383	62,057,956	116,953,235	130,939,803	364,756,618
2014	64,019,127	264,217,456	60,237,161	125,071,569	124,256,288	389,289,025
2015	65,503,740	276,720,801	61,369,055	122,805,222	126,872,795	399,526,023
2016	67,367,886	290,895,005	63,288,509	122,480,692	130,656,395	413,375,697
2017	65,665,130	301,617,408	55,989,388	122,986,641	121,654,518	424,604,049
2018	66,238,817	313,494,089	63,307,061	128,287,094	129,545,878	441,781,183

* Please see the response to Item 1(e).

[^] PY and AY data is valued as of 12/31/18.

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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. Prior to last year's filing, the volume of expected losses required for 100% credibility was 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.

NCCI has recently concluded a multi-year analysis of its class ratemaking methodologies, which focused on the stability of small classes. As a result of this research, the parameters of the credibility formulas used in the calculation of derived by formula pure premiums have been updated. In the prior filing and this filing, the volume of expected losses required for 100% credibility is as follows:

Indemnity	1,700 x indemnity average cost per case
Medical	800 x medical average cost per case

The credibility applied to the indicated pure premiums is calculated via the following state partial credibility formula:

$$\text{State Partial Credibility} = \left(\frac{\text{Expected Losses}}{\text{Full Credibility Standard}} \right)^{0.5}$$

Note that prior to last year's filing, the exponent in the equation above was 0.4, rather than 0.5. This was also a result of NCCI's research.

For the pure premiums indicated by national relativity, credibility is determined by the number of actual cases. Prior to last year's filing, the full credibility standards, which are based on three years of data, were as follows:

Indemnity	1,150 compensable cases
Medical	1,000 compensable cases

As a result of NCCI's research, these full credibility standards, still based on three years of data, are calculated as follows, starting with last year's filing:

Indemnity	2,300 compensable cases
Medical	2,000 compensable cases

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

National Credibility = The smaller of

$$\left(\frac{\text{Cases Nationally}}{\text{Full Credibility Standard}} \right)^{0.5} \text{ and } \frac{(1 - \text{state credibiliy})}{2}$$

Note that prior to last year's filing, the exponent in the equation above was 0.4, rather than 0.5. This was also a result of NCCI's credibility research.

In the prior three filings as well as this filing, the residual credibility (100% minus the sum of the state and national credibilities) is assigned to the present on rate level pure premiums.

An empirical study was performed to determine what full credibility standards and what partial credibility formula should be used to limit the fluctuations in the formula pure premiums.

North Carolina

Credibility Criteria - Policy Periods 1/1/12 to 12/31/16

	(1)	(2)	(3)	(4)
Loss Group	Lost-Time Cases	Converted Indicated Losses*	Average Cost Per Case [(2) / (1)]	Index for Credibility
Indemnity	87,997	2,603,183,367	29,583	1,700
Medical	87,997	2,471,589,999	28,087	800
Total		5,074,773,366		

	(5)	(6)	(7)	(8)
Injury Group	Converted Expected Losses**	Adjustment of Indicateds to Expecteds (5) / (2)	Full Standard for State Credibility (Expected Losses) [(3)x(4)]xtot(6)	Full Standard for National Credibility (Lost-Time Cases)
Indemnity	2,215,997,713		43,904,130	2,300
Medical	2,213,901,960		19,615,961	2,000
Total	4,429,899,673	0.873		

State credibility exponent: 0.5

National credibility exponent: 0.5

Percentage of the complement of state credibility that the national credibility is limited to: 50%

* These expected unlimited losses are at ultimate, on-level, trended, and include the proposed experience and loss-based expense changes as well as any miscellaneous premium adjustments.

** These expected losses are payroll extended underlying pure premiums adjusted to include the proposed experience, trend, benefit and loss-based expense changes as well as any miscellaneous premium adjustments.

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- 3(a) The filer shall provide all information related to the derivation of all loss development factors contained in the filing, including the following:
- (i) A description of all data reviewed;
 - (ii) A complete description of the methodology used to derive these factors;
 - (iii) A description of alternative methodologies used in the last three years;
 - (iv) A description of the criteria used to select a methodology;
 - (v) Specific details on the application of these criteria in the selection of a methodology for this filing;
 - (vi) Details on the application of the methodology to this filing.

Response

- (i) See Exhibits RB-1, RB-3, and RB-5.
- (ii) See Exhibits RB-1, RB-3, and RB-5.
- (iii) The methodologies used in the previous three filings are similar to those used in the current filing except for 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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- 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>
2012	97,036,151	193,377,085	1.993	180,511,573	235,699,598	1.306	277,547,724	429,076,683	1.546
2013	100,909,204	198,257,321	1.965	163,424,117	215,132,123	1.316	264,333,321	413,389,444	1.564
2014	100,555,188	200,136,700	1.990	161,035,100	212,701,242	1.321	261,590,288	412,837,942	1.578
2015	100,862,351	191,195,744	1.896	150,505,796	199,006,743	1.322	251,368,147	390,202,487	1.552
2016	100,527,542	188,042,273	1.871	149,374,004	191,301,520	1.281	249,901,546	379,343,793	1.518
2-yr avg			1.884			1.302			1.535
3-yr avg			1.919			1.308			1.549
4-yr avg			1.931			1.310			1.553
5-yr avg			1.943			1.309			1.552

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>
2011	210,846,758	272,040,530	1.290	246,735,795	272,176,580	1.103	457,582,553	544,217,110	1.189
2012	195,452,173	252,603,320	1.292	235,585,863	257,201,920	1.092	431,038,036	509,805,240	1.183
2013	198,257,321	253,127,725	1.277	215,132,123	240,436,202	1.118	413,389,444	493,563,927	1.194
2014	198,434,747	246,513,029	1.242	210,774,271	228,459,559	1.084	409,209,018	474,972,588	1.161
2015	188,907,736	238,537,339	1.263	197,765,004	213,795,879	1.081	386,672,740	452,333,218	1.170
2-yr avg			1.253			1.083			1.166
3-yr avg			1.261			1.094			1.175
4-yr avg			1.269			1.094			1.177
5-yr avg			1.273			1.096			1.179

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>
2010	271,814,762	307,167,249	1.130	259,498,942	276,394,601	1.065	531,313,704	583,561,850	1.098
2011	271,964,935	303,472,938	1.116	272,901,896	286,197,160	1.049	544,866,831	589,670,098	1.082
2012	252,603,320	276,444,427	1.094	257,201,920	269,398,760	1.047	509,805,240	545,843,187	1.071
2013	250,158,082	273,168,476	1.092	238,734,826	246,537,683	1.033	488,892,908	519,706,159	1.063
2014	243,968,632	264,798,691	1.085	227,107,808	233,668,385	1.029	471,076,440	498,467,076	1.058
2-yr avg			1.089			1.031			1.061
3-yr avg			1.090			1.036			1.064
4-yr avg			1.097			1.040			1.069
5-yr avg			1.103			1.045			1.074

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>
2009	300,713,076	322,564,721	1.073	257,821,548	268,046,519	1.040	558,534,624	590,611,240	1.057
2010	307,161,092	325,957,747	1.061	276,389,767	285,426,284	1.033	583,550,859	611,384,031	1.048
2011	303,472,938	318,818,023	1.051	286,197,160	299,416,186	1.046	589,670,098	618,234,209	1.048
2012	274,614,503	288,549,089	1.051	268,261,916	276,866,223	1.032	542,876,419	565,415,312	1.042
2013	270,985,425	282,589,997	1.043	245,467,407	249,715,027	1.017	516,452,832	532,305,024	1.031
2-yr avg			1.047			1.025			1.037
3-yr avg			1.048			1.032			1.040
4-yr avg			1.052			1.032			1.042
5-yr avg			1.056			1.034			1.045

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>
2008	348,197,757	363,694,017	1.045	287,826,070	297,639,913	1.034	636,023,827	661,333,930	1.040
2009	322,566,207	334,594,498	1.037	268,048,357	275,220,279	1.027	590,614,564	609,814,777	1.033
2010	325,925,531	338,674,699	1.039	285,363,006	291,834,726	1.023	611,288,537	630,509,425	1.031
2011	318,174,197	326,276,520	1.025	298,852,927	301,863,570	1.010	617,027,124	628,140,090	1.018
2012	285,539,312	290,794,942	1.018	274,546,880	279,281,487	1.017	560,086,192	570,076,429	1.018
2-yr avg			1.022			1.014			1.018
3-yr avg			1.027			1.017			1.022
4-yr avg			1.030			1.019			1.025
5-yr avg			1.033			1.022			1.028

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>
2007	404,878,497	413,978,945	1.022	335,797,111	341,644,314	1.017	740,675,608	755,623,259	1.020
2008	363,811,454	372,491,376	1.024	297,725,681	303,516,158	1.019	661,537,135	676,007,534	1.022
2009	334,015,920	342,101,704	1.024	274,914,682	279,530,262	1.017	608,930,602	621,631,966	1.021
2010	338,394,390	343,982,518	1.017	291,515,242	295,177,697	1.013	629,909,632	639,160,215	1.015
2011	320,661,942	325,130,565	1.014	297,574,105	300,271,156	1.009	618,236,047	625,401,721	1.012
2-yr avg			1.016			1.011			1.014
3-yr avg			1.018			1.013			1.016
4-yr avg			1.020			1.015			1.018
5-yr avg			1.020			1.015			1.018

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>
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
2007	413,978,945	420,959,499	1.017	341,644,314	347,245,521	1.016	755,623,259	768,205,020	1.017
2008	370,994,309	375,268,214	1.012	302,476,820	307,226,092	1.016	673,471,129	682,494,306	1.013
2009	341,820,840	347,018,371	1.015	279,089,420	282,221,568	1.011	620,910,260	629,239,939	1.013
2010	341,939,178	346,327,078	1.013	293,348,942	296,589,734	1.011	635,288,120	642,916,812	1.012
2-yr avg			1.014			1.011			1.013
3-yr avg			1.013			1.013			1.013
4-yr avg			1.014			1.014			1.014
5-yr avg			1.015			1.014			1.015

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>
2005	359,983,884	365,031,165	1.014	302,046,891	306,635,115	1.015	662,030,775	671,666,280	1.015
2006	376,268,316	381,450,359	1.014	307,436,386	310,615,852	1.010	683,704,702	692,066,211	1.012
2007	417,066,472	420,632,265	1.009	343,772,055	347,258,674	1.010	760,838,527	767,890,939	1.009
2008	375,260,607	378,818,207	1.009	307,216,736	311,544,141	1.014	682,477,343	690,362,348	1.012
2009	344,697,624	347,704,573	1.009	280,254,202	282,346,727	1.007	624,951,826	630,051,300	1.008
2-yr avg			1.009			1.011			1.010
3-yr avg			1.009			1.010			1.010
4-yr avg			1.010			1.010			1.010
5-yr avg			1.011			1.011			1.011

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>
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
2005	365,031,165	367,901,632	1.008	306,635,115	309,958,703	1.011	671,666,280	677,860,335	1.009
2006	377,534,815	380,819,891	1.009	307,560,070	311,030,552	1.011	685,094,885	691,850,443	1.010
2007	420,632,265	423,668,842	1.007	347,258,674	351,435,652	1.012	767,890,939	775,104,494	1.009
2008	375,805,557	377,464,948	1.004	307,711,936	308,607,475	1.003	683,517,493	686,072,423	1.004
2-yr avg			1.006			1.008			1.007
3-yr avg			1.007			1.009			1.008
4-yr avg			1.007			1.009			1.008
5-yr avg			1.007			1.010			1.008

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>
2003	327,689,497	330,552,275	1.009	248,526,768	250,926,719	1.010	576,216,265	581,478,994	1.009
2004	356,855,365	359,023,066	1.006	299,026,669	303,307,736	1.014	655,882,034	662,330,802	1.010
2005	363,301,679	366,405,463	1.009	306,689,669	310,523,341	1.013	669,991,348	676,928,804	1.010
2006	380,814,891	382,506,167	1.004	311,028,984	313,302,598	1.007	691,843,875	695,808,765	1.006
2007	422,283,264	423,969,387	1.004	350,343,593	354,312,414	1.011	772,626,857	778,281,801	1.007
2-yr avg			1.004			1.009			1.007
3-yr avg			1.006			1.010			1.008
4-yr avg			1.006			1.011			1.008
5-yr avg			1.006			1.011			1.008

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>
2002	300,951,862	302,334,237	1.005	229,558,710	233,318,366	1.016	530,510,572	535,652,603	1.010
2003	330,552,275	332,762,742	1.007	250,926,719	252,772,100	1.007	581,478,994	585,534,842	1.007
2004	353,715,952	356,257,051	1.007	299,826,603	303,380,328	1.012	653,542,555	659,637,379	1.009
2005	366,405,463	369,009,148	1.007	310,523,341	318,084,197	1.024	676,928,804	687,093,345	1.015
2006	382,521,670	383,711,287	1.003	313,287,167	314,980,741	1.005	695,808,837	698,692,028	1.004
2-yr avg			1.005			1.015			1.010
3-yr avg			1.006			1.014			1.009
4-yr avg			1.006			1.012			1.009
5-yr avg			1.006			1.013			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>
2001	281,756,595	282,884,601	1.004	205,624,979	207,924,121	1.011	487,381,574	490,808,722	1.007
2002	302,334,237	303,460,306	1.004	233,318,366	235,080,525	1.008	535,652,603	538,540,831	1.005
2003	330,900,103	332,399,255	1.005	251,191,783	252,675,769	1.006	582,091,886	585,075,024	1.005
2004	356,115,259	357,198,704	1.003	303,359,258	304,822,831	1.005	659,474,517	662,021,535	1.004
2005	369,089,818	370,651,759	1.004	318,003,765	319,630,422	1.005	687,093,583	690,282,181	1.005
2-yr avg			1.004			1.005			1.005
3-yr avg			1.004			1.005			1.005
4-yr avg			1.004			1.006			1.005
5-yr avg			1.004			1.007			1.005

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>
2000	273,183,081	274,183,996	1.004	205,658,208	207,358,466	1.008	478,841,289	481,542,462	1.006
2001	282,859,380	284,329,554	1.005	207,794,427	209,075,618	1.006	490,653,807	493,405,172	1.006
2002	301,886,557	303,114,838	1.004	234,151,083	235,644,764	1.006	536,037,640	538,759,602	1.005
2003	332,399,255	333,282,506	1.003	252,672,472	253,876,826	1.005	585,071,727	587,159,332	1.004
2004	357,647,592	358,994,966	1.004	304,575,067	306,460,494	1.006	662,222,659	665,455,460	1.005
2-yr avg			1.004			1.006			1.005
3-yr avg			1.004			1.006			1.005
4-yr avg			1.004			1.006			1.005
5-yr avg			1.004			1.006			1.005
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>
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
2000	273,798,979	274,443,436	1.002	207,193,785	208,832,083	1.008	480,992,764	483,275,519	1.005
2001	282,455,643	283,352,579	1.003	207,836,894	208,989,311	1.006	490,292,537	492,341,890	1.004
2002	303,114,838	303,953,504	1.003	235,644,764	239,938,389	1.018	538,759,602	543,891,893	1.010
2003	333,418,598	334,738,131	1.004	253,741,946	254,762,460	1.004	587,160,544	589,500,591	1.004
2-yr avg			1.004			1.011			1.007
3-yr avg			1.003			1.009			1.006
4-yr avg			1.003			1.009			1.006
5-yr avg			1.004			1.010			1.007
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>
1998	257,021,789	258,056,864	1.004	193,650,429	194,445,323	1.004	450,672,218	452,502,187	1.004
1999	275,293,437	276,530,174	1.004	199,704,789	200,985,647	1.006	474,998,226	477,515,821	1.005
2000	273,738,640	274,534,802	1.003	208,180,776	209,685,837	1.007	481,919,416	484,220,639	1.005
2001	283,331,646	284,321,542	1.003	208,966,544	209,657,344	1.003	492,298,190	493,978,886	1.003
2002	304,161,642	305,036,718	1.003	239,730,792	240,522,295	1.003	543,892,434	545,559,013	1.003
2-yr avg			1.003			1.003			1.003
3-yr avg			1.003			1.004			1.004
4-yr avg			1.003			1.005			1.004
5-yr avg			1.003			1.005			1.004
Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>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>
1997	166,647,562	167,405,315	1.005	126,139,512	126,844,069	1.006	292,787,074	294,249,384	1.005
1998	257,213,796	258,165,727	1.004	194,227,324	195,184,239	1.005	451,441,120	453,349,966	1.004
1999	276,353,531	276,866,870	1.002	200,782,463	201,680,630	1.004	477,135,994	478,547,500	1.003
2000	274,540,779	275,007,839	1.002	209,684,140	210,903,952	1.006	484,224,919	485,911,791	1.003
2001	284,655,399	285,167,006	1.002	209,330,221	209,783,476	1.002	493,985,620	494,950,482	1.002
2-yr avg			1.002			1.004			1.003
3-yr avg			1.002			1.004			1.003
4-yr avg			1.003			1.004			1.003
5-yr avg			1.003			1.005			1.003
Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>
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
1997	166,789,208	167,041,611	1.002	126,199,371	127,299,858	1.009	292,988,579	294,341,469	1.005
1998	258,094,627	260,021,256	1.007	195,091,936	195,692,362	1.003	453,186,563	455,713,618	1.006
1999	276,866,871	277,172,157	1.001	201,692,362	202,573,318	1.004	478,559,233	479,745,475	1.002
2000	275,214,345	276,095,147	1.003	210,719,905	216,157,769	1.026	485,934,250	492,252,916	1.013
2-yr avg			1.002			1.015			1.008
3-yr avg			1.004			1.011			1.007
4-yr avg			1.003			1.011			1.007
5-yr avg			1.003			1.010			1.006
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>
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
1996	139,472,996	139,688,763	1.002	111,810,505	113,030,473	1.011	251,283,501	252,719,236	1.006
1997	167,037,158	167,546,398	1.003	127,251,101	128,370,058	1.009	294,288,259	295,916,456	1.006
1998	260,021,256	260,857,222	1.003	195,738,082	196,931,972	1.006	455,759,338	457,789,194	1.004
1999	277,581,847	277,892,241	1.001	202,160,502	203,153,458	1.005	479,742,349	481,045,699	1.003
2-yr avg			1.002			1.006			1.004
3-yr avg			1.002			1.007			1.004
4-yr avg			1.002			1.008			1.005
5-yr avg			1.002			1.006			1.004

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>
2012	198,246,191	264,316,519	1.333	300,868,346	307,943,791	1.024	499,114,537	572,260,310	1.147
2013	199,638,299	264,775,930	1.326	266,209,672	272,461,065	1.023	465,847,971	537,236,995	1.153
2014	198,829,405	261,093,796	1.313	275,887,808	268,190,621	0.972	474,717,213	529,284,417	1.115
2015	196,232,673	246,995,655	1.259	254,709,228	251,620,798	0.988	450,941,901	498,616,453	1.106
2016	188,199,154	242,369,152	1.288	246,852,158	255,125,113	1.034	435,051,312	497,494,265	1.144
2-yr avg			1.274			1.011			1.125
3-yr avg			1.287			0.998			1.122
4-yr avg			1.297			1.004			1.130
5-yr avg			1.304			1.008			1.133

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>
2011	287,671,233	316,318,878	1.100	314,878,211	327,522,114	1.040	602,549,444	643,840,992	1.069
2012	266,336,945	291,174,056	1.093	307,758,588	307,475,227	0.999	574,095,533	598,649,283	1.043
2013	264,775,930	286,928,877	1.084	272,461,065	272,304,161	0.999	537,236,995	559,233,038	1.041
2014	258,803,737	280,396,215	1.083	265,816,148	261,624,829	0.984	524,619,885	542,021,044	1.033
2015	244,622,141	267,251,238	1.093	250,361,571	245,025,382	0.979	494,983,712	512,276,620	1.035
2-yr avg			1.088			0.982			1.034
3-yr avg			1.087			0.987			1.036
4-yr avg			1.088			0.990			1.038
5-yr avg			1.091			1.000			1.044

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>
2010	327,109,206	342,326,012	1.047	309,374,192	316,678,454	1.024	636,483,398	659,004,466	1.035
2011	316,243,283	329,435,210	1.042	328,247,430	330,733,662	1.008	644,490,713	660,168,872	1.024
2012	291,174,056	299,538,684	1.029	307,475,227	308,952,056	1.005	598,649,283	608,490,740	1.016
2013	283,922,750	291,224,444	1.026	270,584,151	266,147,693	0.984	554,506,901	557,372,137	1.005
2014	277,832,775	285,170,125	1.026	260,257,637	260,728,708	1.002	538,090,412	545,898,833	1.015
2-yr avg			1.026			0.993			1.010
3-yr avg			1.027			0.997			1.012
4-yr avg			1.031			1.000			1.015
5-yr avg			1.034			1.005			1.019

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>
2009	339,865,223	347,908,632	1.024	295,751,080	303,004,548	1.025	635,616,303	650,913,180	1.024
2010	342,319,855	353,822,470	1.034	316,673,620	321,523,414	1.015	658,993,475	675,345,884	1.025
2011	329,435,210	336,244,596	1.021	330,733,662	325,495,632	0.984	660,168,872	661,740,228	1.002
2012	297,708,760	303,278,107	1.019	307,815,212	306,467,170	0.996	605,523,972	609,745,277	1.007
2013	289,030,274	292,739,441	1.013	265,077,343	261,403,691	0.986	554,107,617	554,143,132	1.000
2-yr avg			1.016			0.991			1.004
3-yr avg			1.018			0.989			1.003
4-yr avg			1.022			0.995			1.009
5-yr avg			1.022			1.001			1.012

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>
2008	375,421,151	384,462,127	1.024	316,687,008	322,006,760	1.017	692,108,159	706,468,887	1.021
2009	347,910,118	352,198,224	1.012	303,006,386	305,217,163	1.007	650,916,504	657,415,387	1.010
2010	353,790,254	358,707,269	1.014	321,460,136	324,876,778	1.011	675,250,390	683,584,047	1.012
2011	335,571,145	337,486,710	1.006	324,909,642	319,521,394	0.983	660,480,787	657,008,104	0.995
2012	300,264,844	300,009,236	0.999	304,139,429	298,922,076	0.983	604,404,273	598,931,312	0.991
2-yr avg			1.003			0.983			0.993
3-yr avg			1.006			0.992			0.999
4-yr avg			1.008			0.996			1.002
5-yr avg			1.011			1.000			1.006

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>
2007	428,564,615	433,243,732	1.011	375,004,077	379,112,673	1.011	803,568,692	812,356,405	1.011
2008	384,579,564	389,446,439	1.013	322,092,528	324,143,067	1.006	706,672,092	713,589,506	1.010
2009	351,507,563	357,300,803	1.016	304,878,533	305,583,916	1.002	656,386,096	662,884,719	1.010
2010	358,426,960	360,716,496	1.006	324,557,294	326,240,197	1.005	682,984,254	686,956,693	1.006
2011	331,870,634	332,247,198	1.001	315,222,177	315,837,805	1.002	647,092,811	648,085,003	1.002
2-yr avg			1.004			1.004			1.004
3-yr avg			1.008			1.003			1.006
4-yr avg			1.009			1.004			1.007
5-yr avg			1.009			1.005			1.008

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>
2006	389,054,792	392,365,803	1.009	326,326,816	327,324,535	1.003	715,381,608	719,690,338	1.006
2007	433,243,732	435,063,142	1.004	379,112,673	378,723,368	0.999	812,356,405	813,786,510	1.002
2008	387,904,975	389,663,028	1.005	323,089,987	323,897,064	1.002	710,994,962	713,560,092	1.004
2009	357,019,939	358,577,762	1.004	305,143,074	306,873,997	1.006	662,163,013	665,451,759	1.005
2010	358,673,107	360,737,144	1.006	324,411,397	324,787,014	1.001	683,084,504	685,524,158	1.004
2-yr avg			1.005			1.004			1.005
3-yr avg			1.005			1.003			1.004
4-yr avg			1.005			1.002			1.004
5-yr avg			1.006			1.002			1.004

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>
2005	377,329,103	379,765,687	1.006	334,484,415	336,013,146	1.005	711,813,518	715,778,833	1.006
2006	392,365,803	393,152,534	1.002	327,324,535	327,117,921	0.999	719,690,338	720,270,455	1.001
2007	430,652,344	431,193,082	1.001	375,069,934	377,447,207	1.006	805,722,278	808,640,289	1.004
2008	389,655,421	390,602,594	1.002	323,887,708	324,876,015	1.003	713,543,129	715,478,609	1.003
2009	356,257,015	357,260,917	1.003	304,906,631	303,289,173	0.995	661,163,646	660,550,090	0.999
2-yr avg			1.003			0.999			1.001
3-yr avg			1.002			1.001			1.002
4-yr avg			1.002			1.001			1.002
5-yr avg			1.003			1.002			1.003

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>
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
2005	379,765,687	380,683,051	1.002	336,013,146	337,303,789	1.004	715,778,833	717,986,840	1.003
2006	389,236,990	389,519,267	1.001	324,057,929	324,779,122	1.002	713,294,919	714,298,389	1.001
2007	431,193,082	432,780,285	1.004	377,447,207	380,542,135	1.008	808,640,289	813,322,420	1.006
2008	387,500,275	387,293,162	0.999	320,929,697	320,906,151	1.000	708,429,972	708,199,313	1.000
2-yr avg			1.002			1.004			1.003
3-yr avg			1.001			1.003			1.002
4-yr avg			1.002			1.004			1.003
5-yr avg			1.002			1.005			1.004

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>
2003	339,710,356	341,098,971	1.004	272,647,507	274,088,818	1.005	612,357,863	615,187,789	1.005
2004	369,257,018	371,271,532	1.005	328,829,474	329,572,536	1.002	698,086,492	700,844,068	1.004
2005	376,026,686	376,172,102	1.000	333,974,699	333,702,074	0.999	710,001,385	709,874,176	1.000
2006	389,514,267	389,920,217	1.001	324,777,554	326,113,192	1.004	714,291,821	716,033,409	1.002
2007	431,394,707	432,401,244	1.002	379,450,076	378,271,782	0.997	810,844,783	810,673,026	1.000
2-yr avg			1.002			1.001			1.001
3-yr avg			1.001			1.000			1.001
4-yr avg			1.002			1.001			1.002
5-yr avg			1.002			1.001			1.002

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>
2002	310,877,333	311,346,540	1.002	250,489,878	254,714,238	1.017	561,367,211	566,060,778	1.008
2003	341,098,971	342,818,872	1.005	274,088,818	275,633,297	1.006	615,187,789	618,452,169	1.005
2004	365,964,418	365,592,843	0.999	326,091,403	324,813,969	0.996	692,055,821	690,406,812	0.998
2005	376,172,102	377,126,738	1.003	333,702,074	332,571,328	0.997	709,874,176	709,698,066	1.000
2006	389,935,720	390,821,108	1.002	326,097,761	326,791,528	1.002	716,033,481	717,612,636	1.002
2-yr avg			1.003			1.000			1.001
3-yr avg			1.001			0.998			1.000
4-yr avg			1.002			1.000			1.001
5-yr avg			1.002			1.004			1.003

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>
2001	288,787,343	289,720,330	1.003	223,135,636	224,898,447	1.008	511,922,979	514,618,777	1.005
2002	311,346,540	311,690,756	1.001	254,714,238	254,680,153	1.000	566,060,778	566,370,909	1.001
2003	340,956,233	341,976,199	1.003	273,615,633	274,149,564	1.002	614,571,866	616,125,763	1.003
2004	365,451,051	365,962,603	1.001	324,792,899	327,983,992	1.010	690,243,950	693,946,595	1.005
2005	377,207,408	377,391,478	1.000	332,490,896	331,654,164	0.997	709,698,304	709,045,642	0.999
2-yr avg			1.001			1.004			1.002
3-yr avg			1.001			1.003			1.002
4-yr avg			1.001			1.002			1.002
5-yr avg			1.002			1.003			1.003

North Carolina - Paid+Case

Policy Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
PY	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't
2000	279,421,251	279,729,604	1.001	219,892,352	223,896,939	1.018	499,313,603	503,626,543	1.009
2001	289,695,109	290,529,514	1.003	224,768,327	225,406,573	1.003	514,463,436	515,936,087	1.003
2002	310,117,007	311,002,096	1.003	253,750,711	254,011,875	1.001	563,867,718	565,013,971	1.002
2003	341,976,199	342,448,032	1.001	274,146,267	274,070,793	1.000	616,122,466	616,518,825	1.001
2004	366,411,491	366,379,071	1.000	327,736,228	327,536,164	0.999	694,147,719	693,915,235	1.000
2-yr avg			1.001			1.000			1.001
3-yr avg			1.001			1.000			1.001
4-yr avg			1.002			1.001			1.002
5-yr avg			1.002			1.004			1.003
Indemnity Losses			Medical Losses			Total Losses			
PY	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
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
2000	279,344,587	279,486,976	1.001	223,732,258	223,938,471	1.001	503,076,845	503,425,447	1.001
2001	287,896,319	287,980,038	1.000	224,118,553	223,081,819	0.995	512,014,872	511,061,857	0.998
2002	311,002,096	311,417,994	1.001	254,011,875	253,935,908	1.000	565,013,971	565,353,902	1.001
2003	342,584,124	343,264,027	1.002	273,935,913	274,460,085	1.002	616,520,037	617,724,112	1.002
2-yr avg			1.002			1.001			1.002
3-yr avg			1.001			0.999			1.000
4-yr avg			1.001			1.000			1.001
5-yr avg			1.001			0.997			0.999
Indemnity Losses			Medical Losses			Total Losses			
PY	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't
1998	261,589,511	262,095,710	1.002	200,707,735	201,788,760	1.005	462,297,246	463,884,470	1.003
1999	280,101,867	280,168,699	1.000	211,822,695	211,283,422	0.997	491,924,562	491,452,121	0.999
2000	278,782,180	279,067,349	1.001	223,287,164	227,443,217	1.019	502,069,344	506,510,566	1.009
2001	287,959,105	287,542,548	0.999	223,059,052	223,101,396	1.000	511,018,157	510,643,944	0.999
2002	311,626,132	311,447,343	0.999	253,728,311	250,139,529	0.986	565,354,443	561,586,872	0.993
2-yr avg			0.999			0.993			0.996
3-yr avg			1.000			1.002			1.000
4-yr avg			1.000			1.001			1.000
5-yr avg			1.000			1.001			1.001
Indemnity Losses			Medical Losses			Total Losses			
PY	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
1997	170,260,159	170,320,232	1.000	134,770,159	136,597,161	1.014	305,030,318	306,917,393	1.006
1998	261,252,642	261,568,753	1.001	201,570,761	203,688,241	1.011	462,823,403	465,256,994	1.005
1999	279,992,056	280,074,269	1.000	211,080,238	214,297,348	1.015	491,024,294	494,371,617	1.007
2000	279,073,326	279,637,752	1.002	227,441,520	227,165,613	0.999	506,514,846	506,803,365	1.001
2001	287,876,405	287,832,918	1.000	222,774,273	221,790,469	0.996	510,650,678	509,623,387	0.998
2-yr avg			1.001			0.998			1.000
3-yr avg			1.001			1.003			1.002
4-yr avg			1.001			1.005			1.003
5-yr avg			1.001			1.007			1.003
Indemnity Losses			Medical Losses			Total Losses			
PY	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't
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
1997	169,200,321	169,301,691	1.001	135,128,896	135,402,895	1.002	304,329,217	304,704,586	1.001
1998	261,497,653	262,759,540	1.005	203,595,938	201,786,363	0.991	465,093,591	464,545,903	0.999
1999	280,074,270	280,246,335	1.001	214,309,080	214,500,680	1.001	494,383,350	494,747,015	1.001
2000	279,844,258	280,688,926	1.003	226,981,566	228,408,597	1.006	506,825,824	509,097,523	1.004
2-yr avg			1.002			1.004			1.003
3-yr avg			1.003			0.999			1.001
4-yr avg			1.003			1.000			1.001
5-yr avg			1.002			1.001			1.001
Indemnity Losses			Medical Losses			Total Losses			
PY	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
1995	120,735,228	120,823,016	1.001	107,046,262	107,030,777	1.000	227,781,490	227,853,793	1.000
1996	141,219,257	141,366,138	1.001	116,851,937	117,159,328	1.003	258,071,194	258,525,466	1.002
1997	169,297,238	169,317,866	1.000	135,354,138	134,198,175	0.991	304,651,376	303,516,041	0.996
1998	262,759,540	262,906,706	1.001	201,832,083	202,123,605	1.001	464,591,623	465,030,311	1.001
1999	280,656,025	280,644,709	1.000	214,087,864	214,247,751	1.001	494,743,889	494,892,460	1.000
2-yr avg			1.001			1.001			1.001
3-yr avg			1.000			0.998			0.999
4-yr avg			1.001			0.999			1.000
5-yr avg			1.001			0.999			1.000

North Carolina - Paid

Accident Year Development Factors

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>
2013	38,699,260	145,801,242	3.768	100,789,532	199,823,404	1.983	139,488,792	345,624,646	2.478
2014	40,629,715	150,501,617	3.704	98,931,910	198,247,969	2.004	139,561,625	348,749,586	2.499
2015	40,574,648	151,009,189	3.722	89,938,007	185,410,043	2.062	130,512,655	336,419,232	2.578
2016	43,132,183	147,650,750	3.423	89,997,910	177,069,758	1.967	133,130,093	324,720,508	2.439
2017	41,759,056	151,834,732	3.636	94,730,446	177,059,296	1.869	136,489,502	328,894,028	2.410
2-yr avg			3.530			1.918			2.425
3-yr avg			3.594			1.966			2.476
4-yr avg			3.621			1.976			2.482
5-yr avg			3.651			1.977			2.481

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>
2012	153,889,999	234,435,752	1.523	218,355,799	253,052,914	1.159	372,245,798	487,488,666	1.310
2013	147,904,211	226,496,736	1.531	199,620,978	228,199,396	1.143	347,525,189	454,696,132	1.308
2014	150,501,617	230,855,849	1.534	198,247,969	233,105,110	1.176	348,749,586	463,960,959	1.330
2015	148,980,292	221,761,323	1.489	183,699,465	211,998,531	1.154	332,679,757	433,759,854	1.304
2016	146,760,169	214,818,657	1.464	176,527,232	200,436,589	1.135	323,287,401	415,255,246	1.284
2-yr avg			1.477			1.145			1.294
3-yr avg			1.496			1.155			1.306
4-yr avg			1.505			1.152			1.307
5-yr avg			1.508			1.153			1.307

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>
2011	239,066,573	287,642,619	1.203	256,199,193	275,531,919	1.075	495,265,766	563,174,538	1.137
2012	234,334,479	275,830,651	1.177	253,038,801	268,587,759	1.061	487,373,280	544,418,410	1.117
2013	226,496,736	263,349,575	1.163	228,199,396	244,248,025	1.070	454,696,132	507,597,600	1.116
2014	228,908,808	260,810,857	1.139	231,548,064	244,010,288	1.054	460,456,872	504,821,145	1.096
2015	219,473,314	253,711,460	1.156	210,756,791	222,194,028	1.054	430,230,105	475,905,488	1.106
2-yr avg			1.148			1.054			1.101
3-yr avg			1.153			1.059			1.106
4-yr avg			1.159			1.060			1.109
5-yr avg			1.168			1.063			1.114

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>
2010	287,209,011	315,664,967	1.099	261,089,001	276,486,816	1.059	548,298,012	592,151,783	1.080
2011	287,574,432	312,973,952	1.088	276,264,055	288,229,479	1.043	563,838,487	601,203,431	1.066
2012	275,837,401	294,942,590	1.069	268,587,837	277,443,043	1.033	544,425,238	572,385,633	1.051
2013	260,294,897	278,276,775	1.069	242,398,121	248,510,882	1.025	502,693,018	526,787,657	1.048
2014	258,266,459	272,701,396	1.056	242,658,537	247,961,730	1.022	500,924,996	520,663,126	1.039
2-yr avg			1.063			1.024			1.044
3-yr avg			1.065			1.027			1.046
4-yr avg			1.071			1.031			1.051
5-yr avg			1.076			1.036			1.057

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>
2009	312,698,689	330,687,360	1.058	269,776,686	281,478,193	1.043	582,475,375	612,165,553	1.051
2010	315,660,295	330,656,156	1.048	276,486,104	285,026,944	1.031	592,146,399	615,683,100	1.040
2011	312,962,943	327,149,336	1.045	288,195,674	300,491,037	1.043	601,158,617	627,640,373	1.044
2012	293,670,381	304,439,860	1.037	276,448,117	283,437,197	1.025	570,118,498	587,877,057	1.031
2013	276,093,724	282,875,501	1.025	247,440,606	250,762,091	1.013	523,534,330	533,637,592	1.019
2-yr avg			1.031			1.019			1.025
3-yr avg			1.036			1.027			1.031
4-yr avg			1.039			1.028			1.034
5-yr avg			1.043			1.031			1.037

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>
2008	393,114,689	405,115,150	1.031	313,052,096	318,550,635	1.018	706,166,785	723,665,785	1.025
2009	330,687,360	339,977,438	1.028	281,477,820	286,862,605	1.019	612,165,180	626,840,043	1.024
2010	330,304,389	339,736,668	1.029	284,836,676	291,089,287	1.022	615,141,065	630,825,955	1.025
2011	327,023,514	334,387,672	1.023	300,366,022	303,390,290	1.010	627,389,536	637,777,962	1.017
2012	301,423,662	306,503,603	1.017	281,113,696	285,286,968	1.015	582,537,358	591,790,571	1.016
2-yr avg			1.020			1.013			1.017
3-yr avg			1.023			1.016			1.019
4-yr avg			1.024			1.017			1.021
5-yr avg			1.026			1.017			1.021

North Carolina - Paid

Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>
2007	383,701,676	392,911,405	1.024	324,806,710	330,774,111	1.018	708,508,386	723,685,516	1.021
2008	405,232,587	414,132,661	1.022	318,636,403	325,295,491	1.021	723,868,990	739,428,152	1.021
2009	339,276,995	345,040,269	1.017	286,460,733	289,935,770	1.012	625,737,728	634,976,039	1.015
2010	339,259,002	344,416,687	1.015	290,416,489	294,897,783	1.015	629,675,491	639,314,470	1.015
2011	328,570,856	332,804,828	1.013	298,847,903	301,453,711	1.009	627,418,759	634,258,539	1.011
2-yr avg			1.014			1.012			1.013
3-yr avg			1.015			1.012			1.014
4-yr avg			1.017			1.014			1.016
5-yr avg			1.018			1.015			1.017

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>
2006	360,396,588	365,823,569	1.015	292,353,954	296,477,524	1.014	652,750,542	662,301,093	1.015
2007	392,911,405	398,696,539	1.015	330,774,111	334,955,489	1.013	723,685,516	733,652,028	1.014
2008	410,838,878	415,936,249	1.012	322,353,848	327,739,210	1.017	733,192,726	743,675,459	1.014
2009	344,963,599	349,393,201	1.013	289,857,481	292,919,991	1.011	634,821,080	642,313,192	1.012
2010	342,092,439	345,800,989	1.011	292,980,370	296,123,858	1.011	635,072,809	641,924,847	1.011
2-yr avg			1.012			1.011			1.012
3-yr avg			1.012			1.013			1.012
4-yr avg			1.013			1.013			1.013
5-yr avg			1.013			1.013			1.013

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>
2005	360,407,372	365,007,347	1.013	314,625,371	320,215,371	1.018	675,032,743	685,222,718	1.015
2006	365,823,569	369,933,018	1.011	296,477,524	299,506,213	1.010	662,301,093	669,439,231	1.011
2007	395,274,559	398,800,143	1.009	332,630,626	336,070,248	1.010	727,905,185	734,870,391	1.010
2008	415,936,249	419,246,274	1.008	327,737,959	332,250,783	1.014	743,674,208	751,497,057	1.011
2009	345,853,995	348,795,757	1.009	289,474,585	290,834,198	1.005	635,328,580	639,629,955	1.007
2-yr avg			1.009			1.010			1.009
3-yr avg			1.009			1.010			1.009
4-yr avg			1.009			1.010			1.010
5-yr avg			1.010			1.011			1.011

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>
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
2005	365,007,347	367,687,176	1.007	320,215,371	325,590,147	1.017	685,222,718	693,277,323	1.012
2006	366,481,521	369,186,975	1.007	296,491,614	300,267,860	1.013	662,973,135	669,454,835	1.010
2007	398,800,143	401,043,374	1.006	336,070,248	339,111,425	1.009	734,870,391	740,154,799	1.007
2008	417,316,404	418,938,730	1.004	329,869,060	333,372,622	1.011	747,185,464	752,311,352	1.007
2-yr avg			1.005			1.010			1.007
3-yr avg			1.006			1.011			1.008
4-yr avg			1.006			1.013			1.009
5-yr avg			1.006			1.011			1.008

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>	<u>11th</u>	<u>12th</u>	<u>Dev't</u>
2003	315,739,040	318,190,639	1.008	242,528,746	246,744,407	1.017	558,267,786	564,935,046	1.012
2004	349,111,478	351,031,226	1.005	267,437,130	269,441,925	1.007	616,548,608	620,473,151	1.006
2005	362,424,073	365,660,948	1.009	322,170,888	326,272,883	1.013	684,594,961	691,933,831	1.011
2006	369,181,975	372,145,445	1.008	300,266,292	307,914,787	1.025	669,448,267	680,060,232	1.016
2007	400,048,771	401,171,579	1.003	338,114,652	339,879,011	1.005	738,163,423	741,050,590	1.004
2-yr avg			1.006			1.015			1.010
3-yr avg			1.007			1.014			1.010
4-yr avg			1.006			1.013			1.009
5-yr avg			1.007			1.013			1.010

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>
2002	287,166,334	288,475,342	1.005	214,066,971	216,732,805	1.012	501,233,305	505,208,147	1.008
2003	318,190,639	320,048,895	1.006	246,744,407	248,644,346	1.008	564,935,046	568,693,241	1.007
2004	346,952,636	348,468,654	1.004	266,403,025	268,212,925	1.007	613,355,661	616,681,579	1.005
2005	365,519,156	366,480,790	1.003	326,251,813	328,529,565	1.007	691,770,969	695,010,355	1.005
2006	372,159,291	373,411,111	1.003	307,901,012	309,703,770	1.006	680,060,303	683,114,881	1.004
2-yr avg			1.003			1.007			1.005
3-yr avg			1.003			1.007			1.005
4-yr avg			1.004			1.007			1.005
5-yr avg			1.004			1.008			1.006

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Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
AY	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't
2001	274,332,864	275,007,261	1.002	206,816,035	208,643,355	1.009	481,148,899	483,650,616	1.005
2002	288,475,342	289,413,462	1.003	216,732,805	218,048,045	1.006	505,208,147	507,461,507	1.004
2003	318,570,886	319,803,879	1.004	247,318,860	248,870,006	1.006	565,889,746	568,673,885	1.005
2004	348,468,654	349,620,399	1.003	268,212,925	269,004,942	1.003	616,681,579	618,625,341	1.003
2005	366,625,629	368,199,389	1.004	328,385,152	330,400,166	1.006	695,010,781	698,599,555	1.005
2-yr avg			1.004			1.005			1.004
3-yr avg			1.004			1.005			1.004
4-yr avg			1.004			1.005			1.004
5-yr avg			1.003			1.006			1.004
Indemnity Losses			Medical Losses			Total Losses			
AY	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
2000	275,641,063	276,829,565	1.004	202,065,346	203,113,050	1.005	477,706,409	479,942,615	1.005
2001	274,968,553	276,366,408	1.005	208,487,646	210,409,680	1.009	483,456,199	486,776,088	1.007
2002	287,566,066	288,919,964	1.005	217,201,997	218,351,631	1.005	504,768,063	507,271,595	1.005
2003	319,803,879	320,566,363	1.002	248,866,709	250,169,410	1.005	568,670,588	570,735,773	1.004
2004	350,071,246	351,433,878	1.004	268,755,060	269,589,243	1.003	618,826,306	621,023,121	1.004
2-yr avg			1.003			1.004			1.004
3-yr avg			1.004			1.004			1.004
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
1999	270,262,730	272,622,411	1.009	196,450,340	199,131,417	1.014	466,713,070	471,753,828	1.011
2000	276,046,664	276,578,133	1.002	202,706,598	203,231,665	1.003	478,753,262	479,809,798	1.002
2001	274,572,744	275,165,333	1.002	208,995,863	210,834,195	1.009	483,568,607	485,999,528	1.005
2002	288,919,964	289,687,850	1.003	218,351,631	222,455,563	1.019	507,271,595	512,143,413	1.010
2003	320,728,829	321,876,052	1.004	250,007,562	251,311,426	1.005	570,736,391	573,187,478	1.004
2-yr avg			1.004			1.012			1.007
3-yr avg			1.003			1.011			1.006
4-yr avg			1.003			1.009			1.005
5-yr avg			1.004			1.010			1.006
Indemnity Losses			Medical Losses			Total Losses			
AY	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
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
1999	271,914,028	273,182,125	1.005	198,848,795	200,147,593	1.007	470,762,823	473,329,718	1.005
2000	276,332,066	277,020,121	1.002	202,988,890	203,458,737	1.002	479,320,956	480,478,858	1.002
2001	275,144,400	276,303,474	1.004	210,811,428	212,110,332	1.006	485,955,828	488,413,806	1.005
2002	289,858,831	290,528,936	1.002	222,285,690	222,720,485	1.002	512,144,521	513,249,421	1.002
2-yr avg			1.003			1.004			1.004
3-yr avg			1.003			1.003			1.003
4-yr avg			1.003			1.004			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
1997	153,678,083	154,123,059	1.003	113,095,822	113,426,330	1.003	266,773,905	267,549,389	1.003
1998	227,625,182	228,309,390	1.003	179,924,741	181,709,577	1.010	407,549,923	410,018,967	1.006
1999	273,041,790	273,450,840	1.001	199,982,014	200,876,784	1.004	473,023,804	474,327,624	1.003
2000	277,026,097	277,360,390	1.001	203,467,720	204,062,241	1.003	480,493,817	481,422,631	1.002
2001	276,620,585	277,371,893	1.003	211,802,382	217,091,504	1.025	488,422,967	494,463,397	1.012
2-yr avg			1.002			1.014			1.007
3-yr avg			1.002			1.011			1.006
4-yr avg			1.002			1.011			1.006
5-yr avg			1.002			1.009			1.005
Indemnity Losses			Medical Losses			Total Losses			
AY	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
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
1997	154,093,474	154,262,596	1.001	113,356,323	113,570,224	1.002	267,449,797	267,832,820	1.001
1998	228,301,878	230,588,994	1.010	181,642,077	183,181,241	1.008	409,943,955	413,770,235	1.009
1999	273,450,840	274,079,199	1.002	200,883,479	202,411,817	1.008	474,334,319	476,491,016	1.005
2000	277,576,978	278,202,072	1.002	203,862,560	204,448,649	1.003	481,439,538	482,650,721	1.003
2-yr avg			1.002			1.006			1.004
3-yr avg			1.005			1.006			1.006
4-yr avg			1.004			1.005			1.005
5-yr avg			1.003			1.005			1.004

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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>
2013	134,770,929	232,481,892	1.725	248,170,321	279,392,394	1.126	382,941,250	511,874,286	1.337
2014	142,970,511	235,157,425	1.645	252,776,283	278,912,672	1.103	395,746,794	514,070,097	1.299
2015	141,626,909	236,658,509	1.671	251,866,928	265,185,638	1.053	393,493,837	501,844,147	1.275
2016	137,287,277	219,007,509	1.595	234,710,324	242,369,784	1.033	371,997,601	461,377,293	1.240
2017	141,410,089	233,117,354	1.649	232,988,821	270,121,256	1.159	374,398,910	503,238,610	1.344
2-yr avg			1.622			1.096			1.292
3-yr avg			1.638			1.082			1.286
4-yr avg			1.640			1.087			1.290
5-yr avg			1.657			1.095			1.299

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>
2012	246,428,482	290,473,145	1.179	303,764,987	306,268,523	1.008	550,193,469	596,741,668	1.085
2013	234,576,024	275,628,843	1.175	279,176,959	273,514,936	0.980	513,752,983	549,143,779	1.069
2014	235,157,425	275,542,447	1.172	278,912,672	275,101,292	0.986	514,070,097	550,643,739	1.071
2015	234,124,539	267,761,209	1.144	263,054,777	258,473,348	0.983	497,179,316	526,234,557	1.058
2016	218,013,420	253,039,694	1.161	241,710,091	233,082,075	0.964	459,723,511	486,121,769	1.057
2-yr avg			1.153			0.974			1.058
3-yr avg			1.159			0.978			1.062
4-yr avg			1.163			0.978			1.064
5-yr avg			1.166			0.984			1.068

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>
2011	304,834,284	327,263,279	1.074	310,648,192	322,674,590	1.039	615,482,476	649,937,869	1.056
2012	290,278,215	307,886,429	1.061	306,193,252	308,406,724	1.007	596,471,467	616,293,153	1.033
2013	275,628,843	289,684,495	1.051	273,514,936	273,201,973	0.999	549,143,779	562,886,468	1.025
2014	273,211,821	284,264,206	1.040	273,342,207	270,223,627	0.989	546,554,028	554,487,833	1.015
2015	265,388,513	278,946,905	1.051	257,214,471	255,316,421	0.993	522,602,984	534,263,326	1.022
2-yr avg			1.046			0.991			1.019
3-yr avg			1.047			0.994			1.021
4-yr avg			1.051			0.997			1.024
5-yr avg			1.055			1.005			1.030

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>
2010	335,087,629	345,515,369	1.031	311,047,194	320,884,478	1.032	646,134,823	666,399,847	1.031
2011	327,195,092	338,795,086	1.035	323,406,726	326,908,948	1.011	650,601,818	665,704,034	1.023
2012	307,893,179	314,223,577	1.021	308,406,802	307,663,108	0.998	616,299,981	621,886,685	1.009
2013	286,604,600	292,123,826	1.019	271,337,092	270,126,152	0.996	557,941,692	562,249,978	1.008
2014	281,699,381	286,350,080	1.017	268,856,984	266,274,158	0.990	550,556,365	552,624,238	1.004
2-yr avg			1.018			0.993			1.006
3-yr avg			1.019			0.995			1.007
4-yr avg			1.023			0.999			1.011
5-yr avg			1.025			1.005			1.015

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>
2009	345,382,995	352,271,519	1.020	303,636,611	311,156,000	1.025	649,019,606	663,427,519	1.022
2010	345,510,697	353,162,591	1.022	320,883,766	324,108,550	1.010	666,394,463	677,271,141	1.016
2011	338,784,077	346,716,110	1.023	326,875,143	326,558,888	0.999	665,659,220	673,274,998	1.011
2012	312,921,743	317,676,120	1.015	306,645,451	306,115,874	0.998	619,567,194	623,791,994	1.007
2013	289,929,656	292,027,397	1.007	269,055,802	267,919,276	0.996	558,985,458	559,946,673	1.002
2-yr avg			1.011			0.997			1.005
3-yr avg			1.015			0.998			1.007
4-yr avg			1.017			1.001			1.009
5-yr avg			1.017			1.006			1.012

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>
2008	419,075,009	426,995,916	1.019	346,393,615	347,793,842	1.004	765,468,624	774,789,758	1.012
2009	352,271,519	356,763,897	1.013	311,155,627	312,320,564	1.004	663,427,146	669,084,461	1.009
2010	352,698,741	357,320,441	1.013	323,885,249	326,327,351	1.008	676,583,990	683,647,792	1.010
2011	346,590,288	348,356,657	1.005	326,433,873	320,983,900	0.983	673,024,161	669,340,557	0.995
2012	314,656,436	314,484,564	0.999	303,783,975	299,155,923	0.985	618,440,411	613,640,487	0.992
2-yr avg			1.002			0.984			0.994
3-yr avg			1.006			0.992			0.999
4-yr avg			1.008			0.995			1.002
5-yr avg			1.010			0.997			1.004

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Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>
2007	406,684,572	410,662,298	1.010	361,048,217	362,200,043	1.003	767,732,789	772,862,341	1.007
2008	427,113,353	431,733,276	1.011	347,879,610	351,520,955	1.010	774,992,963	783,254,231	1.011
2009	356,063,454	359,145,706	1.009	311,918,692	311,300,579	0.998	667,982,146	670,446,285	1.004
2010	356,842,775	358,354,727	1.004	325,654,553	328,148,997	1.008	682,497,328	686,503,724	1.006
2011	342,538,343	342,613,046	1.000	316,431,644	317,544,658	1.004	658,969,987	660,157,704	1.002
2-yr avg			1.002			1.006			1.004
3-yr avg			1.004			1.003			1.004
4-yr avg			1.006			1.005			1.006
5-yr avg			1.007			1.005			1.006
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>
2006	378,564,320	381,839,374	1.009	320,196,457	323,886,059	1.012	698,760,777	705,725,433	1.010
2007	410,662,298	410,617,874	1.000	362,200,043	360,813,116	0.996	772,862,341	771,430,990	0.998
2008	427,877,325	430,293,176	1.006	348,385,602	349,260,526	1.003	776,262,927	779,553,702	1.004
2009	359,069,036	360,728,541	1.005	311,222,290	312,621,393	1.004	670,291,326	673,349,934	1.005
2010	356,030,439	358,247,510	1.006	326,231,533	325,158,983	0.997	682,261,972	683,406,493	1.002
2-yr avg			1.006			1.001			1.004
3-yr avg			1.006			1.001			1.004
4-yr avg			1.004			1.000			1.002
5-yr avg			1.005			1.002			1.004
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>
2005	375,844,788	377,537,978	1.005	351,106,656	354,311,466	1.009	726,951,444	731,849,444	1.007
2006	381,839,374	383,050,314	1.003	323,886,059	323,381,629	0.998	705,725,433	706,431,943	1.001
2007	407,195,894	406,615,395	0.999	358,488,253	360,887,080	1.007	765,684,147	767,502,475	1.002
2008	430,293,176	431,690,649	1.003	349,259,275	351,832,280	1.007	779,552,451	783,522,929	1.005
2009	357,189,335	357,414,865	1.001	309,175,987	307,774,710	0.995	666,365,322	665,189,575	0.998
2-yr avg			1.002			1.001			1.002
3-yr avg			1.001			1.003			1.002
4-yr avg			1.002			1.002			1.002
5-yr avg			1.002			1.003			1.003
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>
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
2005	377,537,978	379,497,765	1.005	354,311,466	356,359,004	1.006	731,849,444	735,856,769	1.005
2006	379,598,817	379,842,670	1.001	320,362,820	321,692,832	1.004	699,961,637	701,535,502	1.002
2007	406,615,395	407,348,111	1.002	360,887,080	362,429,450	1.004	767,502,475	769,777,561	1.003
2008	429,671,109	430,283,402	1.001	349,336,443	348,956,173	0.999	779,007,552	779,239,575	1.000
2-yr avg			1.002			1.002			1.002
3-yr avg			1.001			1.002			1.002
4-yr avg			1.002			1.003			1.003
5-yr avg			1.003			1.003			1.003
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>
2003	328,566,353	329,398,535	1.003	270,171,455	273,182,384	1.011	598,737,808	602,580,919	1.006
2004	359,999,151	361,687,110	1.005	281,231,341	281,748,000	1.002	641,230,492	643,435,110	1.003
2005	374,178,250	374,299,427	1.000	352,879,689	351,050,393	0.995	727,057,939	725,349,820	0.998
2006	379,837,670	381,001,894	1.003	321,691,264	322,562,216	1.003	701,528,934	703,564,110	1.003
2007	406,353,508	407,443,412	1.003	361,432,677	361,147,366	0.999	767,786,185	768,590,778	1.001
2-yr avg			1.003			1.001			1.002
3-yr avg			1.002			0.999			1.001
4-yr avg			1.003			1.000			1.001
5-yr avg			1.003			1.002			1.002
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>
2002	295,115,446	295,952,607	1.003	231,697,524	234,520,414	1.012	526,812,970	530,473,021	1.007
2003	329,398,535	329,990,644	1.002	273,182,384	274,502,748	1.005	602,580,919	604,493,392	1.003
2004	357,608,520	357,833,531	1.001	278,709,100	278,703,046	1.000	636,317,620	636,536,577	1.000
2005	374,157,635	374,775,589	1.002	351,029,323	352,590,805	1.004	725,186,958	727,366,394	1.003
2006	381,015,740	381,438,450	1.001	322,548,441	322,055,994	0.998	703,564,181	703,494,444	1.000
2-yr avg			1.002			1.001			1.002
3-yr avg			1.001			1.001			1.001
4-yr avg			1.002			1.002			1.002
5-yr avg			1.002			1.004			1.003

North Carolina - Paid+Case

Accident Year Development Factors, Continued

Accident Year Development Factors, Continued									
	Indemnity Losses			Medical Losses			Total Losses		
<u>AY</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>
2001	281,184,165	281,480,486	1.001	226,751,514	231,987,271	1.023	507,935,679	513,467,757	1.011
2002	295,952,607	296,006,721	1.000	234,520,414	234,992,567	1.002	530,473,021	530,999,288	1.001
2003	328,512,635	329,344,204	1.003	272,739,915	273,541,449	1.003	601,252,550	602,885,653	1.003
2004	357,833,531	358,046,529	1.001	278,703,046	279,022,933	1.001	636,536,577	637,069,462	1.001
2005	374,920,428	375,011,702	1.000	352,446,392	352,641,656	1.001	727,366,820	727,653,358	1.000
2-yr avg			1.001			1.001			1.001
3-yr avg			1.001			1.002			1.001
4-yr avg			1.001			1.002			1.001
5-yr avg			1.001			1.006			1.003
	Indemnity Losses			Medical Losses			Total Losses		
<u>AY</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>
2000	280,808,301	281,033,493	1.001	212,947,241	211,236,271	0.992	493,755,542	492,269,764	0.997
2001	281,441,778	282,561,393	1.004	231,831,136	232,131,226	1.001	513,272,914	514,692,619	1.003
2002	294,159,325	294,524,990	1.001	234,146,519	232,648,767	0.994	528,305,844	527,173,757	0.998
2003	329,344,204	329,772,397	1.001	273,538,152	273,463,091	1.000	602,882,356	603,235,488	1.001
2004	358,497,376	358,628,041	1.000	278,773,051	278,397,669	0.999	637,270,427	637,025,710	1.000
2-yr avg			1.001			1.000			1.001
3-yr avg			1.001			0.998			1.000
4-yr avg			1.002			0.999			1.001
5-yr avg			1.001			0.997			1.000
	Indemnity Losses			Medical Losses			Total Losses		
<u>AY</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>	<u>15th</u>	<u>16th</u>	<u>Dev't</u>
1999	277,443,382	278,056,860	1.002	212,553,562	212,397,659	0.999	489,996,944	490,454,519	1.001
2000	280,250,592	280,212,126	1.000	210,829,819	210,337,631	0.998	491,080,411	490,549,757	0.999
2001	280,008,445	280,241,823	1.001	230,668,113	234,551,635	1.017	510,676,558	514,793,458	1.008
2002	294,524,990	294,952,643	1.001	232,648,767	232,777,829	1.001	527,173,757	527,730,472	1.001
2003	329,934,863	330,756,910	1.002	273,301,243	274,224,792	1.003	603,236,106	604,981,702	1.003
2-yr avg			1.002			1.002			1.002
3-yr avg			1.001			1.007			1.004
4-yr avg			1.001			1.005			1.003
5-yr avg			1.001			1.004			1.002
	Indemnity Losses			Medical Losses			Total Losses		
<u>AY</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>
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
1999	277,348,477	277,378,106	1.000	212,115,037	211,548,563	0.997	489,463,514	488,926,669	0.999
2000	279,966,059	279,925,490	1.000	210,094,856	210,167,785	1.000	490,060,915	490,093,275	1.000
2001	280,220,890	280,661,576	1.002	234,528,868	234,219,279	0.999	514,749,758	514,880,855	1.000
2002	295,123,624	294,744,451	0.999	232,607,956	228,130,269	0.981	527,731,580	522,874,720	0.991
2-yr avg			1.001			0.990			0.996
3-yr avg			1.000			0.993			0.997
4-yr avg			1.000			0.994			0.998
5-yr avg			1.000			0.997			0.999
	Indemnity Losses			Medical Losses			Total Losses		
<u>AY</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>	<u>17th</u>	<u>18th</u>	<u>Dev't</u>
1997	155,507,563	155,757,735	1.002	116,518,025	116,737,156	1.002	272,025,588	272,494,891	1.002
1998	230,974,760	231,402,672	1.002	190,093,220	193,070,705	1.016	421,067,980	424,473,377	1.008
1999	277,237,771	277,665,282	1.002	211,382,984	214,930,997	1.017	488,620,755	492,596,279	1.008
2000	279,931,466	280,280,207	1.001	210,176,768	210,482,355	1.001	490,108,234	490,762,562	1.001
2001	280,978,687	281,127,716	1.001	233,911,329	234,900,729	1.004	514,890,016	516,028,445	1.002
2-yr avg			1.001			1.003			1.002
3-yr avg			1.001			1.007			1.004
4-yr avg			1.002			1.010			1.005
5-yr avg			1.002			1.008			1.004
	Indemnity Losses			Medical Losses			Total Losses		
<u>AY</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>
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
1997	155,728,150	155,830,381	1.001	116,667,149	116,724,116	1.000	272,395,299	272,554,497	1.001
1998	231,395,160	232,658,423	1.005	193,003,205	190,015,687	0.985	424,398,365	422,674,110	0.996
1999	277,665,282	277,737,872	1.000	214,937,692	214,912,533	1.000	492,602,974	492,650,405	1.000
2000	280,496,795	281,236,867	1.003	210,282,674	210,471,695	1.001	490,779,469	491,708,562	1.002
2-yr avg			1.002			1.001			1.001
3-yr avg			1.003			0.995			0.999
4-yr avg			1.002			0.997			1.000
5-yr avg			1.001			0.998			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. Caution should be used in interpreting the data shown on these exhibits. For instance, the data, as it is shown, cannot be used to make a determination on the relative frequency of claims—the data must first be developed to an ultimate basis. In addition, consideration would have to be given to matching companies, shifts in premium and loss volume and any differences in reporting methods by company. This data does not correspond to the loss amounts in the response to Item 3(b) and has not been used in any loss cost level calculations.

North Carolina Open and Closed Claim Count Data*

Policy Year

Policy Year	Paid (Closed) Claim Counts			Outstanding (Open) Claim Counts			Total Claim Counts		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	<u>Indemnity</u>	Medical <u>Only</u>	<u>Total</u>	<u>Indemnity</u>	Medical <u>Only</u>	<u>Total</u>	<u>Indemnity</u>	Medical <u>Only</u>	<u>Total</u>
2013	10,251	31,446	41,697	212	34	246	10,463	31,480	41,943
2014	10,045	31,154	41,199	388	73	461	10,433	31,227	41,660
2015	9,493	31,100	40,593	763	176	939	10,256	31,276	41,532
2016	8,504	31,198	39,702	1,832	390	2,222	10,336	31,588	41,924
2017	5,348	29,414	34,762	4,684	2,084	6,768	10,032	31,498	41,530

Accident Year

Accident Year	Paid (Closed) Claim Counts			Outstanding (Open) Claim Counts			Total Claim Counts		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	<u>Indemnity</u>	Medical <u>Only</u>	<u>Total</u>	<u>Indemnity</u>	Medical <u>Only</u>	<u>Total</u>	<u>Indemnity</u>	Medical <u>Only</u>	<u>Total</u>
2014	10,248	31,369	41,617	261	34	295	10,509	31,403	41,912
2015	9,752	30,999	40,751	603	144	747	10,355	31,143	41,498
2016	9,123	31,497	40,620	1,185	267	1,452	10,308	31,764	42,072
2017	7,307	31,050	38,357	2,915	698	3,613	10,222	31,748	41,970
2018	2,478	22,826	25,304	6,917	7,248	14,165	9,395	30,074	39,469

* 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 12/31/18.

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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

<u>Indemnity</u>					<u>Medical</u>					<u>Combined (Indemnity + Medical)</u>							
<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2007	10,315,780	10,394,407	11,336,640	11,777,146	11,494,434	2007	2,061,258	1,160,156	1,177,272	1,263,067	1,772,425	2007	12,377,038	11,554,563	12,513,912	13,040,213	13,266,859
2008	7,272,462	8,684,264	9,356,325	9,243,440	9,605,350	2008	2,453,940	2,014,623	4,448,560	4,447,236	4,674,568	2008	9,726,402	10,698,887	13,804,885	13,690,676	14,279,918
2009	9,102,236	10,480,460	10,639,625	11,083,811	11,404,776	2009	3,234,209	2,951,062	2,924,390	2,891,800	2,873,911	2009	12,336,445	13,431,522	13,564,015	13,975,611	14,278,687
2010	12,177,029	12,392,599	13,127,810	13,361,696	13,362,432	2010	1,219,328	1,097,623	1,072,431	1,290,004	1,281,014	2010	13,396,357	13,490,222	14,200,241	14,651,700	14,643,446
2011	12,789,489	12,768,232	12,796,341	13,083,094	14,124,836	2011	786,166	699,731	672,148	765,453	4,005,835	2011	13,575,655	13,467,963	13,468,489	13,848,547	18,130,671
2012	7,448,799	8,032,458	7,948,515	8,524,940	8,703,025	2012	1,567,602	1,548,292	1,344,708	1,526,111	1,525,535	2012	9,016,401	9,580,750	9,293,223	10,051,051	10,228,560
2013	6,638,339	8,660,544	8,724,075	7,844,041		2013	921,764	878,812	885,538	851,038		2013	7,560,103	9,539,356	9,609,613	8,695,079	
2014	12,570,703	13,376,219	13,595,318			2014	1,855,228	1,305,245	1,134,131			2014	14,425,931	14,681,464	14,729,449		
2015	13,710,285	14,865,580				2015	1,133,388	964,668				2015	14,843,673	15,830,248			
2016	14,888,546					2016	1,681,225					2016	16,569,771				

<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>	<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>	<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>
2007	1.008	1.091	1.039	0.976	2007	0.563	1.015	1.073	1.403	2007	0.934	1.083	1.042	1.017
2008	1.194	1.077	0.988	1.039	2008	0.821	2.208	1.000	1.051	2008	1.100	1.290	0.992	1.043
2009	1.151	1.015	1.042	1.029	2009	0.912	0.991	0.989	0.994	2009	1.089	1.010	1.030	1.022
2010	1.018	1.059	1.018	1.000	2010	0.900	0.977	1.203	0.993	2010	1.007	1.053	1.032	0.999
2011	0.998	1.002	1.022	1.080	2011	0.890	0.961	1.139	5.233	2011	0.992	1.000	1.028	1.309
2012	1.078	0.990	1.073	1.021	2012	0.988	0.869	1.135	1.000	2012	1.063	0.970	1.082	1.018
2013	1.305	1.007	0.899		2013	0.953	1.008	0.961		2013	1.262	1.007	0.905	
2014	1.064	1.016			2014	0.704	0.869			2014	1.018	1.003		
2015	1.084				2015	0.851				2015	1.066			
5-yr Avg	1.106	1.015	1.011	1.034	5-yr Avg	0.877	0.937	1.085	1.854	5-yr Avg	1.080	1.007	1.015	1.078

Injury Type: Permanent Total

<u>Indemnity</u>					<u>Medical</u>					<u>Combined (Indemnity + Medical)</u>							
<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>	<u>Policy Year</u>	<u>1st Report</u>	<u>2nd Report</u>	<u>3rd Report</u>	<u>4th Report</u>	<u>5th Report</u>
2007	5,439,715	8,712,665	12,584,383	17,780,433	20,438,550	2007	21,628,630	38,951,756	42,232,315	58,540,788	60,821,642	2007	27,068,345	47,664,421	54,816,698	76,321,221	81,260,192
2008	6,216,842	10,339,934	12,068,370	17,748,380	20,746,045	2008	29,133,828	40,336,914	29,493,630	32,193,046	38,029,071	2008	35,350,670	50,676,848	41,562,000	49,941,426	58,775,116
2009	3,524,812	7,893,301	12,422,134	13,692,563	14,914,329	2009	16,206,131	22,968,170	28,272,698	31,124,226	37,000,517	2009	19,730,943	30,861,471	40,694,832	44,816,789	51,914,846
2010	3,563,472	5,536,489	6,782,484	7,597,333	10,230,840	2010	16,385,110	22,079,743	25,280,906	28,356,845	32,960,562	2010	19,948,582	27,616,232	32,063,390	35,953,978	43,191,402
2011	4,157,472	5,080,221	6,141,109	6,635,319	8,618,605	2011	30,938,365	35,704,506	43,431,135	43,735,935	28,712,711	2011	35,095,837	40,784,727	49,572,244	50,371,254	37,331,316
2012	4,332,187	6,960,369	8,518,895	13,116,672	12,211,481	2012	35,281,749	35,467,902	35,830,856	40,523,938	43,596,561	2012	39,613,936	42,428,271	44,349,751	53,640,610	55,808,042
2013	2,062,049	2,870,623	4,267,497	5,316,098		2013	16,452,835	18,004,298	15,642,134	15,383,484		2013	18,514,884	20,874,921	19,909,631	20,699,582	
2014	1,263,539	5,301,803	7,659,801			2014	3,668,743	13,374,417	14,059,350			2014	4,932,282	18,676,220	21,719,151		
2015	3,776,853	5,084,715				2015	8,861,802	14,095,442				2015	12,638,655	19,180,157			
2016	3,816,868					2016	14,695,618					2016	18,512,486				

<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>	<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>	<u>Policy Year</u>	<u>1st to 2nd</u>	<u>2nd to 3rd</u>	<u>3rd to 4th</u>	<u>4th to 5th</u>
2007	1.602	1.444	1.413	1.149	2007	1.801	1.084	1.386	1.039	2007	1.761	1.150	1.392	1.065
2008	1.663	1.167	1.471	1.169	2008	1.385	0.731	1.092	1.181	2008	1.434	0.820	1.202	1.177
2009	2.239	1.574	1.102	1.089	2009	1.417	1.231	1.101	1.189	2009	1.564	1.319	1.101	1.158
2010	1.554	1.225	1.120	1.347	2010	1.348	1.145	1.122	1.162	2010	1.384	1.161	1.121	1.201
2011	1.222	1.209	1.080	1.299	2011	1.154	1.216	1.007	0.657	2011	1.162	1.215	1.016	0.741
2012	1.607	1.224	1.540	0.931	2012	1.005	1.010	1.131	1.076	2012	1.071	1.045	1.209	1.040
2013	1.392	1.487	1.246		2013	1.094	0.869	0.983		2013	1.127	0.954	1.040	
2014	4.196	1.445			2014	3.646	1.051			2014	3.787	1.163		
2015	1.346				2015	1.591				2015	1.518			
5-yr Avg	1.953	1.318	1.218	1.167	5-yr Avg	1.698	1.058	1.069	1.053	5-yr Avg	1.733	1.108	1.097	1.063

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
2007	184,844,148	339,543,440	416,347,443	449,900,541	470,053,526	2007	190,620,562	263,646,802	293,438,193	312,100,679	326,432,700	2007	375,464,710	603,190,242	709,785,636	762,001,220	796,486,226
2008	174,007,834	325,244,847	392,528,615	432,765,927	451,677,974	2008	176,379,412	261,530,403	288,146,199	303,802,810	308,512,753	2008	350,387,246	586,775,250	680,674,814	736,568,737	760,190,727
2009	160,866,813	317,755,604	387,105,373	422,527,955	435,930,168	2009	163,082,265	257,400,953	282,516,725	296,076,607	304,135,581	2009	323,949,078	575,156,557	669,622,098	718,604,562	740,065,749
2010	157,775,044	318,788,518	381,050,752	411,731,594	422,397,846	2010	161,520,035	260,748,349	284,964,532	300,328,321	305,423,979	2010	319,295,079	579,536,867	666,015,284	712,059,915	727,821,825
2011	160,627,237	315,308,026	361,473,620	380,970,601	390,797,439	2011	163,317,291	264,452,723	279,108,947	284,209,655	285,144,482	2011	323,944,528	579,760,749	640,582,567	665,180,256	675,941,921
2012	147,759,235	294,440,167	338,338,212	351,459,609	359,142,800	2012	161,842,432	250,482,005	260,849,684	263,994,235	265,500,494	2012	309,601,667	544,922,172	599,187,896	615,453,844	624,643,294
2013	146,696,251	283,322,639	327,767,390	339,808,640		2013	147,201,444	223,147,451	234,108,499	239,571,409		2013	293,897,695	506,470,090	561,875,889	579,380,049	
2014	142,180,634	285,439,126	320,663,067			2014	145,822,763	234,159,165	238,184,204			2014	288,003,397	519,598,291	558,847,271		
2015	148,982,050	292,076,673				2015	141,973,421	215,149,218				2015	290,955,471	507,225,891			
2016	141,254,282					2016	133,654,330					2016	274,908,612				

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
2007	1.837	1.226	1.081	1.045	2007	1.383	1.113	1.064	1.046	2007	1.607	1.177	1.074	1.045
2008	1.869	1.207	1.103	1.044	2008	1.483	1.102	1.054	1.016	2008	1.675	1.160	1.082	1.032
2009	1.975	1.218	1.092	1.032	2009	1.578	1.098	1.048	1.027	2009	1.775	1.164	1.073	1.030
2010	2.021	1.195	1.081	1.026	2010	1.614	1.093	1.054	1.017	2010	1.815	1.149	1.069	1.022
2011	1.963	1.146	1.054	1.026	2011	1.619	1.055	1.018	1.003	2011	1.790	1.105	1.038	1.016
2012	1.993	1.149	1.039	1.022	2012	1.548	1.041	1.012	1.006	2012	1.760	1.100	1.027	1.015
2013	1.931	1.157	1.037		2013	1.516	1.049	1.023		2013	1.723	1.109	1.031	
2014	2.008	1.123			2014	1.606	1.017			2014	1.804	1.076		
2015	1.960				2015	1.515				2015	1.743			
5-yr Avg	1.971	1.154	1.061	1.030	5-yr Avg	1.561	1.051	1.031	1.014	5-yr Avg	1.764	1.108	1.048	1.023

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
2007	147,133,718	146,819,235	154,562,916	159,560,370	158,612,545	2007	177,550,699	142,670,583	135,471,117	136,597,252	134,271,330	2007	324,684,417	289,489,818	290,034,033	296,157,622	292,883,875
2008	143,061,273	136,052,193	145,274,718	145,661,569	145,787,128	2008	178,612,718	128,679,010	123,822,301	119,227,971	116,694,961	2008	321,673,991	264,731,203	269,097,019	264,889,540	262,482,089
2009	149,564,353	134,437,617	139,834,759	145,973,133	145,970,954	2009	180,556,726	122,270,601	115,597,757	114,603,708	113,744,601	2009	330,121,079	256,708,218	255,432,516	260,576,841	259,715,555
2010	154,079,454	140,155,311	147,977,552	151,422,796	154,129,697	2010	191,377,592	132,449,614	129,371,518	127,063,261	125,481,575	2010	345,457,046	272,604,925	277,349,070	278,486,057	279,611,272
2011	157,395,239	133,296,611	141,490,478	147,124,034	148,084,753	2011	204,261,364	133,997,632	129,976,104	130,877,449	129,121,170	2011	361,656,603	267,294,243	271,466,582	278,001,483	277,205,923
2012	158,138,755	137,822,759	145,252,397	147,979,462	149,694,461	2012	200,538,239	135,851,553	132,003,983	123,767,241	122,353,706	2012	358,676,994	273,674,312	277,256,380	271,746,703	272,048,167
2013	174,449,082	154,685,157	156,225,773	160,914,853		2013	208,500,662	140,383,224	131,415,212	126,730,241		2013	382,949,744	295,068,381	287,640,985	287,645,094	
2014	169,379,900	144,936,522	150,547,794			2014	215,409,447	126,644,071	117,832,101			2014	384,789,347	271,580,593	268,379,895		
2015	173,931,212	142,596,674				2015	202,495,731	123,371,374				2015	376,426,943	265,968,048			
2016	168,139,648					2016	187,582,195					2016	355,721,843				

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
2007	0.998	1.053	1.032	0.994	2007	0.804	0.950	1.008	0.983	2007	0.892	1.002	1.021	0.989
2008	0.951	1.068	1.003	1.001	2008	0.720	0.962	0.963	0.979	2008	0.823	1.016	0.984	0.991
2009	0.899	1.040	1.044	1.000	2009	0.677	0.945	0.991	0.993	2009	0.778	0.995	1.020	0.997
2010	0.910	1.056	1.023	1.018	2010	0.692	0.977	0.982	0.988	2010	0.789	1.017	1.004	1.004
2011	0.847	1.061	1.040	1.007	2011	0.656	0.970	1.007	0.987	2011	0.739	1.016	1.024	0.997
2012	0.872	1.054	1.019	1.012	2012	0.677	0.972	0.938	0.989	2012	0.763	1.013	0.980	1.001
2013	0.887	1.010	1.030		2013	0.673	0.936	0.964		2013	0.771	0.975	1.000	
2014	0.856	1.039			2014	0.588	0.930			2014	0.706	0.988		
2015	0.820				2015	0.609				2015	0.707			
5-yr Avg	0.856	1.044	1.031	1.008	5-yr Avg	0.641	0.957	0.976	0.987	5-yr Avg	0.737	1.002	1.006	0.998

NORTH CAROLINA

WORKERS COMPENSATION STATISTICAL PLAN DATA

Injury Type: Medical Only

Indemnity						Medical					Combined (Indemnity + Medical)						
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2007	0	0	0	0	0	2007	61,331,607	59,582,774	59,578,829	59,537,670	59,806,136	2007	61,331,607	59,582,774	59,578,829	59,537,670	59,806,136
2008	0	0	0	0	0	2008	54,706,851	54,094,956	53,804,374	53,687,839	53,565,914	2008	54,706,851	54,094,956	53,804,374	53,687,839	53,565,914
2009	0	0	0	0	0	2009	53,641,259	51,924,021	51,152,440	51,196,969	51,066,082	2009	53,641,259	51,924,021	51,152,440	51,196,969	51,066,082
2010	0	0	0	0	0	2010	56,463,618	53,419,943	53,562,313	53,460,507	53,474,684	2010	56,463,618	53,419,943	53,562,313	53,460,507	53,474,684
2011	0	0	0	0	0	2011	57,185,577	54,315,921	53,838,184	53,739,402	53,887,060	2011	57,185,577	54,315,921	53,838,184	53,739,402	53,887,060
2012	0	0	0	0	0	2012	55,481,393	53,573,322	52,935,565	53,025,974	52,723,053	2012	55,481,393	53,573,322	52,935,565	53,025,974	52,723,053
2013	0	0	0	0	0	2013	55,305,648	52,738,305	52,034,107	51,675,846		2013	55,305,648	52,738,305	52,034,107	51,675,846	
2014	0	0	0			2014	54,313,731	50,864,749	50,250,745			2014	54,313,731	50,864,749	50,250,745		
2015	0	0				2015	51,511,533	48,636,376				2015	51,511,533	48,636,376			
2016	0					2016	51,901,500					2016	51,901,500				

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
2007	-	-	-	-	2007	0.971	1.000	0.999	1.005	2007	0.971	1.000	0.999	1.005
2008	-	-	-	-	2008	0.989	0.995	0.998	0.998	2008	0.989	0.995	0.998	0.998
2009	-	-	-	-	2009	0.968	0.985	1.001	0.997	2009	0.968	0.985	1.001	0.997
2010	-	-	-	-	2010	0.946	1.003	0.998	1.000	2010	0.946	1.003	0.998	1.000
2011	-	-	-	-	2011	0.950	0.991	0.998	1.003	2011	0.950	0.991	0.998	1.003
2012	-	-	-	-	2012	0.966	0.988	1.002	0.994	2012	0.966	0.988	1.002	0.994
2013	-	-	-	-	2013	0.954	0.987	0.993		2013	0.954	0.987	0.993	
2014	-	-	-	-	2014	0.936	0.988			2014	0.936	0.988		
2015	-	-	-	-	2015	0.944				2015	0.944			
5-yr Avg	-	-	-	-	5-yr Avg	0.950	0.991	0.998	0.998	5-yr Avg	0.950	0.991	0.998	0.998

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
2007	347,733,361	505,469,747	594,831,382	639,018,490	660,599,055	2007	453,192,756	506,012,071	531,897,726	568,039,456	583,104,233	2007	800,926,117	1,011,481,818	1,126,729,108	1,207,057,946	1,243,703,288
2008	330,558,411	480,321,238	559,228,028	605,419,316	627,816,497	2008	441,286,749	486,655,906	499,715,064	513,358,902	521,477,267	2008	771,845,160	966,977,144	1,058,943,092	1,118,778,218	1,149,293,764
2009	323,058,214	470,566,982	550,001,891	593,277,462	608,220,227	2009	416,720,590	457,514,807	480,464,010	495,893,310	508,820,692	2009	739,778,804	928,081,789	1,030,465,901	1,089,170,772	1,117,040,919
2010	327,594,999	476,872,917	548,938,598	584,113,419	600,120,815	2010	426,965,683	469,795,272	494,251,700	510,498,738	518,621,814	2010	754,560,682	946,668,189	1,043,190,298	1,094,612,157	1,118,742,629
2011	334,969,437	466,453,090	521,901,548	547,813,048	561,625,633	2011	456,488,763	489,170,513	507,026,518	513,327,894	500,871,258	2011	791,458,200	955,623,603	1,028,928,066	1,061,140,942	1,062,496,891
2012	317,678,976	447,255,753	500,058,019	521,080,683	529,751,767	2012	454,711,415	476,923,074	482,964,796	482,837,499	485,699,349	2012	772,390,391	924,178,827	983,022,815	1,003,918,182	1,015,451,116
2013	329,845,721	449,538,963	496,984,735	513,883,632		2013	428,382,353	435,152,090	434,085,490	434,212,018		2013	758,228,074	884,691,053	931,070,225	948,095,650	
2014	325,394,776	449,053,670	492,465,980			2014	421,069,912	426,347,647	421,460,531			2014	746,464,688	875,401,317	913,926,511		
2015	340,400,400	454,623,642				2015	405,975,875	402,217,078				2015	746,376,275	856,840,720			
2016	328,099,344					2016	389,514,868					2016	717,614,212				

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
2007	1.454	1.177	1.074	1.034	2007	1.117	1.051	1.068	1.027	2007	1.263	1.114	1.071	1.030
2008	1.453	1.164	1.083	1.037	2008	1.103	1.027	1.027	1.016	2008	1.253	1.095	1.057	1.027
2009	1.457	1.169	1.079	1.025	2009	1.098	1.050	1.032	1.026	2009	1.255	1.110	1.057	1.026
2010	1.456	1.151	1.064	1.027	2010	1.100	1.052	1.033	1.016	2010	1.255	1.102	1.049	1.022
2011	1.393	1.119	1.050	1.025	2011	1.072	1.037	1.012	0.976	2011	1.207	1.077	1.031	1.001
2012	1.408	1.118	1.042	1.017	2012	1.049	1.013	1.000	1.006	2012	1.197	1.064	1.021	1.011
2013	1.363	1.106	1.034		2013	1.016	0.998	1.000		2013	1.167	1.052	1.018	
2014	1.380	1.097			2014	1.013	0.989			2014	1.173	1.044		
2015	1.336				2015	0.991				2015	1.148			
5-yr Avg	1.376	1.118	1.054	1.026	5-yr Avg	1.028	1.018	1.015	1.008	5-yr Avg	1.178	1.068	1.035	1.017

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Item

- 3(e) The filer shall provide for each of the loss amounts in Sub-item (3)(d) of this Rule the corresponding incurred claim counts and for each of the policy years in Sub-item (3)(d) of this Rule the aggregate earned exposures. Where small claims are reported in bulk, the filer shall provide such information as accurately as possible, given the imprecision inherent in such aggregate data.

Response

See attached Exhibit 3(e).

NORTH CAROLINA**WORKERS COMPENSATION STATISTICAL PLAN DATA****Aggregate Earned Exposures By Policy Year**

<u>Policy Year</u>	<u>Payroll</u>	<u>Std Earned Premium</u>
2007	104,856,221,350	2,320,940,278
2008	102,759,517,260	2,187,619,514
2009	101,253,928,148	2,027,446,187
2010	105,588,530,940	1,974,064,530
2011	110,463,263,203	2,023,353,043
2012	114,260,898,071	2,039,174,348
2013	120,398,777,466	2,167,805,883
2014	128,009,370,572	2,302,171,302
2015	136,350,490,945	2,433,922,182
2016	142,944,967,391	2,367,445,910

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>
2007	61	65	69	73	75	2007	18	27	36	50	61
2008	46	59	66	66	67	2008	20	32	37	52	59
2009	51	61	64	66	66	2009	15	26	42	46	49
2010	72	72	74	76	77	2010	11	19	25	26	31
2011	64	69	72	74	77	2011	15	19	22	25	30
2012	45	47	46	49	50	2012	10	13	15	24	28
2013	35	38	40	40		2013	8	10	12	16	
2014	56	56	59			2014	5	22	31		
2015	64	67				2015	15	25			
2016	66					2016	18				

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>
2007	7,192	9,174	9,652	9,804	9,841	2007	12,498	11,132	10,813	10,714	10,683
2008	6,418	9,086	9,422	9,552	9,590	2008	11,332	9,277	9,106	9,021	9,010
2009	5,951	9,006	9,362	9,481	9,543	2009	11,019	8,702	8,507	8,474	8,442
2010	5,971	9,083	9,396	9,500	9,520	2010	11,466	9,131	8,958	8,879	8,872
2011	6,163	9,294	9,573	9,622	9,655	2011	11,425	9,058	8,943	8,910	8,891
2012	5,989	8,794	9,095	9,144	9,173	2012	10,756	8,613	8,441	8,402	8,393
2013	6,002	8,732	9,085	9,159		2013	10,925	8,794	8,577	8,519	
2014	5,938	8,858	9,120			2014	11,058	8,744	8,578		
2015	5,907	8,839				2015	11,204	8,886			
2016	5,707					2016	11,224				

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>
2007	72,356	73,120	73,234	73,303	73,301	2007	92,125	93,518	93,804	93,944	93,961
2008	62,386	63,078	63,143	63,114	63,109	2008	80,202	81,532	81,774	81,805	81,835
2009	59,002	59,433	59,485	59,495	59,519	2009	76,038	77,228	77,460	77,562	77,619
2010	60,093	60,187	60,201	60,147	60,177	2010	77,613	78,492	78,654	78,628	78,677
2011	59,156	59,505	59,563	59,609	59,618	2011	76,823	77,945	78,173	78,240	78,271
2012	56,083	56,453	56,508	56,516	56,507	2012	72,883	73,920	74,105	74,135	74,151
2013	54,551	54,852	54,921	54,892		2013	71,521	72,426	72,635	72,626	
2014	54,546	55,077	55,151			2014	71,603	72,757	72,939		
2015	55,097	55,714				2015	72,287	73,531			
2016	54,899					2016	71,914				

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Item

- 3(f) The filer shall provide for each of the policy periods in Sub-items (3)(b) and (3)(d) of this Rule the law amendment factors for adjusting past losses to current benefit levels.

Response

See attached Exhibit 3(f).

North Carolina

Amendment Factors Adjusting Losses to the January 1, 2019 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>
1/16 - 12/16	1.000	1.000	1.000	1.000	1.000	1.019	1.007
1/15 - 12/15	1.000	1.000	1.000	1.000	1.000	1.018	1.006
1/14 - 12/14	1.000	1.000	1.000	1.000	1.000	0.990	0.995
1/13 - 12/13	1.000	1.000	1.000	1.000	1.000	0.971	0.985
1/12 - 12/12	1.000	1.000	1.000	1.000	1.000	0.957	0.977
1/11 - 12/11	1.030	0.999	0.995	0.999	0.997	0.954	0.974
1/10 - 12/10	1.197	0.995	0.973	0.995	0.981	0.949	0.963
1/09 - 12/09	1.222	0.994	0.970	0.994	0.979	0.948	0.962
1/08 - 12/08	1.222	0.994	0.970	0.994	0.979	0.948	0.962
1/07 - 12/07	1.222	0.994	0.970	0.994	0.979	0.948	0.962

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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 0.933 (-6.7%) and 0.921 (-7.9%) 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 0.933 (-6.7%) and 0.924 (-7.6%) for indemnity and medical, respectively.

- (ii) Multi-state trend factors based on the latest eight policy years and accident years of paid and paid + case data are not readily available. See attached Exhibit 4(b), which contains the available trend factors based on multi-state data. The multi-state trend factors are computed as premium-weighted averages of the annual trend factors filed in the specified jurisdictions. As seen in Exhibit 4(b), the average indemnity trend factor is 0.963 (-3.7%), while the average medical trend factor is 0.973 (-2.7%).

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.
FILED ANNUAL LOSS RATIO TRENDS
BASED ON FILINGS MADE DURING THE 2018/2019 FILING SEASON

<u>State</u>	<u>Indemnity</u>	<u>Medical</u>
ALABAMA	0.955	0.955
ALASKA	0.965	0.975
ARIZONA	0.940	0.990
ARKANSAS	0.945	0.960
COLORADO	0.945	0.970
CONNECTICUT	0.955	0.960
DISTRICT OF COLUMBIA	0.995	1.000
FLORIDA	0.965	0.980
GEORGIA	0.975	0.980
HAWAII	0.970	1.005
IDAHO	0.975	0.985
ILLINOIS	0.960	0.960
INDIANA	0.960	0.985
IOWA	0.985	0.990
KANSAS	0.945	0.965
KENTUCKY	0.965	0.950
LOUISIANA	0.970	0.985
MAINE	0.970	0.970
MARYLAND	0.965	0.970
MISSISSIPPI	0.960	0.965
MISSOURI	0.975	0.985
MONTANA	0.935	0.965
NEBRASKA	0.960	0.975
NEVADA	0.960	0.975
NEW HAMPSHIRE	0.955	0.970
NEW MEXICO	0.955	0.955
OKLAHOMA	0.985	0.985
OREGON	0.965	0.970
RHODE ISLAND	0.980	0.970
SOUTH CAROLINA	0.980	0.975
SOUTH DAKOTA	0.955	0.980
TENNESSEE	0.930	0.960
TEXAS	0.945	0.930
UTAH	0.950	0.965
VERMONT	0.980	0.985
VIRGINIA	0.973	1.008
<u>WEST VIRGINIA</u>	<u>0.935</u>	<u>0.945</u>
All States Average	0.963	0.973

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

2014	866	
2015	895	
2016	909	
2017	942	
2018	973	*
2019	1016	*
2020	1063	*
2021	1090	*

Policy Year

2008	758	
2009	769	
2010	794	
2011	815	
2012	834	
2013	852	
2014	878	
2015	901	
2016	922	
2017	955	*
2018	991	*
2019	1035	*
2020	1074	*

[^] 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	0.885
Change in trend	1.000
Change in benefits	1.005
Change in loss-based expense provisions	<u>1.008</u>
Overall Statewide Loss Costs change	0.897
Change in the assigned risk loss cost multiplier	1.054
Change in other expenses	<u>0.977</u>
Overall Statewide Assigned Risk Rate change	0.924

(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 Aggregate Loss Factors (formerly Table of Insurance Charges), please refer to the Retrospective Rating Plan Manual. In the Assigned Risk filing, the tax multiplier covers licenses, fees, assessments and taxes that the insurance carrier must pay on its collected premium. For voluntary business, each carrier calculates its own tax multiplier.

Expected Loss Rates and Discount Ratios

Expected Loss Rates

An expected loss rate (ELR) estimates the average expected loss level of a classification for the experience rating period. An ELR is a statewide rate that gets applied to payroll in hundreds to estimate the expected losses for a risk. These expected losses are compared with the actual losses of a risk during the experience rating period and used in the calculation of the experience modification (the "mod"). This North Carolina filing, proposed effective 4/1/2020, contains ELRs that will be used to estimate losses during the 4/1/2016 to 3/31/2019 time period for experience ratings to be issued between 4/1/2020 and 3/31/2021.

In the experience mod calculation, expected losses and actual losses must be at the same level to enable an "apples to apples" comparison. The actual losses reflect the statewide data during the experience rating period. Since the proposed loss costs are calculated to reflect the average loss levels of the proposed effective rating period, "unwinding" the proposed loss costs to the experience rating period can derive the ELR. This unwinding is accomplished through the application of ELR factors to the proposed underlying pure premiums. These ELR factors remove effects of development, benefit changes, trend, loss-based expenses, experience, assigned risk programs and any other factors that should not be reflected in the expected losses. The resulting total pure premium (after application of the ELR factors) is multiplied by the manual to earned ratio to derive the ELR for each classification.

Attached, immediately following the text of this memorandum, is an exhibit detailing the ELR factor calculation.

Average development, benefits, trend, and loss-based expenses:

The left half of the attached exhibit calculates the factors needed to remove the effects of development to ultimate, benefit changes, trend, etc. from the proposed underlying pure premiums. These factors are weighted with the latest three reports of statistical plan data to adjust the proposed underlying pure premiums by indemnity and medical.

Experience adjustment factor:

The proposed underlying pure premiums reflect the proposed experience change in the financial data time period. The ELRs need to reflect the experience change in the experience rating time period. The experience adjustment factor is the ratio of the experience change in the experience rating time period to the experience change in the financial data time period.

ELR composite factor:

The ELR composite factor removes offsets or assigned risk impacts from the proposed underlying pure premiums to bring them to a statewide level. For example, an offset for the change in assigned risk programs would be removed in this step.

Adjustment for Excess Provision and Undeveloped Loss Layer Between Ratemaking Limit and State Accident Limit:

These factors are applied to recognize the fact that limited losses are used in calculating the experience mod, but the underlying pure premiums reflect unlimited losses.

Discount Ratios

In experience rating, losses are divided into primary and excess portions. The discount ratio (d-ratio) represents the average ratio of expected "primary" losses to expected total losses for a classification. The function of the d-ratio is to determine what portion of the expected loss shall enter the experience mod calculation as the primary loss.

Under the Experience Rating Plan, a specific fixed dollar amount (called the "split point") is considered to be the primary portion of any loss that exceeds this amount. For a loss less than or equal to the split point, the entire loss is considered primary. In accordance with Item filing E-1402, the split point is adjusted for inflation over time. The below table provides historical split point values in North Carolina.

Date	Split Point
Prior to 4/1/13	\$5,000
Effective 4/1/13	\$10,000
Effective 4/1/14	\$13,500
Effective 4/1/15	\$15,500
Effective 4/1/16	\$16,000
Effective 4/1/17	\$16,500
Effective 4/1/18	\$16,500
Effective 4/1/19	\$17,000
Effective 4/1/20	\$17,500

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

ERA Experience Rating

Exp Rating 3rd rpt 04/01/16	WCSP 3rd rpt Losses	3:U Devel.*	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^4	Trended Losses
Fatal Likely	293,500	1.201	352,494	1.000	352,494	0.849	299,267
Permanent Total	6,011,511	1.201	7,219,825	1.000	7,219,825	0.849	6,129,631
Permanent Partial Likely	114,016,781	1.201	136,934,154	1.000	136,934,154	0.849	116,257,097
Temporary Total Likely	54,550,414	1.201	65,515,047	1.000	65,515,047	0.849	55,622,275
Likely	174,872,206	1.201	210,021,520	1.000	210,021,520	0.849	178,308,270
Fatal Not Likely	13,301,818	1.092	14,525,585	1.000	14,525,585	0.849	12,332,222
Permanent Partial Not Likely	199,585,084	1.092	217,946,912	1.000	217,946,912	0.849	185,036,928
Temporary Total Not Likely	94,076,688	1.092	102,731,743	1.000	102,731,743	0.849	87,219,250
Not-Likely	306,963,590	1.092	335,204,240	1.000	335,204,240	0.849	284,588,400
Medical Likely	117,427,311	1.132	132,927,716	1.019	135,453,343	0.885	119,876,209
Medical Not Likely	263,053,564	1.028	270,419,064	1.019	275,557,026	0.885	243,867,968
Medical	380,480,875	1.060	403,346,780	1.019	411,010,369	0.885	363,744,177

Exp Rating 2nd rpt 04/01/17	WCSP 2nd rpt Losses	2:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^3	Trended Losses
Fatal Likely	730,990	1.376	1,005,842	1.000	1,005,842	0.885	890,170
Permanent Total	3,273,794	1.376	4,504,741	1.000	4,504,741	0.885	3,986,696
Permanent Partial Likely	98,158,589	1.376	135,066,218	1.000	135,066,218	0.885	119,533,603
Temporary Total Likely	50,607,318	1.376	69,635,670	1.000	69,635,670	0.885	61,627,568
Likely	152,770,691	1.376	210,212,471	1.000	210,212,471	0.885	186,038,037
Fatal Not Likely	14,002,511	1.198	16,775,008	1.000	16,775,008	0.885	14,845,882
Permanent Partial Not Likely	191,016,845	1.198	228,838,180	1.000	228,838,180	0.885	202,521,789
Temporary Total Not Likely	90,601,060	1.198	108,540,070	1.000	108,540,070	0.885	96,057,962
Not Likely	295,620,416	1.198	354,153,258	1.000	354,153,258	0.885	313,425,633
Medical Likely	116,663,946	1.167	136,146,825	1.013	137,916,734	0.913	125,917,978
Medical Not Likely	255,918,479	1.029	263,340,115	1.013	266,763,536	0.913	243,555,108
Medical	372,582,425	1.072	399,486,940	1.013	404,680,270	0.913	369,473,086

Exp Rating 1st rpt 04/01/18	WCSP 1st rpt Losses	1:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^2	Trended Losses
Fatal Likely	0	2.156	0	1.000	0	0.922	0
Permanent Total	2,397,323	2.156	5,168,628	1.000	5,168,628	0.922	4,765,475
Permanent Partial Likely	37,070,820	2.156	79,924,688	1.000	79,924,688	0.922	73,690,562
Temporary Total Likely	53,135,762	2.156	114,560,703	1.000	114,560,703	0.922	105,624,968
Likely	92,603,905	2.156	199,654,019	1.000	199,654,019	0.922	184,081,005
Fatal Not Likely	14,761,544	1.543	22,777,062	1.000	22,777,062	0.922	21,000,451
Permanent Partial Not Likely	102,280,316	1.543	157,818,528	1.000	157,818,528	0.922	145,508,683
Temporary Total Not Likely	112,654,112	1.543	173,825,295	1.000	173,825,295	0.922	160,266,922
Not Likely	229,695,972	1.543	354,420,885	1.000	354,420,885	0.922	326,776,056
Medical Likely	103,918,209	1.238	128,650,743	1.003	129,036,695	0.941	121,423,530
Medical Not Likely	255,752,007	1.028	262,913,063	1.003	263,701,802	0.941	248,143,396
Medical	359,670,216	1.089	391,563,806	1.003	392,738,497	0.941	369,566,926

Injury Type	Development	x Benefit	x Trend	x(LBP)	= Total	Reciprocal
Indemnity	1.328	1.000	0.886	1.190	1.400	0.714
Medical	1.073	1.012	0.913	1.190	1.180	0.847
Total	1.208	1.005	0.897	1.190	1.296	0.772

* Development factor limited at \$500,000.

NORTH CAROLINA

04/01/20
1st Report WCSP Start: Jan-16
1st Report WCSP End: Dec-16

	Indemnity	Medical
1.) Reciprocal Weighted Averages	0.714	0.847
ERA Medical Adjustment Factor		0.900
Final Weighted Averages	0.714	0.762

	Overall
2.) (a) Trended WCSP Experience Change	1.032
(1) WCSP Experience Change	1.128
(2) WCSP Trend	0.915
(3) Adjustment to Target Off-Balance(Mult.)	1.000

(b) Financial Data Experience Change	0.885
(c) Experience Adj. Factor a)/(b)	1.166

3.) ELR Composite Factor (1)x(2)	1.000
(1) Adjustment Factor Unlikely to Appear	1.0000
(2) Change in MPM and Other Adjustments (Mult.)	1.000

	Indemnity	Medical
4.) Avg. RERP/GERT ELR Factor	0.833	0.988
Avg. ERA ELR Factor	0.833	0.888
[(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	0.871	0.829	0.802	0.759	0.713	0.665	0.614

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)]	0.726	0.691	0.668	0.632	0.594	0.554	0.511
Medical [(4 Med)x(5)x(6)x(7)]	0.773	0.736	0.712	0.674	0.633	0.591	0.545

9.) LAE & Assessment	
Loss Adj. Expense	1.190
Indemnity Assessment	1.00000
Medical Assessment	1.00000
Overall Assessment	1.00000

10.) Financial Data Annual Trend	
Indemnity	0.960
Medical	0.970

Table of Aggregate Loss Factors (Formerly the Table of Insurance Charges)

What is the Table of Aggregate Loss Factors?

Items R-1414 and R-1414-A introduce the Table of Aggregate Loss Factors, which replaced the Table of Insurance Charges, effective January 1st, 2019. This table is the source of the "aggregate excess loss factors" and "aggregate minimum loss factors," formerly known as "insurance charges and savings," used in the retrospective rating plans.

On a voluntary basis, the policyholder is hoping to reap the benefit of good experience at the risk of bearing the costs of possible bad experience within the limits of the plan. A retrospective rating plan responds to policyholder's loss experience by adjusting the final premium on the basis of this experience, subject to certain restrictions agreed upon in the policy at issuance. One important restriction is the limitation of the final premium to a maximum amount. When the policyholder chooses a maximum premium, the insurance company will then use an estimated average cost for the expected dollars above this maximum.

This type of limitation makes it possible for a policyholder to purchase a retrospectively rated policy, even if the policyholder cannot afford to pay for extremely adverse experience. The Table of Aggregate Loss Factors tabulates these average costs.

Many retrospectively rated plans also have a minimum premium set above the costs of servicing the policy. In this case, there will be an average credit in the premium of the insured because some policyholders will have losses below the minimum, resulting in a net savings to the insurer. This savings is distributed equitably to all plan participants. In addition to being the source of the aggregate excess loss factors, the Table is also the source of determining the aggregate minimum loss factors. An aggregate minimum loss factor is used to adjust the retrospective premium to account for the possibility that the premium will be capped at the minimum amount. It is common for a retrospectively rated policy to include both a maximum and a minimum premium amount, in which case a net aggregate loss factor is determined.

On average, it is expected that the losses paid by the policyholder plus the premium generated from the aggregate excess loss factor will sum to total expected losses. Although this may not always work perfectly due to the variability of actual losses for an individual insured, across a large portfolio of insureds, the expected retrospective premium equals guaranteed cost premium. This is called a balanced plan.

Why do we need aggregate excess loss factors?

Essentially, this question has to be answered in two steps:

- a) There is a need for retrospectively rated policies in the insurance marketplace.
- b) Although the policyholder may wish to pay his/her own losses within limits, he/she may not have the financial reserves to retain unlimited loss potential.

The first point is discussed in many places in the standard insurance literature. Some policyholders simply would like to pay for their own costs to the greatest extent possible without relying on industry rates. Others have a more specific reason—such as a belief that their safety program will produce superior results.

Few corporate entities are strong enough to retain unlimited exposure to loss. Even large insurance companies buy reinsurance to further spread the risk. Limiting the loss ratio in a retrospectively rated policy, and accounting for the cost of this limitation with an aggregate excess loss factor, is analogous to a reinsurance premium.

How is the Table of Aggregate Loss Factors structured?

To use the Table, one must know the Expected Claim Count Group assignment of a policyholder and the entry ratio for the subject retrospective rating plan.

Because of the law of large numbers, the variance in results tends to decrease with increasing premium size. Since aggregate excess loss factors measure the amount of loss above certain loss ratios, it follows that for any fixed maximum loss ratio, decreasing variance leads to decreasing aggregate loss factors for larger policyholders. The Table is therefore indexed by Expected Claim Count Groups, determined by expected number of claims for the policyholder (expected losses divided by the average cost per case).

The Table of Aggregate Loss Factors also needs an index determined by the loss ratio at which one wishes to measure the aggregate excess loss factor. If one used the actual loss ratio as the index, the Table would be valid for only one expected loss ratio. To eliminate the need to create a Table of Aggregate Loss Factors for each expected loss ratio, the entry ratio (the particular loss ratio divided by the expected loss ratio) concept is used. An entry ratio of 1.0 corresponds to the expected loss ratio. The entry ratios published in the Table of Aggregate Loss Factors range from 0.0 to 10.0, and are shown in increments of 0.01.

The loss limit is an optional premium element that limits the amount that a single claim can impact the final retrospective premium for the policy. For a given claim, the percentage of losses that are expected to exceed the loss limit divided by the total expected loss for the policy is measured by an excess loss ratio, or excess ratio. For low loss limits, excess ratios are higher and for high loss limits, excess ratios are lower. The Table of Aggregate Loss Factors is divided into 18 separate Sub-tables, each corresponding to a given Policy Excess Ratio Range. Because applying a loss limitation decreases the variance of the (limited) loss ratio for the policy, the aggregate excess loss factors are lower for Sub-tables corresponding to higher Policy Excess Ratio Ranges. Both the Policy Excess Ratio Range and the Expected Claim Count Group ranges are lookup tables found in Appendix A of NCCI's Retrospective Rating Plan Manual.

By using the two lookup tables, the Table of Aggregate Loss Factors automatically accounts for inflation in claim sizes over time. The Expected Claim Count Group is determined by the user by calculating the expected losses for the insured and dividing by the average cost per case. The average cost per case also underlies the calculation of the policy excess ratio, and its values are updated annually. These annual updates help keep the Retrospective Rating Plan in balance, allowing the Table of Aggregate Loss Factors to remain relevant over time, even if the average claim size is changing.

North Carolina

Calculation of State and Federal Tax Multipliers Effective April 1, 2020

	Assigned Risk
A. Proposed overall state loss assessments	1.0000
B. Proposed state premium taxes and assessments	
1. Premium Tax	0.0266
2. Miscellaneous Tax	0.0000
C. Total of proposed state premium taxes and assessments	0.0266
D. Proposed target cost ratio	0.672
E. Loss adjustment expense provision	1.190
F. State permissible loss ratio = $[(D) / ((A)+(E)-1.000)]$	0.565
G. Expense and Profit, excluding taxes and assessments = $1-(C)-(F)$	0.408
H. State tax multiplier = $[(G)+(A)x(F)] / [(F)+(G)] \times [1 / (1-(C))]$	1.027
I. Proposed overall federal assessment	1.068
J. State weight ^	0.205
K. Federal weight ^	0.795
L. Weighted federal assessment = $((A)x(J)) + ((I)x(K))$	1.054
M. Federal permissible loss ratio = $[(D) / ((E)+(L)-1.000)]$	0.540
N. Federal tax multiplier = $[(G)+(L)x(M)] / [(G)+(M)] \times [1 / (1-(C))]$	1.059

^ From F-class summary data.

Excess Loss Factors

At the onset of a policy, the insurer and the insured may agree that the final premium paid by the insured can be a function of not only the payroll, but also of the actual losses during the coverage period. An arrangement of this sort is formalized in the Retrospective Rating Plan as approved in most states. Ultimate premium is based on actual losses, expenses and a net aggregate loss factor to compensate for the application of maximum and minimum aggregate amounts.

For most insureds, the maximum premium can be a burdensome amount, but an amount they are reasonably confident they will not have to pay. However, there remains a fear that a single disastrous accident may cause enough loss by itself to result in the maximum premium being charged. Because of this, the insured may select a "loss limit" or cap on individual losses that enter the retrospective premium formula.

Charges for excess coverage can be calculated using excess loss factors (ELFs). These vary by the state and hazard group assignment of the insured as well as the selected loss limit. The excess coverage is on a per occurrence basis. Therefore, the portion of the loss in excess of the loss limit due to a single occurrence (possibly multiple-claim) is excluded from the calculation of the retrospective premium.

The ELF for a given loss limit can be applied to standard premium to generate the pure loss charge for the coverage. The tax multiplier is applied to the final retrospective premium to compensate for taxes, loss assessments and other miscellaneous items.

The distribution of losses in excess of the selected loss limit (i.e., the excess ratios) is central to the ELF calculation. These distributions vary by hazard group, injury type, and by the state's applicable benefit structure. In particular, North Carolina's benefits are considered "limited" due the existence of a specified duration of time for which benefits are payable.

11 NCAC 10.1111 – WORKERS’ COMPENSATION

Item

- 10(b) Describe all payments made to all consultants (including lawyers, actuaries, and economists) related to this filing and the previous one on workers’ compensation insurance. If payment cannot be specifically identified as related to particular filings, the filer shall estimate them.

Response

September 1, 2018 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 2018 for work specifically related to workers’ compensation insurance loss cost and residual market rate filings total approximately \$433,182.

Young Moore and Henderson, P.A.: The firm has billed the Rate Bureau approximately \$28,354 for fees in connection with the 2018 workers’ compensation insurance loss cost and residual market rate filings.

Financial Strategy Associates: The firm has billed the Rate Bureau approximately \$9,225 for services rendered in connection with the 2018 workers’ compensation insurance residual market rate filing.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$33,311 for services rendered in connection with the 2018 workers’ compensation insurance loss cost and residual market rate filings.

September 1, 2019 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 2019 for work specifically related to workers’ compensation insurance loss cost and residual market rate filings total approximately \$435,533.

Young Moore and Henderson, P.A.: The firm has billed the Rate Bureau approximately \$4,292 for fees in connection with the 2019 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 2019 workers' compensation insurance residual market rate filing.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$12,327 for services rendered in connection with the 2019 workers' compensation insurance loss cost and residual market rate filings.

George Zanjani: Dr. Zanjani has billed the Rate Bureau approximately \$11,520 for services rendered in connection with the 2019 workers' compensation insurance residual market rate filing.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 10(c) Identify and describe all changes in methodologies from the previous North Carolina workers compensation rate filing. If any collected or reported data required by this rule are provided within 30 days after the initial submittal of a filing, that data shall be made a part of the filing, provided the initial submittal acknowledges that it is incomplete and identifies specifically what further data are to be submitted within the time permitted. No filing otherwise complete shall be deemed to be proper until such time that all data required by this Rule have been submitted.

Response

- Annual changes to maximum weekly benefits have historically been analyzed, with the estimated impact—which is generally minor—being applied to bring historical losses to the latest benefit level. Beginning this year, the annual experience filing will simplify the benefit level calculations by no longer adjusting losses to account for historical annual changes in maximum indemnity benefits. Historical changes of this type will not be included in loss on-level factors. There is no expected overall loss cost/rate level impact due to this change.
- Historically, the DCCE portion of the Loss Adjustment Expense (LAE) provision has been calculated based on a countrywide provision, adjusted to the state level using calendar year data. This year, NCCI is no longer performing the countrywide DCCE analysis; instead, the proposed DCCE provision has been calculated more directly by utilizing North Carolina-specific paid DCCE and losses, reported on the NCCI Call for Policy Year Data. The determination of the AOE provision is unaffected by this change to the DCCE methodology.
- NCCI recently completed a full study of the United States Longshore and Harbor Workers' (USL&HW) coverage percentage factors using Unit Statistical Data. The indicated factor was calculated by comparing the average cost of claims subject to North Carolina's Workers Compensation Act to the average cost of claims subject to the USL&HW Act, and also comparing benefit structures between North Carolina and federal benefits. As a result, the benefit-only portion of the USL&HW factor is proposed to decrease from 1.80 to 1.50.
- For classifications with very low loss costs, the current multiplicative bound calculation can result in an upper and lower bound equal to the current loss cost. A modification is being made in such instances to allow the class code to move in the direction indicated by the data if the same directional change is indicated by both the class and industry group. In such instances, the upper or lower bound will be adjusted so that the proposed loss cost may change by one cent from the current loss cost in the direction indicated. This updated swing limit bound calculation can only impact classifications with loss costs of three cents or less given the current swing limit of 25%, and its application is expected to be rare. No class codes were impacted in the proposed Filings.

PRE-FILED TESTIMONY
OF
RAYMOND F. EVANS

NORTH CAROLINA WORKERS COMPENSATION INSURANCE
2019 LOSS COST FILING
BY THE NORTH CAROLINA RATE BUREAU

- Q. Would you state your full name and business address?
- A. Raymond F. Evans, Jr. CPCU, 2910 Sumner Boulevard, Raleigh, North Carolina.
- Q. Are you employed by the North Carolina Rate Bureau ("Bureau")?
- A. Yes.
- Q. In what capacity?
- A. I am the General Manager.
- Q. How long have you been employed by the Bureau?
- A. Since September 2000.
- Q. Would you summarize your educational background?
- A. I graduated from Ohio State University with a Bachelor of Science Degree in Accounting. I also have the designation of Chartered Property Casualty Underwriter.
- Q. What was your work experience after graduation and prior to your employment by the Bureau?
- A. From March 1966 to July 2000, I was employed by the State Auto Insurance Companies, Columbus, Ohio in various capacities, including the position of Executive Vice President of a subsidiary.
- Q. Can you identify Exhibits RB-1 through RB-5 and the 11 NCAC 10.1111 Responses?
- A. Yes. Exhibit RB-1 is a reference filing containing advisory prospective loss costs, the data and calculations underlying those loss costs, and the 11 NCAC 10.1111 Responses. Exhibits RB-2 through RB-5 contain the required accompanying prefiled testimony and exhibits. Together, these materials constitute a filing (the "Filing") that is dated August 30, 2019 submitted by the Bureau to the Honorable Mike Causey, Commissioner of Insurance, with respect to workers compensation insurance loss costs in North Carolina.
- Q. Does the Bureau have actuaries on its staff?

- A. Yes, the Bureau has an actuary on its staff. However, the Bureau continues to obtain actuarial expertise for preparation of the Filing from the Workers Compensation Committee, the National Council on Compensation Insurance, Inc. and from Milliman, Inc.
- Q. Does the Filing submitted to the Commissioner include, to the extent available, the information to be furnished in connection with filings under Article 36 of Chapter 58 of the General Statutes?
- A. Yes. Those data that were available have been submitted to the Commissioner as part of the Filing. As shown and explained in that submission, some data were not collected or, if collected, were not retrievable from the statistical data in the form requested. The individual circumstances with respect to such data are explained in the submission.
- Q Does that conclude your prefiled testimony?
- A. Yes.

PREFILED TESTIMONY
OF
BRETT S. FOSTER

2019 NORTH CAROLINA WORKERS COMPENSATION
LOSS COST AND ASSIGNED RISK RATE FILINGS
PROPOSED TO BE EFFECTIVE ON APRIL 1, 2020

Q. *Please state your name, title, employer, and position you hold.*

A. My name is Brett Foster, and I am a Manager and Associate Actuary for the National Council on Compensation Insurance, Inc. ("NCCI") in Boca Raton, Florida. My current responsibilities include oversight of the actuarial function, including the preparation of rate filings and presentation of actuarial testimony, for three jurisdictions (including North Carolina).

Q. *Would you outline your academic and professional training?*

A. I have a Bachelor of Science degree with majors in mathematics and economics from Missouri State University, in Springfield, Missouri. I am a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries and am in good standing with both of those organizations.

Q. *How long have you been employed by NCCI?*

A. I have worked for NCCI since June of 2012, during which time I have contributed in various areas of NCCI's Actuarial and Economic Services division, including class ratemaking, individual risk rating, legislative analysis, and aggregate ratemaking. In addition to overseeing the actuarial function for three jurisdictions, I am currently responsible for leading NCCI's aggregate ratemaking area.

Q. *Would you briefly describe the principal functions of NCCI?*

A. NCCI is the major data collector of workers compensation statistics and is recognized as the expert organization in workers compensation data collection, ratemaking, and research. NCCI's principal functions are to

collect and process statistical data, inspect and administer a detailed classification system and develop prices for workers compensation insurance that are not excessive, inadequate or unfairly discriminatory. It prepares manual loss costs, manual rates, rating plans and policy forms for use by its members and subscribers, and files this information with various supervisory authorities on their behalf.

Q. *Who belongs to NCCI?*

A. NCCI is an organization of some 600 members and subscribers who are insurance companies and self-insured funds writing workers compensation insurance. 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. Yes. One of the Filings proposes revised loss costs and rating values for the voluntary market. The other Filing proposes revised rates and rating

values for the Workers Compensation Insurance Plan, which is the assigned risk market.

Q. *What is the voluntary market and what is the assigned risk market?*

A. When insurers elect to provide employers workers compensation coverage in North Carolina's competitive marketplace, incorporating their own underwriting guidelines and expense needs, the group of policies issued to those employers constitutes the "voluntary market."

An employer unable to secure workers compensation insurance in the voluntary market obtains coverage through the Workers Compensation Insurance Plan, which is also called the "assigned risk" market. This "market of last resort" provides a method for those employers not written voluntarily to obtain coverage.

Q. *For the voluntary market, you mentioned a revision to the current loss costs has been filed. What is the difference between a loss cost and a rate?*

A. The term loss cost is used because, in general, it represents only that portion of the full rate that provides for loss and loss adjustment expenses. The North Carolina loss costs are not final rates because they do not include provisions for any of the remaining expenses (including production expenses, profit, contingencies, etc.) of an insurer.

In the North Carolina voluntary market, each carrier is responsible for considering its individual expense needs, developing a loss cost multiplier (LCM), and determining its final rates. The carrier-specific LCM is the expense loading (providing for all carrier expenses other than loss adjustment expense) an insurer applies to a set of loss costs to build its final rates. In this process, a carrier may elect to base its final rates on the loss costs in the Loss Cost filing.

Q. *If this loss cost revision were approved as filed, would all employers insured in the voluntary market receive a loss cost change equal to the overall average proposed change?*

- A. No. The proposed loss cost indication represents the overall average change for the voluntary market. The actual percentage loss cost change will vary between individual classification codes—some above and others below this average.

The proposed overall average change is equitably distributed to the various industry groups and then to the more than 500 individual classification codes during the ratemaking process. The final premium charged to a particular employer not only depends on the specific class codes in which the employer conducts business, but also on the individual insurer issuing the policy. Since in the voluntary market each insurer is responsible for determining its final rates, after reviewing its own expense needs, underwriting guidelines, etc., the final premium charged to any particular employer may vary among insurers.

- Q. *Please give us an overview of the process used to develop the Filings.*

- A. The latest available premium and loss data is collected by NCCI and NCRB from insurance companies and verified. Using this data, the expected costs associated with writing workers compensation insurance in North Carolina during the period April 1, 2020 through March 31, 2021 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 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 2017 and then \$10 million in 2018 would be questioned about the large change in premium amounts.

The third test is reconciliation. The North Carolina data submitted to NCCI is reconciled with the NAIC Annual Statement data submitted by companies to the North Carolina Department of Insurance.

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 10.3% from the current loss cost level for the industrial classifications.

Q. *What overall average rate level change does the Assigned Risk filing propose?*

A. The Assigned Risk rate filing seeks an overall average rate level decrease of 7.6% 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, 2020. 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 for policies becoming effective during the period April 1, 2020 through March 31, 2021. 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 2017 and is commonly referred to as "Policy Year 2017" data. The second block of data reflects the experience from all policies with effective dates during 2016 and is referred to as "Policy Year 2016" 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 term for the benefits carriers provide to or on behalf of injured workers. They can be in the form of medical services or indemnity (lost wage) payments. While several years of data were reviewed in connection with this year's actuarial analysis, data for Policy Years 2016 and 2017 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 2017 (Exhibit I, Section A) and 2016 (Exhibit I, Section B). An average of the separate Policy Year 2016 and 2017 loss cost level indications (Exhibit I, Section C) serves as the basis for the Rate Bureau's filed overall average voluntary loss cost level change.

In calculating the overall loss cost level change, the premium from these two policy years is the first focus. The premiums that have been collected must be "developed" to reflect future payroll audits (line 1 of Exhibit I, Sections A and B). Since the final premium totals for the recent policy years will not be known until all payroll audits have been completed, the application of premium development factors provides a projection of the amount by which the currently-reported premium totals will change when the final results are known.

Additionally, the premiums are brought to the current loss cost level and the portion that covers expenses is removed (line 2). These adjustments are necessary because we are trying to determine how much premium will be available for benefits, and the historical premium data still reflects old rates and includes the portion covering expenses. Since the current loss costs are being analyzed and updated, the reported historical premium is adjusted to this current loss cost level. Once the historical premium has been adjusted to the latest approved loss cost level, one may opine on the adequacy of the current set of loss costs in terms of providing for future losses.

Q. *Would you now describe the adjustments to the policy year indemnity and medical losses?*

A. Yes. The losses from these two blocks of data are reviewed. Indemnity and medical losses are analyzed separately. Initially, losses are limited to mitigate the impact of individual large workers compensation claims. Medical reserves for example can extend into the multi-million dollar range on extremely severe cases. At this stage, limiting such claims is appropriate in determining future loss costs and rates.

Next, the limited losses must be developed to their ultimate level (lines 4 and 16). This is especially necessary for workers compensation insurance because it takes many years before some losses are finally paid. For example, depending on the nature and seriousness of a work-related injury, indemnity payments may extend many years into the future. Further, since even the conditions giving rise to some of these losses may take many years to manifest themselves, several years may pass before some claims are even known to the insurer, let alone settled. Asbestosis claims are an example of this type of loss.

Next, since we are trying to estimate future losses and the data reflects historical benefit levels, the reported losses are adjusted to reflect the impact of any subsequent changes in the level of workers compensation benefits. This is accomplished in two steps (lines 5, 14, 17, and 26). The losses are then increased by 19.0% so that the final loss costs will include a provision for loss adjustment expense (lines 6 and 18).

The resulting loss figures (lines 8 and 20) are compared to the total estimated premium (line 3) that would be available to fund these losses. Next, the indemnity and medical cost ratios data must be trended to account for inflationary pressures between the time period of the historical data and the period when the loss costs will be in effect (lines 10 and 22). Trend adjusts the historical data to account for the differential impact of inflation on losses and premiums. If losses were changing at the same rate as payrolls, trend would not be needed since the change in losses would be exactly matched by a corresponding change in payrolls and,

therefore, premiums. On the other hand, if losses have been changing at a different rate than payroll, trend is necessary if historical data is to be used as a predictor of future losses.

The trend factors selected by the Rate Bureau and applied in these Filings are -4.0% per year for indemnity losses and -3.0% per year for medical losses.

The final step is to adjust the developed and limited cost ratios to an unlimited basis. This is accomplished in lines 12 and 24. The employed methodology involves replacing the amount of actual reported individual claim losses in excess of a North Carolina-specific dollar threshold with an excess loss provision. The excess provision represents the expected volume of losses in excess of the threshold. This procedure serves to smooth out the impact of large losses.

Q. *What are the final steps in determining the overall average voluntary loss cost level change?*

A. Indicated loss cost level changes for each of Policy Years 2016 and 2017 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 10.3% to the current voluntary loss cost level (Exhibit I, Section C).

Q. *What loss development methodologies were analyzed and utilized in connection with the Filings?*

A. The financial data were analyzed in order to select the most actuarially sound loss development projection methodology to be used in determining experience indications. This analysis involves identifying changes in the level of reserve adequacy and trends in development that could skew the results of one or more of the loss development projection methods. In addition, the base to which the loss development factors will be applied is analyzed in conjunction with the factors themselves.

The loss development projection methods examined in this year's analysis were based on (i) paid losses and (ii) paid losses plus case reserves. Results based on an average of these two loss development methodologies were chosen as being most appropriate for this year's Filings.

- Q. *After identifying the most appropriate loss development methodology, what is the next step in the process to compute the actual loss development factors?*
- A. After identifying the most appropriate loss development methodology, prior years' losses are examined to determine how they evolve from the time they are first reported to the time they are finally settled.

For inclusion in the Filings, (i) final paid loss development factors were derived based on an average of the two most recent historical factors at each age-to-age interval and (ii) final paid plus case loss development factors were derived based on an average of the five most recent historical factors at each age-to-age interval. Statewide loss development (tail) factors were used to develop losses from a nineteenth report to an ultimate basis. The tail factors used in the Filings are based on an average of the most recent ten historical factors at a nineteenth report.

- Q. *Please explain the tail factor methodology included in the Filings.*
- A. In workers compensation, payments and loss reserve changes persist for extended periods of time. The ultimate losses of a policy year are determined by multiplying the current reported losses by the expected loss development factor. This expected loss development factor is calculated as the product of individual age-to-age development factors (link ratios). However, due to data constraints, it is not possible to calculate all of the required individual link ratios. Therefore, it is necessary to aggregate all loss development that occurs after a nineteenth report into a single (tail) factor. Tail factors are calculated separately for indemnity and medical losses by comparing the changes in the volume of policy year paid plus case losses after a nineteenth report to the volume of policy year paid plus

case losses as of a nineteenth report, along with the application of a growth adjustment factor.

Q. *Will you please describe how the final indemnity and medical annual trend factors were determined for the Filings?*

A. Yes. The final trend factors were judgmentally selected by the NCRB after reviewing the results of several different trend estimates, including (i) a North Carolina frequency/severity trend analysis and (ii) indicated annual loss ratio trend factors.

A North Carolina-specific frequency/severity analysis was performed to separately examine changes in the frequency of workers compensation claims being filed and changes in their average cost per case. Indicated loss ratio trend factors based on both paid and paid plus case losses were also examined in order to review trend estimates that are independent of possible fluctuations in carrier-reported claim counts from year to year.

Q. *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 19.0% loss adjustment expense provision for use in the Filings.

Q. *Do the Filings reflect a change in the data used by the NCRB in selecting a loss adjustment expense provision?*

A. Yes, previously, the Defense and Cost Containment Expense (DCCE) portion of the LAE provision displayed in column (5) of Exhibit II-A Sheet 1 has been calculated based on a selected countrywide DCCE provision calculated from the NCCI Call for Loss Adjustment Expenses. This countrywide DCCE provision was adjusted by applying a North Carolina-specific relativity derived using NAIC Annual Statement payment data.

This year, the Filings present a more direct calculation of the DCCE

provision by utilizing North Carolina-specific paid DCCE and losses, which are reported on the NCCI Call for Policy Year Data. Utilizing policy year data for the DCCE calculation is consistent with the basis for the losses and premium underlying the loss cost level change (Exhibit I). The AOE ratios displayed in column (3) of Exhibit II-A Sheet 1 are unaffected by this change to the DCCE methodology.

Q. *Please explain the change in how annual increases to maximum weekly benefits are reflected in the Filings.*

A. The Filings propose a change in the handling of benefit changes that result from annual revisions in maximum weekly indemnity benefits. These benefit changes are tied to annual statutory changes in the State Average Weekly Wage (SAWW). NCCI has historically recognized annual SAWW-related changes to maximum weekly benefits via complex calculations relying on wage distributions, which vary the impacted inflation-sensitive parameters while holding all other values constant. The resulting impact became a benefit component of the indication and was used to bring historical indemnity losses to the proposed benefit level.

During a review of current procedures, NCCI determined that this adjustment unnecessarily increases the complexity of the calculation of expected benefit levels in the ratemaking process. Annual changes in maximum indemnity benefits reflect inflationary changes in premium/payroll; they do not result in changes to injured worker benefit levels over and above changes in wage inflation. Therefore, it is preferable to not explicitly adjust historical losses to account for these types of indemnity benefit changes.

The Rate Bureau adopted the change proposed by NCCI and, going forward, the impact on indemnity benefit costs due to annual adjustments to maximum weekly benefits because of changes in the SAWW will not be calculated or displayed in Appendix C of the Filings. Further, historical changes of this type will no longer be included in loss on-level factors. There is no expected overall loss cost level impact due to this change.

Q. *Are there other changes in methodology in these Filings?*

A. Yes, the Rate Bureau also adopted an NCCI change to the swing limit methodology. As part of NCCI's class ratemaking procedure, proposed loss costs by classification are subject to upper and lower bounds. The bounds are determined as the product of the swing limits by industry group and the classification's present loss cost. NCCI recently evaluated the bound calculations to determine if they are performing optimally, particularly for classifications with significantly low loss costs. In these cases, the current multiplicative bound calculation can result in an upper and lower bound equal to the current loss cost for a classification. For example, a classification with a loss cost of \$0.02 in a state with 25% swing limits and an indication of -10% would have upper and lower bounds both equal to \$0.02.

This restricts a classification's proposed loss cost to its present loss cost, eliminating any possible responsiveness to change indicated by the underlying data. To enhance responsiveness to the data in these scenarios, NCCI developed a modification to the calculation of loss cost bounds by classification when both the upper and lower bounds are equal to the current loss cost. In these cases, NCCI will review the change indicated by the classification and the corresponding industry group. If the direction of these two indications are aligned, the upper or lower bound will be adjusted so that the proposed loss cost may change by one cent from the present loss cost in the direction of the change indicated for the classification. As I noted above, the Rate Bureau adopted this modification.

Applications of this methodology change are expected to be rare. This year in the Filings, no adjustments have been made as a result of the proposed methodology. In future years, if a class code is adjusted per this methodology change, the affected class codes would be listed 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 decrease of 7.6% results (Exhibit I, Section D of the Assigned Risk filing).

Q. *Please explain the purpose and concept of the assigned risk differential.*

A. The primary purpose of the differential is to ensure equity between the assigned risk and voluntary markets. In order to help ensure a self-funded assigned risk market—one that does not require subsidization by participants in the voluntary market—the adequacy of the assigned risk differential is reviewed.

In North Carolina, as is usually the case, the combined experience for those employers in the assigned risk market is worse than the combined experience for those in the voluntary market. Therefore, during the

assigned risk ratemaking process, the assigned risk differential is applied to recognize this disparity.

Q. *Please explain how this year's proposed change in the assigned risk differential was determined.*

A. As documented in Exhibit II-E of the Assigned Risk filing, ten years of indicated loss cost differentials based on each of (i) paid and (ii) paid plus case data were reviewed. The selected change to the current loss cost differential is based on an average of the changes indicated by both the paid and paid plus case experience (Exhibit II-E, Sheet 1, line (e)).

Q. *Please briefly describe the provisions for the various assigned risk expense components contained in the Assigned Risk filing.*

A. The underlying detail and supporting calculations in connection with the various expense provisions contained in this year's proposed assigned risk rates are fully documented in Exhibit II of the Assigned Risk filing. As a summary, a brief description of each expense component is as follows:

- (i) Commission and brokerage – The 5.0% provision is the commission payable on assigned risk business, as required by the Workers Compensation Insurance Plan.
- (ii) Loss adjustment expense (LAE) – The selection of this component was discussed earlier in connection with the proposed voluntary loss cost level change.
- (iii) Other acquisition and general expense – This category includes provisions for various carrier expense items such as premium collection, underwriting, policy processing, advertising, and company operational and administrative expenses.
- (iv) Uncollectible premium provision – This provision recognizes the fact that not all premium earned by the carriers is collected (Exhibit II-F).

- (v) Underwriting profit – The underwriting profit analysis was conducted by Dr. Vander Weide and Dr. Zanjani.
- (vi) Taxes, licenses, and fees – This includes a 2.66% provision for the premium tax, including the regulatory surcharge (equal to 6.5% of the premium tax).
- (vii) Effect of expense constant and minimum premiums – It is expected that a \$160 expense constant, a minimum premium multiplier of 200, and a maximum minimum premium of \$1,500 will generate 16.9% of premium in the assigned risk market (Exhibit II-D).

Q. *Are there any additional changes in miscellaneous rating values contained in the Filings?*

A. Yes. The Filings propose a revision to the United States Longshore and Harbor Workers' (USL&HW) Coverage Percentage factor found on the Miscellaneous Values page in the Filings. The USL&HW Act is a federal law that extends federal benefits to employees such as harbor workers and others for disability or death resulting from an injury occurring upon the navigable waters of the United States. For USL&HW Act exposure that does not correspond to an F-class code, the USL&HW factor is applied to the industrial class loss cost for the portion of payroll that the USL&HW Act exposure represents.

NCCI's prior full study of the USL&HW factors was completed in 2003. Since that time, the revised factor has been updated annually with each filing to account for how federal benefits have changed relative to state benefits, as calculated and displayed in those filings. NCCI recently completed a full study of the USL&HW factors using Unit Statistical Data to determine the indicated USL&HW factor. As a result of this study, the Rate Bureau in these Filings proposes to decrease the benefits-only portion of the USL&HW factor from 1.8 to 1.5.

In future filings, the USL&HW factor will not be automatically adjusted annually for filed benefit changes as has been current practice. Instead,

unless a significant change to the state's benefit system occurs, NCCI will periodically review the current approved USL&HW factor to determine if an update to the USL&HW factor is warranted.

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 -9.3% from the current loss cost level. The Assigned Risk filing proposes an overall average rate level change of -6.6% 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 2019 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

Exhibit 1: Ultimate AOE Ratios

Accident Year	Ultimate AOE Ratio Based on Paid Data	Ultimate AOE Ratio Based on Incurred Data	Ultimate AOE Ratio Based on Avg. of Paid and Incurred Data
2012	6.9%	6.5%	6.7%
2013	7.1%	6.8%	7.0%
2014	7.0%	6.7%	6.9%
2015	7.3%	7.0%	7.2%
2016	7.9%	7.5%	7.7%
2017	8.3%	7.8%	8.1%
2018	8.1%	7.7%	7.9%

NATIONAL COUNCIL ON COMPENSATION INSURANCE 2019 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

Exhibit 2: Calculation of Ultimate AOE Ratios—Paid Data

Accident Year	(1)	(2)	(3)=(1)x(2)	(4)	(5)	(6)=(4)x(5)
	Paid AOE at Current Report	Cumulative Paid AOE Development Factors	Estimated Paid AOE Developed to a 10th Report	Paid Losses at Current Report	Cumulative Paid Loss Development Factors	Estimated Paid Losses Developed to a 10th Report
2012	1,739,599,418	1.039	1,807,443,795	16,744,876,648	1.060	17,749,569,247
2013	1,792,751,936	1.061	1,902,109,804	16,259,445,875	1.094	17,787,833,787
2014	1,711,786,105	1.093	1,870,982,213	15,682,463,360	1.145	17,956,420,547
2015	1,669,507,130	1.145	1,911,585,664	14,753,918,663	1.230	18,147,319,955
2016	1,666,476,549	1.242	2,069,763,874	12,995,274,078	1.403	18,232,369,531
2017	1,557,824,188	1.437	2,238,593,358	10,232,582,266	1.817	18,592,601,977
2018	1,063,796,927	2.137	2,273,334,033	4,936,850,078	3.981	19,653,600,161

Accident Year	(7)	(8)=(3)/(6)x(7)	(9)	(10)	(11)=[(8)+(9)] x (10)
	10th Report- to-Ultimate Paid AOE Tail Factor	Estimated Ultimate AOE Ratio Before Adjustments	Adjustment for AOE Below the Deductible Limit	Adjustment to Convert From Net to Gross of Deductible	Estimated Ultimate AOE Ratio After Adjustments
2012	0.910	9.3%	0.005	0.70	6.9%
2013	0.910	9.7%	0.004	0.70	7.1%
2014	0.910	9.5%	0.005	0.70	7.0%
2015	0.910	9.6%	0.008	0.70	7.3%
2016	0.910	10.4%	0.009	0.70	7.9%
2017	0.910	10.9%	0.010	0.70	8.3%
2018	0.910	10.6%	0.010	0.70	8.1%

NATIONAL COUNCIL ON COMPENSATION INSURANCE 2019 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

Exhibit 3: Calculation of Ultimate AOE Ratios—Incurred Data

Accident Year	(1)	(2)	(3)=(1)x(2)	(4)	(5)	(6)=(4)x(5)
	Incurred AOE at Current Report	Cumulative Incurred AOE at Current Development Factors	Estimated Incurred AOE Developed to a 10th Report	Incurred Losses at Current Report	Cumulative Incurred Loss at Current Development Factors	Estimated Incurred Losses Developed to a 10th Report
2012	1,914,083,150	1.014	1,940,880,314	22,001,626,805	0.997	21,935,621,925
2013	2,020,039,054	1.018	2,056,399,757	22,330,831,891	0.995	22,219,177,732
2014	1,989,657,656	1.019	2,027,461,151	22,585,153,651	0.988	22,314,131,807
2015	2,080,760,376	1.015	2,111,971,782	23,526,157,589	0.972	22,867,425,177
2016	2,237,936,060	1.011	2,262,553,357	24,179,250,969	0.955	23,091,184,675
2017	2,377,643,436	0.994	2,363,377,575	24,962,494,199	0.932	23,265,044,593
2018	2,432,242,890	0.957	2,327,656,446	25,565,620,314	0.907	23,188,017,625

Accident Year	(7)	(8)=(3)/(6)x(7)	(9)	(10)	(11)=[(8)+(9)] x (10)
	10th Report-to-Ultimate Incurred AOE Tail Factor	Estimated Ultimate AOE Ratio Before Adjustments	Adjustment for AOE Below the Deductible Limit	Adjustment to Convert From Net to Gross of Deductible	Estimated Ultimate AOE Ratio After Adjustments
2012	1.000	8.8%	0.005	0.70	6.5%
2013	1.000	9.3%	0.004	0.70	6.8%
2014	1.000	9.1%	0.005	0.70	6.7%
2015	1.000	9.2%	0.008	0.70	7.0%
2016	1.000	9.8%	0.009	0.70	7.5%
2017	1.000	10.2%	0.010	0.70	7.8%
2018	1.000	10.0%	0.010	0.70	7.7%

PRE-FILED TESTIMONY
OF
MARK MULVANEY
2019 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 31 years ago, and have remained focused on workers compensation issues, but have broadened my client base to include casualty actuarial consulting services to insurance companies, reinsurers, rating bureaus, insurance regulators, state funds, self-insurance groups and pools, and to individual public and private self-insured employers. Activities include ratemaking, reserving, company formation, merger and acquisition valuation, financial analysis and company modeling, software development, expert testimony, research, and special project work.

Q. What is Milliman?

A. Milliman is among the world's largest independent actuarial and consulting firms. Milliman was founded in Seattle in 1947 as Milliman & Robertson and today has offices in principal cities worldwide, covering markets in North America, Latin America, Europe, Asia and the Pacific, the Middle East, and Africa. Milliman employs more than 3,800 people, including specialists ranging from clinicians to economists. The firm has consulting practices in healthcare, employee benefits, property and casualty insurance, life insurance, and financial services. Milliman serves the full spectrum of business, financial, government, union, education, and nonprofit organizations.

Q. Were you engaged to provide actuarial services to the North Carolina Rate Bureau (the "Rate Bureau") in connection with its 2019 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 filing a 10.3% reduction in the overall level of loss costs for industrial classifications and a 9.3% decrease for Federal ("F") classifications.

Q. Do you know what the overall change in premium will be?

A. No, the overall change in premium will depend upon the actions of individual companies to adopt the loss costs, as well as the loadings for production and general expenses, taxes licenses and fees,

and profit that are included in their individual rate filings with the Insurance Department.

Q. Is the change in Loss Costs the same for each class code?

A. No, although the overall change is a decrease of 10.3% for industrial classifications and a decrease of 9.3% for the F classifications, the individual class codes within these broad groupings will change by different amounts. The industrial classifications are further organized by industry group and the average changes are as follows:

Manufacturing 9.3% decrease
Contracting 12.3% decrease
Office and Clerical 11.2% decrease
Goods and Services 10.4% decrease
Miscellaneous 8.1% decrease

Q. What is the proposed effective date of the filed loss costs?

A. April 1, 2020.

Q. When did the current loss costs take effect in North Carolina?

A. The current loss costs became effective April 1, 2019.

Q. For what period of time are the projections made?

A. The filed loss costs are anticipated to go into effect on April 1, 2020. Because it is anticipated that loss cost filings are made annually, these loss costs are expected to remain in effect until April 1, 2021. Therefore, loss costs are projected for policies to become effective from April 1, 2020 through March 31, 2021. 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, 2020 and the last covered claim could occur no later than March 31, 2022. Thus, the loss costs must be projected to be sufficient for occurrences over this two year period. To simplify the analysis, the Rate Bureau projects losses to the average occurrence date during this period.

Q. Let's begin discussing the industrial classifications. Can you provide more detail on what historical experience is used and how the projection is made for the industrial classifications?

A. Fundamentally, the proposed overall change in loss costs is based on Policy Year 2016 and Policy Year 2017 data, valued as of December 31, 2018.

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 2017, for example, consists of the experience of policies (both losses and exposures) with effective dates on any day during 2017.

Q. It's now September 2019, so policy year 2017 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 2017 was written on December 31, 2017 with normal expiration one year later. For the industrial classifications, the valuation date of the data is December 31, 2018. 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 2017 is the most recent complete policy year that could feasibly be included.

Q. What about Policy Year 2018?

A. As of December 31, 2018, policy year 2018 is incomplete. Most policies written in 2018 will continue in force during 2019. Roughly speaking, only one half of policy year 2018 written premium would be earned as of year-end 2018, and only one half of the claims that will eventually occur would have occurred by year-end 2018. The Rate Bureau does collect this data, even in its incomplete form. However, in my view, the losses and exposures are too immature to be used reliably for ratemaking.

Q. OK, tell me more about the projection process.

A. It is easiest to start with the overall change, and then work backwards exposing more layers of complexity as we go. Most insurance professionals are familiar with the term "loss ratio." A loss ratio is simply losses divided by premium. In North Carolina, the loss costs are required to include provision for losses, loss adjustment expenses, and loss-based assessments, but to exclude provision for other insurance company expenses and profit and contingencies. By convention, we often call a premium excluding expenses and profit a "pure premium." For convenience, we will define the term "loss and LAE pure premium ratio" as a numerator that includes losses, loss adjustment expenses, and loss-based assessments divided by a denominator that includes a provision in the premium for the same three elements. In essence, the numerator is the 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 2016 and policy year 2017 experience.

Q. What companies' data are included in policy year 2016 and policy year 2017 experience?

A. All companies are required to submit data to either the Rate Bureau or the NCCI. The data are aggregated at NCCI and NCCI reviews and validates the data in order to assemble an accurate database upon which to base the filing. However, some companies may not report, or their data cannot be validated and reconciled, in which case their data are excluded. Appendix A-IV of the filing shows a listing of all carriers writing more than 0.1% of the market that are excluded. This listing shows that one carrier representing 0.4% of the market was excluded for policy year 2017 and two carriers together representing 1.2% of the market were excluded for policy year 2016.

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 2016 and policy year 2017 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 (4/1/2019) 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 2016 and 2017 will therefore include many claims which have not been resolved as of December 31, 2018, 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 (2016 or 2017) to a 19th report. At the 19th report, the policy year ratio of paid loss to paid loss plus case reserves is selected based on an average of the five most recently available policy years that have a 19th report valuation and is used as a divisor. Additionally, a policy year 19th to ultimate limited case-incurred loss development factor is applied to obtain limited losses at ultimate.

In addition to using paid losses, the Rate Bureau also projects development on a case-incurred basis. Case-incurred losses are defined as losses paid to date, plus case reserves. Case reserves are estimates made by insurance adjusters for the future cost of a claim, considering the facts known to the adjuster at the time the estimate is made. As with paid losses, these values tend to grow as a cohort of claims matures, losses are paid, claims are closed, and the remaining case reserves are revalued.

For limited case-incurred losses the Rate Bureau used the unweighted average of the five most recently available age-to-age factors up to a 19th report. Five years were used consistent with the methodology used over the past several years.

In a manner consistent with the paid loss development, policy year cumulative development to a 19th report is first calculated. Additionally, a policy year 19th to ultimate limited case-incurred loss development factor is applied.

Because indemnity and medical losses typically develop at different rates, loss development factors are calculated separately for these components.

Q. Is this the same loss development methodology used in the prior filing?

A. Yes it is.

Q. Have you reviewed the loss development factors as calculated by the Rate Bureau?

A. Yes, I have.

Q. What are your conclusions?

A. I found the development factors and the development methods selected by the Rate Bureau to be reasonable.

Q. Why are "limited losses" used and what are the limits?

A. Some workers compensation losses can be very large, and can have a destabilizing effect on the losses for a policy year or on the loss development factors. Consequently, the losses for policy years 2016 and 2017 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 1.006 (0.6%) to include losses excess of the limit. This factor is based on the fitted severity distributions used for the Excess Loss Pure Premium Factors in the Retrospective Rating Plan.

As might be expected, the loss limit will generally increase over time as inflation drives loss costs upward. For example, the loss limit for the midpoint of loss cost use (March 22, 2021) is approximately \$12.8 million. However, this limit is detrended to obtain the individual loss limit in each historical policy year. Appendix A-II of the filing shows the factor to include losses excess of the limit and the limits used in each year.

Additionally, the Rate Bureau will identify certain large multi-claim occurrences as catastrophes and assign them a catastrophe number to be excluded entirely from the experience used to derive the loss cost change. There were no such catastrophes identified for either policy year 2016 or policy

year 2017.

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 2016 and policy year 2017 will receive benefits based on the law that was in effect on the date of occurrence. The benefits that will ultimately be paid for the occurrences during the expected effective period will be based on the level of benefits during that time period. By convention, the Rate Bureau estimates changes in benefits in two stages. The first adjustment is from the average benefit level based on the claims in each policy year up to the benefit level included in the April 1, 2019 filing. This adjustment is calculated in Appendix A-I of the filing. The second adjustment is for the impact of the revised medical fee schedules: the Hospital Inpatient fee schedule change effective October 1, 2018 and other components of the medical fee schedule change effective January 1, 2019. The impact of these changes is summarized in Appendix C of the filing. This filing makes a minor change to the way the impact of the annual changes in benefit cost due to changes in the maximum weekly indemnity benefits are included in the filing. Previous filings incorporated factors representing those changes in both the first stage and second stage benefit level adjustments discussed above. This filing no longer calculates factors representing the impact of the changes in maximum weekly indemnity benefits, instead allowing any potential impact of these factors to emerge in the trend factor (discussed below).

Q. In your opinion, is it reasonable to no longer calculate factors representing the impact of the change in maximum weekly indemnity benefits?

A. Yes, it is reasonable for several reasons. First, I expect that the difference in the approach is immaterial to the result. In the prior approach, maximum weekly benefit factors were used to explicitly adjust prior indemnity losses used in the loss ratio projection. Additionally, losses after the adjustment were used in the trend calculation. By including the factors in the loss data used to calibrate the trend, the trends would reflect the growth in losses in excess of the benefit level factors used to adjust the data. In the new approach, with no explicit adjustment for the maximum weekly benefit maximums, the trend factors would pick up any effects in the data that are left off by not including the maximum weekly benefit change factors. The change essentially moves the impact of changes in maximum weekly benefit from one part of the filing to another. Second, removing the explicit adjustment for the indemnity maximum weekly benefit changes simplifies the filing without sacrificing accuracy. Finally, the impact of the maximum weekly benefits was previously calculated using an instantaneous model, comparing the cost of claims immediately before and after the change. To the extent that both the uncapped benefits and benefits capped by the maximum move

proportional to wage growth, in my opinion, the trend factors are the better place for these effects. In the end, however, either approach is reasonable.

Q. In your opinion, are the benefit level factors calculated and applied by the Rate Bureau reasonable?

A. Yes they are.

Q. How are loss adjustment expenses included in the filed loss costs?

A. Loss adjustment expenses are included by multiplying estimated loss costs by a factor which represents the ratio of loss adjustment expenses to losses. The Rate Bureau uses three sources of information for the ratio of loss adjustment expenses to losses. The first, used for Defense and Cost Containment Expenses (DCCE), is North Carolina Policy Year data where the ratio of DCCE to loss is developed to ultimate by policy year. This first source has changed from previous filings which used countrywide accident year ratios of DCCE to loss, developed to ultimate, and adjusted to North Carolina level by multiplying by a ratio, the numerator of which was the North Carolina ratio of calendar year paid DCCE to calendar year paid loss, and the denominator of which was the countrywide ratio of calendar year paid DCCE to calendar year paid loss. Using the North Carolina Policy Year data for this component is more direct, simpler, and preferred. The second source of information is countrywide accident year ratios of Adjusting and Other Expenses (AOE), developed to ultimate and based on a special call for accident year loss adjustment expenses. The third source is the North Carolina calendar year ratios of total LAE to total loss from insurance company statutory annual statements page 14.

Q. What factor did the Rate Bureau select to incorporate loss adjustment expenses?

A. The Rate Bureau selected a factor of 1.190, an increase from the 1.180 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 2016 and 2017, even after adjustment for development and on-leveling, represents the ultimate

level of costs during policy year 2016 and 2017 respectively. However, the loss costs are proposed to be applied to policies effective from 4/1/2020 through 3/31/2021. 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 2003 through 2017, but focused chiefly on policy years 2010 to 2017. 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 4/1/2019 loss cost level, the pure premiums that form the denominator are also adjusted to the policy year 2017 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 2017 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 2017 wage levels) and a denominator consistent with the denominator of the frequency trend (developed pure premiums adjusted to current loss cost and 2017 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 0.960 (a negative 4.0% annual trend). Their medical pure premium annual trend selection was a factor of 0.970 (a negative 3.0% annual trend). The end result is that the combined trend rate is negative, implying that loss costs are expected to improve between the time they were last observed (policy year 2016 and policy year 2017) and the time that they will be used (policies written between 4/1/2020 and 3/31/2021).

Q. What trends did the Rate Bureau use for the loss costs currently in effect?

A. The current loss costs incorporated a negative 4.0% indemnity annual trend and a negative 3.0% medical annual trend.

Q. In your opinion, are the Rate Bureau's annual trends reasonable?

A. Yes.

Q. You have explained the experience used in the loss cost filing, the adjustment made to the data with respect to development, the adjustment to current loss cost level, the adjustment to current benefit level, the adjustment to include losses excess of the loss limit, the adjustment to include loss adjustment expenses, and the adjustment for trend. You have concluded that each of these was reasonable, have you not?

A. Yes.

Q. In your opinion, are there any adjustments or factors that the Rate Bureau should have included in its analysis but has not?

A. No there are not.

Q. Do you have an opinion on the reasonableness of the overall change in loss costs proposed by the Rate Bureau?

A. Yes, my conclusion is that the Rate Bureau used appropriate actuarial methods and reasonable assumptions in its calculation of the overall change in loss costs in the voluntary loss cost filing. I therefore conclude that the result, a filing for an overall decrease in the level of loss costs by 10.3% for the industrial classifications, is reasonable and actuarially sound.

Q. Has the methodology used by the Rate Bureau to determine the overall change in loss cost level materially changed from the methodology used in the prior loss cost filing?

A. No it has not.

Q. Have you reviewed the methodology the Rate Bureau used to calculate the industry group differentials?

A. Yes I have.

Q. Do you have an opinion as to whether that methodology, the resulting industry group differentials, and the resulting changes by industry group are reasonable?

A. Yes, I believe that the methodology, the resulting industry group differentials, and the resulting changes by industry group are all reasonable.

Q. 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 9.3% for the F classifications are reasonable.

Q. For the industrial classifications, have you reviewed the methodology used to spread the overall industry group changes to loss cost level to the individual classification loss costs within each industry group?

A. Yes I have.

Q. Have there been any changes to the methodology used to distribute the overall loss cost change by industry group to the individual classifications within each industry?

A. No there have not.

Q. Are swing limits still applied?

A. Yes. Swing limits are applied similarly to prior filings, namely, the maximum loss cost change for any given classification is limited. For the industrial classifications, the limits remain the industry group average change plus or minus 25%. For the F classifications, the Rate Bureau is continuing with the plus or minus 15% used in the prior filing. There is, however, a change in procedure that is being implemented that currently affects no loss costs in this filing, but has the potential to affect a loss cost in future filings.

Q. What is the nature of this change?

A. It was recognized that the swing limit approach described above could potentially trap a loss cost at no change in the rare case that the prior loss cost was so small that application of the swing limits produces no change due to rounding. In this event, a loss cost could potentially become forever trapped at this level and never respond to any changes indicated by the data. The solution is to establish a minimum swing limit of one cent in the direction of the industry group change when the upper and lower bounds of the swing limit are equal.

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.