



August 31, 2012

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

Re: Workers Compensation Insurance
2012 Loss Costs Filing

Dear Commissioner Goodwin:

Pursuant to the provisions of Article 36, Chapter 58 of the General Statutes of North Carolina, enclosed is the filing for workers compensation insurance prospective advisory loss costs, rating values and miscellaneous values applicable to new and renewal policies becoming effective on or after April 1, 2013.

The enclosed memoranda, exhibits, testimony and other supporting detail explain the calculations underlying, on average, a 0.5% decrease from loss costs approved effective April 1, 2011. By industry group, the changes are: Manufacturing 0.0% increase; Contracting 1.4% decrease; Office & Clerical 4.9% decrease; Goods & Services 1.7% increase; and Miscellaneous 0.9% 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 0.9% 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) Jay A. Rosen, FCAS, MAAA — National Council on Compensation Insurance, Inc. and (c) Mark Mulvaney, FCAS, MAAA — Milliman, Inc. are enclosed.

Subsequent to the approval of the loss costs reference filing, a copy of Exhibit RB-1 (Part I and Part II only) of the filing will be provided to each of our member companies.

As you are likely aware, the North Carolina Industrial Commission has proposed a number of new and revised rules and regulations pertaining to workers compensation insurance in North Carolina, and these proposals are currently in the promulgation process. Once any new rules and regulations are finalized, we will review them to determine whether they impact the advisory loss costs and whether a separate filing to reflect any such impact is required.

Sincerely,

Raymond F. Evans, Jr., CPCU
General Manager

RFE:dms

Enclosures

NORTH CAROLINA - LOSS COSTS

SUMMARY

Proposed Effective Date

April 1, 2013

I. Industrial Classifications

Overall Proposed Change in Pure Premium Level

- New and Renewal Policies -0.5%

By Industry Group

Manufacturing 0.0%

Contracting -1.4%

Office and Clerical -4.9%

Goods and Services +1.7%

Miscellaneous -0.9%

Overall -0.5%

II. Federal Classifications

Overall Proposed Change in Pure Premium Level

- New and Renewal Policies -0.9%

III. Summary of Miscellaneous Changes

Current

Proposed

A. USL&HW %

88%

90%

NORTH CAROLINA
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- Exhibit II - Expense Provision for Inclusion in Loss Costs
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 - Exhibit II-A - Derivation of Loss Adjustment Expense Provision

- Exhibit III - Proposed Loss Costs and Rating Values

NORTH CAROLINA

DETERMINATION OF FILED CHANGE IN PURE PREMIUM LEVEL

Section A - Policy Year 2010 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$954,897,783
(2) Premium On-level Factor (Appendix A-I)	0.949
(3) Premium Available for Benefits Costs = (1) x (2)	\$906,197,996

Indemnity Benefit Cost:

(4) Limited Indemnity Paid and Paid+Case Losses Developed to Ultimate (Appendix A-II)	\$417,639,007
(5) Indemnity Loss On-level Factor (Appendix A-I)	0.983
(6) Factor to Include Loss Adjustment Expense (Exhibit II)	1.165
(7) Composite Adjustment Factor = (5) x (6)	1.145
(8) Adjusted Limited Indemnity Losses = (4) x (7)	\$478,196,663
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.528
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.984
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.520
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.009
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.525
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.002
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.526

Medical Benefit Cost:

(16) Limited Medical Paid and Paid+Case Losses Developed to Ultimate (Appendix A-II)	\$371,517,415
(17) Medical Loss On-level Factor (Appendix A-I)	0.994
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.165
(19) Composite Adjustment Factor = (17) x (18)	1.158
(20) Adjusted Limited Medical Losses = (16) x (19)	\$430,217,167
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.475
(22) Factor to Reflect Medical Trend (Appendix A-III)	1.000
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.475
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.009
(25) Projected Medical Cost Ratio = (23) x (24)	0.479
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.479

Total Benefit Cost:

(28) PY 2010 Indicated Pure Premium Level Change = (15) + (27)	1.005
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NORTH CAROLINA

DETERMINATION OF FILED CHANGE IN PURE PREMIUM LEVEL

Section B - Policy Year 2009 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$1,016,519,976
(2) Premium On-level Factor (Appendix A-I)	0.871
(3) Premium Available for Benefits Costs = (1) x (2)	\$885,388,899

Indemnity Benefit Cost:

(4) Limited Indemnity Paid and Paid+Case Losses Developed to Ultimate (Appendix A-II)	\$396,943,213
(5) Indemnity Loss On-level Factor (Appendix A-I)	0.985
(6) Factor to Include Loss Adjustment Expense (Exhibit II)	1.165
(7) Composite Adjustment Factor = (5) x (6)	1.148
(8) Adjusted Limited Indemnity Losses = (4) x (7)	\$455,690,809
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.515
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.979
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.504
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.009
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.509
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.002
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.510

Medical Benefit Cost:

(16) Limited Medical Paid and Paid+Case Losses Developed to Ultimate (Appendix A-II)	\$346,891,762
(17) Medical Loss On-level Factor (Appendix A-I)	0.993
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.165
(19) Composite Adjustment Factor = (17) x (18)	1.157
(20) Adjusted Limited Medical Losses = (16) x (19)	\$401,353,769
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.453
(22) Factor to Reflect Medical Trend (Appendix A-III)	1.000
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.453
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.009
(25) Projected Medical Cost Ratio = (23) x (24)	0.457
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.457

Total Benefit Cost:

(28) PY 2009 Indicated Pure Premium Level Change = (15) + (27)	0.967
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NORTH CAROLINA

DETERMINATION OF FILED CHANGE IN PURE PREMIUM LEVEL

Section C - Indicated Pure Premium Level Change

(1) Policy Year 2010 Indicated Pure Premium Level Change	1.005	(+0.5%)
(2) Policy Year 2009 Indicated Pure Premium Level Change	0.967	(-3.3%)
(3) Indicated Average Pure Premium Level Change = $[(1)+(2)] / 2$	0.986	(-1.4%)

Section D - Application of the Offset to Reflect the Impact of Approved Item B-1425

(1) Indicated Pure Premium Level Change	0.986	(-1.4%)
(2) Effect of the Offset to Reflect the Impact of Approved Item B-1425	1.009	(+0.9%)
(3) Indicated Change Modified to Reflect the Impact of Approved Item B-1425 = (1) x (2)	0.995	(-0.5%)

Section E - Distribution of the Overall Pure Premium Level Change to Industry Groups

Industry Group Differentials (see Appendix A-V):

Manufacturing	1.005
Contracting	0.991
Office & Clerical	0.956
Goods & Services	1.022
Miscellaneous	0.996

Applying these industry group differentials to the overall pure premium level change produces the changes in pure premium level proposed for each group as shown:

Industry Group	(1) Overall Pure Premium Level Change	(2) Industry Group Differential	(3) = (1)x(2) Pure Premium Level Change by Industry Group	
Manufacturing	0.995	1.005	1.000	(0.0%)
Contracting	0.995	0.991	0.986	(-1.4%)
Office & Clerical	0.995	0.956	0.951	(-4.9%)
Goods & Services	0.995	1.022	1.017	(+1.7%)
Miscellaneous	0.995	0.996	0.991	(-0.9%)
Overall	0.995	1.000	0.995	(-0.5%)

North Carolina

Loss Adjustment Expense Provision

	<u>Current Provision</u>	<u>Selected Provision</u>
Loss Adjustment Expense (See Exhibit II-A, Sheet 1)	16.5%	16.5%

North Carolina

Derivation of Loss Adjustment Expense Provision

	<u>COUNTRYWIDE</u>			<u>NORTH CAROLINA</u>		
(1) <u>Year</u>	(2) Accident Year Developed LAE <u>Ratio+</u>	(3) Accident Year Developed DCCE <u>Ratio+</u>	(4) Accident Year Developed AOE <u>Ratio+</u>	(5) Accident Year DCCE Ratio Adjusted to NC Relativity <u>(3) x 0.746[^]</u>	(6) Accident Year LAE Ratio Adjusted to NC Relativity <u>(4) + (5)</u>	(7) <u>Calendar Year</u>
2007	19.2%	10.9%	8.3%	8.1%	16.4%	16.6%
2008	18.9%	11.3%	7.6%	8.4%	16.0%	16.4%
2009	19.6%	11.8%	7.8%	8.8%	16.6%	17.6%
2010	19.6%	12.1%	7.5%	9.0%	16.5%	18.1%
2011	19.9%	12.9%	7.0%	9.6%	16.6%	16.0%

Current North Carolina Loss Adjustment Expense Provision 16.5%

Selected North Carolina Loss Adjustment Expense Provision 16.5%

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

[^] Exhibit II-A, Sheet 2.

North Carolina

Derivation of North Carolina DCCE relativity

	(1)	(2)	(3)
	Calendar Years 2010 and 2011 <u>Paid Losses* ('000s)</u>	Calendar Years 2010 and 2011 <u>Paid DCCE* ('000s)</u>	DCCE Ratio <u>(2)/(1)</u>
(a) North Carolina	\$1,613,104	\$136,948	8.5%
(b) Countrywide	44,985,944	5,117,580	11.4%
 North Carolina DCCE relativity (3a) / (3b)			 0.746
 Selected DCCE relativity			 0.746

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

ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

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

Exhibit III

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Effective April 1, 2013

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	3.05	1.75	0.21	1925	3.30	1.82	0.19	2670	1.49	0.93	0.27
0008	2.01	1.11	0.19	2001	-	1.60	0.21	2683	1.47	0.88	0.23
0016	8.86	4.61	0.17	2002	2.87	1.71	0.23	2688	3.34	1.99	0.23
0034	3.80	2.17	0.21	2003	2.81	1.60	0.21	2702	16.52	6.77	0.14
0035	2.69	1.60	0.23	2014	5.04	2.61	0.17	2705X*	41.61	21.47	0.17
0036	4.02	2.30	0.21	2016	1.81	1.08	0.23	2706	-	4.72	0.15
0037	3.51	1.94	0.19	2021	2.56	1.41	0.19	2709	10.97	5.68	0.17
0042	4.38	2.42	0.19	2039	2.90	1.73	0.23	2710	9.33	4.38	0.15
0050	7.92	4.53	0.21	2041	3.55	2.12	0.23	2714	4.92	2.94	0.23
0059D	0.39	0.08	0.14	2065	3.44	1.96	0.21	2727X	7.29	3.76	0.17
0065D	0.09	0.03	0.17	2070	5.33	3.04	0.21	2731	3.71	1.93	0.17
0066D	0.09	0.03	0.17	2081	3.22	1.84	0.21	2735	4.27	2.55	0.23
0067D	0.09	0.03	0.17	2089	3.06	1.75	0.21	2759	5.07	3.03	0.23
0079	3.37	1.75	0.17	2095	4.16	2.38	0.21	2790	1.80	1.07	0.23
0083	3.50	2.00	0.21	2105	2.46	1.47	0.23	2791X	1.69	1.06	0.27
0106	23.05	10.83	0.15	2110	2.03	1.21	0.23	2797	5.85	3.35	0.21
0113	5.56	3.18	0.21	2111	4.47	2.68	0.24	2799	2.65	1.46	0.19
0170	3.35	1.92	0.21	2112	2.70	1.61	0.23	2802	3.79	2.09	0.19
0251	4.34	2.48	0.21	2114	1.50	0.90	0.23	2812	-	1.88	0.21
0400	6.90	3.79	0.19	2121	2.12	1.21	0.21	2835	2.50	1.56	0.27
0401	7.71	3.62	0.15	2130	2.38	1.36	0.21	2836	2.33	1.45	0.27
0763FN	1.91	-	-	2131	2.49	1.42	0.21	2841	3.71	2.21	0.23
0771N	0.40	-	-	2143	2.57	1.53	0.23	2881	2.95	1.84	0.27
0908P	153.00	87.04	0.21	2156	-	2.78	0.21	2883	3.29	1.88	0.21
0909	-	87.04	0.21	2157	4.88	2.78	0.21	2913	2.88	1.80	0.27
0912	-	230.76	0.21	2172	1.94	1.07	0.19	2915	2.79	1.54	0.19
0913P	405.00	230.76	0.21	2174	3.33	1.98	0.23	2916	3.14	1.47	0.15
0917	4.20	2.50	0.23	2211	7.12	3.70	0.17	2923	1.92	1.14	0.23
1005*	11.32	2.80	0.15	2220	2.83	1.62	0.21	2942	2.08	1.29	0.27
1164	8.55	3.49	0.15	2286	1.56	0.93	0.23	2960	3.50	2.00	0.21
1165XD	5.08	2.35	0.15	2288	2.89	1.72	0.23	3004	1.35	0.70	0.17
1320	2.98	1.39	0.15	2300	2.46	1.53	0.27	3018	2.37	1.23	0.17
1322	10.60	4.96	0.16	2302	1.65	0.94	0.21	3022	5.34	3.18	0.23
1430	5.86	3.04	0.17	2305	2.82	1.55	0.19	3027	2.15	1.11	0.17
1438	3.33	1.56	0.15	2361	1.95	1.12	0.21	3028	4.00	2.29	0.21
1452	2.46	1.27	0.17	2362	1.66	0.95	0.21	3030	5.73	2.97	0.17
1463	11.32	5.32	0.15	2380	2.04	1.17	0.21	3040	5.75	2.98	0.17
1470X	3.85	1.99	0.17	2386	1.42	0.84	0.23	3041	4.92	2.81	0.21
1473X	1.97	1.02	0.17	2388	2.36	1.41	0.23	3042	4.11	2.26	0.19
1474X	2.43	1.25	0.17	2402	2.22	1.15	0.17	3064	4.77	2.72	0.21
1624D	3.80	1.77	0.15	2413	2.17	1.24	0.21	3066	-	1.89	0.23
1642	3.50	1.81	0.17	2416	1.60	0.92	0.21	3069	4.71	2.44	0.17
1654	14.09	7.29	0.17	2417	1.97	1.12	0.21	3076	3.16	1.89	0.23
1655	5.04	2.61	0.17	2501	2.16	1.24	0.21	3081D	3.40	1.73	0.17
1699	4.19	2.17	0.17	2503	1.34	0.80	0.23	3082D	4.79	2.44	0.17
1701	5.22	2.70	0.17	2534	2.24	1.34	0.23	3085D	4.68	2.38	0.17
1710	5.67	2.94	0.17	2570	3.68	2.19	0.23	3110	4.70	2.68	0.21
1741D	2.95	1.04	0.14	2585	3.69	2.20	0.23	3111	2.72	1.55	0.21
1747	2.02	1.04	0.17	2586	2.58	1.48	0.21	3113	2.03	1.16	0.21
1748	3.13	1.62	0.17	2587	4.31	2.57	0.23	3114	3.15	1.80	0.21
1803D	7.93	3.40	0.15	2589	1.67	0.95	0.21	3118	2.35	1.40	0.23
1852D	2.52	1.00	0.14	2600	1.75	1.04	0.23	3119	0.87	0.54	0.27
1853	1.36	0.75	0.19	2623	4.23	2.33	0.19	3122	2.26	1.35	0.23
1860	1.79	1.07	0.23	2651	2.50	1.49	0.23	3126	2.44	1.39	0.21
1924	2.75	1.64	0.23	2660	2.17	1.30	0.23	3131	1.19	0.68	0.21

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

ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

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

Exhibit III

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Effective April 1, 2013

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3132	2.85	1.63	0.21	3821	5.46	3.01	0.19	4431	1.46	0.91	0.27
3145	2.23	1.27	0.21	3822X	4.89	2.69	0.19	4432	1.43	0.89	0.27
3146	2.26	1.29	0.21	3824X	3.92	2.16	0.19	4439	1.91	1.05	0.19
3169	3.55	2.03	0.21	3826	0.98	0.56	0.21	4452	3.46	1.98	0.21
3175	3.07	1.76	0.21	3827	1.45	0.80	0.19	4459	2.35	1.34	0.21
3179	1.53	0.91	0.23	3830	1.50	0.83	0.19	4470	2.26	1.29	0.21
3180	1.87	1.11	0.23	3851	3.92	2.34	0.23	4484	2.69	1.54	0.21
3188	1.63	0.97	0.23	3865	1.78	1.11	0.27	4493	3.20	1.82	0.21
3220	2.57	1.46	0.21	3881	3.67	2.09	0.21	4511	0.43	0.24	0.19
3223	2.54	1.59	0.27	4000	5.25	2.46	0.15	4557	2.08	1.24	0.23
3224	2.84	1.69	0.23	4021	4.86	2.52	0.17	4558	1.68	0.96	0.21
3227	3.10	1.84	0.23	4024D	4.04	2.07	0.17	4561	-	1.05	0.19
3240	1.98	1.18	0.23	4034	5.71	2.96	0.17	4568	2.57	1.33	0.17
3241	3.25	1.86	0.21	4036	2.37	1.23	0.17	4581	1.20	0.56	0.15
3255	1.70	1.06	0.27	4038	3.09	1.93	0.27	4583	6.32	2.97	0.15
3257	2.73	1.56	0.21	4053	2.79	1.59	0.21	4611	0.64	0.38	0.23
3270	2.44	1.39	0.21	4061	4.34	2.58	0.23	4635	2.67	1.09	0.14
3300	4.14	2.37	0.21	4062	1.61	0.92	0.21	4653	2.22	1.32	0.23
3303	2.14	1.27	0.23	4101	2.37	1.31	0.19	4665	7.63	3.95	0.17
3307	3.35	1.91	0.21	4109	0.64	0.38	0.23	4670	3.72	1.92	0.17
3315	4.34	2.59	0.23	4110	1.65	0.94	0.21	4683	2.48	1.42	0.21
3334	3.95	2.25	0.21	4111	1.63	0.97	0.23	4686	1.84	0.96	0.17
3336	2.88	1.49	0.17	4112	-	0.94	0.21	4692	0.56	0.33	0.23
3365	8.62	4.46	0.17	4113	1.82	1.04	0.21	4693	0.86	0.49	0.21
3372	3.85	2.12	0.19	4114	6.09	3.47	0.21	4703	1.66	0.95	0.21
3373	4.78	2.73	0.21	4130	4.26	2.43	0.21	4717	2.02	1.26	0.27
3383	1.10	0.65	0.23	4131	4.26	2.54	0.23	4720	1.58	0.90	0.21
3385	0.88	0.52	0.23	4133	2.89	1.73	0.23	4740	2.53	1.31	0.17
3400	2.70	1.49	0.19	4149	0.56	0.35	0.27	4741	1.54	0.88	0.21
3507	2.29	1.31	0.21	4150	-	0.35	0.27	4751	3.48	1.81	0.17
3515	1.89	1.08	0.21	4206	2.92	1.67	0.21	4771N	2.27	0.93	0.14
3516X	1.30	0.77	0.23	4207	1.12	0.58	0.17	4777	7.16	2.94	0.14
3548	1.55	0.88	0.21	4239	2.98	1.54	0.17	4825	1.10	0.57	0.17
3559	2.27	1.30	0.21	4240	2.29	1.37	0.23	4828	1.80	0.99	0.19
3574	0.79	0.47	0.23	4243	1.87	1.07	0.21	4829	1.95	0.92	0.15
3581	2.04	1.22	0.23	4244	2.12	1.21	0.21	4902	2.73	1.63	0.23
3612	1.95	1.08	0.19	4250	1.35	0.77	0.21	4923	1.04	0.60	0.21
3620	5.50	2.85	0.17	4251	1.86	1.06	0.21	5020	7.94	4.11	0.17
3629	1.50	0.90	0.23	4263	2.91	1.67	0.21	5022	5.97	2.80	0.15
3632	2.57	1.41	0.19	4273	2.35	1.34	0.21	5037	35.83	14.67	0.15
3634	1.58	0.94	0.23	4279	2.16	1.24	0.21	5040	20.61	8.43	0.15
3635	2.11	1.20	0.21	4282	2.34	1.39	0.23	5057	10.31	4.22	0.15
3638	1.43	0.85	0.23	4283	3.56	2.04	0.21	5059	32.28	13.27	0.14
3642	0.96	0.55	0.21	4299	2.01	1.20	0.23	5069	34.35	14.00	0.15
3643	1.94	1.11	0.21	4301X	1.15	0.68	0.23	5102	6.60	3.09	0.15
3647	2.14	1.18	0.19	4304	3.65	2.01	0.19	5146	6.53	3.38	0.17
3648	1.38	0.82	0.23	4307	1.30	0.81	0.27	5160	4.07	1.91	0.15
3681	1.19	0.71	0.23	4351	0.99	0.56	0.21	5183	4.91	2.54	0.17
3685	1.08	0.64	0.23	4352	1.21	0.72	0.23	5188	4.85	2.51	0.17
3719	1.49	0.61	0.15	4360	1.67	0.99	0.23	5190	4.83	2.50	0.17
3724	4.44	2.08	0.15	4361	1.24	0.74	0.23	5191	0.82	0.47	0.21
3726	8.42	3.45	0.15	4362	-	0.99	0.23	5192	4.18	2.39	0.21
3803	2.17	1.24	0.21	4410	3.67	2.09	0.21	5213	7.37	3.46	0.15
3807	2.04	1.22	0.23	4417X	2.36	1.40	0.23	5215	3.84	2.11	0.19
3808	2.19	1.20	0.19	4420	7.75	3.63	0.16	5221	4.26	2.21	0.17

* 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.

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Effective April 1, 2013

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5222	10.23	4.80	0.15	6702M*	7.05	3.65	0.17	7420	19.01	7.72	0.15
5223	4.87	2.52	0.17	6703M*	14.26	6.89	0.17	7421	1.71	0.80	0.15
5348	4.40	2.28	0.17	6704M*	7.83	4.05	0.17	7422	2.37	0.97	0.15
5402	3.48	2.07	0.23	6801F	3.27	1.34	0.16	7425	5.36	2.19	0.15
5403	7.21	3.38	0.15	6811	5.10	2.63	0.17	7431N	2.42	0.98	0.15
5437	6.17	3.20	0.17	6824F	8.75	3.32	0.14	7445N	0.61	-	-
5443	3.71	2.12	0.21	6826F	4.68	1.93	0.16	7453N	0.81	-	-
5445	7.97	3.74	0.15	6834	2.98	1.64	0.19	7502	4.02	2.08	0.17
5462	6.58	3.41	0.17	6836	5.40	2.80	0.17	7515	1.97	0.81	0.14
5472	6.16	2.52	0.15	6843F	11.15	3.78	0.13	7520	3.74	2.14	0.21
5473	8.78	3.60	0.14	6845F	12.00	4.05	0.13	7529X	10.66	4.37	0.14
5474	6.44	3.02	0.15	6854	6.15	2.52	0.15	7538	14.65	6.00	0.15
5478	4.26	2.20	0.17	6872F	14.39	4.75	0.13	7539	3.26	1.52	0.16
5479	5.96	3.28	0.19	6874F	20.82	7.01	0.13	7540	6.58	2.70	0.14
5480	6.46	3.03	0.15	6882	4.22	1.72	0.15	7580	3.33	1.73	0.17
5491	4.23	1.98	0.15	6884	8.30	3.38	0.15	7590	5.50	3.03	0.19
5506	6.22	2.55	0.14	7016M	3.86	1.57	0.15	7600	5.34	2.76	0.17
5507	4.34	2.03	0.15	7024M	4.29	1.75	0.15	7601	-	2.76	0.17
5508	15.21	7.86	0.17	7038M	5.52	2.26	0.14	7605	2.87	1.49	0.17
5535	7.44	3.86	0.17	7046M	6.70	2.74	0.15	7610	0.52	0.29	0.19
5537	5.43	2.81	0.17	7047M	7.81	2.98	0.15	7611	-	2.76	0.17
5538	-	3.54	0.17	7050M	11.16	4.27	0.14	7612	-	2.76	0.17
5551	16.19	6.65	0.14	7090M	6.13	2.51	0.14	7613	-	2.76	0.17
5606	1.71	0.80	0.15	7098M	7.44	3.04	0.15	7704	-	2.19	0.15
5610	7.25	4.15	0.21	7099M	13.55	5.17	0.15	7705	6.78	3.74	0.19
5645	13.78	6.47	0.15	7133	6.25	2.93	0.15	7710	4.67	2.19	0.15
5651	-	6.47	0.15	7151M	7.59	3.56	0.15	7711	4.67	2.19	0.15
5703	19.26	9.96	0.17	7152M	15.36	6.73	0.15	7720X	2.48	1.29	0.17
5705	11.59	6.02	0.17	7153M	8.44	3.96	0.15	7723X	3.48	1.43	0.14
5951	0.36	0.22	0.23	7222	8.75	4.52	0.17	7855	5.80	3.00	0.17
6003	7.60	3.93	0.17	7228	8.16	4.22	0.17	8001	2.55	1.52	0.23
6005	6.39	3.29	0.17	7229	10.90	5.10	0.15	8002	2.00	1.15	0.21
6017	6.46	3.33	0.17	7230	6.54	3.59	0.19	8006	2.99	1.71	0.21
6018	3.59	1.85	0.17	7231	8.95	4.92	0.19	8008	1.55	0.93	0.23
6045	3.14	1.62	0.17	7232	10.06	4.71	0.16	8010	1.51	0.90	0.23
6204	11.88	5.57	0.15	7309F	13.33	4.51	0.13	8013	0.45	0.26	0.21
6206	4.36	1.78	0.15	7313F	3.60	1.21	0.13	8015	0.84	0.48	0.21
6213	2.76	1.29	0.15	7317F	8.15	2.72	0.13	8017	1.82	1.09	0.23
6214	3.35	1.37	0.15	7323FNX	4.46	1.42	0.14	8018	2.58	1.54	0.23
6216	7.79	3.18	0.15	7327F	12.01	4.09	0.13	8021	1.90	1.09	0.21
6217	7.05	3.31	0.15	7333M	5.89	2.40	0.15	8031	2.89	1.65	0.21
6229	4.11	1.93	0.15	7335M	6.54	2.66	0.15	8032	2.88	1.72	0.23
6233	4.00	1.87	0.15	7337M	11.91	4.53	0.15	8033	2.00	1.14	0.21
6235	8.80	3.59	0.15	7350F	10.37	3.91	0.14	8037	1.82	1.09	0.23
6236	12.41	6.41	0.17	7360	4.26	2.20	0.17	8039	2.50	1.50	0.23
6237	2.00	1.03	0.17	7370	6.25	3.57	0.21	8044	3.60	1.98	0.19
6251D	16.44	7.68	0.15	7380	4.70	2.58	0.19	8045	0.69	0.41	0.23
6252D	7.94	3.22	0.15	7382	5.63	3.22	0.21	8046	2.89	1.65	0.21
6260	5.73	2.33	0.15	7390	4.48	2.56	0.21	8047	0.88	0.52	0.23
6306	6.54	3.07	0.15	7394M	7.79	3.17	0.15	8058	2.91	1.67	0.21
6319	6.02	2.82	0.15	7395M	8.66	3.52	0.15	8072	0.75	0.45	0.23
6325	5.83	2.73	0.15	7398M	15.77	5.99	0.15	8102	1.72	1.02	0.23
6400	6.13	3.37	0.19	7402	0.18	0.10	0.21	8103	3.01	1.66	0.19
6503	2.40	1.43	0.23	7403	4.59	2.38	0.17	8105	2.91	1.74	0.23
6504	2.40	1.43	0.23	7405N	1.83	0.95	0.17	8106	4.39	2.27	0.17

* 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, 2013

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8107	4.18	2.16	0.17	8824	3.67	2.19	0.23	9516	3.73	1.93	0.17
8111	2.52	1.44	0.21	8825	1.89	1.18	0.27	9519	3.44	1.78	0.17
8116	3.38	1.93	0.21	8826	3.04	1.74	0.21	9521	4.04	2.10	0.17
8203	5.38	3.07	0.21	8831	1.38	0.79	0.21	9522	1.68	0.96	0.21
8204	3.13	1.62	0.17	8832	0.36	0.20	0.21	9534	10.07	4.72	0.15
8209	3.21	1.83	0.21	8833	1.61	0.92	0.21	9554	13.64	6.40	0.15
8215	3.57	1.85	0.17	8835	2.57	1.47	0.21	9586	0.59	0.37	0.27
8227	5.27	2.16	0.14	8837	-	0.94	0.21	9600	1.94	1.16	0.23
8232	4.34	2.25	0.17	8842X	2.03	1.16	0.21	9620	1.01	0.56	0.19
8233	4.25	2.19	0.17	8848X	2.66	1.52	0.21				
8235	5.38	3.08	0.21	8849X	3.12	1.78	0.21				
8236X	6.53	3.38	0.17	8855	0.18	0.10	0.21				
8263	6.96	3.84	0.19	8856	0.18	0.10	0.21				
8264	5.27	2.73	0.17	8864X	1.64	0.94	0.21				
8265	7.49	3.53	0.15	8868	0.45	0.27	0.23				
8279	6.30	2.96	0.15	8869	1.15	0.69	0.23				
8288	7.37	3.83	0.17	8871	0.21	0.13	0.23				
8291	5.47	3.02	0.19	8901	0.21	0.12	0.19				
8292	3.53	2.02	0.21	9012	1.36	0.75	0.19				
8293	10.47	5.41	0.17	9014	2.79	1.59	0.21				
8304	5.00	2.59	0.17	9015	3.06	1.75	0.21				
8350	9.30	4.37	0.15	9016	3.31	1.89	0.21				
8380	2.65	1.46	0.19	9019	2.33	1.21	0.17				
8381	2.66	1.47	0.19	9033	2.00	1.14	0.21				
8385	3.39	1.76	0.17	9040	2.96	1.77	0.23				
8392	2.72	1.55	0.21	9044	1.71	1.02	0.23				
8393	1.83	1.04	0.21	9052	1.95	1.16	0.23				
8500	6.52	3.38	0.17	9058	1.56	0.98	0.27				
8601	0.78	0.43	0.19	9059	-	0.69	0.23				
8602	0.78	0.43	0.19	9060	1.42	0.85	0.23				
8603	0.18	0.10	0.21	9061	1.39	0.87	0.27				
8606	3.56	1.67	0.15	9062	1.46	0.91	0.27				
8709F	4.55	1.54	0.13	9063	1.01	0.61	0.23				
8710X	2.43	1.25	0.17	9077F	1.56	0.68	0.20				
8719	2.97	1.22	0.14	9082	1.37	0.86	0.27				
8720	1.78	0.92	0.17	9083	1.37	0.86	0.27				
8721	0.35	0.18	0.17	9084	1.25	0.71	0.21				
8723	0.18	0.10	0.21	9089	0.85	0.51	0.23				
8725	1.78	0.92	0.17	9093	1.34	0.80	0.23				
8726F	3.08	1.27	0.16	9101	2.97	1.77	0.23				
8734M	0.53	0.27	0.17	9102	2.77	1.59	0.21				
8737M	0.47	0.25	0.17	9154	2.01	1.15	0.21				
8738M	0.96	0.46	0.17	9156	2.79	1.54	0.19				
8742	0.39	0.20	0.17	9170	3.30	1.35	0.14				
8745	4.09	2.26	0.19	9178	6.51	4.08	0.27				
8748	0.71	0.39	0.19	9179	19.90	11.90	0.23				
8755	0.39	0.20	0.17	9180	4.69	2.43	0.17				
8799	0.71	0.41	0.21	9182	2.04	1.17	0.21				
8800	0.97	0.61	0.27	9186	30.03	14.14	0.15				
8803	0.08	0.04	0.17	9220	4.65	2.56	0.19				
8805M	0.24	0.14	0.21	9402	6.71	3.47	0.17				
8810	0.18	0.10	0.21	9403	7.93	3.72	0.15				
8814M	0.22	0.12	0.21	9410	2.65	1.52	0.21				
8815M	0.44	0.23	0.21	9501	2.51	1.39	0.19				
8820	0.16	0.09	0.19	9505	2.89	1.59	0.19				

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

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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	0.39	S	1624D	0.03	S	3082D	0.08	S
0065D	0.09	S	1741D	0.40	S	3085D	0.09	S
0066D	0.09	S	1803D	0.67	S	4024D	0.04	S
0067D	0.09	S	1852D	0.08	Asb	6251D	0.10	S
1165XD	0.05	S	3081D	0.06	S	6252D	0.06	S

Asb=Asbestos, S=Silica

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

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

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

Class Code	Non-Ratable Element Code
4771	0771
7323F	0763F
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**

1005 Advisory loss cost includes a non-ratable disease element of \$4.45. (For coverage written separately for federal benefits only, \$2.09. For coverage written separately for state benefits only, \$2.36.)

2705 An upset payroll of \$4.00 per cord shall be used for premium computation purposes in all instances.

6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.

6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 2.458 and elr x 2.298.

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.

For all class codes, ELRs and D-ratios are determined in accordance with the Revised Experience Rating Plan. See North Carolina Rate Bureau Circular C-11-15 dated 11/8/2011 regarding the approval of Item E-1402.

Effective April 1, 2013

ADVISORY MISCELLANEOUS VALUES

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

Advisory Loss Elimination Ratios							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.0%	0.7%	0.6%	0.5%	0.4%	0.3%	0.2%
\$200	1.9%	1.4%	1.2%	0.9%	0.8%	0.5%	0.4%
\$300	2.8%	2.0%	1.7%	1.4%	1.1%	0.7%	0.5%
\$400	3.6%	2.6%	2.2%	1.8%	1.4%	0.9%	0.7%
\$500	4.2%	3.1%	2.6%	2.1%	1.7%	1.1%	0.9%
\$1,000	6.6%	5.1%	4.3%	3.5%	2.9%	2.0%	1.5%
\$1,500	8.2%	6.3%	5.4%	4.4%	3.7%	2.5%	1.9%
\$2,000	9.4%	7.3%	6.2%	5.2%	4.3%	3.0%	2.3%
\$2,500	10.5%	8.2%	7.0%	5.9%	4.9%	3.5%	2.7%
\$5,000	14.6%	11.6%	10.1%	8.6%	7.3%	5.4%	4.2%

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

Employee operated vehicle.....	\$61,200.00
Leased or rented vehicle.....	\$40,800.00

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

Maximum 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"..... \$1,600.00

Minimum Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" \$800.00

Per Passenger Seat Surcharge - In accordance with *Basic Manual* footnote instructions for Code 7421, the surcharge is:

Maximum surcharge per aircraft.....	\$1,000
Per passenger seat.....	\$100

Premium Determination for Partners and Sole Proprietors in accordance with *Basic Manual* Rule 2-E-3 \$40,800.00

Terrorism - (Advisory Loss Cost) \$0.01

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with *Basic Manual* Rule 3-A-4..... 90%

(Multiply a Non-F classification loss cost by a factor of 1.90 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.78) and the adjustment for differences in loss-based expenses (1.068).)

Experience Rating Eligibility

A risk is eligible for intrastate 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 \$8,000. If more than two years, an average annual premium of at least \$4,000 is required. Page R-4 of the *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

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

Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,376	0.04	1,340,310	--	1,414,241	0.44
2,377	--	9,608	0.05	1,414,242	--	1,492,452	0.45
9,609	--	16,994	0.06	1,492,453	--	1,575,328	0.46
16,995	--	24,540	0.07	1,575,329	--	1,663,298	0.47
24,541	--	32,251	0.08	1,663,299	--	1,756,849	0.48
32,252	--	53,943	0.09	1,756,850	--	1,856,529	0.49
53,944	--	80,296	0.10	1,856,530	--	1,962,963	0.50
80,297	--	103,737	0.11	1,962,964	--	2,076,861	0.51
103,738	--	126,560	0.12	2,076,862	--	2,199,038	0.52
126,561	--	149,388	0.13	2,199,039	--	2,330,432	0.53
149,389	--	172,495	0.14	2,330,433	--	2,472,128	0.54
172,496	--	196,041	0.15	2,472,129	--	2,625,386	0.55
196,042	--	220,131	0.16	2,625,387	--	2,791,683	0.56
220,132	--	244,844	0.17	2,791,684	--	2,972,759	0.57
244,845	--	270,248	0.18	2,972,760	--	3,170,675	0.58
270,249	--	296,403	0.19	3,170,676	--	3,387,896	0.59
296,404	--	323,365	0.20	3,387,897	--	3,627,392	0.60
323,366	--	351,190	0.21	3,627,393	--	3,892,776	0.61
351,191	--	379,933	0.22	3,892,777	--	4,188,486	0.62
379,934	--	409,652	0.23	4,188,487	--	4,520,035	0.63
409,653	--	440,406	0.24	4,520,036	--	4,894,361	0.64
440,407	--	472,258	0.25	4,894,362	--	5,320,314	0.65
472,259	--	505,274	0.26	5,320,315	--	5,809,367	0.66
505,275	--	539,524	0.27	5,809,368	--	6,376,665	0.67
539,525	--	575,083	0.28	6,376,666	--	7,042,619	0.68
575,084	--	612,031	0.29	7,042,620	--	7,835,417	0.69
612,032	--	650,456	0.30	7,835,418	--	8,795,115	0.70
650,457	--	690,449	0.31	8,795,116	--	9,980,619	0.71
690,450	--	732,113	0.32	9,980,620	--	11,482,252	0.72
732,114	--	775,557	0.33	11,482,253	--	13,445,920	0.73
775,558	--	820,898	0.34	13,445,921	--	16,123,642	0.74
820,899	--	868,267	0.35	16,123,643	--	19,991,455	0.75
868,268	--	917,803	0.36	19,991,456	--	26,069,437	0.76
917,804	--	969,662	0.37	26,069,438	--	37,009,791	0.77
969,663	--	1,024,011	0.38	37,009,792	--	62,537,263	0.78
1,024,012	--	1,081,036	0.39	62,537,264	--	190,174,563	0.79
1,081,037	--	1,140,941	0.40	190,174,564	AND OVER	0.80	
1,140,942	--	1,203,951	0.41				
1,203,952	--	1,270,315	0.42				
1,270,316	--	1,340,309	0.43				

(a) G	11.35
(b) State Per Claim Accident Limitation	\$283,500
(c) State Multiple Claim Accident Limitation	\$567,000
(d) USL&HW Per Claim Accident Limitation	\$492,000
(e) USL&HW Multiple Claim Accident Limitation	\$984,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$10,000
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.77
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.77.)</i>	

Effective April 1, 2013
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 -- 61,049	28,375	1,959,022 -- 2,015,739	227,000	3,944,696 -- 4,001,437	425,625
61,050 -- 105,072	34,050	2,015,740 -- 2,072,458	232,675	4,001,438 -- 4,058,179	431,300
105,073 -- 155,654	39,725	2,072,459 -- 2,129,179	238,350	4,058,180 -- 4,114,921	436,975
155,655 -- 209,015	45,400	2,129,180 -- 2,185,902	244,025	4,114,922 -- 4,171,664	442,650
209,016 -- 263,674	51,075	2,185,903 -- 2,242,626	249,700	4,171,665 -- 4,228,407	448,325
263,675 -- 319,019	56,750	2,242,627 -- 2,299,352	255,375	4,228,408 -- 4,285,150	454,000
319,020 -- 374,765	62,425	2,299,353 -- 2,356,078	261,050	4,285,151 -- 4,341,893	459,675
374,766 -- 430,763	68,100	2,356,079 -- 2,412,806	266,725	4,341,894 -- 4,398,636	465,350
430,764 -- 486,930	73,775	2,412,807 -- 2,469,534	272,400	4,398,637 -- 4,455,380	471,025
486,931 -- 543,215	79,450	2,469,535 -- 2,526,264	278,075	4,455,381 -- 4,512,123	476,700
543,216 -- 599,585	85,125	2,526,265 -- 2,582,995	283,750	4,512,124 -- 4,568,867	482,375
599,586 -- 656,020	90,800	2,582,996 -- 2,639,726	289,425	4,568,868 -- 4,625,611	488,050
656,021 -- 712,504	96,475	2,639,727 -- 2,696,458	295,100	4,625,612 -- 4,682,355	493,725
712,505 -- 769,026	102,150	2,696,459 -- 2,753,191	300,775	4,682,356 -- 4,739,099	499,400
769,027 -- 825,579	107,825	2,753,192 -- 2,809,925	306,450	4,739,100 -- 4,795,844	505,075
825,580 -- 882,157	113,500	2,809,926 -- 2,866,659	312,125	4,795,845 -- 4,852,588	510,750
882,158 -- 938,756	119,175	2,866,660 -- 2,923,394	317,800	4,852,589 -- 4,909,333	516,425
938,757 -- 995,371	124,850	2,923,395 -- 2,980,129	323,475	4,909,334 -- 4,966,078	522,100
995,372 -- 1,052,001	130,525	2,980,130 -- 3,036,865	329,150	4,966,079 -- 5,022,823	527,775
1,052,002 -- 1,108,644	136,200	3,036,866 -- 3,093,601	334,825	5,022,824 -- 5,079,568	533,450
1,108,645 -- 1,165,296	141,875	3,093,602 -- 3,150,338	340,500	5,079,569 -- 5,136,313	539,125
1,165,297 -- 1,221,957	147,550	3,150,339 -- 3,207,076	346,175	5,136,314 -- 5,193,058	544,800
1,221,958 -- 1,278,627	153,225	3,207,077 -- 3,263,814	351,850	5,193,059 -- 5,249,803	550,475
1,278,628 -- 1,335,303	158,900	3,263,815 -- 3,320,552	357,525	5,249,804 -- 5,306,549	556,150
1,335,304 -- 1,391,985	164,575	3,320,553 -- 3,377,290	363,200	5,306,550 -- 5,363,294	561,825
1,391,986 -- 1,448,672	170,250	3,377,291 -- 3,434,029	368,875	5,363,295 -- 5,419,625	567,500
1,448,673 -- 1,505,364	175,925	3,434,030 -- 3,490,769	374,550		
1,505,365 -- 1,562,060	181,600	3,490,770 -- 3,547,509	380,225		
1,562,061 -- 1,618,760	187,275	3,547,510 -- 3,604,249	385,900		
1,618,761 -- 1,675,464	192,950	3,604,250 -- 3,660,989	391,575		
1,675,465 -- 1,732,170	198,625	3,660,990 -- 3,717,730	397,250		
1,732,171 -- 1,788,879	204,300	3,717,731 -- 3,774,471	402,925		
1,788,880 -- 1,845,591	209,975	3,774,472 -- 3,831,212	408,600		
1,845,592 -- 1,902,305	215,650	3,831,213 -- 3,887,953	414,275		
1,902,306 -- 1,959,021	221,325	3,887,954 -- 3,944,695	419,950		

For Expected Losses greater than \$5,419,625, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(11.35) / (\text{Expected Losses} + (700)(11.35))$$

G = 11.35

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

**NORTH CAROLINA
RR 1
Exhibit III**

Effective April 1, 2013

1. **Hazard Group Differentials**

A	B	C	D	E	F	G
1.30	0.98	0.87	0.78	0.67	0.54	0.42

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

Effective January 1, 2013

3.

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

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.681	0.714	0.731	0.747	0.763	0.785	0.801
\$15,000 †	0.640	0.679	0.699	0.717	0.737	0.763	0.783
\$20,000 †	0.606	0.648	0.670	0.691	0.713	0.743	0.767
\$25,000	0.576	0.622	0.645	0.668	0.692	0.725	0.752
\$30,000	0.550	0.598	0.623	0.646	0.673	0.708	0.738
\$35,000	0.527	0.576	0.602	0.627	0.655	0.693	0.725
\$40,000	0.506	0.556	0.583	0.609	0.639	0.678	0.713
\$50,000	0.469	0.521	0.549	0.577	0.609	0.652	0.690
\$75,000	0.399	0.452	0.482	0.512	0.548	0.596	0.642
\$100,000	0.349	0.401	0.432	0.462	0.500	0.551	0.603
\$125,000	0.311	0.360	0.392	0.423	0.462	0.515	0.570
\$150,000	0.280	0.328	0.361	0.391	0.430	0.485	0.542
\$175,000	0.254	0.301	0.333	0.363	0.402	0.458	0.517
\$200,000	0.232	0.277	0.309	0.338	0.378	0.434	0.495
\$225,000	0.214	0.257	0.288	0.317	0.356	0.412	0.475
\$250,000	0.199	0.240	0.271	0.299	0.338	0.394	0.458
\$275,000	0.185	0.224	0.254	0.282	0.320	0.376	0.441
\$300,000	0.173	0.211	0.240	0.267	0.305	0.360	0.425
\$325,000	0.163	0.198	0.227	0.253	0.290	0.345	0.411
\$350,000	0.153	0.187	0.216	0.241	0.277	0.331	0.397
\$375,000	0.145	0.178	0.206	0.230	0.265	0.319	0.385
\$400,000	0.137	0.169	0.196	0.220	0.254	0.307	0.373
\$425,000	0.130	0.161	0.187	0.210	0.244	0.296	0.362
\$450,000	0.124	0.153	0.180	0.202	0.235	0.286	0.352
\$475,000	0.118	0.146	0.172	0.194	0.226	0.276	0.342
\$500,000	0.113	0.140	0.166	0.187	0.218	0.268	0.333
\$600,000	0.095	0.120	0.143	0.162	0.191	0.237	0.302
\$700,000	0.083	0.104	0.126	0.143	0.170	0.213	0.276
\$800,000	0.074	0.093	0.113	0.129	0.154	0.195	0.256
\$900,000	0.066	0.083	0.102	0.117	0.140	0.178	0.238
\$1,000,000	0.060	0.076	0.094	0.107	0.128	0.164	0.222
\$2,000,000	0.029	0.038	0.050	0.057	0.070	0.093	0.136
\$3,000,000	0.019	0.025	0.034	0.039	0.048	0.065	0.100
\$4,000,000	0.015	0.019	0.025	0.029	0.036	0.050	0.078
\$5,000,000	0.012	0.015	0.021	0.024	0.029	0.040	0.065
\$6,000,000	0.009	0.012	0.017	0.019	0.024	0.033	0.054
\$7,000,000	0.008	0.011	0.015	0.017	0.021	0.028	0.047
\$8,000,000	0.007	0.009	0.013	0.015	0.018	0.025	0.042
\$9,000,000	0.007	0.009	0.012	0.013	0.016	0.022	0.037
\$10,000,000	0.006	0.008	0.011	0.012	0.015	0.020	0.034

† Per Item R-1399, this loss limit is now applicable for retrospective rating in this state.

* Hazard Group Differentials (Item R-1405) were approved under filing # NCRI-128578864.

Effective April 1, 2013

**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 †	0.753	0.788	0.805	0.822	0.838	0.860	0.876
\$15,000 †	0.711	0.752	0.772	0.791	0.811	0.838	0.858
\$20,000 †	0.676	0.721	0.743	0.765	0.787	0.818	0.842
\$25,000	0.646	0.693	0.717	0.741	0.766	0.799	0.827
\$30,000	0.619	0.668	0.694	0.719	0.746	0.782	0.813
\$35,000	0.594	0.646	0.673	0.699	0.728	0.767	0.800
\$40,000	0.572	0.625	0.653	0.680	0.711	0.752	0.787
\$50,000	0.533	0.588	0.618	0.647	0.680	0.724	0.764
\$75,000	0.459	0.515	0.547	0.579	0.617	0.667	0.715
\$100,000	0.405	0.460	0.494	0.526	0.566	0.620	0.674
\$125,000	0.362	0.416	0.451	0.483	0.525	0.581	0.639
\$150,000	0.328	0.381	0.416	0.449	0.491	0.549	0.610
\$175,000	0.299	0.351	0.386	0.418	0.461	0.520	0.583
\$200,000	0.275	0.325	0.359	0.392	0.435	0.495	0.559
\$225,000	0.254	0.302	0.336	0.368	0.411	0.472	0.538
\$250,000	0.237	0.283	0.317	0.348	0.391	0.451	0.519
\$275,000	0.221	0.265	0.299	0.329	0.372	0.432	0.501
\$300,000	0.207	0.249	0.282	0.312	0.354	0.414	0.485
\$325,000	0.194	0.235	0.268	0.297	0.338	0.398	0.469
\$350,000	0.183	0.223	0.255	0.283	0.324	0.383	0.454
\$375,000	0.173	0.212	0.243	0.270	0.310	0.369	0.441
\$400,000	0.164	0.201	0.232	0.259	0.298	0.356	0.428
\$425,000	0.156	0.192	0.222	0.248	0.286	0.344	0.416
\$450,000	0.149	0.183	0.213	0.238	0.276	0.332	0.404
\$475,000	0.142	0.175	0.204	0.229	0.266	0.322	0.394
\$500,000	0.136	0.168	0.197	0.221	0.257	0.312	0.384
\$600,000	0.115	0.144	0.170	0.192	0.226	0.278	0.348
\$700,000	0.100	0.125	0.150	0.170	0.201	0.250	0.320
\$800,000	0.089	0.112	0.135	0.154	0.182	0.229	0.297
\$900,000	0.080	0.100	0.123	0.139	0.166	0.210	0.276
\$1,000,000	0.072	0.091	0.112	0.127	0.152	0.194	0.259
\$2,000,000	0.036	0.046	0.060	0.069	0.084	0.110	0.160
\$3,000,000	0.023	0.030	0.041	0.047	0.058	0.078	0.117
\$4,000,000	0.018	0.023	0.031	0.035	0.044	0.060	0.093
\$5,000,000	0.014	0.018	0.025	0.028	0.035	0.048	0.077
\$6,000,000	0.011	0.015	0.020	0.023	0.029	0.039	0.065
\$7,000,000	0.010	0.013	0.017	0.020	0.025	0.034	0.056
\$8,000,000	0.009	0.011	0.015	0.018	0.022	0.030	0.050
\$9,000,000	0.008	0.010	0.014	0.016	0.019	0.027	0.044
\$10,000,000	0.007	0.009	0.013	0.014	0.018	0.024	0.040

† Per Item R-1399, this loss limit is now applicable for retrospective rating in this state.

4.

Retrospective Pure Premium Development Factors

1st	With Loss Limit			1st	Without Loss Limit		
	2nd	3rd	4th		2nd	3rd	4th
Adj.	Adj.	Adj.	Adj.	Adj.	Adj.	Adj.	Adj.
0.09	0.06	0.04	0.03	0.36	0.24	0.17	0.12

NORTH CAROLINA

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NORTH CAROLINA

APPENDIX A-I

CALCULATION OF 2010 POLICY YEAR ON-LEVEL FACTORS

Section A - Factor Adjusting 2010 Policy Year Assigned Risk Premium to Present Assigned Risk Pure Premium 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 Col. (4)	Adj. For Expense Constant Removal @	Adj. For Removal of Expenses	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)x(8)
Date									
NR 04/01/09	Base	1.000	0.316	0.316	1.041	0.877	0.736	0.968	0.650
NR 04/01/10	1.000	1.000	0.684	0.684					
NR 04/01/11	1.041	1.041		<u>1.000</u>					

Section B - Factor Adjusting 2010 Policy Year Voluntary Premium to Present Voluntary Pure Premium Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Pure Premium Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Col. (4)	Adj. For Expense Constant Removal @	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)
Date								
NR 04/01/09	Base	1.000	0.316	0.316	0.973	1.000	1.000	0.973
NR 04/01/10	0.904	0.904	0.684	0.618				
NR 04/01/11	1.006	0.909		<u>0.934</u>				

Section C - Factor Adjusting 2010 Policy Year Assigned Risk and Voluntary Premium to Present Pure Premium Level

(1)	Assigned Risk Market Share PY 2010	0.043
(2)	Voluntary Market Share PY 2010	0.957
(3)	Assigned Risk Standard Premium Adjustment Factor (See Sec. A)	0.650
(4)	Voluntary Standard Premium Adjustment Factor (See Sec. B)	0.973
(5)	Premium Adjustment Factor = $[(1)x(3)]/1.564+(2)x(4)$ #	0.949
NR	New and renewal business.	
@	Eliminates premium derived from expense constants.	
*	Eliminates premium derived from minimum premiums.	
#	Current premium index (assigned risk to voluntary) = 1.564	

NORTH CAROLINA

APPENDIX A-I

CALCULATION OF 2010 POLICY YEAR ON-LEVEL FACTORS

Section D - Factor Adjusting 2010 Policy Year Indemnity Losses to Present Benefit Level

Date	(1) Benefit Level Change	(2) Cumulative Index	(3) Weight	(4) Product (2)x(3)	(5) Adj. Factor Present Index/ Sum Col. (4)
01/01/10	Base	1.000	0.591	0.591	0.983
01/01/11	1.003	1.003	0.313	0.314	
06/24/11	0.979	0.982	0.096	0.094	
				<u>0.999</u>	

Section E - Factor Adjusting 2010 Policy Year Medical Losses to Present Benefit Level

Date	(1) Benefit Level Change	(2) Cumulative Index	(3) Weight	(4) Product (2)x(3)	(5) Adj. Factor Present Index/ Sum Col. (4)
01/01/10	Base	1.000	0.591	0.591	0.994
01/01/11	1.000	1.000	0.313	0.313	
06/24/11	0.993	0.993	0.096	0.095	
				<u>0.999</u>	

NORTH CAROLINA

APPENDIX A-I

CALCULATION OF 2009 POLICY YEAR ON-LEVEL FACTORS

Section F - Factor Adjusting 2009 Policy Year Assigned Risk Premium to Present Assigned Risk Pure Premium 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 Col. (4)	Adj. For Expense Constant Removal @	Adj. For Removal of Expenses	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)x(8)
Date									
NR 04/01/08	Base	1.000	0.316	0.316	1.028	0.881	0.736	0.968	0.646
NR 04/01/09	0.962	0.962	0.684	0.658					
NR 04/01/10	1.000	0.962		0.974					
NR 04/01/11	1.041	1.001							

Section G - Factor Adjusting 2009 Policy Year Voluntary Premium to Present Voluntary Pure Premium Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Pure Premium Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Col. (4)	Adj. For Expense Constant Removal @	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)
Date								
NR 04/01/08	Base	1.000	0.316	0.316	0.896	1.000	1.000	0.896
NR 04/01/09	0.956	0.956	0.684	0.654				
NR 04/01/10	0.904	0.864		0.970				
NR 04/01/11	1.006	0.869						

Section H - Factor Adjusting 2009 Policy Year Assigned Risk and Voluntary Premium to Present Pure Premium Level

(1)	Assigned Risk Market Share PY 2009	0.052
(2)	Voluntary Market Share PY 2009	0.948
(3)	Assigned Risk Standard Premium Adjustment Factor (See Sec. F)	0.646
(4)	Voluntary Standard Premium Adjustment Factor (See Sec. G)	0.896
(5)	Premium Adjustment Factor = $[(1)x(3)]/1.564+(2)x(4)$ #	0.871

NR New and renewal business.

@ Eliminates premium derived from expense constants.

* Eliminates premium derived from minimum premiums.

Current premium index (assigned risk to voluntary) = 1.564

NORTH CAROLINA

APPENDIX A-I

CALCULATION OF 2009 POLICY YEAR ON-LEVEL FACTORS

Section I - Factor Adjusting 2009 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 Col. (4)
01/01/09	Base	1.000	0.591	0.591	0.985
01/01/10	1.005	1.005	0.409	0.411	
01/01/11	1.003	1.008		1.002	
06/24/11	0.979	0.987			

Section J - Factor Adjusting 2009 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 Col. (4)
01/01/09	Base	1.000	0.591	0.591	0.993
01/01/10	1.000	1.000	0.409	0.409	
01/01/11	1.000	1.000		1.000	
06/24/11	0.993	0.993			

NORTH CAROLINA

APPENDIX A-II

DETERMINATION OF PREMIUM AND LOSSES DEVELOPED TO AN ULTIMATE REPORT

Section A - Premium and Loss Summary Valued as of 12/31/2011

Policy Year 2010

(1)	Standard Earned Premium	\$956,811,406
(2)	Factor to Develop Premium to Ultimate	0.998
(3)	Standard Earned Premium Developed to Ultimate = (1)x(2)	\$954,897,783
(4)	Limited Indemnity Paid Losses	\$101,894,400
(5)	Limited Indemnity Paid Development Factor to Ultimate	4.202
(6)	Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$428,160,269
(7)	Limited Indemnity Paid+Case Losses	\$213,485,970
(8)	Limited Indemnity Paid+Case Development Factor to Ultimate	1.907
(9)	Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$407,117,745
	Policy Year 2010 Avg. Limited Indemnity Paid and Pd+Cs Losses Developed to Ultimate	\$417,639,007
(10)	Limited Medical Paid Losses	\$175,956,195
(11)	Limited Medical Paid Development Factor to Ultimate	2.108
(12)	Limited Medical Paid Losses Developed to Ultimate = (10)x(11)	\$370,915,659
(13)	Limited Medical Paid+Case Losses	\$278,740,951
(14)	Limited Medical Paid+Case Development Factor to Ultimate	1.335
(15)	Limited Medical Paid+Case Losses Developed to Ultimate = (13)x(14)	\$372,119,170
	Policy Year 2010 Avg. Limited Medical Paid and Pd+Cs Losses Developed to Ultimate	\$371,517,415

Policy Year 2009

(1)	Standard Earned Premium	\$1,014,490,994
(2)	Factor to Develop Premium to Ultimate	1.002
(3)	Standard Earned Premium Developed to Ultimate = (1)x(2)	\$1,016,519,976
(4)	Limited Indemnity Paid Losses	\$196,556,121
(5)	Limited Indemnity Paid Development Factor to Ultimate	2.056
(6)	Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$404,119,385
(7)	Limited Indemnity Paid+Case Losses	\$282,235,366
(8)	Limited Indemnity Paid+Case Development Factor to Ultimate	1.381
(9)	Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$389,767,040
	Policy Year 2009 Avg. Limited Indemnity Paid and Pd+Cs Losses Developed to Ultimate	\$396,943,213
(10)	Limited Medical Paid Losses	\$220,747,670
(11)	Limited Medical Paid Development Factor to Ultimate	1.598
(12)	Limited Medical Paid Losses Developed to Ultimate = (10)x(11)	\$352,754,777
(13)	Limited Medical Paid+Case Losses	\$279,990,761
(14)	Limited Medical Paid+Case Development Factor to Ultimate	1.218
(15)	Limited Medical Paid+Case Losses Developed to Ultimate = (13)x(14)	\$341,028,747
	Policy Year 2009 Avg. Limited Medical Paid and Pd+Cs Losses Developed to Ultimate	\$346,891,762

NORTH CAROLINA

APPENDIX A-II

DETERMINATION OF PREMIUM DEVELOPMENT FACTORS

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>
2007	0.996	2006	1.001	2005	1.001	2004	1.002
2008	0.990	2007	1.000	2006	1.000	2005	1.000
2009	1.003	2008	1.000	2007	1.001	2006	1.000
Average	0.996	Average	1.000	Average	1.001	Average	1.001

Three-year average premium development factors

<u>1st/5th</u>	<u>2nd/5th</u>	<u>3rd/5th</u>	<u>4th/5th</u>
0.998	1.002	1.002	1.001

NORTH CAROLINA

APPENDIX A-II

DETERMINATION OF LOSS DEVELOPMENT FACTORS

Section C1 - Limited Indemnity Loss Development Factors - Paid

Policy Year	<u>1st/2nd</u>	Policy Year	<u>2nd/3rd</u>	Policy Year	<u>3rd/4th</u>	Policy Year	<u>4th/5th</u>
2008	2.066	2007	1.365	2006	1.169	2005	1.077
2009	2.022	2008	1.319	2007	1.160	2006	1.093
Average	2.044	Average	1.342	Average	1.165	Average	1.085
Policy Year	<u>5th/6th</u>	Policy Year	<u>6th/7th</u>	Policy Year	<u>7th/8th</u>	Policy Year	<u>8th/9th</u>
2004	1.039	2003	1.032	2002	1.016	2001	1.012
2005	1.062	2004	1.034	2003	1.021	2002	1.013
Average	1.051	Average	1.033	Average	1.019	Average	1.013
Policy Year	<u>9th/10th</u>	Policy Year	<u>10th/11th</u>	Policy Year	<u>11th/12th</u>	Policy Year	<u>12th/13th</u>
2000	1.007	1999	1.008	1998	1.005	1997	1.004
2001	1.009	2000	1.008	1999	1.009	1998	1.006
Average	1.008	Average	1.008	Average	1.007	Average	1.005
Policy Year	<u>13th/14th</u>	Policy Year	<u>14th/15th</u>	Policy Year	<u>15th/16th</u>	Policy Year	<u>16th/17th</u>
1996	1.005	1995	1.001	1994	1.003	1993	1.005
1997	1.003	1996	1.002	1995	1.001	1994	1.001
Average	1.004	Average	1.002	Average	1.002	Average	1.003
Policy Year	<u>17th/18th</u>	Policy Year	<u>18th/19th</u>				
1992	1.002	1991	1.005				
1993	1.003	1992	1.002				
Average	1.003	Average	1.004				

NORTH CAROLINA

APPENDIX A-II

DETERMINATION OF LOSS DEVELOPMENT FACTORS

Section C1 - Limited Medical Loss Development Factors - Paid

Policy Year	<u>1st/2nd</u>	Policy Year	<u>2nd/3rd</u>	Policy Year	<u>3rd/4th</u>	Policy Year	<u>4th/5th</u>
2008	1.315	2007	1.114	2006	1.056	2005	1.040
2009	1.322	2008	1.104	2007	1.068	2006	1.044
Average	1.319	Average	1.109	Average	1.062	Average	1.042
Policy Year	<u>5th/6th</u>	Policy Year	<u>6th/7th</u>	Policy Year	<u>7th/8th</u>	Policy Year	<u>8th/9th</u>
2004	1.024	2003	1.021	2002	1.021	2001	1.014
2005	1.031	2004	1.032	2003	1.015	2002	1.020
Average	1.028	Average	1.027	Average	1.018	Average	1.017
Policy Year	<u>9th/10th</u>	Policy Year	<u>10th/11th</u>	Policy Year	<u>11th/12th</u>	Policy Year	<u>12th/13th</u>
2000	1.015	1999	1.009	1998	1.009	1997	1.006
2001	1.008	2000	1.011	1999	1.012	1998	1.009
Average	1.012	Average	1.010	Average	1.011	Average	1.008
Policy Year	<u>13th/14th</u>	Policy Year	<u>14th/15th</u>	Policy Year	<u>15th/16th</u>	Policy Year	<u>16th/17th</u>
1996	1.018	1995	1.004	1994	1.003	1993	1.008
1997	1.005	1996	1.005	1995	1.005	1994	1.002
Average	1.012	Average	1.005	Average	1.004	Average	1.005
Policy Year	<u>17th/18th</u>	Policy Year	<u>18th/19th</u>				
1992	1.004	1991	1.008				
1993	1.012	1992	1.003				
Average	1.008	Average	1.006				

NORTH CAROLINA

APPENDIX A-II

DETERMINATION OF LOSS DEVELOPMENT FACTORS

Section C2 - Limited Indemnity Loss Development Factors - Paid + Case

Policy Year	<u>1st/2nd</u>	Policy Year	<u>2nd/3rd</u>	Policy Year	<u>3rd/4th</u>	Policy Year	<u>4th/5th</u>
2005	1.380	2004	1.137	2003	1.066	2002	1.038
2006	1.355	2005	1.134	2004	1.063	2003	1.033
2007	1.416	2006	1.194	2005	1.069	2004	1.045
2008	1.379	2007	1.159	2006	1.067	2005	1.035
2009	1.376	2008	1.146	2007	1.067	2006	1.038
Average	1.381	Average	1.154	Average	1.066	Average	1.038

Policy Year	<u>5th/6th</u>	Policy Year	<u>6th/7th</u>	Policy Year	<u>7th/8th</u>	Policy Year	<u>8th/9th</u>
2001	1.030	2000	1.017	1999	1.007	1998	1.005
2002	1.012	2001	1.010	2000	1.002	1999	1.010
2003	1.022	2002	1.011	2001	1.006	2000	1.005
2004	1.018	2003	1.013	2002	1.009	2001	1.002
2005	1.030	2004	1.016	2003	1.010	2002	1.008
Average	1.022	Average	1.013	Average	1.007	Average	1.006

Policy Year	<u>9th/10th</u>	Policy Year	<u>10th/11th</u>	Policy Year	<u>11th/12th</u>	Policy Year	<u>12th/13th</u>
1997	1.002	1996	1.002	1995	1.001	1994	1.003
1998	1.004	1997	1.005	1996	1.004	1995	1.001
1999	1.006	1998	1.004	1997	1.000	1996	1.005
2000	1.002	1999	1.001	1998	1.003	1997	1.006
2001	1.002	2000	1.005	1999	1.007	1998	1.004
Average	1.003	Average	1.003	Average	1.003	Average	1.004

Policy Year	<u>13th/14th</u>	Policy Year	<u>14th/15th</u>	Policy Year	<u>15th/16th</u>	Policy Year	<u>16th/17th</u>
1993	1.002	1992	0.996	1991	1.000	1990	1.000
1994	0.999	1993	1.000	1992	1.002	1991	1.001
1995	1.005	1994	1.000	1993	1.000	1992	1.002
1996	1.000	1995	1.000	1994	1.001	1993	1.000
1997	1.000	1996	0.999	1995	1.001	1994	1.000
Average	1.001	Average	0.999	Average	1.001	Average	1.001

Policy Year	<u>17th/18th</u>	Policy Year	<u>18th/19th</u>
1989	1.001	1988	1.001
1990	0.999	1989	1.001
1991	1.001	1990	1.000
1992	1.002	1991	1.000
1993	1.000	1992	1.000
Average	1.001	Average	1.000

NORTH CAROLINA

APPENDIX A-II

DETERMINATION OF LOSS DEVELOPMENT FACTORS

Section C2 - Limited Medical Loss Development Factors - Paid + Case

Policy Year	<u>1st/2nd</u>	Policy Year	<u>2nd/3rd</u>	Policy Year	<u>3rd/4th</u>	Policy Year	<u>4th/5th</u>
2005	1.105	2004	1.021	2003	1.016	2002	1.024
2006	1.108	2005	0.992	2004	1.012	2003	1.010
2007	1.102	2006	1.043	2005	1.021	2004	1.031
2008	1.078	2007	1.045	2006	0.996	2005	1.028
2009	1.089	2008	0.997	2007	1.057	2006	1.017
Average	1.096	Average	1.020	Average	1.020	Average	1.022

Policy Year	<u>5th/6th</u>	Policy Year	<u>6th/7th</u>	Policy Year	<u>7th/8th</u>	Policy Year	<u>8th/9th</u>
2001	0.984	2000	1.020	1999	1.010	1998	1.007
2002	1.004	2001	1.016	2000	1.002	1999	1.021
2003	1.011	2002	0.995	2001	0.996	2000	1.011
2004	1.017	2003	1.015	2002	1.031	2001	1.015
2005	1.031	2004	1.017	2003	1.007	2002	1.020
Average	1.009	Average	1.013	Average	1.009	Average	1.015

Policy Year	<u>9th/10th</u>	Policy Year	<u>10th/11th</u>	Policy Year	<u>11th/12th</u>	Policy Year	<u>12th/13th</u>
1997	1.004	1996	0.999	1995	1.002	1994	0.999
1998	0.991	1997	0.996	1996	1.010	1995	1.022
1999	1.022	1998	1.004	1997	1.016	1996	1.001
2000	1.006	1999	0.998	1998	1.012	1997	1.009
2001	1.020	2000	1.011	1999	1.003	1998	0.991
Average	1.009	Average	1.002	Average	1.009	Average	1.004

Policy Year	<u>13th/14th</u>	Policy Year	<u>14th/15th</u>	Policy Year	<u>15th/16th</u>	Policy Year	<u>16th/17th</u>
1993	1.013	1992	1.014	1991	1.011	1990	1.006
1994	1.000	1993	1.013	1992	1.001	1991	1.004
1995	1.007	1994	1.005	1993	0.998	1992	0.989
1996	1.005	1995	1.000	1994	1.013	1993	0.990
1997	1.004	1996	1.002	1995	1.014	1994	0.999
Average	1.006	Average	1.007	Average	1.007	Average	0.998

Policy Year	<u>17th/18th</u>	Policy Year	<u>18th/19th</u>
1989	1.002	1988	1.024
1990	1.000	1989	1.007
1991	0.999	1990	1.000
1992	1.005	1991	1.004
1993	0.999	1992	0.996
Average	1.001	Average	1.006

NORTH CAROLINA

APPENDIX A-II

DETERMINATION OF LOSS DEVELOPMENT FACTORS

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		
1987	170,786,094	171,680,467	1,042,664,883	1,043,376,878	0.482	1.014
1988	206,051,452	206,592,784	1,213,411,453	1,215,774,064	0.447	1.028
1989	250,474,310	250,590,007	1,421,030,227	1,423,041,841	0.412	1.020
1990	260,619,529	261,300,149	1,669,450,526	1,672,860,126	0.469	1.031
1991	250,384,892	250,644,638	1,934,160,275	1,935,932,314	0.567	1.014
Selected Indemnity 19th-to-Ultimate Loss Development Factor						1.021

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		
1987	137,090,672	138,658,603	767,079,928	771,642,837	0.460	1.084
1988	170,828,519	170,620,145	907,827,004	913,983,442	0.417	1.085
1989	199,573,359	200,137,742	1,083,693,826	1,086,904,372	0.406	1.042
1990	212,638,167	213,368,688	1,287,070,825	1,290,107,493	0.458	1.035
1991	221,294,322	223,120,248	1,503,476,181	1,507,348,762	0.515	1.042
Selected Medical 19th-to-Ultimate Loss Development Factor						1.058

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

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

Columns (4) and (11) are valued as of the date at which the given policy year is at 19th report.

Columns (5) and (12) are valued as of the date at which the given policy year is at 20th report.

NORTH CAROLINA

APPENDIX A-II

DETERMINATION OF LOSS DEVELOPMENT FACTORS

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

<u>Policy Year</u>	<u>Indemnity Paid-to-Paid+Case Ratio at 19th Report</u>	<u>Medical Paid-to-Paid+Case Ratio at 19th Report</u>
1988	0.982	0.943
1989	0.988	0.959
1990	0.984	0.946
1991	0.981	0.941
1992	0.987	0.967
Average	0.984	0.951

	<u>Indemnity</u>	<u>Medical</u>
(1) Paid+Case 19th-to-Ultimate Loss Development Factor (Section D)	1.021	1.058
(2) Factor to Adjust 19th-to-Ultimate Development Factor to a Limited Basis	0.764	0.764
(3) Limited Paid+Case 19th-to-Ultimate Loss Development Factor = [(1)-1]x(2)+1	1.016	1.044
(4) Limited Paid-to-Paid+Case Ratio (Section E)	0.984	0.951
(5) Limited Paid 19th-to-Ultimate Loss Development Factor = (3)/(4)	1.033	1.098

Section F1 - Summary of Loss Development Factors - Paid

<u>Report</u>	<u>(1)</u> <u>Indemnity Paid Loss Development</u>		<u>Report</u>	<u>(3)</u> <u>Medical Paid Loss Development</u>	
	<u>to Next Report</u>	<u>to Ultimate</u>		<u>to Next Report</u>	<u>to Ultimate</u>
1st	2.044	4.202	1st	1.319	2.108
2nd	1.342	2.056	2nd	1.109	1.598
3rd	1.165	1.532	3rd	1.062	1.441
4th	1.085	1.315	4th	1.042	1.357
5th	1.051	1.212	5th	1.028	1.302
6th	1.033	1.153	6th	1.027	1.267
7th	1.019	1.116	7th	1.018	1.234
8th	1.013	1.095	8th	1.017	1.212
9th	1.008	1.081	9th	1.012	1.192
10th	1.008	1.072	10th	1.010	1.178
11th	1.007	1.063	11th	1.011	1.166
12th	1.005	1.056	12th	1.008	1.153
13th	1.004	1.051	13th	1.012	1.144
14th	1.002	1.047	14th	1.005	1.130
15th	1.002	1.045	15th	1.004	1.124
16th	1.003	1.043	16th	1.005	1.120
17th	1.003	1.040	17th	1.008	1.114
18th	1.004	1.037	18th	1.006	1.105
19th		1.033	19th		1.098

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

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

NORTH CAROLINA

APPENDIX A-II

DETERMINATION OF LOSS DEVELOPMENT FACTORS

Section F2 - Summary of Loss Development Factors - Paid + Case

<u>Report</u>	<u>(1)</u> <u>Indemnity Paid+Case Loss Development</u>		<u>Report</u>	<u>(3)</u> <u>Medical Paid+Case Loss Development</u>	
	<u>to Next Report</u>	<u>to Ultimate</u>		<u>to Next Report</u>	<u>to Ultimate</u>
1st	1.381	1.907	1st	1.096	1.335
2nd	1.154	1.381	2nd	1.020	1.218
3rd	1.066	1.197	3rd	1.020	1.194
4th	1.038	1.123	4th	1.022	1.171
5th	1.022	1.082	5th	1.009	1.146
6th	1.013	1.059	6th	1.013	1.136
7th	1.007	1.045	7th	1.009	1.121
8th	1.006	1.038	8th	1.015	1.111
9th	1.003	1.032	9th	1.009	1.095
10th	1.003	1.029	10th	1.002	1.085
11th	1.003	1.026	11th	1.009	1.083
12th	1.004	1.023	12th	1.004	1.073
13th	1.001	1.019	13th	1.006	1.069
14th	0.999	1.018	14th	1.007	1.063
15th	1.001	1.019	15th	1.007	1.056
16th	1.001	1.018	16th	0.998	1.049
17th	1.001	1.017	17th	1.001	1.051
18th	1.000	1.016	18th	1.006	1.050
19th		1.016	19th		1.044

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

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

NORTH CAROLINA

APPENDIX A-II

LARGE LOSS LIMITS

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

(1) Threshold at the Midpoint of the Loss Cost Effective Period*	17,058,556
(2) Statewide Excess Ratio for (1)	0.009
(3) Market Share for Carriers Missing from Large Loss and Catastrophe Call	0.000
(4) Factor to Adjust Limited Losses to an Unlimited Basis = $1 / \{1 - [(2) \times (1 - (3))]\}$	1.009

Section H - Policy Year Large Loss Limits

<u>Experience Year</u>	<u>Policy Year Detrended Limit</u>
2010	14,985,473
2009	14,495,251
2008	14,281,857
2007	14,122,132
2006	13,719,881
2005	13,198,715
2004	12,730,834
2003	12,282,636
2002	11,908,728
2001	11,660,288
2000	11,375,823
1999	10,891,688
1998	10,363,732
1997	9,840,252
1996	9,324,909
1995	8,901,114
1994	8,534,146
1993	8,232,960
1992	8,027,815

* March 23, 2014 is the midpoint of the effective period for which the revised pure premiums are being proposed.

NORTH CAROLINA

APPENDIX A-III

POLICY YEAR TREND

Section A - Summary of Annual Trends

	<u>Indemnity</u>		<u>Medical</u>	
Filed Trends for North Carolina Effective 4/1/2011	0.985	(-1.5%)	1.005	(+0.5%)
Indicated Eight-Point Exponential Trends				
Claim Frequency	0.988	(-1.2%)	0.988	(-1.2%)
Paid Claim Severity	1.007	(+0.7%)	1.010	(+1.0%)
Paid+Case Claim Severity	0.999	(-0.1%)	1.003	(+0.3%)
Paid Loss Ratio	0.995	(-0.5%)	0.998	(-0.2%)
Paid+Case Loss Ratio	0.987	(-1.3%)	0.991	(-0.9%)
Indicated Five-Point Exponential Trends				
Claim Frequency	1.003	(+0.3%)	1.003	(+0.3%)
Paid Claim Severity	1.005	(+0.5%)	0.996	(-0.4%)
Paid+Case Claim Severity	0.996	(-0.4%)	0.995	(-0.5%)
Paid Loss Ratio	1.008	(+0.8%)	1.000	(0.0%)
Paid+Case Loss Ratio	0.999	(-0.1%)	0.998	(-0.2%)
Selected Annual Trends	0.995	(-0.5%)	1.000	(0.0%)
Years from the midpoint of the experience period to the midpoint of the proposed period				
Policy year 2010	3.316		3.316	
Policy year 2009	4.316		4.316	
Trend impact on				
Policy year 2010	0.984		1.000	
Policy year 2009	0.979		1.000	

NORTH CAROLINA

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>
2003	0.478	0.390	0.479	0.399	13.2	36,095	29,468	36,146	30,096
2004	0.471	0.429	0.475	0.441	13.0	36,247	33,023	36,529	33,984
2005	0.452	0.414	0.454	0.421	12.6	35,998	32,981	36,144	33,607
2006	0.443	0.401	0.436	0.393	12.2	36,385	32,975	35,869	32,324
2007	0.457	0.409	0.450	0.419	12.2	37,533	33,603	36,973	34,419
2008	0.450	0.401	0.434	0.387	11.9	37,870	33,719	36,539	32,584
2009	0.450	0.396	0.434	0.382	12.0	37,406	32,940	36,078	31,845
2010	0.464	0.407	0.442	0.408	12.4	37,352	32,720	35,516	32,826

NORTH CAROLINA
APPENDIX A-III
Loss Ratio Trend Supporting Information
Financial Data is Valued as of December 31, 2011

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)
2003	785,850,524	xxx	785,850,524	0.981	770,919,364
2004	854,962,690	xxx	854,962,690	0.983	840,428,324
2005	934,242,459	xxx	934,242,459	0.972	908,083,670
2006	1,047,159,481	xxx	1,047,159,481	0.918	961,292,404
2007	1,185,567,255	1.001	1,186,752,822	0.860	1,020,607,427
2008	1,120,446,687	1.002	1,122,687,580	0.842	945,302,942
2009	1,014,490,994	1.002	1,016,519,976	0.871	885,388,899
2010	956,811,406	0.998	954,897,783	0.949	906,197,996

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)]
2003	331,202,313	1.095	362,666,533	1.016	368,469,198	0.478
2004	352,216,460	1.116	393,073,569	1.008	396,218,158	0.471
2005	353,969,768	1.153	408,127,143	1.006	410,575,906	0.452
2006	350,738,931	1.212	425,095,584	1.001	425,520,680	0.443
2007	356,722,832	1.315	469,090,524	0.995	466,745,071	0.457
2008	280,349,404	1.532	429,495,287	0.991	425,629,829	0.450
2009	196,556,121	2.056	404,119,385	0.985	398,057,594	0.450
2010	101,894,400	4.202	428,160,269	0.983	420,881,544	0.464

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)]
2003	250,134,192	1.212	303,162,641	0.993	301,040,503	0.390
2004	294,494,386	1.234	363,406,072	0.993	360,862,229	0.429
2005	298,530,686	1.267	378,238,379	0.993	375,590,710	0.414
2006	298,453,190	1.302	388,586,053	0.993	385,865,951	0.401
2007	310,076,081	1.357	420,773,242	0.993	417,827,829	0.409
2008	264,877,602	1.441	381,688,624	0.993	379,016,804	0.401
2009	220,747,670	1.598	352,754,777	0.993	350,285,494	0.396
2010	175,956,195	2.108	370,915,659	0.994	368,690,165	0.407

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)]
2003	349,879,467	1.038	363,174,887	1.016	368,985,685	0.479
2004	378,829,497	1.045	395,876,824	1.008	399,043,839	0.475
2005	386,688,371	1.059	409,502,985	1.006	411,960,003	0.454
2006	387,290,839	1.082	419,048,688	1.001	419,467,737	0.436
2007	411,476,098	1.123	462,087,658	0.995	459,777,220	0.450
2008	346,196,263	1.197	414,396,927	0.991	410,667,355	0.434
2009	282,235,366	1.381	389,767,040	0.985	383,920,534	0.434
2010	213,485,970	1.907	407,117,745	0.983	400,196,743	0.442

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)]
2003	278,692,661	1.111	309,627,546	0.993	307,460,153	0.399
2004	333,256,679	1.121	373,580,737	0.993	370,965,672	0.441
2005	338,868,910	1.136	384,955,082	0.993	382,260,396	0.421
2006	332,319,416	1.146	380,838,051	0.993	378,172,185	0.393
2007	368,053,019	1.171	430,990,085	0.993	427,973,154	0.419
2008	308,907,887	1.194	368,836,017	0.993	366,254,165	0.387
2009	279,990,761	1.218	341,028,747	0.993	338,641,546	0.382
2010	278,740,951	1.335	372,119,170	0.994	369,886,455	0.408

NORTH CAROLINA
APPENDIX A-III
Frequency and Severity Trend Supporting Information
Financial Data is Valued as of December 31, 2011

Section F - Claim Frequency

	(1)	(2)	(3) =(1)x(2)	(4)	(5)	(6) =(4)x(5)	(7)	(8)	(9) =(6)x(7)x(8) On-level Devel Prem Adj to 2010 Wage Level	(10) =(3)/(9) Claim Freq Per Million of On-level Premium
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 2010 Wage Levels		
2003	12,469	1.000	12,469	785,850,524	1.000	785,850,524	0.981	1.221	941,448,928	13.2
2004	12,759	1.000	12,759	846,652,124	1.000	846,652,124	0.983	1.178	980,423,160	13.0
2005	12,735	1.000	12,735	916,267,567	1.000	916,267,567	0.972	1.136	1,011,559,394	12.6
2006	12,757	1.000	12,757	1,044,960,600	1.000	1,044,960,600	0.918	1.093	1,048,095,482	12.2
2007	13,185	1.001	13,198	1,185,567,255	1.001	1,186,752,822	0.860	1.061	1,082,318,574	12.2
2008	11,748	1.004	11,795	1,120,446,687	1.002	1,122,687,580	0.842	1.049	991,333,133	11.9
2009	10,900	1.009	10,998	1,014,490,994	1.002	1,016,519,976	0.871	1.034	915,884,498	12.0
2010	10,824	1.041	11,268	956,792,117	0.998	954,878,533	0.949	1.000	906,179,728	12.4

Section G - Paid Severity

	(1)	(2)	(3) =(1)x(2)	(4)	(5)	(6) =(4)x(5)	(7)	(8)	(9) =(6)x(7)x(8) On-level Devel Indemnity Losses Adj to 2010 Wage Level	(10) =(9)/(3) Indemnity Average Claim Severity
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 2010 Wage Levels		
2003	12,469	1.000	12,469	331,202,313	1.095	362,666,533	1.016	1.221	450,069,167	36,095
2004	12,759	1.000	12,759	349,122,901	1.116	389,621,158	1.008	1.178	462,480,315	36,247
2005	12,735	1.000	12,735	347,856,295	1.153	401,078,308	1.006	1.136	458,432,506	35,998
2006	12,757	1.000	12,757	350,064,343	1.212	424,277,984	1.001	1.093	464,160,114	36,385
2007	13,185	1.001	13,198	356,722,832	1.315	469,090,524	0.995	1.061	495,359,593	37,533
2008	11,748	1.004	11,795	280,349,404	1.532	429,495,287	0.991	1.049	446,675,098	37,870
2009	10,900	1.009	10,998	196,556,121	2.056	404,119,385	0.985	1.034	411,393,534	37,406
2010	10,824	1.041	11,268	101,894,400	4.202	428,160,269	0.983	1.000	420,881,544	37,352

	(11)	(12)	(13) =(11)x(12)	(14)	(15)	(16) =(14)x(15)	(17)	(18)	(19) =(16)x(17)x(18) On-level Devel Medical Losses Adj to 2010 Wage Level	(20) =(19)/(13) Medical Average Claim Severity
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 2010 Wage Levels		
2003	12,469	1.000	12,469	250,134,192	1.212	303,162,641	0.993	1.221	367,433,121	29,468
2004	12,759	1.000	12,759	291,832,899	1.234	360,121,797	0.993	1.178	421,342,502	33,023
2005	12,735	1.000	12,735	293,883,359	1.267	372,350,216	0.993	1.136	420,011,044	32,981
2006	12,757	1.000	12,757	297,774,146	1.302	387,701,938	0.993	1.093	420,656,603	32,975
2007	13,185	1.001	13,198	310,076,081	1.357	420,773,242	0.993	1.061	443,494,997	33,603
2008	11,748	1.004	11,795	264,877,602	1.441	381,688,624	0.993	1.049	397,719,546	33,719
2009	10,900	1.009	10,998	220,747,670	1.598	352,754,777	0.993	1.034	362,279,156	32,940
2010	10,824	1.041	11,268	175,956,053	2.108	370,915,360	0.994	1.000	368,689,868	32,720

Section H - Paid+Case Severity

	(1)	(2)	(3) =(1)x(2)	(4)	(5)	(6) =(4)x(5)	(7)	(8)	(9) =(6)x(7)x(8) On-level Devel Indemnity Losses Adj to 2010 Wage Level	(10) =(9)/(3) Indemnity Average Claim Severity
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 2010 Wage Levels		
2003	12,469	1.000	12,469	349,879,467	1.038	363,174,887	1.016	1.221	450,700,035	36,146
2004	12,759	1.000	12,759	375,735,938	1.045	392,644,055	1.008	1.178	466,068,493	36,529
2005	12,735	1.000	12,735	380,273,131	1.059	402,709,246	1.006	1.136	460,296,668	36,144
2006	12,757	1.000	12,757	386,568,913	1.082	418,267,564	1.001	1.093	457,584,715	35,869
2007	13,185	1.001	13,198	411,476,098	1.123	462,087,658	0.995	1.061	487,964,567	36,973
2008	11,748	1.004	11,795	346,196,263	1.197	414,396,927	0.991	1.049	430,972,804	36,539
2009	10,900	1.009	10,998	282,235,366	1.381	389,767,040	0.985	1.034	396,782,847	36,078
2010	10,824	1.041	11,268	213,484,970	1.907	407,115,838	0.983	1.000	400,194,869	35,516

	(11)	(12)	(13) =(11)x(12)	(14)	(15)	(16) =(14)x(15)	(17)	(18)	(19) =(16)x(17)x(18) On-level Devel Medical Losses Adj to 2010 Wage Level	(20) =(19)/(13) Medical Average Claim Severity
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 2010 Wage Levels		
2003	12,469	1.000	12,469	278,692,661	1.111	309,627,546	0.993	1.221	375,268,586	30,096
2004	12,759	1.000	12,759	330,595,198	1.121	370,597,217	0.993	1.178	433,598,744	33,984
2005	12,735	1.000	12,735	333,998,953	1.136	379,422,811	0.993	1.136	427,988,931	33,607
2006	12,757	1.000	12,757	331,638,806	1.146	380,058,072	0.993	1.093	412,363,008	32,324
2007	13,185	1.001	13,198	368,053,019	1.171	430,990,085	0.993	1.061	454,263,550	34,419
2008	11,748	1.004	11,795	308,907,887	1.194	368,836,017	0.993	1.049	384,327,130	32,584
2009	10,900	1.009	10,998	279,990,761	1.218	341,028,747	0.993	1.034	350,236,523	31,845
2010	10,824	1.041	11,268	278,739,951	1.335	372,117,835	0.994	1.000	369,885,128	32,826

NORTH CAROLINA

APPENDIX A-IV

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

All carriers writing more than one-tenth of one percent of the North Carolina workers compensation written premium volume and whose aggregate financial data is not included in this filing are listed below. The listing is separated between policy years 2010 and 2009 aggregate data.

Carriers not included in policy year experience valued as of December 31, 2011

	<u>Policy Year 2010</u>	
<u>Name of Carrier</u>		<u>Percentage of Premium Volume</u>
CAGC Insurance Co.		0.3%

	<u>Policy Year 2009</u>	
<u>Name of Carrier</u>		<u>Percentage of Premium Volume</u>
CAGC Insurance Co.		0.3%

Note: Figures are based on 2010 and 2009 data from the NAIC.

**NORTH CAROLINA
APPENDIX A-V**

Derivation of Industry Group Differentials

Industry group differentials are used to more equitably distribute the overall premium level change based on the individual experience of each industry group.

Wage trend adjustments are calculated to account for the change in industry group wages relative to the change in medical losses. The converted indicated losses used to calculate these adjustments are the losses from the North Carolina Workers Compensation Statistical Plan (“Workers Compensation Statistical Plan” or “WCSP”). These losses are limited to \$500,000 for single claim occurrence and \$1,500,000 for each multiple claim occurrence. These limited losses are then adjusted to an ultimate unlimited basis through the application of limited development and an expected excess provision, and brought to the proposed experience, law and loss-based expense levels.

The indicated losses, column (8), are the converted indicated losses further adjusted for trend and the change in overall off balance for experience rating; the adjustments are shown in Appendix B-I, Sections A-1 through A-3. The expected losses (13) are at the same proposed level as the indicated losses and contain a change in industry group off balance. An adjustment to convert the proposed expected losses to reflect current relativities (15) is used to calculate the indicated to expected ratio (16). The indicated differential (17) reflects the indicated losses at a proposed level to expected losses with relativities of the current level to correctly distribute the proposed changes on an industry group basis.

In the calculation of the credibility weighted differentials, the ratios of indicated losses to expected losses by industry group (modified by the wage trend adjustments), column (18), are credibility weighted with the statewide ratio. The credibility is based on lost-time claim counts, column (19). The full credibility standard, column (20), 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 (22) is rebalanced using the latest year expected losses to ensure that the overall premium level change is achieved.

I. Industry Group Wage Trend Adjustment

Industry Group	(1) Converted Indicated Indemnity Losses*	(2) Converted Indicated Medical Losses*	(3) Converted Indicated Total Losses* (1)+(2)	(4) QCEW Average Weekly Wage Trend	(5) Wage Trend Differential (4)SW/(4)IG	(6) Medical Loss Wage Trend Adjustment [(1)+(2)x(5)]/(3)	(7) Normalized Medical Loss Wage Trend Adjustment
Manufacturing	895,698,506	865,403,721	1,761,102,227	1.085	0.989	0.995	0.995
Contracting	1,109,127,681	1,135,126,195	2,244,253,876	1.074	0.999	0.999	0.999
Off. & Cler.	438,104,892	471,858,920	909,963,812	1.075	0.998	0.999	0.999
Goods and Srv.	1,266,697,499	1,390,440,081	2,657,137,579	1.064	1.008	1.004	1.004
Miscellaneous	733,314,687	643,975,688	1,377,290,375	1.070	1.003	1.001	1.001
Statewide	4,442,943,265	4,506,804,604	8,949,747,869	1.073		1.000	

*These converted indicated losses are prior to the application of trend.

**NORTH CAROLINA
APPENDIX A-V**

II. Indicated and Expected Losses

Industry Group	(8) Converted Indicated Balanced Losses	(9) Current Ratio of Manual to Standard Premium	(10) Proposed Ratio of Manual to Standard Premium	(11) Latest Year Current Expected Losses	(12) Five Year Current Expected Losses	(13) Five Year Proposed Expected Losses	(14) Current/ Proposed (12)/(13)	(15) Adjustment to Proposed for Current Relativity (14)IG/(14)SW
Manufacturing	1,456,141,043	1.093	1.098	263,725,825	1,453,443,120	1,442,648,269	1.007	0.999
Contracting	1,855,446,797	1.087	1.092	306,592,216	1,887,015,669	1,871,246,629	1.008	1.000
Off. & Cler.	752,858,326	1.093	1.116	167,999,039	794,795,845	788,279,934	1.008	1.000
Goods and Srv.	2,198,939,390	1.013	1.021	453,384,624	2,176,392,899	2,157,089,235	1.009	1.001
Miscellaneous	1,136,949,213	1.067	1.075	229,342,428	1,152,122,224	1,145,366,705	1.006	0.998
Statewide	7,400,334,769			1,421,044,132	7,463,769,757	7,404,630,772	1.008	

III. Industry Group Differentials

Industry Group	(16) Indicated/Expected Ratio (8)/[(13)x(15)]	(17) Indicated Differential (w/o Wage Trend) (16)IG/(16)SW	(18) Indicated/ Expected Ratio (w/ Wage Trend) (7)x(16)	(19) Lost-Time Claim Counts	(20) Full Credibility Standard for Lost- Time Claim Counts	(21) Credibility Minimum of 1.000 and ((19)/(20))^0.5	(22) Credibility Weighted Indicated/ Expected Ratio	(23) Normalized Credibility Weighted Indicated/ Expected Ratio (22)IG/(22)SW*	(24) Final Industry Group Differential
Manufacturing	1.010	1.010	1.005	20,631	12,000	1.00	1.005	1.005	1.005
Contracting	0.992	0.992	0.991	17,307	12,000	1.00	0.991	0.991	0.991
Off. & Cler.	0.955	0.955	0.954	10,832	12,000	0.95	0.956	0.956	0.956
Goods and Srv.	1.018	1.018	1.022	35,564	12,000	1.00	1.022	1.022	1.022
Miscellaneous	0.995	0.995	0.996	12,230	12,000	1.00	0.996	0.996	0.996
Statewide	1.000		1.000				1.000		1.000

*Statewide ratio (column 22) = $\sum_{IG}((11) \times (22)) \div \sum_{IG}(11)$

NORTH CAROLINA

APPENDIX A-V

Industry Group Differentials - Supporting Documentation

The below documentation is intended as additional supporting material for the calculation of the industry group differentials shown in Appendix A-V of the North Carolina loss cost filing proposed effective April 1, 2013.

Appendix A-V - columns (1), (2), and (8)

"Unadjusted" losses were collected under the data submission rules of the Workers Compensation Statistical Plan (WCSP) and are summed by industry group over the most recent five policy periods separately for both indemnity and medical.

Please refer to Appendix B-I, Section A of the loss cost filing for an explanation and documentation of the adjustments applied to these "unadjusted" losses to arrive at the "converted" losses in columns (1) and (2).

The "unadjusted" WCSP data underlying the indicated losses in column (8) of Appendix A-V is the same as that underlying the "converted" losses in columns (1) and (2).

The indicated losses in column (8) are the total "converted" losses in column (3) further adjusted by policy period for (i) trend and (ii) experience rating plan off-balance and the balancing of indicated losses to expected losses (see Appendix B-I, Section A-I through A-3).

Appendix A-V - column (4)

A trend line fit to historical North Carolina average weekly wage data over the most recent six years is the starting point in the calculation of the figures in column (4) of Appendix A-V. The wage data is based on that received from the Quarterly Census of Employment and Wages (QCEW).

The figures shown in Appendix A-V are full trends over the period of time from the midpoint of the five WCSP policy periods used in the loss cost calculation (1/05 through 12/09) to the midpoint of the most recent calendar year (2011).

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APPENDIX A-V

Appendix A-V - columns (9) and (10)

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

Appendix A-V - columns (11), (12), and (13)

The one-year current expected losses in column (11) are those losses expected during the most recent WCSP policy period. These losses are derived by multiplying the current approved underlying pure premiums by both payroll in hundreds (for the latest policy period) and the current ratio of manual to earned (Appendix A-V, column (9)) and dividing by the proposed ratio of manual to earned (Appendix A-V, column (10)).

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 (12).

The only difference between the five-year expected losses in columns (12) and (13) is that the current underlying pure premiums are brought to the proposed level for column (13). Please see Appendix B-I, Section B for documentation.

Appendix A-V - columns (18) through (22)

In the calculation of the credibility-weighted differentials, the ratios of indicated losses to expected losses by industry group (modified by the wage trend adjustments), column (18), are credibility weighted with the statewide ratio. The credibility is based on lost-time claim counts, column (19). The full credibility standard, column (20), 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 (22) is rebalanced using the latest year expected losses to ensure that the overall pure premium level change is achieved.

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Distribution of Pure Premium Level Change to Occupational Classification

After determining the required changes in pure premium level overall 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
1/05-12/05	1.107	1.038	1.259	1.056
1/06-12/06	1.152	1.060	1.285	1.067
1/07-12/07	1.266	1.123	1.338	1.080
1/08-12/08	1.551	1.277	1.454	1.104
1/09-12/09	2.541	1.710	1.740	1.150

2. Factors to Adjust to the Proposed Trend Level

The proposed trend factors are applied to adjust the indicated pure premiums to the proposed level.

Policy Period	Indemnity	Medical
1/05-12/05	0.959	1.000
1/06-12/06	0.964	1.000
1/07-12/07	0.969	1.000
1/08-12/08	0.974	1.000
1/09-12/09	0.979	1.000

3. Factors to Adjust to the 1/1/2012 Benefit Level

The factors in the following table are applied to adjust the statistical plan losses to the proposed benefit level.

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/05-12/05	1.267	1.033	0.998	1.033	0.993
1/06-12/06	1.261	1.028	0.994	1.028	0.993
1/07-12/07	1.250	1.019	0.987	1.019	0.993
1/08-12/08	1.242	1.012	0.984	1.012	0.993
1/09-12/09	1.232	1.004	0.978	1.004	0.993

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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 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)
1/05-12/05	1.345	1.261	1.097	1.059	0.993	1.097	1.028	1.250	1.049
1/06-12/06	1.400	1.289	1.142	1.104	1.016	1.142	1.050	1.276	1.060
1/07-12/07	1.533	1.360	1.250	1.211	1.074	1.250	1.109	1.329	1.072
1/08-12/08	1.876	1.545	1.529	1.487	1.224	1.529	1.259	1.444	1.096
1/09-12/09	3.065	2.062	2.498	2.433	1.637	2.498	1.681	1.728	1.142

* 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	0.131	0.163	0.193	0.217	0.254	0.312	0.388
(2) Excess Factors 1/(1-(1))	1.151	1.195	1.239	1.278	1.341	1.453	1.635

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 normalized wage trend, the effect of credibility weighting of 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	0.992	0.955	1.018	0.995
(2) Final Differentials**	1.005	0.991	0.956	1.022	0.996
(3) Adjustment (2)/(1)	0.995	0.999	1.001	1.004	1.001

*See Appendix A-V, column (17).

**See Appendix A-V, column (24).

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)
1/05-12/05	0.833	1.066	1.064	1.002	0.835
1/06-12/06	0.855	1.065	1.070	0.995	0.851
1/07-12/07	0.867	1.064	1.083	0.982	0.851
1/08-12/08	0.855	1.064	1.081	0.984	0.841
1/09-12/09	0.830	1.062	1.066	0.996	0.827

3. Adjustment for Experience Change

A factor of 0.987 is applied to adjust for the experience change in the proposed loss cost level.

4. Offset for Change in Standard Premium Expected from Item B-1425

A factor of 1.009 is applied to offset the change in standard premium expected from Item B-1425.

5. Factor to Reflect the Proposed Loss Adjustment Expense

A factor of 1.165 is applied to include the proposed loss adjustment expense.

6. 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
1/05-12/05	0.964	0.968	0.970	0.973	0.970
1/06-12/06	0.982	0.986	0.988	0.991	0.988
1/07-12/07	0.982	0.986	0.988	0.991	0.988
1/08-12/08	0.971	0.975	0.977	0.980	0.977
1/09-12/09	0.955	0.959	0.960	0.963	0.960

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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 0.987 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 current loss costs contain the current trend. The change in trend is applied to adjust to the proposed trend level.

	Indemnity	Medical
(1) Current Trend	0.944	1.019
(2) Proposed Trend	0.982	1.000
(3) Change in Trend (2)/(1)	1.040	0.981

3. Factors to Adjust to the 1/1/2012 Benefit Level

The pure premiums underlying current loss costs are at the current 1/1/2011 level. The following factors are applied to adjust to the proposed benefit level.

Effective Date	Indemnity	Medical
June 24, 2011	0.979	0.993
January 1, 2012	1.002	1.000
Combined Benefit Adjustment	0.981	0.993

4. Factors to Include the Proposed Loss Adjustment Expense Provisions

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

	(a) Current		(b) Proposed	
	Indemnity	Medical	Indemnity	Medical
(1) Loss Adjustment Expense	1.165	1.165	1.165	1.165
(2) Overall Change (1b)/(1a)			1.000	1.000

5. Adjustment to Obtain Expected Losses

The pure premiums underlying current loss costs reflect the current off-balance for the Experience Rating Plan. 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	1.093	1.098	0.995
Contracting	1.087	1.092	0.995
Office & Clerical	1.093	1.116	0.979
Goods & Services	1.013	1.021	0.992
Miscellaneous	1.067	1.075	0.993

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6. Factors to Adjust for Proposed Industry Group Differentials

The pure premiums underlying 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	1.005	0.999	1.004
Contracting	0.991	1.000	0.991
Office & Clerical	0.956	1.000	0.956
Goods & Services	1.022	1.001	1.023
Miscellaneous	0.996	0.998	0.994

*See Appendix A-V, column (24).

**See Appendix A-V, column (15).

7. Offset for Change in Standard Premium Expected from Item B-1425

A factor of 1.009 is applied to offset the change in standard premium expected from Item B-1425.

8. Combined Conversion Factors

The factors above, contained within Section B, are combined multiplicatively, resulting in the following factors.

Industry Group	Indemnity	Medical
Manufacturing	1.015	0.969
Contracting	1.002	0.956
Office & Clerical	0.951	0.908
Goods & Services	1.031	0.984
Miscellaneous	1.003	0.957

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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: \$32,134,706 for indemnity, and \$15,779,584 for medical.

The partial credibilities formula is:

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

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

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

National Credibility = the smaller of
[(national cases)/(full credibility standard)]^{0.4} and [(1 – 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-II 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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EFFECTIVE 4/1/2013

CLASS 0005		FARM: NURSERY EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	81,230,683	9	995,759	28	271,043	1,534,974	578,277	3,380,053	4.16
1/06 through 12/06	88,752,785	5	244,480	41	816,159	361,872	795,655	2,218,166	2.50
1/07 through 12/07	94,018,234	7	279,759	22	733,004	161,957	671,970	1,846,690	1.96
1/08 through 12/08	88,202,974	2	84,117	28	575,238	49,465	580,448	1,289,268	1.46
1/09 through 12/09	78,436,363	10	1,119,228	22	426,120	1,865,920	843,808	4,255,076	5.43
5 YR. TOTAL	430,641,039	33	2,723,343	141	2,821,564	3,974,188	3,470,158	12,989,253	3.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	1.288	74%	1.729	3.02			
Pure Premium Indicated by National Relativity		25%	1.224	13%	1.580	2.80			
Pure Premium Present on Rate Level		25%	1.334	13%	1.767	3.10			
Pure Premium Derived by Formula		1.284			1.715			3.00	

CLASS 0008		FARM: GARDENING-MARKET OR TRUCK-& DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	31,206,881	1	3,006	5	36,259	549	161,265	201,079	0.65
1/06 through 12/06	31,889,018	3	565,471	7	139,799	93,822	200,160	999,252	3.13
1/07 through 12/07	37,443,682	2	40,779	8	199,571	145,108	228,907	614,365	1.64
1/08 through 12/08	41,313,778	2	49,764	7	29,782	21,968	79,567	181,081	0.44
1/09 through 12/09	52,562,650	1	175,936	8	121,347	128,832	223,200	649,315	1.24
5 YR. TOTAL	194,416,009	9	834,956	35	526,758	390,279	893,099	2,645,092	1.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.700	46%	0.660	1.36			
Pure Premium Indicated by National Relativity		33%	1.055	27%	1.468	2.52			
Pure Premium Present on Rate Level		33%	1.119	27%	1.186	2.31			
Pure Premium Derived by Formula		0.955			1.020			1.98	

CLASS 0016		FARM - ORCHARD OR GROVE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	1,079,365	0	0	0	0	0	6,713	6,713	0.62
1/06 through 12/06	1,461,182	0	0	2	315,183	0	437,846	753,029	51.54
1/07 through 12/07	1,820,472	0	0	0	0	0	5,339	5,339	0.29
1/08 through 12/08	2,496,201	1	52,083	1	180,126	443,537	96,005	771,751	30.92
1/09 through 12/09	2,357,984	0	0	0	0	0	4,402	4,402	0.19
5 YR. TOTAL	9,215,204	1	52,083	3	495,309	443,537	550,305	1,541,234	16.73
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	5.940	24%	10.785	16.73			
Pure Premium Indicated by National Relativity		43%	2.773	38%	3.007	5.78			
Pure Premium Present on Rate Level		43%	2.538	38%	4.859	7.40			
Pure Premium Derived by Formula		3.115			5.577			8.69	

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

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EFFECTIVE 4/1/2013

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.
1/05 through 12/05	55,571,093	8	218,860	27	543,477	171,934	895,808	1,830,079	3.29
1/06 through 12/06	52,478,163	6	963,380	14	204,899	1,051,624	247,524	2,467,427	4.70
1/07 through 12/07	53,377,744	5	541,724	20	352,057	186,617	591,191	1,671,589	3.13
1/08 through 12/08	47,037,789	1	126,126	19	307,289	89,591	613,172	1,136,178	2.42
1/09 through 12/09	50,914,043	9	494,960	18	323,943	1,081,978	559,176	2,460,057	4.83
5 YR. TOTAL	259,378,832	29	2,345,050	98	1,731,665	2,581,744	2,906,871	9,565,330	3.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		44%	1.572	61%	2.116				3.69
Pure Premium Indicated by National Relativity		28%	1.902	19%	2.133				4.04
Pure Premium Present on Rate Level		28%	1.624	20%	1.776				3.40
Pure Premium Derived by Formula		1.679			2.051				3.73

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.
1/05 through 12/05	40,325,043	2	85,003	15	308,755	20,037	626,063	1,039,858	2.58
1/06 through 12/06	30,402,457	3	36,654	11	313,059	61,333	265,381	676,427	2.23
1/07 through 12/07	49,001,505	6	204,280	17	624,477	473,345	638,903	1,941,005	3.96
1/08 through 12/08	30,794,810	2	409,669	9	31,491	233,996	119,611	794,767	2.58
1/09 through 12/09	48,288,546	0	0	12	471,565	0	562,446	1,034,011	2.14
5 YR. TOTAL	198,812,361	13	735,606	64	1,749,347	788,711	2,212,404	5,486,068	2.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	1.250	50%	1.510				2.76
Pure Premium Indicated by National Relativity		33%	1.184	25%	1.375				2.56
Pure Premium Present on Rate Level		33%	1.085	25%	1.435				2.52
Pure Premium Derived by Formula		1.174			1.458				2.63

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.
1/05 through 12/05	6,534,925	1	41,908	6	71,028	26,544	80,823	220,303	3.37
1/06 through 12/06	6,023,711	1	8,188	3	12,160	47,517	39,943	107,808	1.79
1/07 through 12/07	6,482,365	1	135,909	0	0	142,144	9,823	287,876	4.44
1/08 through 12/08	8,350,655	1	71,071	1	332	57,139	32,217	160,759	1.93
1/09 through 12/09	8,248,126	0	0	5	231,472	0	156,567	388,039	4.70
5 YR. TOTAL	35,639,782	4	257,076	15	314,992	273,344	319,373	1,164,785	3.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	1.605	30%	1.663				3.27
Pure Premium Indicated by National Relativity		38%	1.882	35%	2.024				3.91
Pure Premium Present on Rate Level		39%	2.223	35%	2.257				4.48
Pure Premium Derived by Formula		1.951			1.997				3.95

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

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EFFECTIVE 4/1/2013

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.
1/05 through 12/05	99,877,476	15	653,933	48	835,868	1,234,786	1,454,489	4,179,076	4.19
1/06 through 12/06	111,519,582	9	715,134	44	1,358,893	684,067	1,086,668	3,844,762	3.45
1/07 through 12/07	124,631,642	10	479,779	56	848,168	411,316	1,481,809	3,221,072	2.58
1/08 through 12/08	133,814,352	13	999,259	49	1,126,678	650,950	1,546,077	4,322,964	3.23
1/09 through 12/09	139,767,019	9	250,587	52	1,472,028	311,317	2,308,526	4,342,458	3.11
5 YR. TOTAL	609,610,071	56	3,098,692	249	5,641,635	3,292,436	7,877,569	19,910,332	3.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		66%	1.434	90%	1.832	3.27			
Pure Premium Indicated by National Relativity		17%	1.896	5%	2.178	4.07			
Pure Premium Present on Rate Level		17%	1.901	5%	2.033	3.93			
Pure Premium Derived by Formula		1.592			1.859			3.45	

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.
1/05 through 12/05	203,712,924	17	1,425,211	93	1,804,848	3,195,790	2,792,285	9,218,134	4.53
1/06 through 12/06	221,665,105	22	1,400,629	91	1,469,225	1,342,740	2,159,469	6,372,063	2.88
1/07 through 12/07	229,296,671	31	1,499,527	103	2,047,423	1,947,901	3,220,071	8,714,922	3.80
1/08 through 12/08	204,045,496	16	1,381,904	116	1,888,689	1,451,790	2,312,540	7,034,923	3.45
1/09 through 12/09	167,969,807	16	1,046,535	84	3,021,014	1,792,827	2,535,603	8,395,979	5.00
5 YR. TOTAL	1,026,690,003	102	6,753,806	487	10,231,199	9,731,048	13,019,968	39,736,021	3.87
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		77%	1.654	100%	2.216	3.87			
Pure Premium Indicated by National Relativity		11%	2.493	0%	2.884	5.38			
Pure Premium Present on Rate Level		12%	1.598	0%	2.118	3.72			
Pure Premium Derived by Formula		1.740			2.216			3.96	

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.
1/05 through 12/05	6,522,128	1	2,851	1	28,441	7,091	32,035	70,418	1.08
1/06 through 12/06	6,550,867	1	282,322	2	7,853	449,260	21,921	761,356	11.62
1/07 through 12/07	11,071,669	4	261,770	2	22,952	353,729	46,808	685,259	6.19
1/08 through 12/08	10,595,159	2	204,213	4	10,274	123,218	70,960	408,665	3.86
1/09 through 12/09	7,619,055	1	27,387	4	190,406	22,815	193,066	433,674	5.69
5 YR. TOTAL	42,358,878	9	778,543	13	259,926	956,113	364,790	2,359,372	5.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	2.452	45%	3.118	5.57			
Pure Premium Indicated by National Relativity		35%	3.689	27%	3.956	7.65			
Pure Premium Present on Rate Level		35%	3.600	28%	4.968	8.57			
Pure Premium Derived by Formula		3.287			3.862			7.15	

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

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CLASS 0079		FARM: BERRY OR VINEYARD & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	3,451,092	2	47,283	1	4,075	110,774	3,788	165,920	4.81
1/06 through 12/06	4,021,626	0	0	0	0	0	5,181	5,181	0.13
1/07 through 12/07	8,672,715	1	2,298	2	5,413	8,619	11,498	27,828	0.32
1/08 through 12/08	6,975,671	0	0	0	0	0	7,338	7,338	0.11
1/09 through 12/09	8,665,685	0	0	2	11,858	0	105,740	117,598	1.36
5 YR. TOTAL	31,786,789	3	49,581	5	21,346	119,393	133,545	323,865	1.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.223	27%	0.796	1.02			
Pure Premium Indicated by National Relativity		40%	1.891	36%	2.489	4.38			
Pure Premium Present on Rate Level		40%	1.769	37%	1.864	3.63			
Pure Premium Derived by Formula		1.509			1.801			3.31	

CLASS 0083		FARM: CATTLE OR LIVESTOCK RAISING NOC & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	87,229,059	11	473,351	43	836,789	827,331	1,528,681	3,666,152	4.20
1/06 through 12/06	130,436,228	8	372,025	35	1,549,703	767,655	901,143	3,590,526	2.75
1/07 through 12/07	117,786,322	22	1,595,751	49	656,251	1,386,202	1,349,953	4,988,157	4.24
1/08 through 12/08	118,740,983	11	349,056	50	876,732	609,083	1,329,775	3,164,646	2.67
1/09 through 12/09	106,921,422	2	169,527	29	193,024	193,112	497,923	1,053,586	0.99
5 YR. TOTAL	561,114,014	54	2,959,710	206	4,112,499	3,783,383	5,607,475	16,463,067	2.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	1.260	90%	1.674	2.93			
Pure Premium Indicated by National Relativity		18%	2.757	5%	3.523	6.28			
Pure Premium Present on Rate Level		19%	1.853	5%	2.187	4.04			
Pure Premium Derived by Formula		1.642			1.792			3.43	

CLASS 0106		TREE PRUNING, SPRAYING, REPAIRING -- ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	14,194,581	8	351,335	22	668,490	258,575	772,713	2,051,113	14.45
1/06 through 12/06	13,026,250	11	1,056,362	20	285,177	925,188	455,809	2,722,536	20.90
1/07 through 12/07	15,280,092	6	795,981	16	1,084,215	1,099,095	772,398	3,751,689	24.55
1/08 through 12/08	14,308,194	5	749,272	17	625,596	1,097,513	1,248,262	3,720,643	26.00
1/09 through 12/09	14,950,238	5	1,363,964	23	871,395	2,305,256	629,150	5,169,765	34.58
5 YR. TOTAL	71,759,355	35	4,316,914	98	3,534,873	5,685,627	3,878,332	17,415,746	24.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	10.942	71%	13.328	24.27			
Pure Premium Indicated by National Relativity		23%	7.278	14%	7.734	15.01			
Pure Premium Present on Rate Level		24%	9.185	15%	9.227	18.41			
Pure Premium Derived by Formula		9.678			11.930			21.61	

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

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CLASS 0113		FARM: FISH HATCHERY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	2,188,044	1	155,613	0	0	147,051	2,760	305,424	13.96
1/06 through 12/06	1,792,746	0	0	1	943	0	12,083	13,026	0.73
1/07 through 12/07	2,785,989	0	0	2	86,868	0	254,435	341,303	12.25
1/08 through 12/08	2,793,023	0	0	1	14,164	0	28,354	42,518	1.52
1/09 through 12/09	2,301,273	0	0	1	482,185	0	370,741	852,926	37.06
5 YR. TOTAL	11,861,075	1	155,613	5	584,160	147,051	668,373	1,555,197	13.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	6.237	20%	6.875			13.11	
Pure Premium Indicated by National Relativity		43%	1.575	40%	2.227			3.80	
Pure Premium Present on Rate Level		43%	1.954	40%	2.386			4.34	
Pure Premium Derived by Formula					2.391			3.220	5.61

CLASS 0170		FARM: ANIMAL RAISING & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	111,851	0	0	0	0	0	0	0	0.00
1/06 through 12/06	129,335	0	0	0	0	0	0	0	0.00
1/07 through 12/07	310,230	0	0	1	5,248	0	3,769	9,017	2.91
1/08 through 12/08	275,490	0	0	0	0	0	1,204	1,204	0.44
1/09 through 12/09	110,184	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	937,090	0	0	1	5,248	0	4,973	10,221	1.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.560	6%	0.531			1.09	
Pure Premium Indicated by National Relativity		27%	4.186	28%	5.110			9.30	
Pure Premium Present on Rate Level		69%	1.044	66%	1.571			2.62	
Pure Premium Derived by Formula					1.873			2.500	4.37

CLASS 0251		IRRIGATION WORKS OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	315,685	0	0	0	0	0	1,933	1,933	0.61
1/06 through 12/06	433,895	0	0	0	0	0	0	0	0.00
1/07 through 12/07	380,246	1	5,949	0	0	22,650	0	28,599	7.52
1/08 through 12/08	238,334	0	0	0	0	0	0	0	0.00
1/09 through 12/09	133,272	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,501,432	1	5,949	0	0	22,650	1,933	30,532	2.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.396	8%	1.637			2.03	
Pure Premium Indicated by National Relativity		47%	1.838	46%	2.256			4.09	
Pure Premium Present on Rate Level		47%	2.225	46%	2.117			4.34	
Pure Premium Derived by Formula					1.933			2.143	4.08

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

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CLASS 0400		COTTON COMPRESSING & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	19,141	0	0	0	0	0	0	0	0.00
1/07 through 12/07	32,094	0	0	0	0	0	0	0	0.00
1/08 through 12/08	30,895	0	0	0	0	0	0	0	0.00
1/09 through 12/09	31,880	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	114,010	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		6%	2.356	6%	5.978	8.33			
Pure Premium Present on Rate Level		91%	4.046	91%	2.850	6.90			
Pure Premium Derived by Formula		3.823		2.952		6.78			

CLASS 0401		COTTON GIN OPERATION & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	10,127,666	0	0	6	219,221	0	385,373	604,594	5.97
1/06 through 12/06	8,080,166	1	131,343	3	5,028	294,302	218,491	649,164	8.03
1/07 through 12/07	5,511,437	0	0	1	1,313	0	26,966	28,279	0.51
1/08 through 12/08	5,700,687	0	0	3	84,490	0	60,873	145,363	2.55
1/09 through 12/09	7,146,838	1	305,934	4	113,424	713,642	116,136	1,249,136	17.48
5 YR. TOTAL	36,566,794	2	437,277	17	423,476	1,007,944	807,839	2,676,536	7.32
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	2.354	38%	4.966	7.32			
Pure Premium Indicated by National Relativity		36%	4.071	31%	3.564	7.64			
Pure Premium Present on Rate Level		37%	3.378	31%	3.940	7.32			
Pure Premium Derived by Formula		3.351		4.213		7.56			

CLASS 0908 + +		DOMESTIC WORKERS - RESIDENCES - PART-TIME							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	EXPOSURE	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	1,681	0	0	1	9,138	0	4,615	13,753	81.81
1/06 through 12/06	1,943	0	0	0	0	0	0	0	0.00
1/07 through 12/07	2,016	0	0	1	57,039	0	18,078	75,117	372.61
1/08 through 12/08	1,901	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,805	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,346	0	0	2	66,177	0	22,693	88,870	95.09
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.**	CRED.	PURE PREM.**	PURE PREM.**			
Indicated Pure Premium		9%	70.808	12%	24.281	95.09			
Pure Premium Indicated by National Relativity		34%	77.977	36%	76.947	154.92			
Pure Premium Present on Rate Level		57%	79.620	52%	78.458	158.08			
Pure Premium Derived by Formula		78.268		71.413		149.68			

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

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CLASS 0913 + +		DOMESTIC WORKERS - RESIDENCES - FULL-TIME							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	EXPOSURE	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	4,799	0	0	1	75,865	0	46,062	121,927	254.07
1/06 through 12/06	5,027	1	4,528	4	61,759	6,928	61,224	134,439	267.43
1/07 through 12/07	4,852	0	0	1	145,071	0	60,171	205,242	423.01
1/08 through 12/08	4,859	0	0	2	224,717	0	192,522	417,239	858.69
1/09 through 12/09	4,869	0	0	1	162,201	0	45,292	207,493	426.15
5 YR. TOTAL	24,406	1	4,528	9	669,613	6,928	405,271	1,086,340	445.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**	PURE PREM.**			
Indicated Pure Premium		19%	276.219	24%	168.892	445.11			
Pure Premium Indicated by National Relativity		40%	178.489	38%	193.369	371.86			
Pure Premium Present on Rate Level		41%	220.028	38%	181.467	401.50			
Pure Premium Derived by Formula		214.089			182.972			397.06	

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.
1/05 through 12/05	5,148,507	2	11,721	2	4,460	31,868	22,274	70,323	1.37
1/06 through 12/06	5,643,326	1	2,701	4	13,324	17,140	32,159	65,324	1.16
1/07 through 12/07	5,634,968	1	201,077	6	163,347	25,374	83,166	472,964	8.39
1/08 through 12/08	6,917,827	2	99,323	5	63,615	29,631	181,935	374,504	5.41
1/09 through 12/09	6,692,100	1	16,849	6	150,590	14,828	174,597	356,864	5.33
5 YR. TOTAL	30,036,728	7	331,671	23	395,336	118,841	494,131	1,339,979	4.46
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	2.420	26%	2.041	4.46			
Pure Premium Indicated by National Relativity		41%	2.231	37%	2.531	4.76			
Pure Premium Present on Rate Level		41%	1.442	37%	1.920	3.36			
Pure Premium Derived by Formula		1.942			2.178			4.12	

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		50%	4.337	50%	3.056	7.39			
Pure Premium Present on Rate Level		50%	3.473	50%	2.016	5.49			
Pure Premium Derived by Formula		3.905			2.536			6.44	

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

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CLASS 1164		MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	178,496	0	0	0	0	0	0	0	0.00
1/06 through 12/06	236,978	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	163,138	0	0	0	0	0	0	0	0.00
1/09 through 12/09	139,754	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	718,366	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	9%	0.000	0.00			
Pure Premium Indicated by National Relativity		46%	3.824	45%	3.089	6.91			
Pure Premium Present on Rate Level		47%	5.762	46%	4.685	10.45			
Pure Premium Derived by Formula		4.467			3.545			8.01	

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.
1/05 through 12/05	1,271,220	0	0	0	0	0	1,319	1,319	0.10
1/06 through 12/06	2,600,142	0	0	0	0	0	0	0	0.00
1/07 through 12/07	1,065,537	0	0	1	34,842	0	31,244	66,086	6.20
1/08 through 12/08	1,494,435	0	0	2	259,268	0	121,213	380,481	25.46
1/09 through 12/09	3,704,478	0	0	0	0	0	11,587	11,587	0.31
5 YR. TOTAL	10,135,812	0	0	3	294,110	0	165,363	459,473	4.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	2.902	16%	1.631	4.53			
Pure Premium Indicated by National Relativity		43%	3.397	42%	2.516	5.91			
Pure Premium Present on Rate Level		44%	2.049	42%	1.691	3.74			
Pure Premium Derived by Formula		2.740			2.028			4.77	

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.
1/05 through 12/05	745,889	0	0	0	0	0	0	0	0.00
1/06 through 12/06	247,483	0	0	0	0	0	0	0	0.00
1/07 through 12/07	209,568	0	0	0	0	0	0	0	0.00
1/08 through 12/08	179,295	0	0	0	0	0	0	0	0.00
1/09 through 12/09	76,886	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,459,121	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	7%	0.000	0.00			
Pure Premium Indicated by National Relativity		47%	1.593	46%	1.356	2.95			
Pure Premium Present on Rate Level		47%	1.702	47%	1.314	3.02			
Pure Premium Derived by Formula		1.549			1.241			2.79	

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

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CLASS 1322		OIL OR GAS - WELL - CLEANING OR SWABBING OF WELLS BY SPECIALIST CONTRACTOR - NO DRILLING & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		50%	5.616	50%	4.150	9.77			
Pure Premium Present on Rate Level		50%	5.707	50%	3.694	9.40			
Pure Premium Derived by Formula		5.662			3.922			9.58	

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.
1/05 through 12/05	970,045	0	0	0	0	0	201	201	0.02
1/06 through 12/06	708,865	0	0	0	0	0	8,920	8,920	1.26
1/07 through 12/07	580,726	0	0	0	0	0	3,810	3,810	0.66
1/08 through 12/08	549,624	0	0	2	119,857	0	171,061	290,918	52.93
1/09 through 12/09	107,925	0	0	0	0	0	619	619	0.57
5 YR. TOTAL	2,917,185	0	0	2	119,857	0	184,611	304,468	10.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	4.109	11%	6.328	10.44			
Pure Premium Indicated by National Relativity		35%	2.779	37%	3.539	6.32			
Pure Premium Present on Rate Level		57%	1.977	52%	2.269	4.25			
Pure Premium Derived by Formula		2.428			3.185			5.61	

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.
1/05 through 12/05	21,321,601	1	30,201	4	101,531	55,440	76,303	263,475	1.24
1/06 through 12/06	19,007,887	2	175,402	2	29,731	27,719	15,090	247,942	1.30
1/07 through 12/07	20,285,384	7	917,219	4	19,223	820,324	46,896	1,803,662	8.89
1/08 through 12/08	22,744,401	2	93,356	6	108,078	0	185,273	386,707	1.70
1/09 through 12/09	21,132,082	0	0	4	336,481	0	139,896	476,377	2.25
5 YR. TOTAL	104,491,355	12	1,216,178	20	595,044	903,483	463,458	3,178,163	3.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	1.733	36%	1.308	3.04			
Pure Premium Indicated by National Relativity		36%	2.005	32%	1.910	3.92			
Pure Premium Present on Rate Level		36%	1.228	32%	1.192	2.42			
Pure Premium Derived by Formula		1.649			1.464			3.11	

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

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CLASS 1452		ORE MILLING & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	6,175,038	0	0	0	0	0	21,083	21,083	0.34
1/06 through 12/06	5,920,579	1	33,823	1	8,599	43,731	10,513	96,666	1.63
1/07 through 12/07	3,306,555	0	0	1	17,197	0	49,773	66,970	2.03
1/08 through 12/08	5,368,027	0	0	3	40,042	0	66,062	106,104	1.98
1/09 through 12/09	3,193,966	0	0	0	0	0	5,528	5,528	0.17
5 YR. TOTAL	23,964,165	1	33,823	5	65,838	43,731	152,959	296,351	1.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.416	19%	0.821	1.24			
Pure Premium Indicated by National Relativity		42%	1.270	40%	1.108	2.38			
Pure Premium Present on Rate Level		42%	1.405	41%	1.091	2.50			
Pure Premium Derived by Formula			1.190		1.047	2.24			

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.
1/05 through 12/05	21,490,659	11	1,064,932	10	510,662	2,078,066	544,513	4,198,173	19.54
1/06 through 12/06	22,119,355	3	280,116	9	73,464	571,272	184,853	1,109,705	5.02
1/07 through 12/07	25,462,313	2	76,861	13	347,803	50,764	1,028,494	1,503,922	5.91
1/08 through 12/08	24,263,203	3	132,941	11	397,185	255,356	438,912	1,224,394	5.05
1/09 through 12/09	23,668,074	6	1,058,066	6	228,862	1,653,970	292,622	3,233,520	13.66
5 YR. TOTAL	117,003,604	25	2,612,916	49	1,557,976	4,609,428	2,489,394	11,269,714	9.63
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	3.565	75%	6.067	9.63			
Pure Premium Indicated by National Relativity		25%	5.615	12%	4.332	9.95			
Pure Premium Present on Rate Level		25%	4.877	13%	6.517	11.39			
Pure Premium Derived by Formula			4.406		5.917	10.32			

CLASS 1470		COKE MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	1.225	3.52			
Pure Premium Derived by Formula			2.290		1.225	3.52			

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

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CLASS 1473		TURPENTINE OR RESIN MFG.-STEAM OR NON-DESTRUCTIVE PROCESS-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	45	0	0	0	0	0	0	0	0.00
1/06 through 12/06	152,837	0	0	0	0	0	0	0	0.00
1/07 through 12/07	82,744	0	0	0	0	0	0	0	0.00
1/08 through 12/08	2,040	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	237,666	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		12%	0.912	13%	0.871	1.78			
Pure Premium Present on Rate Level		86%	1.044	84%	0.796	1.84			
Pure Premium Derived by Formula		1.007			0.782			1.79	

CLASS 1474		DISTILLATION - WOOD - DESTRUCTIVE PROCESS & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	45,512	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	5,693	0	0	0	0	0	0	0	0.00
1/09 through 12/09	2,158	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	53,363	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%	1.096	6%	1.226	2.32			
Pure Premium Present on Rate Level		93%	1.442	93%	0.784	2.23			
Pure Premium Derived by Formula		1.407			0.803			2.21	

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.
1/05 through 12/05	58,605,967	8	966,007	15	840,263	514,762	696,862	3,017,894	5.15
1/06 through 12/06	62,497,872	4	262,725	22	514,747	352,016	606,742	1,736,230	2.78
1/07 through 12/07	59,878,447	3	268,888	10	634,062	199,620	747,483	1,850,053	3.09
1/08 through 12/08	55,644,777	4	167,238	10	715,027	184,355	778,363	1,844,983	3.32
1/09 through 12/09	53,360,482	0	0	5	200,265	0	214,504	414,769	0.78
5 YR. TOTAL	289,987,545	19	1,664,858	62	2,904,364	1,250,753	3,043,954	8,863,929	3.06
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		54%	1.576	64%	1.481	3.06			
Pure Premium Indicated by National Relativity		23%	2.275	18%	2.054	4.33			
Pure Premium Present on Rate Level		23%	2.309	18%	1.730	4.04			
Pure Premium Derived by Formula		1.905			1.629			3.53	

* 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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	975,877	0	0	0	0	0	0	0	0.00
1/07 through 12/07	222,435	0	0	0	0	0	0	0	0.00
1/08 through 12/08	168,531	0	0	0	0	0	0	0	0.00
1/09 through 12/09	150,278	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,517,121	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	7%	0.000	0.000	0.000	0.00	
Pure Premium Indicated by National Relativity		38%	1.667	40%	1.691	1.691	1.691	3.36	
Pure Premium Present on Rate Level		56%	1.967	53%	1.475	1.475	1.475	3.44	
Pure Premium Derived by Formula			1.735		1.458	1.458	1.458	3.19	

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.
1/05 through 12/05	291,421	0	0	0	0	0	605	605	0.21
1/06 through 12/06	279,404	0	0	0	0	0	0	0	0.00
1/07 through 12/07	203,014	0	0	1	218,429	0	126,747	345,176	170.03
1/08 through 12/08	43,120	0	0	1	107,263	0	66,661	173,924	403.35
1/09 through 12/09	2,499	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	819,458	0	0	2	325,692	0	194,013	519,705	63.42
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	39.745	9%	23.676	23.676	23.676	63.42	
Pure Premium Indicated by National Relativity		40%	3.716	42%	4.869	4.869	4.869	8.59	
Pure Premium Present on Rate Level		53%	5.746	49%	4.719	4.719	4.719	10.47	
Pure Premium Derived by Formula			7.314		6.488	6.488	6.488	13.80	

CLASS 1655		LIME MFG-QUARRY-SURFACE-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	331,455	0	0	0	0	0	0	0	0.00
1/08 through 12/08	303,680	0	0	0	0	0	0	0	0.00
1/09 through 12/09	352,922	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	988,057	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	8%	0.000	0.000	0.000	0.00	
Pure Premium Indicated by National Relativity		29%	2.072	30%	1.643	1.643	1.643	3.72	
Pure Premium Present on Rate Level		65%	2.824	62%	2.894	2.894	2.894	5.72	
Pure Premium Derived by Formula			2.436		2.287	2.287	2.287	4.72	

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

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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.
1/05 through 12/05	8,017,893	0	0	7	200,530	0	147,439	347,969	4.34
1/06 through 12/06	7,753,976	2	89,565	6	356,414	273,911	208,354	928,244	11.97
1/07 through 12/07	9,688,395	1	63,796	1	16,845	0	61,302	141,943	1.47
1/08 through 12/08	9,252,238	0	0	7	391,985	0	233,284	625,269	6.76
1/09 through 12/09	8,326,055	2	123,445	5	34,680	175,150	81,877	415,152	4.99
5 YR. TOTAL	43,038,557	5	276,806	26	1,000,454	449,061	732,256	2,458,577	5.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	2.968	31%	2.745	5.71			
Pure Premium Indicated by National Relativity		39%	1.623	34%	1.280	2.90			
Pure Premium Present on Rate Level		40%	1.536	35%	1.916	3.45			
Pure Premium Derived by Formula		1.871			1.957			3.83	

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.
1/05 through 12/05	3,764,238	1	176,846	4	44,951	65,087	180,201	467,085	12.41
1/06 through 12/06	2,650,613	2	46,669	2	13,727	46,606	15,813	122,815	4.63
1/07 through 12/07	8,747,021	2	107,805	1	13,120	38,845	22,787	182,557	2.09
1/08 through 12/08	4,104,429	1	9,682	0	0	0	13,326	23,008	0.56
1/09 through 12/09	3,367,222	0	0	4	562,912	0	126,248	689,160	20.47
5 YR. TOTAL	22,633,523	6	341,002	11	634,710	150,538	358,375	1,484,625	6.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	4.311	28%	2.248	6.56			
Pure Premium Indicated by National Relativity		40%	1.776	36%	1.582	3.36			
Pure Premium Present on Rate Level		40%	2.389	36%	2.864	5.25			
Pure Premium Derived by Formula		2.528			2.230			4.76	

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.
1/05 through 12/05	1,965,273	0	0	3	65,721	0	54,608	120,329	6.12
1/06 through 12/06	2,837,930	0	0	1	51,318	0	92,139	143,457	5.06
1/07 through 12/07	2,980,946	0	0	1	6,940	0	30,701	37,641	1.26
1/08 through 12/08	2,995,469	0	0	2	81,823	0	183,212	265,035	8.85
1/09 through 12/09	2,458,172	1	82,971	0	0	80,592	6,444	170,007	6.92
5 YR. TOTAL	13,237,790	1	82,971	7	205,802	80,592	367,104	736,469	5.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	2.181	21%	3.382	5.56			
Pure Premium Indicated by National Relativity		42%	3.004	39%	2.625	5.63			
Pure Premium Present on Rate Level		42%	2.360	40%	2.428	4.79			
Pure Premium Derived by Formula		2.602			2.705			5.31	

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

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CLASS 1741		FLINT GRINDING & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	3,889,994	0	0	0	0	0	6,386	6,386	0.16
1/06 through 12/06	3,073,950	0	0	1	3,937	0	35,898	39,835	1.30
1/07 through 12/07	3,365,332	0	0	0	0	0	658	658	0.02
1/08 through 12/08	3,614,309	0	0	0	0	0	11,985	11,985	0.33
1/09 through 12/09	4,211,145	0	0	0	0	0	1,643	1,643	0.04
5 YR. TOTAL	18,154,730	0	0	1	3,937	0	56,570	60,507	0.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.022	18%	0.312	0.33			
Pure Premium Indicated by National Relativity		21%	1.633	22%	2.190	3.82			
Pure Premium Present on Rate Level		66%	1.062	60%	1.225	2.29			
Pure Premium Derived by Formula		1.047			1.273			2.32	

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.
1/05 through 12/05	884,879	0	0	0	0	0	0	0	0.00
1/06 through 12/06	862,825	0	0	0	0	0	0	0	0.00
1/07 through 12/07	968,200	0	0	0	0	0	0	0	0.00
1/08 through 12/08	875,549	0	0	0	0	0	232	232	0.03
1/09 through 12/09	733,252	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,324,705	0	0	0	0	0	232	232	0.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.000	9%	0.005	0.01			
Pure Premium Indicated by National Relativity		29%	1.035	31%	0.928	1.96			
Pure Premium Present on Rate Level		63%	1.150	60%	0.879	2.03			
Pure Premium Derived by Formula		1.025			0.816			1.84	

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.
1/05 through 12/05	218,062	0	0	0	0	0	0	0	0.00
1/06 through 12/06	207,805	0	0	0	0	0	0	0	0.00
1/07 through 12/07	216,883	0	0	0	0	0	0	0	0.00
1/08 through 12/08	248,440	0	0	0	0	0	0	0	0.00
1/09 through 12/09	58,206	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	949,396	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	6%	0.000	0.00			
Pure Premium Indicated by National Relativity		33%	1.021	35%	1.456	2.48			
Pure Premium Present on Rate Level		62%	1.638	59%	1.672	3.31			
Pure Premium Derived by Formula		1.352			1.496			2.85	

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

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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 AMOUNT	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	14,056,288	1	8,408	12	118,859	88,913	188,287	404,467	2.88
1/06 through 12/06	18,735,256	4	375,658	16	479,374	292,827	381,705	1,529,564	8.16
1/07 through 12/07	21,760,888	2	409,126	8	84,545	254,333	200,280	948,284	4.36
1/08 through 12/08	19,765,849	4	381,197	13	593,924	110,371	483,737	1,569,229	7.94
1/09 through 12/09	15,086,599	2	531,988	10	746,823	423,926	519,832	2,222,569	14.73
5 YR. TOTAL	89,404,880	13	1,706,377	59	2,023,525	1,170,370	1,773,841	6,674,113	7.47
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	4.172	51%	3.293	7.47			
Pure Premium Indicated by National Relativity		31%	2.814	24%	2.859	5.67			
Pure Premium Present on Rate Level		31%	3.179	25%	3.215	6.39			
Pure Premium Derived by Formula		3.443			3.169			6.61	

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 AMOUNT	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	648,502	0	0	0	0	0	4,717	4,717	0.73
1/08 through 12/08	363,658	0	0	0	0	0	1,105	1,105	0.30
1/09 through 12/09	510,184	0	0	0	0	0	3,837	3,837	0.75
5 YR. TOTAL	1,522,344	0	0	0	0	0	9,659	9,659	0.63
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.634	0.63			
Pure Premium Indicated by National Relativity		14%	0.653	14%	1.169	1.82			
Pure Premium Present on Rate Level		81%	1.098	79%	1.306	2.40			
Pure Premium Derived by Formula		0.981			1.240			2.22	

CLASS 1853		MICA GOODS MFG & MICA PREPARING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL AMOUNT	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	367,186	0	0	0	0	0	0	0	0.00
1/06 through 12/06	357,231	0	0	0	0	0	0	0	0.00
1/07 through 12/07	274,814	0	0	0	0	0	515	515	0.19
1/08 through 12/08	251,474	0	0	0	0	0	0	0	0.00
1/09 through 12/09	131,518	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,382,223	0	0	0	0	0	515	515	0.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	0.037	0.04			
Pure Premium Indicated by National Relativity		9%	0.023	10%	0.115	0.14			
Pure Premium Present on Rate Level		87%	0.873	85%	0.543	1.42			
Pure Premium Derived by Formula		0.762			0.475			1.24	

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

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EFFECTIVE 4/1/2013

CLASS 1860		ABRASIVE PAPER OR CLOTH PREPARATION							
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.
1/05 through 12/05	3,550,278	0	0	1	1,512	0	31,333	32,845	0.93
1/06 through 12/06	4,481,420	1	15,123	1	15,188	50,462	45,886	126,659	2.83
1/07 through 12/07	4,076,255	0	0	0	0	0	2,664	2,664	0.07
1/08 through 12/08	3,629,202	1	829	0	0	896	2,501	4,226	0.12
1/09 through 12/09	3,080,009	0	0	0	0	0	4,425	4,425	0.14
5 YR. TOTAL	18,817,164	2	15,952	2	16,700	51,358	86,809	170,819	0.91
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.174	16%	0.734	0.91			
Pure Premium Indicated by National Relativity		25%	0.954	27%	0.792	1.75			
Pure Premium Present on Rate Level		63%	0.898	57%	0.838	1.74			
Pure Premium Derived by Formula		0.825			0.809			1.63	

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.
1/05 through 12/05	5,427,967	1	10,901	1	1,871	5,492	19,950	38,214	0.70
1/06 through 12/06	22,851,602	5	46,532	13	269,628	25,813	529,348	871,321	3.81
1/07 through 12/07	14,171,030	2	218,461	9	68,516	62,294	187,062	536,333	3.79
1/08 through 12/08	21,797,767	3	214,836	12	71,482	199,801	217,820	703,939	3.23
1/09 through 12/09	18,406,495	2	59,773	1	2,441	51,387	21,941	135,542	0.74
5 YR. TOTAL	82,654,861	13	550,503	36	413,938	344,787	976,121	2,285,349	2.77
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	1.167	33%	1.598	2.77			
Pure Premium Indicated by National Relativity		37%	1.100	33%	1.072	2.17			
Pure Premium Present on Rate Level		37%	1.333	34%	1.228	2.56			
Pure Premium Derived by Formula		1.204			1.299			2.50	

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.
1/05 through 12/05	4,803,674	1	13,040	4	168,910	8,916	184,094	374,960	7.81
1/06 through 12/06	4,712,409	0	0	1	1,563	0	42,412	43,975	0.93
1/07 through 12/07	6,204,472	1	7,283	2	16,879	22,330	51,066	97,558	1.57
1/08 through 12/08	5,725,400	0	0	2	17,346	0	27,821	45,167	0.79
1/09 through 12/09	5,081,821	0	0	3	30,954	0	105,227	136,181	2.68
5 YR. TOTAL	26,527,776	2	20,323	12	235,652	31,246	410,620	697,841	2.63
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.965	24%	1.666	2.63			
Pure Premium Indicated by National Relativity		41%	1.376	38%	1.735	3.11			
Pure Premium Present on Rate Level		42%	1.346	38%	1.738	3.08			
Pure Premium Derived by Formula		1.294			1.720			3.01	

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

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EFFECTIVE 4/1/2013

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	33,022	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	33,022	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		42%	0.882	45%	1.137	2.02			
Pure Premium Present on Rate Level		57%	1.547	53%	1.605	3.15			
Pure Premium Derived by Formula		1.252			1.362			2.61	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	204,140,599	16	1,272,017	32	840,503	755,339	934,594	3,802,453	1.86
1/06 through 12/06	186,539,288	11	549,741	53	1,607,855	870,881	1,713,619	4,742,096	2.54
1/07 through 12/07	213,387,255	18	1,741,207	70	1,789,707	1,115,041	2,087,707	6,733,662	3.16
1/08 through 12/08	214,520,407	8	663,625	67	1,038,072	642,150	1,343,038	3,686,885	1.72
1/09 through 12/09	230,966,596	17	2,088,229	65	1,761,293	1,403,946	2,194,834	7,448,302	3.23
5 YR. TOTAL	1,049,554,145	70	6,314,819	287	7,037,430	4,787,357	8,273,792	26,413,398	2.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		69%	1.272	96%	1.244	2.52			
Pure Premium Indicated by National Relativity		15%	1.579	2%	1.600	3.18			
Pure Premium Present on Rate Level		16%	1.208	2%	1.347	2.56			
Pure Premium Derived by Formula		1.308			1.253			2.56	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	34,423,562	5	391,019	12	472,322	236,220	370,522	1,470,083	4.27
1/06 through 12/06	30,799,044	2	196,904	12	349,088	187,819	527,793	1,261,604	4.10
1/07 through 12/07	40,879,169	5	697,515	12	503,250	1,110,000	668,654	2,979,419	7.29
1/08 through 12/08	35,452,061	1	327,422	7	136,324	352,388	198,622	1,014,756	2.86
1/09 through 12/09	39,873,364	2	270,237	17	238,087	612,877	360,718	1,481,919	3.72
5 YR. TOTAL	181,427,200	15	1,883,097	60	1,699,071	2,499,304	2,126,309	8,207,781	4.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	1.974	62%	2.550	4.52			
Pure Premium Indicated by National Relativity		27%	1.929	19%	2.177	4.11			
Pure Premium Present on Rate Level		28%	2.469	19%	2.623	5.09			
Pure Premium Derived by Formula		2.100			2.493			4.59	

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

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EFFECTIVE 4/1/2013

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	25,394	0	0	0	0	0	0	0	0.00
1/07 through 12/07	6,062,548	1	4,339	0	0	41,582	0	45,921	0.76
1/08 through 12/08	5,775,253	0	0	0	0	0	11,846	11,846	0.21
1/09 through 12/09	10,925,639	0	0	1	3,663	0	22,300	25,963	0.24
5 YR. TOTAL	22,788,834	1	4,339	1	3,663	41,582	34,146	83,730	0.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.035	19%	0.332			0.37	
Pure Premium Indicated by National Relativity		43%	0.855	40%	0.827			1.68	
Pure Premium Present on Rate Level		43%	0.974	41%	1.134			2.11	
Pure Premium Derived by Formula						0.791	0.859	1.65	

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.
1/05 through 12/05	7,297,142	0	0	1	93	0	421	514	0.01
1/06 through 12/06	7,684,510	0	0	0	0	0	312	312	0.00
1/07 through 12/07	8,065,035	0	0	0	0	0	5,145	5,145	0.06
1/08 through 12/08	8,146,085	0	0	0	0	0	0	0	0.00
1/09 through 12/09	8,426,366	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	39,619,138	0	0	1	93	0	5,878	5,971	0.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.000	24%	0.015			0.02	
Pure Premium Indicated by National Relativity		41%	1.694	38%	1.894			3.59	
Pure Premium Present on Rate Level		41%	1.175	38%	1.126			2.30	
Pure Premium Derived by Formula						1.176	1.151	2.33	

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.
1/05 through 12/05	6,835,451	0	0	7	124,939	0	53,824	178,763	2.62
1/06 through 12/06	7,131,655	0	0	1	1,082	0	17,690	18,772	0.26
1/07 through 12/07	7,555,423	1	79,267	2	3,415	31,504	4,718	118,904	1.57
1/08 through 12/08	2,530,179	1	78,080	0	0	139,985	3,896	221,961	8.77
1/09 through 12/09	2,396,617	0	0	0	0	0	1,360	1,360	0.06
5 YR. TOTAL	26,449,325	2	157,347	10	129,436	171,489	81,488	539,760	2.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.084	24%	0.956			2.04	
Pure Premium Indicated by National Relativity		40%	0.817	38%	0.716			1.53	
Pure Premium Present on Rate Level		41%	1.822	38%	1.681			3.50	
Pure Premium Derived by Formula						1.280	1.140	2.42	

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

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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.
1/05 through 12/05	11,707,097	4	226,459	8	109,293	278,470	270,962	885,184	7.56
1/06 through 12/06	12,732,554	0	0	5	52,703	0	66,895	119,598	0.94
1/07 through 12/07	13,514,866	2	194,867	6	219,016	103,562	581,196	1,098,641	8.13
1/08 through 12/08	14,859,132	0	0	6	107,670	0	153,728	261,398	1.76
1/09 through 12/09	16,380,259	0	0	3	109,978	0	146,288	256,266	1.56
5 YR. TOTAL	69,193,908	6	421,326	28	598,660	382,032	1,219,069	2,621,087	3.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	1.474	35%	2.314			3.79	
Pure Premium Indicated by National Relativity		37%	1.419	32%	1.432			2.85	
Pure Premium Present on Rate Level		38%	1.418	33%	1.621			3.04	
Pure Premium Derived by Formula		1.432		1.803				3.24	

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.
1/05 through 12/05	71,176	0	0	0	0	0	402	402	0.57
1/06 through 12/06	60,429	0	0	0	0	0	0	0	0.00
1/07 through 12/07	111,954	0	0	0	0	0	0	0	0.00
1/08 through 12/08	237,895	0	0	0	0	0	0	0	0.00
1/09 through 12/09	371,159	0	0	1	1,802	0	3,843	5,645	1.52
5 YR. TOTAL	852,613	0	0	1	1,802	0	4,245	6,047	0.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.211	6%	0.498			0.71	
Pure Premium Indicated by National Relativity		47%	1.827	47%	1.568			3.40	
Pure Premium Present on Rate Level		48%	1.840	47%	1.315			3.16	
Pure Premium Derived by Formula		1.752		1.385				3.14	

CLASS 2070		CREAMERY & 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.
1/05 through 12/05	37,382,315	10	745,354	11	239,032	563,097	168,185	1,715,668	4.59
1/06 through 12/06	33,574,841	17	1,544,083	18	248,532	1,235,048	327,701	3,355,364	9.99
1/07 through 12/07	37,408,344	4	367,839	15	288,736	402,162	321,610	1,380,347	3.69
1/08 through 12/08	42,173,336	10	1,166,963	10	68,148	944,605	190,226	2,369,942	5.62
1/09 through 12/09	43,010,520	4	315,695	12	291,887	289,115	509,574	1,406,271	3.27
5 YR. TOTAL	193,549,356	45	4,139,934	66	1,136,335	3,434,027	1,517,296	10,227,592	5.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		47%	2.726	57%	2.558			5.28	
Pure Premium Indicated by National Relativity		26%	2.246	21%	1.989			4.24	
Pure Premium Present on Rate Level		27%	2.495	22%	1.998			4.49	
Pure Premium Derived by Formula		2.539		2.315				4.85	

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

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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.
1/05 through 12/05	7,222,732	0	0	5	41,821	0	104,118	145,939	2.02
1/06 through 12/06	10,348,420	1	38,625	10	133,662	43,379	278,651	494,317	4.78
1/07 through 12/07	11,857,088	0	0	3	50,722	0	123,873	174,595	1.47
1/08 through 12/08	15,226,944	0	0	12	59,342	0	145,549	204,891	1.35
1/09 through 12/09	15,537,251	0	0	2	11,879	0	51,166	63,045	0.41
5 YR. TOTAL	60,192,435	1	38,625	32	297,426	43,379	703,357	1,082,787	1.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.558	36%	1.241	1.80			
Pure Premium Indicated by National Relativity		38%	1.530	32%	1.903	3.43			
Pure Premium Present on Rate Level		39%	1.374	32%	1.983	3.36			
Pure Premium Derived by Formula		1.246			1.690			2.94	

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.
1/05 through 12/05	42,560,390	4	33,206	12	97,812	4,664	203,843	339,525	0.80
1/06 through 12/06	205,066,597	22	482,831	82	698,910	1,356,617	1,813,088	4,351,446	2.12
1/07 through 12/07	192,499,610	50	1,229,483	80	821,932	2,480,860	1,588,600	6,120,875	3.18
1/08 through 12/08	223,294,640	59	2,138,538	55	758,412	2,930,834	989,557	6,817,341	3.05
1/09 through 12/09	246,590,034	22	1,357,091	86	1,948,339	1,071,007	2,566,270	6,942,707	2.82
5 YR. TOTAL	910,011,271	157	5,241,149	315	4,325,405	7,843,982	7,161,358	24,571,894	2.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		66%	1.051	95%	1.649	2.70			
Pure Premium Indicated by National Relativity		17%	1.418	2%	1.751	3.17			
Pure Premium Present on Rate Level		17%	1.231	3%	1.528	2.76			
Pure Premium Derived by Formula		1.144			1.647			2.79	

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.
1/05 through 12/05	24,606,904	5	255,287	16	105,081	286,890	205,095	852,353	3.46
1/06 through 12/06	24,351,886	1	5,372	21	206,494	0	309,958	521,824	2.14
1/07 through 12/07	53,454,665	12	504,299	21	378,279	288,298	500,235	1,671,111	3.13
1/08 through 12/08	51,891,202	3	205,891	26	508,629	116,533	415,612	1,246,665	2.40
1/09 through 12/09	48,078,855	41	1,764,526	51	1,167,375	1,474,209	630,940	5,037,050	10.48
5 YR. TOTAL	202,383,512	62	2,735,375	135	2,365,858	2,165,930	2,061,840	9,329,003	4.61
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	2.521	56%	2.089	4.61			
Pure Premium Indicated by National Relativity		30%	1.348	22%	1.683	3.03			
Pure Premium Present on Rate Level		31%	1.493	22%	1.811	3.30			
Pure Premium Derived by Formula		1.850			1.939			3.79	

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

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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.
1/05 through 12/05	821,742	0	0	0	0	0	0	0	0.00
1/06 through 12/06	927,471	0	0	0	0	0	0	0	0.00
1/07 through 12/07	1,972,156	0	0	0	0	0	2,028	2,028	0.10
1/08 through 12/08	1,768,747	0	0	1	40,966	0	22,736	63,702	3.60
1/09 through 12/09	1,819,842	0	0	1	3,560	0	2,133	5,693	0.31
5 YR. TOTAL	7,309,958	0	0	2	44,526	0	26,897	71,423	0.98
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.609	12%	0.368	0.98			
Pure Premium Indicated by National Relativity		45%	1.136	44%	1.509	2.65			
Pure Premium Present on Rate Level		46%	1.013	44%	1.145	2.16			
Pure Premium Derived by Formula		1.032		1.212		2.24			

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.
1/05 through 12/05	32,716,591	1	21,733	2	9,783	80,190	28,935	140,641	0.43
1/06 through 12/06	25,323,023	3	28,264	6	162,729	53,573	122,232	366,798	1.45
1/07 through 12/07	25,933,688	0	0	3	132,860	0	203,034	335,894	1.30
1/08 through 12/08	28,253,052	0	0	2	37,082	0	50,653	87,735	0.31
1/09 through 12/09	31,006,686	0	0	6	33,969	0	71,307	105,276	0.34
5 YR. TOTAL	143,233,040	4	49,997	19	376,423	133,763	476,161	1,036,344	0.72
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.298	38%	0.426	0.72			
Pure Premium Indicated by National Relativity		32%	1.387	31%	1.628	3.02			
Pure Premium Present on Rate Level		41%	0.877	31%	0.955	1.83			
Pure Premium Derived by Formula		0.884		0.963		1.85			

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.
1/05 through 12/05	9,807,529	2	249,942	5	364,031	741,078	270,368	1,625,419	16.57
1/06 through 12/06	9,066,067	2	75,241	5	49,738	121,436	86,677	333,092	3.68
1/07 through 12/07	9,500,497	0	0	6	256,726	0	451,466	708,192	7.45
1/08 through 12/08	16,251,118	2	277,351	14	241,960	621,543	425,143	1,565,997	9.64
1/09 through 12/09	10,662,622	0	0	9	158,264	0	265,935	424,199	3.98
5 YR. TOTAL	55,287,833	6	602,534	39	1,070,719	1,484,057	1,499,589	4,656,899	8.42
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	3.026	35%	5.397	8.42			
Pure Premium Indicated by National Relativity		40%	0.970	32%	1.121	2.09			
Pure Premium Present on Rate Level		40%	1.088	33%	2.140	3.23			
Pure Premium Derived by Formula		1.428		2.954		4.38			

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

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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.
1/05 through 12/05	738,203	0	0	0	0	0	1,237	1,237	0.17
1/06 through 12/06	549,530	0	0	0	0	0	4,672	4,672	0.85
1/07 through 12/07	591,881	0	0	0	0	0	0	0	0.00
1/08 through 12/08	571,820	0	0	0	0	0	0	0	0.00
1/09 through 12/09	520,581	0	0	0	0	0	388	388	0.08
5 YR. TOTAL	2,972,015	0	0	0	0	0	6,297	6,297	0.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	10%	0.212	0.21			
Pure Premium Indicated by National Relativity		46%	1.142	45%	1.231	2.37			
Pure Premium Present on Rate Level		47%	1.363	45%	1.596	2.96			
Pure Premium Derived by Formula		1.166			1.293			2.46	

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.
1/05 through 12/05	150,776	0	0	0	0	0	0	0	0.00
1/06 through 12/06	127,329	0	0	0	0	0	0	0	0.00
1/07 through 12/07	245,825	0	0	0	0	0	0	0	0.00
1/08 through 12/08	268,228	0	0	0	0	0	0	0	0.00
1/09 through 12/09	20,775	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	812,933	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		26%	0.661	27%	0.681	1.34			
Pure Premium Present on Rate Level		71%	0.706	69%	0.740	1.45			
Pure Premium Derived by Formula		0.673			0.694			1.37	

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.
1/05 through 12/05	40,981,170	3	289,503	10	232,084	71,431	166,372	759,390	1.85
1/06 through 12/06	36,481,840	4	761,686	8	93,823	300,499	139,740	1,295,748	3.55
1/07 through 12/07	39,030,610	1	21,050	6	81,232	12,377	102,325	216,984	0.56
1/08 through 12/08	52,871,518	1	22,190	11	400,037	12,233	379,243	813,703	1.54
1/09 through 12/09	50,971,956	0	0	9	156,673	0	189,490	346,163	0.68
5 YR. TOTAL	220,337,094	9	1,094,429	44	963,849	396,540	977,170	3,431,988	1.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	0.934	46%	0.623	1.56			
Pure Premium Indicated by National Relativity		29%	0.653	27%	0.636	1.29			
Pure Premium Present on Rate Level		30%	1.539	27%	1.031	2.57			
Pure Premium Derived by Formula		1.034			0.737			1.77	

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

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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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	786,298	0	0	0	0	0	0	0	0.00
1/06 through 12/06	959,151	0	0	0	0	0	0	0	0.00
1/07 through 12/07	1,003,674	0	0	0	0	0	0	0	0.00
1/08 through 12/08	905,176	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,685,829	0	0	0	0	0	6,799	6,799	0.40
5 YR. TOTAL	5,340,128	0	0	0	0	0	6,799	6,799	0.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.000	11%	0.127			0.13	
Pure Premium Indicated by National Relativity		46%	1.181	44%	1.509			2.69	
Pure Premium Present on Rate Level		46%	1.017	45%	1.064			2.08	
Pure Premium Derived by Formula		1.011			1.157		2.17		

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	78,764	0	0	0	0	0	0	0	0.00
1/06 through 12/06	21,730	0	0	0	0	0	0	0	0.00
1/07 through 12/07	75,892	0	0	0	0	0	0	0	0.00
1/08 through 12/08	65,066	0	0	0	0	0	0	0	0.00
1/09 through 12/09	144,257	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	385,709	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		46%	1.261	48%	1.162			2.42	
Pure Premium Present on Rate Level		51%	1.106	48%	1.182			2.29	
Pure Premium Derived by Formula		1.144			1.125		2.27		

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	2,204,236	0	0	2	20,562	0	21,214	41,776	1.90
1/06 through 12/06	2,335,094	0	0	1	16,858	0	18,770	35,628	1.53
1/07 through 12/07	2,757,148	0	0	0	0	0	9,375	9,375	0.34
1/08 through 12/08	2,680,260	0	0	3	20,245	0	66,246	86,491	3.23
1/09 through 12/09	4,359,772	0	0	1	61	0	16,041	16,102	0.37
5 YR. TOTAL	14,336,510	0	0	7	57,726	0	131,646	189,372	1.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.403	17%	0.918			1.32	
Pure Premium Indicated by National Relativity		44%	1.184	41%	1.435			2.62	
Pure Premium Present on Rate Level		44%	1.120	42%	1.276			2.40	
Pure Premium Derived by Formula		1.062			1.280		2.34		

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

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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.
1/05 through 12/05	188,579,382	18	1,836,900	116	1,894,655	1,410,908	1,803,370	6,945,833	3.68
1/06 through 12/06	185,361,479	28	2,893,746	117	2,999,615	2,061,416	2,161,209	10,115,986	5.46
1/07 through 12/07	192,832,954	24	3,409,952	105	2,223,844	2,724,975	2,082,877	10,441,648	5.42
1/08 through 12/08	205,097,682	31	3,247,635	118	1,695,680	1,960,451	1,987,413	8,891,179	4.34
1/09 through 12/09	118,136,271	9	450,505	72	1,024,389	269,793	1,254,859	2,999,546	2.54
5 YR. TOTAL	890,007,768	110	11,838,738	528	9,838,183	8,427,543	9,289,728	39,394,192	4.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		88%	2.436	100%	1.991	4.43			
Pure Premium Indicated by National Relativity		6%	2.571	0%	2.153	4.72			
Pure Premium Present on Rate Level		6%	2.622	0%	2.187	4.81			
Pure Premium Derived by Formula		2.455			1.991			4.45	

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.
1/05 through 12/05	259,768,642	13	1,312,457	83	1,523,799	837,957	915,037	4,589,250	1.77
1/06 through 12/06	266,890,991	9	1,287,964	52	1,388,686	731,661	882,837	4,291,148	1.61
1/07 through 12/07	255,248,196	14	1,630,673	54	1,519,913	1,116,882	1,023,303	5,290,771	2.07
1/08 through 12/08	230,957,952	6	1,207,830	62	2,141,025	581,348	1,284,065	5,214,268	2.26
1/09 through 12/09	145,183,237	1	96,080	21	489,190	64,123	314,780	964,173	0.66
5 YR. TOTAL	1,158,049,018	43	5,535,004	272	7,062,613	3,331,971	4,420,022	20,349,610	1.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		68%	1.088	78%	0.669	1.76			
Pure Premium Indicated by National Relativity		16%	1.132	11%	0.741	1.87			
Pure Premium Present on Rate Level		16%	1.069	11%	0.724	1.79			
Pure Premium Derived by Formula		1.092			0.683			1.78	

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.
1/05 through 12/05	57,175,895	5	203,823	8	213,859	276,254	260,892	954,828	1.67
1/06 through 12/06	41,786,680	6	385,328	8	146,933	242,820	418,396	1,193,477	2.86
1/07 through 12/07	46,870,444	4	187,774	11	130,293	224,835	229,125	772,027	1.65
1/08 through 12/08	50,776,115	4	303,946	14	290,506	285,084	466,573	1,346,109	2.65
1/09 through 12/09	94,657,046	7	394,362	12	879,682	591,907	847,797	2,713,748	2.87
5 YR. TOTAL	291,266,180	26	1,475,233	53	1,661,273	1,620,900	2,222,783	6,980,189	2.40
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	1.077	54%	1.320	2.40			
Pure Premium Indicated by National Relativity		23%	3.881	23%	2.113	5.99			
Pure Premium Present on Rate Level		35%	1.244	23%	1.176	2.42			
Pure Premium Derived by Formula		1.780			1.469			3.25	

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

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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.
1/05 through 12/05	7,768,761	0	0	2	20,594	0	111,824	132,418	1.70
1/06 through 12/06	6,610,013	0	0	3	38,667	0	156,781	195,448	2.96
1/07 through 12/07	7,556,714	1	102,387	5	369,641	182,298	670,297	1,324,623	17.53
1/08 through 12/08	6,116,805	0	0	2	3,821	0	42,139	45,960	0.75
1/09 through 12/09	6,025,835	1	61,300	4	60,817	47,032	189,513	358,662	5.95
5 YR. TOTAL	34,078,128	2	163,687	16	493,540	229,330	1,170,554	2,057,111	6.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	1.929	40%	4.108	6.04			
Pure Premium Indicated by National Relativity		25%	2.368	27%	3.604	5.97			
Pure Premium Present on Rate Level		52%	2.480	33%	4.677	7.16			
Pure Premium Derived by Formula		2.325			4.160			6.49	

CLASS 2220		YARN OR THREAD MFG-COTTON							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	185,063,216	28	1,719,047	78	1,619,751	2,363,333	1,556,403	7,258,534	3.92
1/06 through 12/06	179,625,281	10	469,234	55	1,253,490	443,406	1,290,523	3,456,653	1.92
1/07 through 12/07	188,466,862	14	1,380,749	49	1,043,903	1,023,897	1,290,509	4,739,058	2.52
1/08 through 12/08	131,951,920	7	426,119	46	867,143	358,474	1,156,297	2,808,033	2.13
1/09 through 12/09	99,145,208	8	440,980	27	1,078,422	564,228	1,024,501	3,108,131	3.14
5 YR. TOTAL	784,252,487	67	4,436,129	255	5,862,709	4,753,338	6,318,233	21,370,409	2.73
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	1.313	87%	1.412	2.73			
Pure Premium Indicated by National Relativity		18%	0.751	6%	0.863	1.61			
Pure Premium Present on Rate Level		19%	1.268	7%	1.406	2.67			
Pure Premium Derived by Formula		1.203			1.379			2.58	

CLASS 2286		WOOL SPINNING AND WEAVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	15,165,861	0	0	1	27	0	10,617	10,644	0.07
1/06 through 12/06	14,938,992	0	0	4	105,007	0	65,961	170,968	1.15
1/07 through 12/07	16,198,361	1	24,043	1	188	69,635	12,476	106,342	0.66
1/08 through 12/08	16,278,854	0	0	1	8,877	0	12,941	21,818	0.13
1/09 through 12/09	20,010,993	0	0	0	0	0	18,166	18,166	0.09
5 YR. TOTAL	82,593,061	1	24,043	7	114,099	69,635	120,161	327,938	0.40
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.167	28%	0.230	0.40			
Pure Premium Indicated by National Relativity		27%	0.972	28%	1.349	2.32			
Pure Premium Present on Rate Level		54%	0.628	44%	0.776	1.40			
Pure Premium Derived by Formula		0.633			0.784			1.42	

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

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CLASS 2288		FELTING MFG							
Industry Group: Manufacturing Hazard Group: 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.
1/05 through 12/05	25,684,298	3	357,416	8	562,581	155,055	297,561	1,372,613	5.34
1/06 through 12/06	33,786,246	4	144,031	15	267,854	105,705	310,617	828,207	2.45
1/07 through 12/07	25,287,874	1	3,105	5	51,544	9,348	100,115	164,112	0.65
1/08 through 12/08	24,422,280	0	0	3	31,476	0	65,263	96,739	0.40
1/09 through 12/09	21,874,652	2	223,982	8	458,830	80,720	385,148	1,148,680	5.25
5 YR. TOTAL	131,055,350	10	728,534	39	1,372,285	350,828	1,158,704	3,610,351	2.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	1.603	39%	1.152	2.76			
Pure Premium Indicated by National Relativity		35%	1.508	30%	1.403	2.91			
Pure Premium Present on Rate Level		36%	1.138	31%	1.162	2.30			
Pure Premium Derived by Formula		1.402			1.230			2.63	

CLASS 2300		PLUSH MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	28,445,027	0	0	8	94,856	0	106,225	201,081	0.71
1/06 through 12/06	18,037,692	0	0	13	265,904	0	237,264	503,168	2.79
1/07 through 12/07	3,166,635	0	0	1	92,003	0	14,582	106,585	3.37
1/08 through 12/08	2,938,263	1	289,710	3	19,846	165,259	50,349	525,164	17.87
1/09 through 12/09	2,936,266	0	0	1	5,252	0	11,047	16,299	0.56
5 YR. TOTAL	55,523,883	1	289,710	26	477,861	165,259	419,467	1,352,297	2.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	1.382	27%	1.053	2.44			
Pure Premium Indicated by National Relativity		19%	0.788	20%	1.169	1.96			
Pure Premium Present on Rate Level		60%	1.235	53%	1.030	2.27			
Pure Premium Derived by Formula		1.181			1.064			2.25	

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.
1/05 through 12/05	260,717,828	9	253,336	43	314,481	178,434	532,509	1,278,760	0.49
1/06 through 12/06	228,621,709	12	739,174	54	1,245,430	714,542	1,603,846	4,302,992	1.88
1/07 through 12/07	218,915,503	6	503,034	51	1,419,453	447,780	1,594,043	3,964,310	1.81
1/08 through 12/08	200,488,137	6	419,142	37	464,203	211,756	571,767	1,666,868	0.83
1/09 through 12/09	189,691,507	8	622,705	38	1,710,660	849,316	1,133,032	4,315,713	2.28
5 YR. TOTAL	1,098,434,684	41	2,537,391	223	5,154,227	2,401,828	5,435,197	15,528,643	1.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	0.700	78%	0.713	1.41			
Pure Premium Indicated by National Relativity		21%	0.941	11%	0.988	1.93			
Pure Premium Present on Rate Level		22%	0.718	11%	0.768	1.49			
Pure Premium Derived by Formula		0.755			0.749			1.50	

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

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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.
1/05 through 12/05	195,928,970	19	1,091,566	62	2,175,221	606,150	1,536,790	5,409,727	2.76
1/06 through 12/06	223,627,297	22	680,917	58	2,082,220	777,711	2,129,089	5,669,937	2.54
1/07 through 12/07	237,452,817	17	1,239,128	63	1,848,017	970,893	1,709,956	5,767,994	2.43
1/08 through 12/08	217,776,588	13	1,274,883	42	1,881,048	1,366,831	1,630,537	6,153,299	2.83
1/09 through 12/09	188,989,888	9	1,324,997	46	1,633,003	1,740,683	1,367,355	6,066,038	3.21
5 YR. TOTAL	1,063,775,560	80	5,611,491	271	9,619,509	5,462,268	8,373,727	29,066,995	2.73
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		69%	1.432	88%	1.301	2.73			
Pure Premium Indicated by National Relativity		15%	0.904	6%	0.903	1.81			
Pure Premium Present on Rate Level		16%	1.179	6%	1.074	2.25			
Pure Premium Derived by Formula		1.312		1.264		2.58			

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.
1/05 through 12/05	284,022,475	26	1,796,829	86	1,285,341	1,757,795	1,425,027	6,264,992	2.21
1/06 through 12/06	295,579,235	23	1,079,819	99	1,658,737	954,548	2,048,301	5,741,405	1.94
1/07 through 12/07	205,784,034	8	345,610	71	830,802	171,077	1,312,715	2,660,204	1.29
1/08 through 12/08	192,585,740	7	698,083	61	1,477,745	525,887	1,224,539	3,926,254	2.04
1/09 through 12/09	175,468,616	5	477,151	50	839,543	350,695	924,454	2,591,843	1.48
5 YR. TOTAL	1,153,440,100	69	4,397,492	367	6,092,168	3,760,002	6,935,036	21,184,698	1.84
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	0.909	80%	0.927	1.84			
Pure Premium Indicated by National Relativity		21%	0.874	10%	1.041	1.92			
Pure Premium Present on Rate Level		21%	0.713	10%	0.773	1.49			
Pure Premium Derived by Formula		0.860		0.923		1.78			

CLASS 2362		KNIT GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	194,351,653	9	183,731	53	1,398,977	241,115	1,872,476	3,696,299	1.90
1/06 through 12/06	174,859,130	8	168,927	38	789,372	185,727	883,055	2,027,081	1.16
1/07 through 12/07	193,859,986	14	938,281	48	879,139	719,942	1,009,090	3,546,452	1.83
1/08 through 12/08	161,159,900	5	331,071	35	622,779	215,733	683,417	1,853,000	1.15
1/09 through 12/09	73,250,104	3	238,578	19	453,158	171,629	644,805	1,508,170	2.06
5 YR. TOTAL	797,480,773	39	1,860,588	193	4,143,425	1,534,146	5,092,843	12,631,002	1.58
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	0.753	75%	0.831	1.58			
Pure Premium Indicated by National Relativity		23%	0.460	12%	0.466	0.93			
Pure Premium Present on Rate Level		24%	0.832	13%	0.950	1.78			
Pure Premium Derived by Formula		0.705		0.803		1.51			

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

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CLASS 2380		WEBBING MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	36,741,545	1	107,373	5	49,353	31,401	111,155	299,282	0.82
1/06 through 12/06	34,710,994	1	18,757	10	162,685	26,864	343,120	551,426	1.59
1/07 through 12/07	34,267,319	2	202,296	7	98,359	192,171	219,762	712,588	2.08
1/08 through 12/08	32,294,552	4	104,506	6	46,473	141,171	97,768	389,918	1.21
1/09 through 12/09	33,212,941	1	130,953	3	54,096	126,226	117,924	429,199	1.29
5 YR. TOTAL	171,227,351	9	563,885	31	410,966	517,833	889,729	2,382,413	1.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.569	41%	0.822	1.39			
Pure Premium Indicated by National Relativity		34%	0.908	29%	1.389	2.30			
Pure Premium Present on Rate Level		35%	0.966	30%	1.006	1.97			
Pure Premium Derived by Formula		0.823			1.042			1.87	

CLASS 2386		LACE 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.
1/05 through 12/05	4,016,061	1	276,557	0	0	79,711	990	357,258	8.90
1/06 through 12/06	3,440,489	0	0	0	0	0	1,650	1,650	0.05
1/07 through 12/07	3,006,005	0	0	0	0	0	2,107	2,107	0.07
1/08 through 12/08	3,161,063	0	0	0	0	0	1,160	1,160	0.04
1/09 through 12/09	2,065,718	0	0	0	0	0	1,641	1,641	0.08
5 YR. TOTAL	15,689,336	1	276,557	0	0	79,711	7,548	363,816	2.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	1.763	12%	0.556	2.32			
Pure Premium Indicated by National Relativity		13%	0.622	14%	0.926	1.55			
Pure Premium Present on Rate Level		77%	0.616	74%	0.487	1.10			
Pure Premium Derived by Formula		0.731			0.557			1.29	

CLASS 2388		EMBROIDERY MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	8,415,249	0	0	4	319,136	0	334,578	653,714	7.77
1/06 through 12/06	8,657,985	0	0	3	96,641	0	87,480	184,121	2.13
1/07 through 12/07	10,614,046	1	598	2	208,153	639	113,554	322,944	3.04
1/08 through 12/08	9,504,716	0	0	7	148,034	0	239,282	387,316	4.08
1/09 through 12/09	9,746,220	0	0	2	14,857	0	41,121	55,978	0.57
5 YR. TOTAL	46,938,216	1	598	18	786,821	639	816,015	1,604,073	3.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	1.678	26%	1.740	3.42			
Pure Premium Indicated by National Relativity		41%	0.697	37%	0.740	1.44			
Pure Premium Present on Rate Level		41%	0.996	37%	1.162	2.16			
Pure Premium Derived by Formula		0.996			1.156			2.15	

* 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.
1/05 through 12/05	14,512,624	5	208,570	7	123,972	310,264	171,025	813,831	5.61
1/06 through 12/06	34,955,092	4	309,125	7	48,043	342,369	156,238	855,775	2.45
1/07 through 12/07	37,488,142	1	89,115	9	266,094	128,943	345,473	829,625	2.21
1/08 through 12/08	61,931,688	1	19,911	7	283,276	0	262,090	565,277	0.91
1/09 through 12/09	41,937,823	0	0	6	174,969	0	171,845	346,814	0.83
5 YR. TOTAL	190,825,369	11	626,721	36	896,354	781,576	1,106,671	3,411,322	1.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	0.798	49%	0.990			1.79	
Pure Premium Indicated by National Relativity		32%	0.817	25%	0.977			1.79	
Pure Premium Present on Rate Level		33%	1.177	26%	1.386			2.56	
Pure Premium Derived by Formula		0.929			1.090		2.02		

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.
1/05 through 12/05	101,276,874	6	210,302	32	486,895	225,462	603,872	1,526,531	1.51
1/06 through 12/06	81,302,071	8	299,418	26	499,206	520,047	543,824	1,862,495	2.29
1/07 through 12/07	77,763,595	5	594,748	28	507,800	527,574	596,765	2,226,887	2.86
1/08 through 12/08	76,461,468	5	215,292	19	599,760	164,017	536,299	1,515,368	1.98
1/09 through 12/09	60,042,570	1	34,890	25	512,538	72,417	771,132	1,390,977	2.32
5 YR. TOTAL	396,846,578	25	1,354,650	130	2,606,199	1,509,517	3,051,892	8,522,258	2.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		42%	0.998	58%	1.149			2.15	
Pure Premium Indicated by National Relativity		29%	0.749	21%	0.886			1.64	
Pure Premium Present on Rate Level		29%	0.950	21%	1.021			1.97	
Pure Premium Derived by Formula		0.912			1.067		1.98		

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.
1/05 through 12/05	43,305,687	1	125,774	9	52,023	72,863	106,273	356,933	0.83
1/06 through 12/06	42,319,257	4	216,495	12	160,394	250,537	152,478	779,904	1.84
1/07 through 12/07	39,053,237	1	313,737	9	81,431	191,568	120,745	707,481	1.81
1/08 through 12/08	32,375,233	1	196,055	9	314,615	186,935	265,635	963,240	2.98
1/09 through 12/09	24,377,306	1	23,768	4	118,348	59,493	121,453	323,062	1.33
5 YR. TOTAL	181,430,720	8	875,829	43	726,811	761,396	766,584	3,130,620	1.73
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	0.883	38%	0.842			1.73	
Pure Premium Indicated by National Relativity		18%	0.536	19%	0.946			1.48	
Pure Premium Present on Rate Level		57%	0.572	43%	0.752			1.32	
Pure Premium Derived by Formula		0.643			0.823		1.47		

* 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.
1/05 through 12/05	14,657,417	2	184,754	4	46,075	96,286	59,681	386,796	2.64
1/06 through 12/06	11,966,136	2	255,986	3	42,643	229,850	43,380	571,859	4.78
1/07 through 12/07	10,228,685	0	0	1	2,537	0	17,880	20,417	0.20
1/08 through 12/08	3,167,759	0	0	1	1,481	0	9,060	10,541	0.33
1/09 through 12/09	3,684,364	0	0	0	0	0	1,738	1,738	0.05
5 YR. TOTAL	43,704,361	4	440,740	9	92,736	326,136	131,739	991,351	2.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	1.221	22%	1.048	2.27			
Pure Premium Indicated by National Relativity		26%	0.650	27%	0.706	1.36			
Pure Premium Present on Rate Level		56%	1.038	51%	0.792	1.83			
Pure Premium Derived by Formula		0.970			0.825			1.80	

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.
1/05 through 12/05	308,258,708	22	1,367,012	92	2,354,416	1,287,699	2,262,645	7,271,772	2.36
1/06 through 12/06	252,443,087	18	834,808	68	1,395,982	946,081	1,496,105	4,672,976	1.85
1/07 through 12/07	225,058,394	10	794,390	70	740,969	734,195	1,160,370	3,429,924	1.52
1/08 through 12/08	200,904,327	18	1,464,702	52	857,645	1,257,801	977,852	4,558,000	2.27
1/09 through 12/09	195,605,219	13	658,557	59	1,004,170	556,397	1,165,841	3,384,965	1.73
5 YR. TOTAL	1,182,269,735	81	5,119,469	341	6,353,182	4,782,173	7,062,813	23,317,637	1.97
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		67%	0.970	91%	1.002	1.97			
Pure Premium Indicated by National Relativity		16%	0.887	4%	1.089	1.98			
Pure Premium Present on Rate Level		17%	0.993	5%	1.058	2.05			
Pure Premium Derived by Formula		0.961			1.008			1.97	

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.
1/05 through 12/05	2,649,544	0	0	0	0	0	820	820	0.03
1/06 through 12/06	4,808,590	1	286,842	1	27,861	135,657	8,417	458,777	9.54
1/07 through 12/07	5,841,234	0	0	3	55,251	0	87,229	142,480	2.44
1/08 through 12/08	4,383,413	0	0	0	0	0	399	399	0.01
1/09 through 12/09	3,977,863	0	0	0	0	0	841	841	0.02
5 YR. TOTAL	21,660,644	1	286,842	4	83,112	135,657	97,706	603,317	2.79
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	1.708	14%	1.077	2.79			
Pure Premium Indicated by National Relativity		29%	0.449	30%	0.515	0.96			
Pure Premium Present on Rate Level		61%	0.510	56%	0.550	1.06			
Pure Premium Derived by Formula		0.612			0.613			1.23	

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

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CLASS 2534		FEATHER OR FLOWER MFG-ARTIFICIAL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	689,141	0	0	0	0	0	2,825	2,825	0.41
1/06 through 12/06	282,549	0	0	0	0	0	0	0	0.00
1/07 through 12/07	153,403	0	0	0	0	0	0	0	0.00
1/08 through 12/08	69,369	0	0	0	0	0	0	0	0.00
1/09 through 12/09	678,753	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,873,215	0	0	0	0	0	2,825	2,825	0.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.151	0.15			
Pure Premium Indicated by National Relativity		20%	1.059	21%	1.624	2.68			
Pure Premium Present on Rate Level		75%	0.845	72%	1.170	2.02			
Pure Premium Derived by Formula		0.846			1.194			2.04	

CLASS 2570		MATTRESS OR BOX SPRING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	30,899,359	1	166,830	6	189,414	279,795	127,456	763,495	2.47
1/06 through 12/06	29,910,581	4	380,027	19	589,075	151,293	449,970	1,570,365	5.25
1/07 through 12/07	30,425,048	6	699,503	16	684,642	326,350	457,056	2,167,551	7.12
1/08 through 12/08	27,923,795	7	794,335	16	386,796	405,701	560,021	2,146,853	7.69
1/09 through 12/09	25,739,941	2	68,299	13	338,204	79,486	474,793	960,782	3.73
5 YR. TOTAL	144,898,724	20	2,108,994	70	2,188,131	1,242,625	2,069,296	7,609,046	5.25
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	2.966	42%	2.286	5.25			
Pure Premium Indicated by National Relativity		33%	1.639	29%	1.574	3.21			
Pure Premium Present on Rate Level		33%	1.456	29%	1.227	2.68			
Pure Premium Derived by Formula		2.030			1.772			3.80	

CLASS 2585		LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	101,713,298	12	915,507	46	937,751	513,162	1,079,057	3,445,477	3.39
1/06 through 12/06	112,221,671	13	963,623	40	952,794	1,032,103	1,124,062	4,072,582	3.63
1/07 through 12/07	110,269,082	20	1,406,577	41	496,336	1,766,512	1,219,089	4,888,514	4.43
1/08 through 12/08	112,773,298	19	1,305,295	40	860,978	606,954	1,141,350	3,914,577	3.47
1/09 through 12/09	109,519,820	11	672,375	39	941,727	622,778	926,535	3,163,415	2.89
5 YR. TOTAL	546,497,169	75	5,263,377	206	4,189,586	4,541,509	5,490,093	19,484,565	3.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	1.730	76%	1.836	3.57			
Pure Premium Indicated by National Relativity		21%	1.401	12%	1.562	2.96			
Pure Premium Present on Rate Level		22%	1.448	12%	1.476	2.92			
Pure Premium Derived by Formula		1.599			1.760			3.36	

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

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CLASS 2586		CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	4,652,473	0	0	1	147,886	0	133,414	281,300	6.05
1/06 through 12/06	4,205,771	0	0	2	18,605	0	26,982	45,587	1.08
1/07 through 12/07	4,472,778	1	206,649	0	0	226,227	1,881	434,757	9.72
1/08 through 12/08	4,257,076	0	0	1	11,719	0	2,686	14,405	0.34
1/09 through 12/09	5,048,255	0	0	1	13,765	0	4,469	18,234	0.36
5 YR. TOTAL	22,636,353	1	206,649	5	191,975	226,227	169,432	794,283	3.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.761	19%	1.748	3.51			
Pure Premium Indicated by National Relativity		43%	1.101	40%	1.203	2.30			
Pure Premium Present on Rate Level		44%	0.882	41%	1.096	1.98			
Pure Premium Derived by Formula		1.090			1.263			2.35	

CLASS 2587		TOWEL OR TOILET SUPPLY CO. & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	3,238,023	0	0	0	0	0	4,823	4,823	0.15
1/06 through 12/06	3,469,595	0	0	1	5,761	0	15,174	20,935	0.60
1/07 through 12/07	3,495,031	1	239,035	0	0	106,051	7,537	352,623	10.09
1/08 through 12/08	4,319,035	0	0	1	16,713	0	49,282	65,995	1.53
1/09 through 12/09	3,702,489	1	49,245	0	0	48,985	10,137	108,367	2.93
5 YR. TOTAL	18,224,173	2	288,280	2	22,474	155,036	86,953	552,743	3.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	1.705	23%	1.328	3.03			
Pure Premium Indicated by National Relativity		41%	2.167	38%	2.340	4.51			
Pure Premium Present on Rate Level		41%	2.293	39%	2.289	4.58			
Pure Premium Derived by Formula		2.136			2.087			4.22	

CLASS 2589		LAUNDRY AND DRY CLEANING STORE-RETAIL-& ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	57,950,484	5	173,979	12	105,906	93,910	128,040	501,835	0.87
1/06 through 12/06	58,489,214	2	35,287	14	95,615	56,458	197,573	384,933	0.66
1/07 through 12/07	61,055,203	2	201,836	19	365,459	95,833	521,028	1,184,156	1.94
1/08 through 12/08	58,817,835	1	6,197	11	477,892	3,632	274,270	761,991	1.30
1/09 through 12/09	54,691,903	4	241,309	15	279,362	316,844	232,559	1,070,074	1.96
5 YR. TOTAL	291,004,639	14	658,608	71	1,324,234	566,677	1,353,470	3,902,989	1.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.681	48%	0.660	1.34			
Pure Premium Indicated by National Relativity		33%	0.826	26%	0.906	1.73			
Pure Premium Present on Rate Level		33%	0.728	26%	0.856	1.58			
Pure Premium Derived by Formula		0.744			0.775			1.52	

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

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CLASS 2600		FUR PROCESSING-PREPARING SKINS							
Industry Group: Manufacturing Hazard Group: 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.
1/05 through 12/05	771,819	0	0	1	2,860	0	0	2,860	0.37
1/06 through 12/06	838,497	0	0	0	0	0	6,661	6,661	0.79
1/07 through 12/07	909,057	0	0	0	0	0	1,535	1,535	0.17
1/08 through 12/08	891,007	0	0	0	0	0	109	109	0.01
1/09 through 12/09	928,287	0	0	1	8,602	0	11,025	19,627	2.12
5 YR. TOTAL	4,338,667	0	0	2	11,462	0	19,330	30,792	0.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.264	7%	0.446	0.71			
Pure Premium Indicated by National Relativity		14%	2.696	15%	1.806	4.50			
Pure Premium Present on Rate Level		79%	0.801	78%	0.476	1.28			
Pure Premium Derived by Formula		1.029			0.673			1.70	

CLASS 2623		LEATHER MFG.--INCLUDING TANNING, LEATHER EMBOSSEING, AND WOOL PULLING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	30,000	0	0	0	0	0	0	0	0.00
1/07 through 12/07	30,000	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	15,717	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	75,717	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		28%	1.858	30%	2.129	3.99			
Pure Premium Present on Rate Level		70%	1.817	67%	2.122	3.94			
Pure Premium Derived by Formula		1.792			2.060			3.85	

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.
1/05 through 12/05	9,142,107	0	0	8	173,804	0	117,248	291,052	3.18
1/06 through 12/06	9,042,760	2	354,711	2	62,774	104,378	110,849	632,712	7.00
1/07 through 12/07	10,410,325	0	0	2	70,062	0	62,298	132,360	1.27
1/08 through 12/08	8,893,147	0	0	5	193,315	0	143,786	337,101	3.79
1/09 through 12/09	9,903,295	2	33,272	2	15,481	16,428	33,825	99,006	1.00
5 YR. TOTAL	47,391,634	4	387,983	19	515,436	120,806	468,006	1,492,231	3.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	1.906	29%	1.242	3.15			
Pure Premium Indicated by National Relativity		30%	0.498	32%	0.753	1.25			
Pure Premium Present on Rate Level		51%	1.121	39%	1.527	2.65			
Pure Premium Derived by Formula		1.083			1.197			2.28	

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

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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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	4,750,007	0	0	2	22,813	0	12,884	35,697	0.75
1/06 through 12/06	4,344,976	1	25,537	1	1,047	45,870	6,291	78,745	1.81
1/07 through 12/07	5,617,512	1	4,465	5	10,417	18,029	32,472	65,383	1.16
1/08 through 12/08	4,383,151	0	0	8	88,459	0	108,918	197,377	4.50
1/09 through 12/09	3,082,474	0	0	0	0	0	15,525	15,525	0.50
5 YR. TOTAL	22,178,120	2	30,002	16	122,736	63,899	176,090	392,727	1.77
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.689	18%	1.082	1.77			
Pure Premium Indicated by National Relativity		43%	0.917	41%	1.237	2.15			
Pure Premium Present on Rate Level		44%	0.904	41%	0.968	1.87			
Pure Premium Derived by Formula		0.882			1.099			1.98	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	4,487,859	0	0	0	0	0	842	842	0.02
1/06 through 12/06	3,872,209	0	0	2	12,528	0	21,112	33,640	0.87
1/07 through 12/07	3,299,466	0	0	1	7,126	0	18,929	26,055	0.79
1/08 through 12/08	2,609,137	1	58	0	0	1,910	327	2,295	0.09
1/09 through 12/09	2,016,320	0	0	0	0	0	1,973	1,973	0.10
5 YR. TOTAL	16,284,991	1	58	3	19,654	1,910	43,183	64,805	0.40
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.121	15%	0.277	0.40			
Pure Premium Indicated by National Relativity		25%	0.799	26%	0.701	1.50			
Pure Premium Present on Rate Level		65%	0.699	59%	0.796	1.50			
Pure Premium Derived by Formula		0.666			0.693			1.36	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	252,377	0	0	0	0	0	0	0	0.00
1/06 through 12/06	193,921	0	0	0	0	0	0	0	0.00
1/07 through 12/07	257,946	0	0	0	0	0	0	0	0.00
1/08 through 12/08	555,995	0	0	1	2,051	0	3,339	5,390	0.97
1/09 through 12/09	724,035	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,984,274	0	0	1	2,051	0	3,339	5,390	0.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.103	6%	0.168	0.27			
Pure Premium Indicated by National Relativity		23%	0.608	24%	0.814	1.42			
Pure Premium Present on Rate Level		73%	0.605	70%	0.779	1.38			
Pure Premium Derived by Formula		0.586			0.751			1.34	

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

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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.
1/05 through 12/05	17,440,469	0	0	6	58,782	0	120,702	179,484	1.03
1/06 through 12/06	11,454,700	2	189,151	3	57,121	173,187	82,000	501,459	4.38
1/07 through 12/07	12,811,987	1	69,851	8	266,052	73,025	180,925	589,853	4.60
1/08 through 12/08	11,323,964	0	0	5	107,850	0	78,433	186,283	1.65
1/09 through 12/09	9,871,387	0	0	11	269,517	0	352,578	622,095	6.30
5 YR. TOTAL	62,902,507	3	259,002	33	759,322	246,212	814,638	2,079,174	3.31
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	1.619	38%	1.687	3.31			
Pure Premium Indicated by National Relativity		37%	0.941	31%	1.113	2.05			
Pure Premium Present on Rate Level		38%	1.633	31%	2.210	3.84			
Pure Premium Derived by Formula		1.373			1.671			3.04	

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	32,362	0	0	0	0	0	0	0	0.00
1/08 through 12/08	3,242,231	1	23,513	0	0	43,854	11,820	79,187	2.44
1/09 through 12/09	5,203,750	1	249,189	7	353,696	249,220	430,566	1,282,671	24.65
5 YR. TOTAL	8,478,343	2	272,702	7	353,696	293,074	442,386	1,361,858	16.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	7.388	27%	8.675	16.06			
Pure Premium Indicated by National Relativity		41%	12.690	36%	10.941	23.63			
Pure Premium Present on Rate Level		41%	5.218	37%	6.975	12.19			
Pure Premium Derived by Formula		8.672			8.862			17.53	

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.
1/05 through 12/05	57,294	0	0	0	0	0	0	0	0.00
1/06 through 12/06	40,630	0	0	0	0	0	0	0	0.00
1/07 through 12/07	83,552	0	0	0	0	0	0	0	0.00
1/08 through 12/08	27,078	1	166,642	0	0	179,408	0	346,050	1277.98
1/09 through 12/09	20,294	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	228,848	1	166,642	0	0	179,408	0	346,050	151.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	72.818	7%	78.396	151.21			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		93%	21.156	93%	9.912	31.07			
Pure Premium Derived by Formula		24.772			14.706			39.48	

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

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CLASS 2706 ++		LOGGING OR LUMBERING ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	63,544,043	11	1,005,915	45	1,611,262	1,748,538	1,700,536	6,066,251	9.55
1/06 through 12/06	62,075,685	17	1,589,537	39	1,795,207	2,585,806	2,257,994	8,228,544	13.26
1/07 through 12/07	59,720,343	10	1,949,375	32	1,589,218	2,684,037	1,303,553	7,526,183	12.60
1/08 through 12/08	36,937,749	7	1,030,931	11	794,983	667,781	1,404,500	3,898,195	10.55
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	222,277,820	45	5,575,758	127	5,790,670	7,686,162	6,666,583	25,719,173	11.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		67%	5.114	100%	6.457	11.57			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		33%	5.218	0%	6.975	12.19			
Pure Premium Derived by Formula		5.148			6.457			11.61	

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	3,510	0	0	0	0	0	0	0	0.00
1/08 through 12/08	14,298,613	3	633,651	10	398,206	989,005	216,585	2,237,447	15.65
1/09 through 12/09	46,191,513	5	393,923	21	695,268	378,342	539,934	2,007,467	4.35
5 YR. TOTAL	60,493,636	8	1,027,574	31	1,093,474	1,367,347	756,519	4,244,914	7.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	3.506	59%	3.511	7.02			
Pure Premium Indicated by National Relativity		30%	8.122	20%	6.717	14.84			
Pure Premium Present on Rate Level		30%	5.218	21%	6.975	12.19			
Pure Premium Derived by Formula		5.404			4.880			10.28	

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.
1/05 through 12/05	54,340,596	9	930,044	59	1,589,827	916,445	1,737,676	5,173,992	9.52
1/06 through 12/06	56,614,955	8	969,183	56	1,079,820	801,975	1,522,990	4,373,968	7.73
1/07 through 12/07	63,799,427	7	451,411	44	1,328,198	334,942	1,642,768	3,757,319	5.89
1/08 through 12/08	50,337,757	12	1,739,241	28	636,618	2,911,149	1,045,838	6,332,846	12.58
1/09 through 12/09	49,075,321	4	799,542	37	1,624,227	494,776	1,300,421	4,218,966	8.60
5 YR. TOTAL	274,168,056	40	4,889,421	224	6,258,690	5,459,287	7,249,693	23,857,091	8.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		66%	4.066	94%	4.635	8.70			
Pure Premium Indicated by National Relativity		17%	3.023	3%	3.686	6.71			
Pure Premium Present on Rate Level		17%	4.099	3%	4.954	9.05			
Pure Premium Derived by Formula		3.894			4.616			8.51	

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

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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.
1/05 through 12/05	7,323,817	1	77,407	5	165,268	211,718	305,203	759,596	10.37
1/06 through 12/06	6,316,552	1	44,755	5	41,525	53,611	196,887	336,778	5.33
1/07 through 12/07	5,404,203	1	43,218	4	79,895	85,541	130,534	339,188	6.28
1/08 through 12/08	3,960,276	0	0	0	0	0	4,280	4,280	0.11
1/09 through 12/09	2,578,159	0	0	0	0	0	6,250	6,250	0.24
5 YR. TOTAL	25,583,007	3	165,380	14	286,688	350,870	643,154	1,446,092	5.65
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	1.767	29%	3.885	5.65			
Pure Premium Indicated by National Relativity		34%	1.790	35%	1.784	3.57			
Pure Premium Present on Rate Level		48%	1.688	36%	2.768	4.46			
Pure Premium Derived by Formula			1.737		2.748	4.49			

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.
1/05 through 12/05	19,289,478	2	123,449	7	319,549	87,302	129,887	660,187	3.42
1/06 through 12/06	19,555,914	3	483,343	11	1,095,172	476,739	552,279	2,607,533	13.33
1/07 through 12/07	21,257,735	3	229,867	13	818,087	235,587	464,107	1,747,648	8.22
1/08 through 12/08	18,773,798	1	455,300	10	787,374	240,782	238,069	1,721,525	9.17
1/09 through 12/09	19,822,557	3	726,568	9	422,502	304,781	238,213	1,692,064	8.54
5 YR. TOTAL	98,699,482	12	2,018,527	50	3,442,684	1,345,191	1,622,555	8,428,957	8.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	5.533	50%	3.007	8.54			
Pure Premium Indicated by National Relativity		24%	2.261	25%	1.913	4.17			
Pure Premium Present on Rate Level		34%	3.741	25%	2.852	6.59			
Pure Premium Derived by Formula			4.138		2.695	6.83			

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.
1/05 through 12/05	57,474,734	2	83,064	25	487,605	195,143	845,550	1,611,362	2.80
1/06 through 12/06	55,554,807	5	198,225	22	390,080	376,516	548,406	1,513,227	2.72
1/07 through 12/07	58,374,368	3	451,075	21	461,448	272,559	646,141	1,831,223	3.14
1/08 through 12/08	54,882,844	4	406,802	25	1,049,656	823,005	1,030,197	3,309,660	6.03
1/09 through 12/09	45,159,483	0	0	14	212,767	0	304,008	516,775	1.14
5 YR. TOTAL	271,446,236	14	1,139,166	107	2,601,556	1,667,223	3,374,302	8,782,247	3.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	1.378	66%	1.857	3.24			
Pure Premium Indicated by National Relativity		27%	1.601	17%	1.861	3.46			
Pure Premium Present on Rate Level		28%	1.578	17%	2.059	3.64			
Pure Premium Derived by Formula			1.494		1.892	3.39			

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

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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.
1/05 through 12/05	12,099,253	2	141,933	12	54,972	114,952	62,305	374,162	3.09
1/06 through 12/06	11,736,287	1	1,537	9	76,766	30,186	118,035	226,524	1.93
1/07 through 12/07	8,725,026	1	16,032	5	42,561	19,957	76,865	155,415	1.78
1/08 through 12/08	8,669,733	1	33,167	8	156,994	10,627	431,784	632,572	7.30
1/09 through 12/09	7,218,763	1	119,889	6	111,532	13,301	162,868	407,590	5.65
5 YR. TOTAL	48,449,062	6	312,558	40	442,825	189,023	851,857	1,796,263	3.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	1.559	33%	2.148	3.71			
Pure Premium Indicated by National Relativity		38%	1.987	33%	2.151	4.14			
Pure Premium Present on Rate Level		39%	1.735	34%	2.007	3.74			
Pure Premium Derived by Formula		1.790			2.101			3.89	

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.
1/05 through 12/05	36,482,505	5	319,114	33	473,643	437,309	935,107	2,165,173	5.94
1/06 through 12/06	41,736,697	5	327,619	44	682,230	503,349	1,039,388	2,552,586	6.12
1/07 through 12/07	43,317,524	3	240,745	33	459,723	111,878	566,402	1,378,748	3.18
1/08 through 12/08	45,340,764	3	94,436	23	382,964	56,190	551,934	1,085,524	2.39
1/09 through 12/09	42,319,392	6	381,201	27	643,147	249,012	719,733	1,993,093	4.71
5 YR. TOTAL	209,196,882	22	1,363,115	160	2,641,707	1,357,738	3,812,564	9,175,124	4.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	1.914	64%	2.472	4.39			
Pure Premium Indicated by National Relativity		28%	2.346	18%	3.066	5.41			
Pure Premium Present on Rate Level		28%	1.988	18%	2.433	4.42			
Pure Premium Derived by Formula		2.056			2.572			4.63	

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.
1/05 through 12/05	5,673,216	0	0	3	47,735	0	35,374	83,109	1.47
1/06 through 12/06	4,650,982	0	0	8	70,075	0	62,338	132,413	2.85
1/07 through 12/07	2,927,575	1	23,117	1	25,531	7,259	32,521	88,428	3.02
1/08 through 12/08	3,819,495	0	0	3	22,891	0	37,170	60,061	1.57
1/09 through 12/09	2,114,223	0	0	2	19,214	0	69,453	88,667	4.19
5 YR. TOTAL	19,185,491	1	23,117	17	185,446	7,259	236,856	452,678	2.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	1.087	17%	1.272	2.36			
Pure Premium Indicated by National Relativity		44%	0.549	41%	0.676	1.23			
Pure Premium Present on Rate Level		44%	0.895	42%	0.909	1.80			
Pure Premium Derived by Formula		0.766			0.875			1.64	

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

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CLASS 2791		PIPE MFG. - WOODEN, TOBACCO							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	155,591	0	0	0	0	0	0	0	0.00
1/07 through 12/07	1,593	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	157,184	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		0%	0.000	0%	0.234	0.23			
Pure Premium Present on Rate Level		98%	0.766	98%	0.809	1.58			
Pure Premium Derived by Formula		0.751		0.793		1.54			

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.
1/05 through 12/05	80,057,335	13	711,869	50	982,288	765,555	1,496,615	3,956,327	4.94
1/06 through 12/06	64,604,625	12	1,448,576	49	1,547,823	1,272,114	1,415,738	5,684,251	8.80
1/07 through 12/07	62,629,615	10	725,628	26	631,383	482,743	900,892	2,740,646	4.38
1/08 through 12/08	47,174,191	9	849,881	25	1,395,207	925,221	1,447,781	4,618,090	9.79
1/09 through 12/09	32,187,537	3	80,076	14	266,375	110,942	222,381	679,774	2.11
5 YR. TOTAL	286,653,303	47	3,816,030	164	4,823,076	3,556,575	5,483,407	17,679,088	6.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	3.014	75%	3.154	6.17			
Pure Premium Indicated by National Relativity		24%	1.405	12%	1.569	2.97			
Pure Premium Present on Rate Level		24%	2.214	13%	2.644	4.86			
Pure Premium Derived by Formula		2.436		2.898		5.33			

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	1.222	100%	1.205	2.43			
Pure Premium Derived by Formula		1.222		1.205		2.43			

* 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.
1/05 through 12/05	132,587,886	7	456,788	56	1,127,975	726,787	1,321,646	3,633,196	2.74
1/06 through 12/06	137,331,853	14	1,071,047	56	1,201,646	787,132	1,308,246	4,368,071	3.18
1/07 through 12/07	124,480,247	11	487,335	70	1,779,676	549,291	2,267,752	5,084,054	4.08
1/08 through 12/08	98,293,378	4	247,883	34	910,226	350,507	1,506,676	3,015,292	3.07
1/09 through 12/09	72,918,349	6	386,020	31	605,511	833,662	818,402	2,643,595	3.63
5 YR. TOTAL	565,611,713	42	2,649,073	247	5,625,034	3,247,379	7,222,722	18,744,208	3.31
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		62%	1.463	85%	1.851	3.31			
Pure Premium Indicated by National Relativity		19%	1.910	7%	2.056	3.97			
Pure Premium Present on Rate Level		19%	1.690	8%	1.836	3.53			
Pure Premium Derived by Formula		1.591			1.864			3.46	

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.
1/05 through 12/05	10,999,483	2	22,566	6	37,029	5,128	89,771	154,494	1.41
1/06 through 12/06	9,040,965	1	67,801	5	10,887	77,633	66,540	222,861	2.47
1/07 through 12/07	13,085,641	1	46,847	7	205,021	5,167	133,670	390,705	2.99
1/08 through 12/08	10,801,759	0	0	1	66,079	0	53,648	119,727	1.11
1/09 through 12/09	11,981,104	0	0	2	21,888	0	33,657	55,545	0.46
5 YR. TOTAL	55,908,952	4	137,214	21	340,904	87,928	377,286	943,332	1.69
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.855	29%	0.832	1.69			
Pure Premium Indicated by National Relativity		39%	1.391	35%	1.216	2.61			
Pure Premium Present on Rate Level		41%	1.051	36%	1.313	2.36			
Pure Premium Derived by Formula		1.144			1.140			2.28	

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.
1/05 through 12/05	2,189,424	0	0	0	0	0	282	282	0.01
1/06 through 12/06	3,192,501	0	0	1	6,015	0	1,707	7,722	0.24
1/07 through 12/07	3,125,283	2	2,404	0	0	48,444	119	50,967	1.63
1/08 through 12/08	3,311,879	0	0	2	6,390	0	31,700	38,090	1.15
1/09 through 12/09	3,112,889	0	0	0	0	0	2,027	2,027	0.07
5 YR. TOTAL	14,931,976	2	2,404	3	12,405	48,444	35,835	99,088	0.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.099	16%	0.564	0.66			
Pure Premium Indicated by National Relativity		29%	0.948	31%	1.428	2.38			
Pure Premium Present on Rate Level		58%	1.222	53%	1.120	2.34			
Pure Premium Derived by Formula		0.997			1.127			2.12	

* 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						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	5,188,785	1	167,601	2	5,451	123,369	11,881	308,302	5.94
1/06 through 12/06	4,355,848	0	0	0	0	0	8,611	8,611	0.20
1/07 through 12/07	4,911,815	1	5,975	6	143,077	3,101	147,345	299,498	6.10
1/08 through 12/08	4,973,257	3	365,276	2	67,395	73,635	56,721	563,027	11.32
1/09 through 12/09	5,077,128	1	26,229	3	4,718	11,692	18,894	61,533	1.21
5 YR. TOTAL	24,506,833	6	565,081	13	220,641	211,797	243,452	1,240,971	5.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	3.206	23%	1.858	5.06			
Pure Premium Indicated by National Relativity		42%	1.395	38%	1.942	3.34			
Pure Premium Present on Rate Level		43%	1.194	39%	1.641	2.84			
Pure Premium Derived by Formula		1.580			1.805			3.39	

CLASS 2881		FURNITURE MANUFACTURING AND CABINET SHOP - ASSEMBLY BY HAND - WOOD							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	47,300,188	2	63,184	27	748,463	83,460	782,779	1,677,886	3.55
1/06 through 12/06	47,603,037	4	345,348	25	422,818	343,929	318,765	1,430,860	3.01
1/07 through 12/07	50,164,692	3	183,007	27	365,015	35,455	437,301	1,020,778	2.03
1/08 through 12/08	44,988,381	1	207,055	14	517,112	111,459	1,036,324	1,871,950	4.16
1/09 through 12/09	47,948,154	2	41,924	14	417,231	79,400	437,481	976,036	2.04
5 YR. TOTAL	238,004,452	12	840,518	107	2,470,639	653,703	3,012,650	6,977,510	2.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	1.391	53%	1.540	2.93			
Pure Premium Indicated by National Relativity		30%	1.084	23%	1.210	2.29			
Pure Premium Present on Rate Level		31%	1.311	24%	1.326	2.64			
Pure Premium Derived by Formula		1.274			1.413			2.69	

CLASS 2883		FURNITURE MANUFACTURING AND CABINET SHOP - WOOD - NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	384,975,428	37	3,028,766	212	3,311,195	2,790,127	4,332,219	13,462,307	3.50
1/06 through 12/06	366,908,072	21	1,778,111	179	2,875,747	1,499,931	3,416,006	9,569,795	2.61
1/07 through 12/07	398,349,649	21	2,820,418	167	3,304,171	2,370,899	4,355,698	12,851,186	3.23
1/08 through 12/08	343,335,268	20	1,374,395	136	3,590,320	1,308,507	3,298,063	9,571,285	2.79
1/09 through 12/09	279,410,581	16	1,142,873	105	2,399,994	1,018,569	3,113,312	7,674,748	2.75
5 YR. TOTAL	1,772,978,998	115	10,144,563	799	15,481,427	8,988,033	18,515,298	53,129,321	3.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		92%	1.445	100%	1.551	3.00			
Pure Premium Indicated by National Relativity		4%	1.570	0%	1.702	3.27			
Pure Premium Present on Rate Level		4%	1.484	0%	1.558	3.04			
Pure Premium Derived by Formula		1.452			1.551			3.00	

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

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CLASS 2913		RATTAN, WILLOW OR TWISTED FIBER PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	100,748	0	0	0	0	0	0	0	0.00
1/06 through 12/06	99,235	0	0	0	0	0	0	0	0.00
1/07 through 12/07	109,751	0	0	0	0	0	0	0	0.00
1/08 through 12/08	109,351	0	0	0	0	0	462	462	0.42
1/09 through 12/09	30,575	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	449,660	0	0	0	0	0	462	462	0.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	5%	0.103	0.10			
Pure Premium Indicated by National Relativity		9%	0.304	10%	0.836	1.14			
Pure Premium Present on Rate Level		88%	1.340	85%	1.560	2.90			
Pure Premium Derived by Formula		1.207			1.415			2.62	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	34,973,793	2	156,916	6	37,203	155,911	96,201	446,231	1.28
1/06 through 12/06	33,554,946	0	0	13	310,419	0	330,834	641,253	1.91
1/07 through 12/07	32,218,094	2	10,449	10	388,786	14,352	512,675	926,262	2.88
1/08 through 12/08	21,943,377	0	0	3	88,532	0	161,125	249,657	1.14
1/09 through 12/09	45,008,508	2	181,622	4	149,395	79,167	170,319	580,503	1.29
5 YR. TOTAL	167,698,718	6	348,987	36	974,335	249,430	1,271,154	2,843,906	1.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.789	52%	0.907	1.70			
Pure Premium Indicated by National Relativity		32%	1.379	24%	1.402	2.78			
Pure Premium Present on Rate Level		32%	1.483	24%	1.869	3.35			
Pure Premium Derived by Formula		1.200			1.257			2.46	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	35,273,313	3	126,814	12	389,544	46,213	785,013	1,347,584	3.82
1/06 through 12/06	26,955,470	0	0	9	378,537	0	281,710	660,247	2.45
1/07 through 12/07	25,541,970	0	0	7	77,787	0	120,951	198,738	0.78
1/08 through 12/08	21,398,432	0	0	7	81,705	0	134,339	216,044	1.01
1/09 through 12/09	17,797,287	2	35,945	6	107,405	45,601	143,885	332,836	1.87
5 YR. TOTAL	126,966,472	5	162,759	41	1,034,978	91,814	1,465,898	2,755,449	2.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.943	45%	1.227	2.17			
Pure Premium Indicated by National Relativity		34%	1.743	27%	1.588	3.33			
Pure Premium Present on Rate Level		34%	1.518	28%	1.671	3.19			
Pure Premium Derived by Formula		1.411			1.449			2.86	

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

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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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	2,133,129	0	0	1	8,615	0	12,382	20,997	0.98
1/06 through 12/06	1,784,085	0	0	0	0	0	991	991	0.06
1/07 through 12/07	2,148,893	0	0	0	0	0	922	922	0.04
1/08 through 12/08	2,004,651	0	0	0	0	0	900	900	0.05
1/09 through 12/09	2,087,839	0	0	1	2	0	1,304	1,306	0.06
5 YR. TOTAL	10,158,597	0	0	2	8,617	0	16,499	25,116	0.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.085	13%		0.162		0.25	
Pure Premium Indicated by National Relativity		43%	0.929	43%		0.995		1.92	
Pure Premium Present on Rate Level		47%	1.050	44%		0.907		1.96	
Pure Premium Derived by Formula		0.901			0.848		1.75		

CLASS 2942		PENCIL, PENHOLDER OR CRAYON MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	91,783	0	0	0	0	0	0	0	0.00
1/06 through 12/06	99,571	0	0	0	0	0	0	0	0.00
1/07 through 12/07	64,931	0	0	0	0	0	0	0	0.00
1/08 through 12/08	57,233	0	0	0	0	0	0	0	0.00
1/09 through 12/09	38,684	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	352,202	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		20%	0.482	21%		0.754		1.24	
Pure Premium Present on Rate Level		77%	1.188	76%		0.950		2.14	
Pure Premium Derived by Formula		1.011			0.880		1.89		

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	4,468,621	0	0	2	5,217	0	25,417	30,634	0.69
1/06 through 12/06	6,091,477	0	0	1	1,524	0	5,761	7,285	0.12
1/07 through 12/07	7,111,707	1	202,377	5	7,276	82,575	22,536	314,764	4.43
1/08 through 12/08	5,794,412	0	0	2	62,502	0	51,440	113,942	1.97
1/09 through 12/09	5,610,885	0	0	0	0	0	1,977	1,977	0.04
5 YR. TOTAL	29,077,102	1	202,377	10	76,519	82,575	107,131	468,602	1.61
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.959	26%		0.652		1.61	
Pure Premium Indicated by National Relativity		40%	1.783	37%		1.819		3.60	
Pure Premium Present on Rate Level		40%	1.924	37%		1.826		3.75	
Pure Premium Derived by Formula		1.675			1.518		3.19		

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

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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.
1/05 through 12/05	110,906,138	0	0	18	539,333	0	418,630	957,963	0.86
1/06 through 12/06	99,621,114	3	17,963	9	221,657	83,449	310,737	633,806	0.64
1/07 through 12/07	110,547,095	3	121,410	3	40,299	198,603	104,699	465,011	0.42
1/08 through 12/08	98,960,418	0	0	9	770,909	0	379,129	1,150,038	1.16
1/09 through 12/09	92,420,883	2	157,131	9	364,168	151,002	528,244	1,200,545	1.30
5 YR. TOTAL	512,455,648	8	296,504	48	1,936,366	433,054	1,741,439	4,407,363	0.86
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.436	51%	0.424	0.86			
Pure Premium Indicated by National Relativity		30%	1.042	24%	0.821	1.86			
Pure Premium Present on Rate Level		30%	0.650	25%	0.562	1.21			
Pure Premium Derived by Formula		0.682			0.554			1.24	

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.
1/05 through 12/05	1,729,063	0	0	0	0	0	168	168	0.01
1/06 through 12/06	1,892,664	0	0	0	0	0	136	136	0.01
1/07 through 12/07	1,655,737	0	0	0	0	0	418	418	0.03
1/08 through 12/08	1,463,849	0	0	0	0	0	493	493	0.03
1/09 through 12/09	1,588,447	0	0	1	117,198	0	54,161	171,359	10.79
5 YR. TOTAL	8,329,760	0	0	1	117,198	0	55,376	172,574	2.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	1.407	13%	0.665	2.07			
Pure Premium Indicated by National Relativity		45%	1.164	43%	1.115	2.28			
Pure Premium Present on Rate Level		46%	1.044	44%	1.067	2.11			
Pure Premium Derived by Formula		1.131			1.035			2.17	

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.
1/05 through 12/05	18,594,675	4	430,441	10	181,065	405,516	268,667	1,285,689	6.92
1/06 through 12/06	18,984,341	3	56,668	22	516,135	102,904	509,660	1,185,367	6.24
1/07 through 12/07	19,432,618	5	209,805	14	285,703	166,050	299,655	961,213	4.95
1/08 through 12/08	19,241,901	0	0	8	432,520	0	448,883	881,403	4.58
1/09 through 12/09	16,897,950	5	681,599	18	518,393	555,020	702,723	2,457,735	14.54
5 YR. TOTAL	93,151,485	17	1,378,513	72	1,933,816	1,229,490	2,229,588	6,771,407	7.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	3.556	42%	3.713	7.27			
Pure Premium Indicated by National Relativity		34%	1.477	29%	1.479	2.96			
Pure Premium Present on Rate Level		34%	1.967	29%	1.950	3.92			
Pure Premium Derived by Formula		2.309			2.554			4.86	

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

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CLASS 3027		ROLLING MILL NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	2,593,337	0	0	0	0	0	183	183	0.01
1/06 through 12/06	2,764,053	0	0	0	0	0	0	0	0.00
1/07 through 12/07	4,168,866	0	0	0	0	0	0	0	0.00
1/08 through 12/08	2,497,919	0	0	0	0	0	0	0	0.00
1/09 through 12/09	2,675,726	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	14,699,901	0	0	0	0	0	183	183	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.000	15%	0.001	0.00			
Pure Premium Indicated by National Relativity		44%	1.406	42%	1.188	2.59			
Pure Premium Present on Rate Level		44%	1.001	43%	0.944	1.95			
Pure Premium Derived by Formula		1.059			0.905			1.96	

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.
1/05 through 12/05	7,280,229	2	174,141	4	23,926	89,487	71,304	358,858	4.93
1/06 through 12/06	5,656,178	0	0	8	269,276	0	216,979	486,255	8.60
1/07 through 12/07	8,169,138	0	0	4	6,050	0	35,120	41,170	0.50
1/08 through 12/08	7,017,160	1	5,915	3	30,027	16,125	87,768	139,835	1.99
1/09 through 12/09	4,765,353	0	0	2	90,363	0	48,941	139,304	2.92
5 YR. TOTAL	32,888,058	3	180,056	21	419,642	105,612	460,112	1,165,422	3.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	1.823	31%	1.720	3.54			
Pure Premium Indicated by National Relativity		40%	1.487	34%	1.628	3.12			
Pure Premium Present on Rate Level		40%	1.661	35%	2.659	4.32			
Pure Premium Derived by Formula		1.624			2.017			3.64	

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.
1/05 through 12/05	53,319,363	9	625,299	35	465,865	317,035	1,135,382	2,543,581	4.77
1/06 through 12/06	63,787,713	5	502,564	36	948,692	578,475	1,001,805	3,031,536	4.75
1/07 through 12/07	75,715,530	7	888,696	44	1,082,999	899,356	1,021,299	3,892,350	5.14
1/08 through 12/08	70,350,206	8	931,293	48	1,045,719	952,956	1,248,167	4,178,135	5.94
1/09 through 12/09	47,645,108	1	99,478	22	1,056,492	136,919	1,334,498	2,627,387	5.51
5 YR. TOTAL	310,817,920	30	3,047,330	185	4,599,767	2,884,741	5,741,151	16,272,989	5.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	2.460	78%	2.775	5.24			
Pure Premium Indicated by National Relativity		21%	2.482	11%	2.615	5.10			
Pure Premium Present on Rate Level		22%	2.519	11%	2.692	5.21			
Pure Premium Derived by Formula		2.478			2.748			5.23	

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

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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.
1/05 through 12/05	26,651,057	5	274,916	17	183,459	249,298	214,759	922,432	3.46
1/06 through 12/06	28,794,379	1	52,241	26	869,711	10,574	1,231,349	2,163,875	7.52
1/07 through 12/07	27,910,325	3	398,785	23	294,664	289,191	602,431	1,585,071	5.68
1/08 through 12/08	26,511,074	5	133,616	14	449,224	315,378	349,143	1,247,361	4.71
1/09 through 12/09	21,003,459	1	60,699	7	626,942	303,705	312,252	1,303,598	6.21
5 YR. TOTAL	130,870,294	15	920,257	87	2,424,000	1,168,146	2,709,934	7,222,337	5.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	2.555	54%	2.963	5.52			
Pure Premium Indicated by National Relativity		30%	2.554	23%	2.520	5.07			
Pure Premium Present on Rate Level		31%	2.337	23%	2.527	4.86			
Pure Premium Derived by Formula		2.487			2.761			5.25	

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.
1/05 through 12/05	4,455,059	0	0	4	253,171	0	127,291	380,462	8.54
1/06 through 12/06	3,090,100	0	0	2	6,119	0	9,505	15,624	0.51
1/07 through 12/07	4,434,954	0	0	2	19,436	0	27,579	47,015	1.06
1/08 through 12/08	3,751,261	1	52,643	5	450,443	48,518	265,393	816,997	21.78
1/09 through 12/09	2,204,745	0	0	2	162,227	0	73,377	235,604	10.69
5 YR. TOTAL	17,936,119	1	52,643	15	891,396	48,518	503,145	1,495,702	8.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	5.263	21%	3.076	8.34			
Pure Premium Indicated by National Relativity		41%	1.644	39%	1.863	3.51			
Pure Premium Present on Rate Level		42%	2.054	40%	1.702	3.76			
Pure Premium Derived by Formula		2.431			2.053			4.48	

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.
1/05 through 12/05	214,399	0	0	0	0	0	0	0	0.00
1/06 through 12/06	3,821,407	0	0	3	156,823	0	147,102	303,925	7.95
1/07 through 12/07	4,431,932	0	0	1	3,548	0	6,562	10,110	0.23
1/08 through 12/08	4,641,187	0	0	3	40,391	0	100,833	141,224	3.04
1/09 through 12/09	83,211	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	13,192,136	0	0	7	200,762	0	254,497	455,259	3.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	1.522	19%	1.929	3.45			
Pure Premium Indicated by National Relativity		43%	2.011	40%	1.914	3.93			
Pure Premium Present on Rate Level		43%	1.851	41%	1.789	3.64			
Pure Premium Derived by Formula		1.874			1.866			3.74	

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

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CLASS 3064		SIGN MFG-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	13,212,338	2	292,772	7	59,885	414,332	73,062	840,051	6.36
1/06 through 12/06	14,448,629	1	8,031	10	282,152	55,254	229,749	575,186	3.98
1/07 through 12/07	14,792,323	3	30,864	9	75,926	36,870	137,039	280,699	1.90
1/08 through 12/08	13,791,893	3	332,384	4	38,376	267,838	85,855	724,453	5.25
1/09 through 12/09	11,189,971	1	24,908	5	207,339	48,975	280,726	561,948	5.02
5 YR. TOTAL	67,435,154	10	688,959	35	663,678	823,269	806,431	2,982,337	4.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	2.006	41%	2.417	4.42			
Pure Premium Indicated by National Relativity		35%	1.767	29%	1.952	3.72			
Pure Premium Present on Rate Level		35%	2.260	30%	2.571	4.83			
Pure Premium Derived by Formula		2.011			2.328			4.34	

CLASS 3069		SHEET METAL PRODUCTS MFG.							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	7,596,925	0	0	1	2,252	0	10,214	12,466	0.16
1/09 through 12/09	21,647,952	1	28,739	8	152,407	14,322	334,955	530,423	2.45
5 YR. TOTAL	29,244,877	1	28,739	9	154,659	14,322	345,169	542,889	1.86
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.627	31%	1.229	1.86			
Pure Premium Indicated by National Relativity		38%	1.409	34%	1.543	2.95			
Pure Premium Present on Rate Level		39%	2.824	35%	2.876	5.70			
Pure Premium Derived by Formula		1.781			1.912			3.69	

CLASS 3076		SHEET METAL PRODUCTS MFG. - SHOP ONLY							
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.
1/05 through 12/05	297,465,704	25	2,029,109	122	2,068,758	1,037,840	2,508,882	7,644,589	2.57
1/06 through 12/06	303,814,775	29	2,533,101	115	2,191,887	2,352,003	2,854,263	9,931,254	3.27
1/07 through 12/07	295,486,925	25	2,511,498	92	2,121,467	2,374,831	2,590,602	9,598,398	3.25
1/08 through 12/08	273,293,420	16	1,717,961	86	1,977,863	2,547,340	2,068,963	8,312,127	3.04
1/09 through 12/09	230,270,697	13	976,259	76	1,469,290	821,611	1,809,480	5,076,640	2.21
5 YR. TOTAL	1,400,331,521	108	9,767,928	491	9,829,265	9,133,625	11,832,190	40,563,008	2.90
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		81%	1.399	100%	1.497	2.90			
Pure Premium Indicated by National Relativity		9%	1.314	0%	1.418	2.73			
Pure Premium Present on Rate Level		10%	1.343	0%	1.373	2.72			
Pure Premium Derived by Formula		1.386			1.497			2.88	

* 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.
1/05 through 12/05	41,240,606	1	19,677	13	611,927	18,713	491,294	1,141,611	2.77
1/06 through 12/06	39,829,486	2	85,709	16	225,694	104,877	393,280	809,560	2.03
1/07 through 12/07	36,679,821	1	52,437	5	139,028	154,036	138,054	483,555	1.32
1/08 through 12/08	32,246,439	0	0	6	230,171	0	316,685	546,856	1.70
1/09 through 12/09	29,651,737	4	361,567	7	129,014	379,159	173,746	1,043,486	3.52
5 YR. TOTAL	179,648,089	8	519,390	47	1,335,834	656,785	1,513,059	4,025,068	2.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	1.033	50%	1.208			2.24	
Pure Premium Indicated by National Relativity		32%	2.190	25%	2.175			4.37	
Pure Premium Present on Rate Level		32%	1.357	25%	1.544			2.90	
Pure Premium Derived by Formula		1.507		1.534				3.04	

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	54,234	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	54,234	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	2%	0.000			0.00	
Pure Premium Indicated by National Relativity		49%	2.122	49%	2.381			4.50	
Pure Premium Present on Rate Level		49%	2.005	49%	2.263			4.27	
Pure Premium Derived by Formula		2.022		2.276				4.30	

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.
1/05 through 12/05	10,715,777	2	24,584	8	268,928	22,483	215,926	531,921	4.96
1/06 through 12/06	6,634,714	1	85,261	1	17,097	23,331	58,100	183,789	2.77
1/07 through 12/07	9,774,156	3	332,080	8	158,391	242,128	237,681	970,280	9.93
1/08 through 12/08	5,915,267	0	0	4	249,690	0	170,271	419,961	7.10
1/09 through 12/09	5,390,563	1	15,677	3	83,220	17,315	43,299	159,511	2.96
5 YR. TOTAL	38,430,477	7	457,602	24	777,326	305,257	725,277	2,265,462	5.90
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	3.213	30%	2.682			5.90	
Pure Premium Indicated by National Relativity		39%	1.728	35%	1.908			3.64	
Pure Premium Present on Rate Level		40%	1.703	35%	1.959			3.66	
Pure Premium Derived by Formula		2.030		2.158				4.19	

* 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.
1/05 through 12/05	2,775,243	1	98,467	3	54,007	13,761	60,955	227,190	8.19
1/06 through 12/06	7,900,812	0	0	0	0	0	10,485	10,485	0.13
1/07 through 12/07	11,081,684	2	273,445	10	556,705	258,308	565,719	1,654,177	14.93
1/08 through 12/08	16,592,972	4	210,226	13	266,774	216,831	343,595	1,037,426	6.25
1/09 through 12/09	7,224,719	1	24,268	1	758	50,185	13,129	88,340	1.22
5 YR. TOTAL	45,575,430	8	606,406	27	878,244	539,085	993,883	3,017,618	6.62
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	3.258	29%	3.364			6.62	
Pure Premium Indicated by National Relativity		38%	1.809	35%	1.807			3.62	
Pure Premium Present on Rate Level		38%	1.918	36%	1.502			3.42	
Pure Premium Derived by Formula		2.198			2.149			4.35	

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.
1/05 through 12/05	21,333,542	0	0	8	128,317	0	165,648	293,965	1.38
1/06 through 12/06	12,420,989	3	697,203	6	98,957	331,004	137,591	1,264,755	10.18
1/07 through 12/07	12,475,225	0	0	4	7,966	0	29,129	37,095	0.30
1/08 through 12/08	9,294,304	2	92,640	7	73,415	24,824	90,568	281,447	3.03
1/09 through 12/09	10,701,162	0	0	1	32,564	0	38,805	71,369	0.67
5 YR. TOTAL	66,225,222	5	789,843	26	341,219	355,828	461,741	1,948,631	2.94
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	1.708	32%	1.235			2.94	
Pure Premium Indicated by National Relativity		38%	0.818	34%	1.024			1.84	
Pure Premium Present on Rate Level		38%	1.391	34%	1.424			2.82	
Pure Premium Derived by Formula		1.249			1.228			2.48	

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.
1/05 through 12/05	61,619,175	1	49,877	15	93,773	49,751	190,982	384,383	0.62
1/06 through 12/06	65,708,354	1	57,634	16	492,959	50,016	402,205	1,002,814	1.53
1/07 through 12/07	67,514,471	4	165,684	23	702,825	138,704	731,033	1,738,246	2.57
1/08 through 12/08	61,681,660	3	760,771	11	137,109	197,830	433,528	1,529,238	2.48
1/09 through 12/09	54,932,381	2	494,974	12	255,505	152,855	410,896	1,314,230	2.39
5 YR. TOTAL	311,456,041	11	1,528,940	77	1,682,171	589,156	2,168,644	5,968,911	1.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	1.031	48%	0.885			1.92	
Pure Premium Indicated by National Relativity		31%	0.957	26%	1.008			1.97	
Pure Premium Present on Rate Level		32%	0.858	26%	0.809			1.67	
Pure Premium Derived by Formula		0.953			0.897			1.85	

* 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.
1/05 through 12/05	19,863,277	1	11,057	4	31,910	40,590	93,433	176,990	0.89
1/06 through 12/06	17,327,337	1	234,819	2	266,881	195,941	387,838	1,085,479	6.26
1/07 through 12/07	12,224,251	1	301,378	3	63,391	342,194	167,050	874,013	7.15
1/08 through 12/08	13,957,927	1	71,542	3	54,902	1	56,470	182,915	1.31
1/09 through 12/09	14,682,853	0	0	1	503	0	17,920	18,423	0.13
5 YR. TOTAL	78,055,645	4	618,796	13	417,587	578,726	722,711	2,337,820	3.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	1.328	37%	1.667	3.00			
Pure Premium Indicated by National Relativity		36%	1.256	31%	1.109	2.37			
Pure Premium Present on Rate Level		37%	1.558	32%	1.633	3.19			
Pure Premium Derived by Formula		1.387			1.483			2.87	

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.
1/05 through 12/05	3,183,151	1	11,444	1	1,039	10,842	1,927	25,252	0.79
1/06 through 12/06	2,969,246	0	0	1	521	0	12,353	12,874	0.43
1/07 through 12/07	2,931,485	0	0	0	0	0	3,354	3,354	0.11
1/08 through 12/08	2,171,374	0	0	1	18,526	0	48,664	67,190	3.09
1/09 through 12/09	2,220,151	0	0	3	69,549	0	110,352	179,901	8.10
5 YR. TOTAL	13,475,407	1	11,444	6	89,635	10,842	176,650	288,571	2.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.750	19%	1.391	2.14			
Pure Premium Indicated by National Relativity		44%	0.757	40%	0.714	1.47			
Pure Premium Present on Rate Level		45%	1.029	41%	1.740	2.77			
Pure Premium Derived by Formula		0.879			1.263			2.14	

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.
1/05 through 12/05	142,309	0	0	0	0	0	0	0	0.00
1/06 through 12/06	115,894	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	258,203	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		19%	0.230	20%	0.275	0.51			
Pure Premium Present on Rate Level		79%	0.419	78%	0.462	0.88			
Pure Premium Derived by Formula		0.375			0.415			0.79	

* 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.
1/05 through 12/05	1,205,130	0	0	1	2,076	0	12,049	14,125	1.17
1/06 through 12/06	1,450,706	0	0	0	0	0	614	614	0.04
1/07 through 12/07	1,407,444	0	0	0	0	0	1,647	1,647	0.12
1/08 through 12/08	1,760,491	0	0	1	13,049	0	16,779	29,828	1.69
1/09 through 12/09	1,491,005	0	0	1	84,245	0	46,943	131,188	8.80
5 YR. TOTAL	7,314,776	0	0	3	99,370	0	78,032	177,402	2.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	1.358	13%	1.067	2.43			
Pure Premium Indicated by National Relativity		29%	0.606	31%	1.142	1.75			
Pure Premium Present on Rate Level		62%	0.954	56%	1.221	2.18			
Pure Premium Derived by Formula		0.889			1.176			2.07	

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.
1/05 through 12/05	18,579,338	1	8,765	6	30,419	30,754	76,457	146,395	0.79
1/06 through 12/06	17,036,010	1	25,779	9	96,281	40,957	113,454	276,471	1.62
1/07 through 12/07	14,517,676	2	159,212	6	65,748	75,963	146,864	447,787	3.09
1/08 through 12/08	21,299,784	2	155,698	7	67,021	79,079	68,836	370,634	1.74
1/09 through 12/09	14,293,475	1	53,016	13	266,696	69,121	280,267	669,100	4.68
5 YR. TOTAL	85,726,283	7	402,470	41	526,165	295,874	685,878	1,910,387	2.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.083	32%	1.145	2.23			
Pure Premium Indicated by National Relativity		38%	1.233	34%	1.088	2.32			
Pure Premium Present on Rate Level		38%	1.073	34%	1.040	2.11			
Pure Premium Derived by Formula		1.136			1.090			2.23	

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.
1/05 through 12/05	20,770,930	0	0	3	14,359	0	82,746	97,105	0.47
1/06 through 12/06	16,959,271	0	0	3	36,662	0	48,963	85,625	0.51
1/07 through 12/07	18,664,611	1	10,197	3	18,921	1,958	66,670	97,746	0.52
1/08 through 12/08	15,701,284	1	29,441	2	95,119	17,072	92,563	234,195	1.49
1/09 through 12/09	15,362,346	0	0	5	43,382	0	52,545	95,927	0.62
5 YR. TOTAL	87,458,442	2	39,638	16	208,443	19,030	343,487	610,598	0.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.284	25%	0.415	0.70			
Pure Premium Indicated by National Relativity		36%	0.556	37%	0.824	1.38			
Pure Premium Present on Rate Level		47%	0.455	38%	0.564	1.02			
Pure Premium Derived by Formula		0.462			0.623			1.09	

* 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.
1/05 through 12/05	541,175	0	0	0	0	0	0	0	0.00
1/06 through 12/06	4,419,351	0	0	0	0	0	4,474	4,474	0.10
1/07 through 12/07	674,911	0	0	1	102,666	0	27,585	130,251	19.30
1/08 through 12/08	944,998	0	0	0	0	0	218	218	0.02
1/09 through 12/09	1,279,152	0	0	0	0	0	3,665	3,665	0.29
5 YR. TOTAL	7,859,587	0	0	1	102,666	0	35,942	138,608	1.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	1.306	14%	0.457	1.76			
Pure Premium Indicated by National Relativity		45%	1.189	43%	1.399	2.59			
Pure Premium Present on Rate Level		45%	1.411	43%	1.483	2.89			
Pure Premium Derived by Formula		1.301			1.303			2.60	

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.
1/05 through 12/05	1,455,167	0	0	1	12,043	0	21,671	33,714	2.32
1/06 through 12/06	2,024,412	1	80,562	1	302	84,337	4,989	170,190	8.41
1/07 through 12/07	1,622,218	0	0	0	0	0	0	0	0.00
1/08 through 12/08	1,338,006	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,092,061	0	0	1	4,848	0	1,089	5,937	0.54
5 YR. TOTAL	7,531,864	1	80,562	3	17,193	84,337	27,749	209,841	2.79
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	1.298	12%	1.488	2.79			
Pure Premium Indicated by National Relativity		46%	1.019	44%	1.001	2.02			
Pure Premium Present on Rate Level		46%	0.885	44%	0.986	1.87			
Pure Premium Derived by Formula		0.980			1.053			2.03	

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.
1/05 through 12/05	132,444,048	9	572,661	45	987,122	615,510	969,597	3,144,890	2.38
1/06 through 12/06	121,229,456	4	359,389	26	677,539	750,489	778,706	2,566,123	2.12
1/07 through 12/07	117,432,326	5	556,929	21	404,642	392,281	467,375	1,821,227	1.55
1/08 through 12/08	101,592,113	5	637,556	19	503,891	649,791	592,219	2,383,457	2.35
1/09 through 12/09	97,500,696	2	90,207	13	363,063	150,702	468,949	1,072,921	1.10
5 YR. TOTAL	570,198,639	25	2,216,742	124	2,936,257	2,558,773	3,276,846	10,988,618	1.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	0.904	68%	1.023	1.93			
Pure Premium Indicated by National Relativity		24%	1.154	16%	1.147	2.30			
Pure Premium Present on Rate Level		24%	1.115	16%	1.038	2.15			
Pure Premium Derived by Formula		1.015			1.045			2.06	

* 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.
1/05 through 12/05	32,051,539	5	363,049	11	299,097	543,398	262,150	1,467,694	4.58
1/06 through 12/06	34,580,427	2	7,796	17	759,015	12,381	499,398	1,278,590	3.70
1/07 through 12/07	36,635,678	4	367,731	16	716,133	536,461	572,781	2,193,106	5.99
1/08 through 12/08	33,451,382	3	298,717	12	317,313	268,456	322,649	1,207,135	3.61
1/09 through 12/09	14,489,042	4	194,120	3	43,403	108,991	117,279	463,793	3.20
5 YR. TOTAL	151,208,068	18	1,231,413	59	2,134,961	1,469,687	1,774,257	6,610,318	4.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	2.226	44%	2.145		4.37		
Pure Premium Indicated by National Relativity		33%	1.236	28%	1.166		2.40		
Pure Premium Present on Rate Level		34%	1.298	28%	1.358		2.66		
Pure Premium Derived by Formula		1.584			1.651		3.24		

CLASS 3175		RADIATOR OR HEATER MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	1,147,762	0	0	0	0	0	0	0	0.00
1/06 through 12/06	1,842,836	0	0	0	0	0	0	0	0.00
1/07 through 12/07	393,649	0	0	0	0	0	0	0	0.00
1/08 through 12/08	208,627	0	0	1	6,312	0	33,555	39,867	19.11
1/09 through 12/09	226,063	0	0	1	5,847	0	1,609	7,456	3.30
5 YR. TOTAL	3,818,937	0	0	2	12,159	0	35,164	47,323	1.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.318	10%	0.921		1.24		
Pure Premium Indicated by National Relativity		27%	2.345	29%	2.332		4.68		
Pure Premium Present on Rate Level		66%	1.022	61%	1.204		2.23		
Pure Premium Derived by Formula		1.330			1.503		2.83		

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.
1/05 through 12/05	502,428,853	32	1,612,124	99	1,909,414	1,257,006	2,296,949	7,075,493	1.41
1/06 through 12/06	504,216,517	27	1,019,620	107	1,379,132	778,330	1,920,453	5,097,535	1.01
1/07 through 12/07	508,020,047	24	2,844,499	97	1,956,773	1,760,719	1,779,924	8,341,915	1.64
1/08 through 12/08	465,571,995	13	1,337,474	85	1,957,862	912,910	1,750,011	5,958,257	1.28
1/09 through 12/09	405,475,473	18	1,556,209	50	1,743,268	1,357,676	1,534,523	6,191,676	1.53
5 YR. TOTAL	2,385,712,885	114	8,369,926	438	8,946,449	6,066,641	9,281,860	32,664,876	1.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		79%	0.726	98%	0.643		1.37		
Pure Premium Indicated by National Relativity		10%	0.916	1%	0.937		1.85		
Pure Premium Present on Rate Level		11%	0.751	1%	0.630		1.38		
Pure Premium Derived by Formula		0.748			0.646		1.39		

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

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CLASS 3180		ELECTRIC OR GAS LIGHTING FIXTURES MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	5,430,735	0	0	4	27,705	0	36,228	63,933	1.18
1/06 through 12/06	5,446,825	0	0	1	168	0	1,289	1,457	0.03
1/07 through 12/07	8,482,409	1	26,500	1	577	51,246	21,266	99,589	1.17
1/08 through 12/08	6,770,780	0	0	1	138	0	10,491	10,629	0.16
1/09 through 12/09	6,717,900	0	0	0	0	0	9,955	9,955	0.15
5 YR. TOTAL	32,848,649	1	26,500	7	28,588	51,246	79,229	185,563	0.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.168	21%	0.397	0.57			
Pure Premium Indicated by National Relativity		42%	0.921	39%	1.165	2.09			
Pure Premium Present on Rate Level		43%	0.802	40%	1.027	1.83			
Pure Premium Derived by Formula		0.757			0.949			1.71	

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.
1/05 through 12/05	3,399,770	0	0	0	0	0	295	295	0.01
1/06 through 12/06	66,655,020	5	369,099	16	396,574	198,797	398,806	1,363,276	2.05
1/07 through 12/07	54,113,684	3	37,772	7	44,436	55,597	146,654	284,459	0.53
1/08 through 12/08	55,079,346	1	11,690	3	6,895	8,356	49,396	76,337	0.14
1/09 through 12/09	48,203,023	0	0	7	226,016	0	260,462	486,478	1.01
5 YR. TOTAL	227,450,843	9	418,561	33	673,921	262,750	855,613	2,210,845	0.97
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.480	42%	0.492	0.97			
Pure Premium Indicated by National Relativity		33%	0.978	29%	0.926	1.90			
Pure Premium Present on Rate Level		34%	0.869	29%	0.789	1.66			
Pure Premium Derived by Formula		0.777			0.704			1.48	

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.
1/05 through 12/05	27,213,409	4	140,400	5	256,594	105,778	157,334	660,106	2.43
1/06 through 12/06	26,990,576	2	71,316	7	446,471	53,202	251,707	822,696	3.05
1/07 through 12/07	24,804,719	2	672,996	8	121,282	511,861	104,612	1,410,751	5.69
1/08 through 12/08	22,558,798	2	49,520	5	149,608	45,386	133,279	377,793	1.68
1/09 through 12/09	23,840,701	0	0	4	242,051	0	150,204	392,255	1.65
5 YR. TOTAL	125,408,203	10	934,232	29	1,216,006	716,227	797,136	3,663,601	2.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	1.715	36%	1.207	2.92			
Pure Premium Indicated by National Relativity		35%	1.120	32%	0.926	2.05			
Pure Premium Present on Rate Level		36%	1.149	32%	0.957	2.11			
Pure Premium Derived by Formula		1.303			1.037			2.34	

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

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CLASS 3223		LAMP OR PORTABLE LANTERN MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	2,957,997	0	0	1	5,219	0	15,170	20,389	0.69
1/06 through 12/06	3,142,977	0	0	0	0	0	0	0	0.00
1/07 through 12/07	3,051,337	1	223,559	0	0	100,112	3,193	326,864	10.71
1/08 through 12/08	2,415,626	0	0	0	0	0	0	0	0.00
1/09 through 12/09	2,673,161	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	14,241,098	1	223,559	1	5,219	100,112	18,363	347,253	2.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.606	18%	0.832	2.44			
Pure Premium Indicated by National Relativity		23%	0.721	25%	1.490	2.21			
Pure Premium Present on Rate Level		66%	0.908	57%	1.478	2.39			
Pure Premium Derived by Formula		0.942			1.365			2.31	

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.
1/05 through 12/05	29,254	0	0	0	0	0	0	0	0.00
1/06 through 12/06	31,424	0	0	0	0	0	0	0	0.00
1/07 through 12/07	41,121	0	0	0	0	0	0	0	0.00
1/08 through 12/08	10,623	0	0	0	0	0	0	0	0.00
1/09 through 12/09	8,831	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	121,253	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		26%	1.348	28%	1.524	2.87			
Pure Premium Present on Rate Level		72%	1.460	70%	1.087	2.55			
Pure Premium Derived by Formula		1.402			1.188			2.59	

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.
1/05 through 12/05	802,028	0	0	2	3,087	0	11,811	14,898	1.86
1/06 through 12/06	7,964,994	1	60,548	2	28,494	17,482	42,656	149,180	1.87
1/07 through 12/07	10,590,469	0	0	3	311,230	0	66,986	378,216	3.57
1/08 through 12/08	3,589,595	5	150,829	0	0	22,034	1,394	174,257	4.86
1/09 through 12/09	3,611,392	0	0	0	0	0	13,529	13,529	0.38
5 YR. TOTAL	26,558,478	6	211,377	7	342,811	39,516	136,376	730,080	2.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	2.087	22%	0.662	2.75			
Pure Premium Indicated by National Relativity		41%	1.326	39%	1.308	2.63			
Pure Premium Present on Rate Level		41%	1.754	39%	1.368	3.12			
Pure Premium Derived by Formula		1.638			1.189			2.83	

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

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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.
1/05 through 12/05	835,328	0	0	0	0	0	34,985	34,985	4.19
1/06 through 12/06	992,998	0	0	0	0	0	0	0	0.00
1/07 through 12/07	1,184,697	0	0	1	377	0	11,096	11,473	0.97
1/08 through 12/08	1,424,596	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,214,148	1	13,883	0	0	0	649	14,532	1.20
5 YR. TOTAL	5,651,767	1	13,883	1	377	0	46,730	60,990	1.08
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.252	10%	0.827	1.08			
Pure Premium Indicated by National Relativity		29%	0.967	31%	0.950	1.92			
Pure Premium Present on Rate Level		64%	0.834	59%	0.996	1.83			
Pure Premium Derived by Formula		0.832			0.965			1.80	

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.
1/05 through 12/05	6,422,557	1	40,297	5	21,670	15,196	28,487	105,650	1.65
1/06 through 12/06	3,916,128	0	0	3	11,958	0	60,826	72,784	1.86
1/07 through 12/07	3,782,923	1	9,348	2	3,621	14,321	22,193	49,483	1.31
1/08 through 12/08	4,507,128	0	0	3	261,873	0	120,121	381,994	8.48
1/09 through 12/09	3,934,359	0	0	0	0	0	439	439	0.01
5 YR. TOTAL	22,563,095	2	49,645	13	299,122	29,517	232,066	610,350	2.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	1.546	23%	1.159	2.71			
Pure Premium Indicated by National Relativity		41%	1.293	38%	1.372	2.67			
Pure Premium Present on Rate Level		42%	1.643	39%	1.765	3.41			
Pure Premium Derived by Formula		1.483			1.476			2.96	

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.
1/05 through 12/05	915,541	0	0	1	14,871	0	17,415	32,286	3.53
1/06 through 12/06	953,903	0	0	0	0	0	0	0	0.00
1/07 through 12/07	935,550	0	0	1	9,118	0	22,745	31,863	3.41
1/08 through 12/08	639,956	0	0	0	0	0	0	0	0.00
1/09 through 12/09	586,756	0	0	1	36,990	0	33,677	70,667	12.04
5 YR. TOTAL	4,031,706	0	0	3	60,979	0	73,837	134,816	3.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	1.512	8%	1.831	3.34			
Pure Premium Indicated by National Relativity		25%	0.630	26%	0.630	1.26			
Pure Premium Present on Rate Level		69%	0.665	66%	0.809	1.47			
Pure Premium Derived by Formula		0.707			0.844			1.55	

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

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CLASS 3257		WIRE GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						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	
1/05 through 12/05	63,204,971	5	216,807	26	495,318	72,364	441,850	1,226,339	1.94
1/06 through 12/06	75,315,418	4	76,199	23	373,620	46,550	459,566	955,935	1.27
1/07 through 12/07	75,638,716	3	244,693	23	798,806	723,162	563,552	2,330,213	3.08
1/08 through 12/08	66,150,837	5	530,062	28	545,754	495,946	683,022	2,254,784	3.41
1/09 through 12/09	63,447,000	4	320,573	19	535,008	473,410	687,567	2,016,558	3.18
5 YR. TOTAL	343,756,942	21	1,388,334	119	2,748,506	1,811,432	2,835,557	8,783,829	2.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	1.203	58%	1.352	2.56			
Pure Premium Indicated by National Relativity		28%	1.195	21%	1.378	2.57			
Pure Premium Present on Rate Level		29%	1.110	21%	1.178	2.29			
Pure Premium Derived by Formula		1.174			1.321			2.50	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	794,650	0	0	0	0	0	385	385	0.05
1/06 through 12/06	758,293	0	0	0	0	0	474	474	0.06
1/07 through 12/07	702,952	0	0	0	0	0	46	46	0.01
1/08 through 12/08	486,766	0	0	0	0	0	0	0	0.00
1/09 through 12/09	572,458	0	0	1	47,984	0	63,316	111,300	19.44
5 YR. TOTAL	3,315,119	0	0	1	47,984	0	64,221	112,205	3.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	1.447	8%	1.937	3.38			
Pure Premium Indicated by National Relativity		47%	1.209	46%	1.266	2.48			
Pure Premium Present on Rate Level		47%	0.894	46%	0.900	1.79			
Pure Premium Derived by Formula		1.075			1.151			2.23	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	21,275,336	3	33,554	7	466,689	52,995	319,139	872,377	4.10
1/06 through 12/06	5,807,620	3	111,271	6	137,282	103,006	205,970	557,529	9.60
1/07 through 12/07	17,127,637	1	39,212	7	81,060	33,901	139,411	293,584	1.71
1/08 through 12/08	14,872,589	1	12,380	4	161,909	19,441	242,331	436,061	2.93
1/09 through 12/09	16,567,515	1	69,670	2	13,680	143,303	21,509	248,162	1.50
5 YR. TOTAL	75,650,697	9	266,087	26	860,620	352,646	928,360	2,407,713	3.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.489	42%	1.693	3.18			
Pure Premium Indicated by National Relativity		35%	1.775	29%	1.890	3.67			
Pure Premium Present on Rate Level		35%	2.129	29%	2.415	4.54			
Pure Premium Derived by Formula		1.813			1.960			3.77	

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

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CLASS 3303		SPRING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	2,087,599	0	0	0	0	0	0	0	0.00
1/06 through 12/06	2,461,329	0	0	0	0	0	0	0	0.00
1/07 through 12/07	1,859,469	0	0	0	0	0	1,722	1,722	0.09
1/08 through 12/08	689,519	0	0	0	0	0	2,980	2,980	0.43
1/09 through 12/09	689,639	0	0	1	68,962	0	15,805	84,767	12.29
5 YR. TOTAL	7,787,555	0	0	1	68,962	0	20,507	89,469	1.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.886	13%	0.263	1.15			
Pure Premium Indicated by National Relativity		40%	0.816	43%	0.905	1.72			
Pure Premium Present on Rate Level		50%	1.233	44%	1.119	2.35			
Pure Premium Derived by Formula		1.032			0.916			1.95	

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.
1/05 through 12/05	4,843,864	1	4,427	1	3,022	1	42,779	50,229	1.04
1/06 through 12/06	5,931,806	1	98,211	5	15,964	167,459	63,803	345,437	5.82
1/07 through 12/07	5,316,016	1	4,210	4	165,379	21,844	65,536	256,969	4.83
1/08 through 12/08	4,570,454	0	0	0	0	0	1,036	1,036	0.02
1/09 through 12/09	4,549,782	0	0	1	41,082	0	40,393	81,475	1.79
5 YR. TOTAL	25,211,922	3	106,848	11	225,447	189,304	213,547	735,146	2.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	1.318	24%	1.598	2.92			
Pure Premium Indicated by National Relativity		41%	1.324	38%	1.447	2.77			
Pure Premium Present on Rate Level		42%	1.603	38%	1.794	3.40			
Pure Premium Derived by Formula		1.440			1.615			3.06	

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.
1/05 through 12/05	5,911,105	0	0	2	3,789	0	42,227	46,016	0.78
1/06 through 12/06	6,677,188	1	5,830	3	35,268	0	49,934	91,032	1.36
1/07 through 12/07	7,660,688	2	34,588	4	145,391	74,859	137,640	392,478	5.12
1/08 through 12/08	7,161,888	1	40,320	5	168,700	4,492	323,697	537,209	7.50
1/09 through 12/09	6,810,065	1	28,029	6	30,086	23,651	72,546	154,312	2.27
5 YR. TOTAL	34,220,934	5	108,767	20	383,234	103,002	626,044	1,221,047	3.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	1.438	30%	2.130	3.57			
Pure Premium Indicated by National Relativity		39%	2.012	35%	1.816	3.83			
Pure Premium Present on Rate Level		39%	2.027	35%	2.251	4.28			
Pure Premium Derived by Formula		1.892			2.062			3.95	

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

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CLASS 3334		TIN FOIL MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	9,462,600	2	283,620	1	7,478	481,965	19,682	792,745	8.38
1/06 through 12/06	16,721	0	0	0	0	0	0	0	0.00
1/07 through 12/07	14,446,476	2	399,911	9	148,174	156,508	115,052	819,645	5.67
1/08 through 12/08	9,411,447	0	0	4	72,411	0	57,541	129,952	1.38
1/09 through 12/09	10,919,297	1	145,226	2	28,465	57,715	35,751	267,157	2.45
5 YR. TOTAL	44,256,541	5	828,757	16	256,528	696,188	228,026	2,009,499	4.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	2.452	27%	2.088	4.54			
Pure Premium Indicated by National Relativity		35%	1.867	36%	1.254	3.12			
Pure Premium Present on Rate Level		41%	2.013	37%	1.412	3.43			
Pure Premium Derived by Formula		2.067			1.538			3.61	

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.
1/05 through 12/05	99,313	0	0	0	0	0	0	0	0.00
1/06 through 12/06	114,719	0	0	1	5,233	0	5,111	10,344	9.02
1/07 through 12/07	184,990	0	0	0	0	0	0	0	0.00
1/08 through 12/08	590,052	0	0	0	0	0	0	0	0.00
1/09 through 12/09	741,761	0	0	0	0	0	102	102	0.01
5 YR. TOTAL	1,730,835	0	0	1	5,233	0	5,213	10,446	0.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.302	7%	0.301	0.60			
Pure Premium Indicated by National Relativity		47%	1.555	46%	1.457	3.01			
Pure Premium Present on Rate Level		48%	1.214	47%	1.283	2.50			
Pure Premium Derived by Formula		1.329			1.294			2.62	

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.
1/05 through 12/05	12,578,190	2	330,722	7	825,065	261,582	287,169	1,704,538	13.55
1/06 through 12/06	15,731,476	2	186,032	14	295,170	650,128	328,521	1,459,851	9.28
1/07 through 12/07	19,081,453	3	261,255	14	351,244	184,550	396,475	1,193,524	6.26
1/08 through 12/08	15,735,040	3	446,717	12	322,943	205,501	193,579	1,168,740	7.43
1/09 through 12/09	11,582,026	0	0	5	232,200	0	213,243	445,443	3.85
5 YR. TOTAL	74,708,185	10	1,224,726	52	2,026,622	1,301,761	1,418,987	5,972,096	7.99
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	4.352	53%	3.642	7.99			
Pure Premium Indicated by National Relativity		29%	3.273	23%	3.006	6.28			
Pure Premium Present on Rate Level		29%	4.723	24%	4.231	8.95			
Pure Premium Derived by Formula		4.147			3.637			7.78	

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

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CLASS 3372		ELECTROPLATING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	18,908,535	3	311,016	3	17,131	353,060	87,825	769,032	4.07
1/06 through 12/06	20,487,200	2	691,747	2	16,598	769,926	54,493	1,532,764	7.48
1/07 through 12/07	23,582,954	3	477,769	5	31,706	505,288	96,940	1,111,703	4.71
1/08 through 12/08	21,314,001	0	0	7	492,379	0	339,594	831,973	3.90
1/09 through 12/09	16,203,129	2	166,268	5	132,039	111,090	128,906	538,303	3.32
5 YR. TOTAL	100,495,819	10	1,646,800	22	689,853	1,739,364	707,758	4,783,775	4.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	2.325	41%	2.435	4.76			
Pure Premium Indicated by National Relativity		35%	1.161	29%	1.456	2.62			
Pure Premium Present on Rate Level		36%	1.410	30%	1.668	3.08			
Pure Premium Derived by Formula		1.588			1.921			3.51	

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.
1/05 through 12/05	3,869,753	0	0	0	0	0	10,635	10,635	0.28
1/06 through 12/06	4,684,418	0	0	2	14,146	0	39,313	53,459	1.14
1/07 through 12/07	5,009,969	0	0	3	31,093	0	64,331	95,424	1.91
1/08 through 12/08	4,770,560	0	0	3	91,896	0	62,486	154,382	3.24
1/09 through 12/09	3,999,907	2	203,003	0	0	122,165	3,286	328,454	8.21
5 YR. TOTAL	22,334,607	2	203,003	8	137,135	122,165	180,051	642,354	2.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	1.523	23%	1.353	2.88			
Pure Premium Indicated by National Relativity		40%	3.112	38%	3.680	6.79			
Pure Premium Present on Rate Level		43%	1.592	39%	1.872	3.46			
Pure Premium Derived by Formula		2.188			2.440			4.63	

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.
1/05 through 12/05	2,820,192	0	0	1	2,511	0	8,356	10,867	0.39
1/06 through 12/06	2,005,273	0	0	0	0	0	81	81	0.00
1/07 through 12/07	1,870,649	0	0	1	5,939	0	3,600	9,539	0.51
1/08 through 12/08	1,426,929	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,715,920	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,838,963	0	0	2	8,450	0	12,037	20,487	0.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.086	10%	0.122	0.21			
Pure Premium Indicated by National Relativity		46%	0.521	45%	0.580	1.10			
Pure Premium Present on Rate Level		46%	0.538	45%	0.523	1.06			
Pure Premium Derived by Formula		0.494			0.509			1.00	

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

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CLASS 3385		WATCH MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	1,749,902	0	0	0	0	0	596	596	0.03
1/06 through 12/06	1,696,287	0	0	0	0	0	2,660	2,660	0.16
1/07 through 12/07	1,814,628	0	0	1	45,506	0	42,210	87,716	4.83
1/08 through 12/08	2,105,623	0	0	0	0	0	400	400	0.02
1/09 through 12/09	1,667,254	0	0	0	0	0	315	315	0.02
5 YR. TOTAL	9,033,694	0	0	1	45,506	0	46,181	91,687	1.02
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.504	9%	0.511	1.02			
Pure Premium Indicated by National Relativity		21%	0.399	22%	0.344	0.74			
Pure Premium Present on Rate Level		73%	0.366	69%	0.435	0.80			
Pure Premium Derived by Formula		0.381			0.422			0.80	

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.
1/05 through 12/05	117,558,575	8	657,932	37	351,598	810,066	646,087	2,465,683	2.10
1/06 through 12/06	199,490,989	13	687,022	81	1,201,357	1,132,821	1,757,082	4,778,282	2.40
1/07 through 12/07	173,931,282	9	860,299	58	903,635	1,287,647	1,153,016	4,204,597	2.42
1/08 through 12/08	148,750,415	10	460,408	34	811,548	399,969	1,055,892	2,727,817	1.83
1/09 through 12/09	119,613,133	5	343,322	39	692,976	846,420	1,112,297	2,995,015	2.50
5 YR. TOTAL	759,344,394	45	3,008,983	249	3,961,114	4,476,923	5,724,374	17,171,394	2.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	0.918	85%	1.343	2.26			
Pure Premium Indicated by National Relativity		20%	1.487	7%	1.736	3.22			
Pure Premium Present on Rate Level		20%	1.182	8%	1.391	2.57			
Pure Premium Derived by Formula		1.085			1.374			2.46	

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.
1/05 through 12/05	214,531,512	13	876,463	68	1,199,256	409,783	1,515,353	4,000,855	1.87
1/06 through 12/06	226,468,246	13	582,765	66	977,193	792,932	1,793,338	4,146,228	1.83
1/07 through 12/07	216,088,821	8	1,195,250	46	1,328,510	1,050,237	1,370,108	4,944,105	2.29
1/08 through 12/08	217,229,660	8	466,338	44	1,300,753	388,834	1,711,692	3,867,617	1.78
1/09 through 12/09	162,280,790	10	617,287	39	927,944	596,556	911,514	3,053,301	1.88
5 YR. TOTAL	1,036,599,029	52	3,738,103	263	5,733,656	3,238,342	7,302,005	20,012,106	1.93
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	0.914	87%	1.017	1.93			
Pure Premium Indicated by National Relativity		17%	1.495	6%	1.497	2.99			
Pure Premium Present on Rate Level		18%	1.066	7%	1.076	2.14			
Pure Premium Derived by Formula		1.040			1.050			2.09	

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

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CLASS 3515		TEXTILE MACHINERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	22,362,912	1	127,476	3	19,924	44,686	59,278	251,364	1.12
1/06 through 12/06	22,296,217	0	0	4	91,189	0	169,774	260,963	1.17
1/07 through 12/07	21,263,067	1	3,770	4	80,746	2,987	92,305	179,808	0.85
1/08 through 12/08	14,665,739	0	0	2	75,791	0	26,610	102,401	0.70
1/09 through 12/09	13,877,908	0	0	3	54,249	0	73,789	128,038	0.92
5 YR. TOTAL	94,465,843	2	131,246	16	321,899	47,673	421,756	922,574	0.98
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.480	31%	0.497	0.98			
Pure Premium Indicated by National Relativity		27%	1.288	29%	1.009	2.30			
Pure Premium Present on Rate Level		49%	0.946	40%	0.870	1.82			
Pure Premium Derived by Formula		0.927			0.795			1.72	

CLASS 3516		LOOM HARNESS OR REED MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	1,642,977	0	0	0	0	0	5,886	5,886	0.36
1/06 through 12/06	1,108,137	0	0	0	0	0	1,325	1,325	0.12
1/07 through 12/07	1,066,925	0	0	0	0	0	0	0	0.00
1/08 through 12/08	896,903	0	0	0	0	0	0	0	0.00
1/09 through 12/09	900,126	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,615,068	0	0	0	0	0	7,211	7,211	0.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	8%	0.128	0.13			
Pure Premium Indicated by National Relativity		17%	0.576	18%	0.459	1.04			
Pure Premium Present on Rate Level		76%	0.806	74%	0.510	1.32			
Pure Premium Derived by Formula		0.710			0.470			1.18	

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.
1/05 through 12/05	3,450,193	0	0	1	11,682	0	17,638	29,320	0.85
1/06 through 12/06	3,855,086	0	0	1	1,748	0	5,827	7,575	0.20
1/07 through 12/07	5,243,578	0	0	1	4,220	0	6,759	10,979	0.21
1/08 through 12/08	1,814,863	0	0	0	0	0	1,703	1,703	0.09
1/09 through 12/09	3,711,862	0	0	1	1,380	0	8,054	9,434	0.25
5 YR. TOTAL	18,075,582	0	0	4	19,030	0	39,981	59,011	0.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.105	14%	0.221	0.33			
Pure Premium Indicated by National Relativity		44%	0.867	43%	0.827	1.69			
Pure Premium Present on Rate Level		45%	0.784	43%	0.638	1.42			
Pure Premium Derived by Formula		0.746			0.661			1.41	

* 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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	3,143,409	0	0	0	0	0	2,352	2,352	0.08
1/06 through 12/06	4,034,488	0	0	1	400	0	2,848	3,248	0.08
1/07 through 12/07	2,838,995	0	0	2	11,585	0	10,056	21,641	0.76
1/08 through 12/08	3,609,301	0	0	1	4,450	0	13,705	18,155	0.50
1/09 through 12/09	5,000,243	0	0	1	4,788	0	9,353	14,141	0.28
5 YR. TOTAL	18,626,436	0	0	5	21,223	0	38,314	59,537	0.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.114	20%	0.206			0.32	
Pure Premium Indicated by National Relativity		42%	0.889	40%	1.029			1.92	
Pure Premium Present on Rate Level		44%	1.271	40%	1.461			2.73	
Pure Premium Derived by Formula		0.949			1.037		1.99		

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	99,070,291	4	136,423	6	87,537	184,817	222,923	631,700	0.64
1/06 through 12/06	224,172,573	9	249,482	10	226,741	523,382	445,020	1,444,625	0.64
1/07 through 12/07	230,424,873	4	411,280	16	204,552	243,651	395,819	1,255,302	0.55
1/08 through 12/08	217,087,807	2	212,426	15	391,565	63,062	262,155	929,208	0.43
1/09 through 12/09	203,799,665	3	231,926	11	335,449	244,063	262,146	1,073,584	0.53
5 YR. TOTAL	974,555,209	22	1,241,537	58	1,245,844	1,258,975	1,588,063	5,334,419	0.55
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		42%	0.255	59%	0.292			0.55	
Pure Premium Indicated by National Relativity		29%	0.456	20%	0.509			0.97	
Pure Premium Present on Rate Level		29%	0.385	21%	0.437			0.82	
Pure Premium Derived by Formula		0.351			0.366		0.72		

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	32,708,403	2	269,943	14	125,392	82,606	151,024	628,965	1.92
1/06 through 12/06	30,266,659	0	0	16	451,326	0	343,556	794,882	2.63
1/07 through 12/07	27,790,426	1	2,583	10	388,430	2,912	293,262	687,187	2.47
1/08 through 12/08	19,906,812	1	4,146	6	185,385	2,069	111,131	302,731	1.52
1/09 through 12/09	20,889,807	2	89,678	5	93,329	48,002	77,970	308,979	1.48
5 YR. TOTAL	131,562,107	6	366,350	51	1,243,862	135,589	976,943	2,722,744	2.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	1.224	38%	0.846			2.07	
Pure Premium Indicated by National Relativity		35%	0.653	31%	0.658			1.31	
Pure Premium Present on Rate Level		36%	1.145	31%	1.087			2.23	
Pure Premium Derived by Formula		0.996			0.862		1.86		

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

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CLASS 3612		PUMP MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	56,175,180	5	273,249	16	201,372	235,773	302,911	1,013,305	1.80
1/06 through 12/06	63,644,890	4	115,470	11	157,419	47,814	459,029	779,732	1.23
1/07 through 12/07	57,668,410	2	29,631	16	533,914	63,460	399,265	1,026,270	1.78
1/08 through 12/08	85,158,964	8	507,148	23	761,843	513,434	446,198	2,228,623	2.62
1/09 through 12/09	74,453,646	3	221,931	8	286,470	121,351	329,408	959,160	1.29
5 YR. TOTAL	337,101,090	22	1,147,429	74	1,941,018	981,832	1,936,811	6,007,090	1.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.916	51%	0.866	1.78			
Pure Premium Indicated by National Relativity		31%	0.945	24%	1.022	1.97			
Pure Premium Present on Rate Level		32%	0.783	25%	0.852	1.64			
Pure Premium Derived by Formula		0.882			0.900			1.78	

CLASS 3620		BOILERMAKING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	19,625,303	2	150,452	6	185,209	73,452	174,604	583,717	2.97
1/06 through 12/06	23,659,396	8	494,274	8	355,571	257,372	209,006	1,316,223	5.56
1/07 through 12/07	22,078,925	8	617,701	19	507,146	652,117	360,206	2,137,170	9.68
1/08 through 12/08	26,706,217	2	375,675	14	491,644	346,997	664,530	1,878,846	7.04
1/09 through 12/09	20,792,108	0	0	5	206,524	0	291,948	498,472	2.40
5 YR. TOTAL	112,861,949	20	1,638,102	52	1,746,094	1,329,938	1,700,294	6,414,428	5.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	2.999	51%	2.685	5.68			
Pure Premium Indicated by National Relativity		30%	1.722	24%	1.647	3.37			
Pure Premium Present on Rate Level		30%	2.935	25%	2.605	5.54			
Pure Premium Derived by Formula		2.597			2.416			5.01	

CLASS 3629		PRECISION MACHINED PARTS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	76,109,408	2	25,049	12	183,602	71,813	302,402	582,866	0.77
1/06 through 12/06	84,489,666	3	489,283	16	160,269	360,345	220,676	1,230,573	1.46
1/07 through 12/07	85,859,569	4	488,855	23	667,779	345,995	419,756	1,922,385	2.24
1/08 through 12/08	93,933,923	2	74,614	17	394,024	73,844	357,200	899,682	0.96
1/09 through 12/09	82,178,337	1	12,586	15	177,904	11,489	256,437	458,416	0.56
5 YR. TOTAL	422,570,903	12	1,090,387	83	1,583,578	863,486	1,556,471	5,093,922	1.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.633	53%	0.573	1.21			
Pure Premium Indicated by National Relativity		30%	0.741	23%	0.751	1.49			
Pure Premium Present on Rate Level		30%	0.789	24%	0.768	1.56			
Pure Premium Derived by Formula		0.712			0.661			1.37	

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

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CLASS 3632		MACHINE SHOP NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	581,629,582	32	2,485,465	200	4,323,848	2,364,039	4,586,498	13,759,850	2.37
1/06 through 12/06	618,126,376	51	4,475,163	184	3,278,980	4,528,602	3,102,124	15,384,869	2.49
1/07 through 12/07	574,308,424	28	2,253,571	169	4,124,456	1,886,538	4,637,788	12,902,353	2.25
1/08 through 12/08	562,671,520	26	2,382,077	143	3,232,173	2,627,980	3,512,375	11,754,605	2.09
1/09 through 12/09	494,544,755	24	2,626,738	142	3,832,281	1,535,634	4,361,824	12,356,477	2.50
5 YR. TOTAL	2,831,280,657	161	14,223,014	838	18,791,738	12,942,793	20,200,609	66,158,154	2.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.166	100%	1.171	2.34			
Pure Premium Indicated by National Relativity		0%	1.318	0%	1.360	2.68			
Pure Premium Present on Rate Level		0%	1.218	0%	1.221	2.44			
Pure Premium Derived by Formula		1.166			1.171			2.34	

CLASS 3634		VALVE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	42,786,897	5	259,322	9	106,477	82,577	154,285	602,661	1.41
1/06 through 12/06	57,287,420	3	153,162	6	104,150	84,832	117,499	459,643	0.80
1/07 through 12/07	67,350,086	1	89,149	15	198,821	54,819	240,019	582,808	0.87
1/08 through 12/08	63,640,963	5	446,520	10	698,839	342,628	444,752	1,932,739	3.04
1/09 through 12/09	49,118,024	0	0	5	107,094	0	106,017	213,111	0.43
5 YR. TOTAL	280,183,390	14	948,153	45	1,215,381	564,856	1,062,572	3,790,962	1.35
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.772	43%	0.581	1.35			
Pure Premium Indicated by National Relativity		33%	0.773	28%	0.814	1.59			
Pure Premium Present on Rate Level		33%	0.758	29%	0.681	1.44			
Pure Premium Derived by Formula		0.768			0.675			1.44	

CLASS 3635		GEAR MFG OR GRINDING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	23,479,437	1	9,706	5	128,851	27,280	95,397	261,234	1.11
1/06 through 12/06	30,858,266	2	9,579	6	16,283	31,793	80,023	137,678	0.45
1/07 through 12/07	30,236,022	1	6,119	8	42,896	3,258	145,434	197,707	0.65
1/08 through 12/08	26,121,392	0	0	4	52,205	0	111,373	163,578	0.63
1/09 through 12/09	24,187,582	2	291,336	2	59,591	434,605	79,382	864,914	3.58
5 YR. TOTAL	134,882,699	6	316,740	25	299,826	496,936	511,609	1,625,111	1.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.457	38%	0.748	1.21			
Pure Premium Indicated by National Relativity		34%	1.152	31%	1.146	2.30			
Pure Premium Present on Rate Level		35%	1.240	31%	1.025	2.27			
Pure Premium Derived by Formula		0.967			0.957			1.92	

* 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.
1/05 through 12/05	65,860,932	2	41,287	15	108,968	44,915	211,429	406,599	0.62
1/06 through 12/06	71,084,460	3	200,312	12	262,362	126,289	374,649	963,612	1.36
1/07 through 12/07	83,619,386	4	182,857	15	354,175	180,767	436,452	1,154,251	1.38
1/08 through 12/08	81,451,076	1	167,596	12	169,257	65,205	237,429	639,487	0.79
1/09 through 12/09	64,190,300	2	42,058	9	258,020	45,281	324,085	669,444	1.04
5 YR. TOTAL	366,206,154	12	634,110	63	1,152,782	462,457	1,584,044	3,833,393	1.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.488	49%	0.559	1.05			
Pure Premium Indicated by National Relativity		31%	0.760	25%	0.775	1.54			
Pure Premium Present on Rate Level		32%	0.706	26%	0.740	1.45			
Pure Premium Derived by Formula		0.642			0.660			1.30	

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.
1/05 through 12/05	43,067,961	0	0	4	226,034	0	172,216	398,250	0.93
1/06 through 12/06	42,184,237	0	0	2	19,857	0	20,354	40,211	0.10
1/07 through 12/07	48,626,404	0	0	5	253,764	0	131,417	385,181	0.79
1/08 through 12/08	30,313,192	0	0	3	137,281	0	92,786	230,067	0.76
1/09 through 12/09	30,109,582	0	0	5	109,806	0	143,429	253,235	0.84
5 YR. TOTAL	194,301,376	0	0	19	746,742	0	560,202	1,306,944	0.67
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.384	28%	0.288	0.67			
Pure Premium Indicated by National Relativity		34%	0.812	36%	0.960	1.77			
Pure Premium Present on Rate Level		45%	0.345	36%	0.349	0.69			
Pure Premium Derived by Formula		0.512			0.552			1.06	

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.
1/05 through 12/05	145,588,371	7	145,349	26	1,343,146	191,778	1,043,873	2,724,146	1.87
1/06 through 12/06	188,344,735	13	1,671,956	40	1,025,946	985,549	1,294,072	4,977,523	2.64
1/07 through 12/07	234,526,825	3	424,360	42	1,091,218	679,548	1,164,433	3,359,559	1.43
1/08 through 12/08	221,783,619	2	195,402	25	1,033,615	73,312	902,740	2,205,069	0.99
1/09 through 12/09	183,370,146	9	1,082,774	25	565,958	446,993	767,492	2,863,217	1.56
5 YR. TOTAL	973,613,696	34	3,519,841	158	5,059,883	2,377,180	5,172,610	16,129,514	1.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		66%	0.881	83%	0.775	1.66			
Pure Premium Indicated by National Relativity		17%	1.024	8%	0.987	2.01			
Pure Premium Present on Rate Level		17%	1.181	9%	1.014	2.20			
Pure Premium Derived by Formula		0.956			0.813			1.77	

* 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.
1/05 through 12/05	17,587,907	0	0	4	4,164	0	40,471	44,635	0.25
1/06 through 12/06	22,032,497	0	0	6	90,744	0	79,132	169,876	0.77
1/07 through 12/07	14,718,864	2	277,823	4	30,928	117,690	124,744	551,185	3.75
1/08 through 12/08	13,455,023	1	16,002	3	44,161	3,293	48,736	112,192	0.83
1/09 through 12/09	10,678,642	0	0	3	50,450	0	83,762	134,212	1.26
5 YR. TOTAL	78,472,933	3	293,825	20	220,447	120,983	376,845	1,012,100	1.29
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.655	30%	0.634	1.29			
Pure Premium Indicated by National Relativity		38%	1.110	35%	1.139	2.25			
Pure Premium Present on Rate Level		38%	1.141	35%	1.004	2.15			
Pure Premium Derived by Formula		1.013			0.940			1.95	

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.
1/05 through 12/05	42,979,127	2	34,483	7	207,034	39,106	215,543	496,166	1.15
1/06 through 12/06	42,606,749	2	316,046	7	115,478	59,766	124,873	616,163	1.45
1/07 through 12/07	39,850,763	0	0	7	233,340	0	210,689	444,029	1.12
1/08 through 12/08	44,083,161	4	325,277	11	228,089	58,309	174,966	786,641	1.78
1/09 through 12/09	30,187,994	1	142,745	4	172,441	17,857	96,213	429,256	1.42
5 YR. TOTAL	199,707,794	9	818,551	36	956,382	175,038	822,284	2,772,255	1.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.889	35%	0.499	1.39			
Pure Premium Indicated by National Relativity		36%	0.622	32%	0.704	1.33			
Pure Premium Present on Rate Level		37%	0.582	33%	0.559	1.14			
Pure Premium Derived by Formula		0.679			0.584			1.26	

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.
1/05 through 12/05	228,797,410	14	349,913	75	1,303,075	271,205	1,507,063	3,431,256	1.50
1/06 through 12/06	218,288,146	12	770,611	59	648,892	422,384	1,089,382	2,931,269	1.34
1/07 through 12/07	196,018,032	6	411,264	23	940,131	602,345	796,995	2,750,735	1.40
1/08 through 12/08	188,643,153	3	58,802	20	412,550	96,269	500,143	1,067,764	0.57
1/09 through 12/09	204,580,726	2	86,802	27	317,623	168,573	429,846	1,002,844	0.49
5 YR. TOTAL	1,036,327,467	37	1,677,392	204	3,622,271	1,560,776	4,323,429	11,183,868	1.08
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		55%	0.511	73%	0.568	1.08			
Pure Premium Indicated by National Relativity		22%	0.356	13%	0.415	0.77			
Pure Premium Present on Rate Level		23%	0.692	14%	0.686	1.38			
Pure Premium Derived by Formula		0.519			0.565			1.08	

* 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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	121,412,950	6	81,191	16	619,298	105,036	411,846	1,217,371	1.00
1/06 through 12/06	123,089,589	4	252,583	15	390,913	98,567	334,902	1,076,965	0.88
1/07 through 12/07	132,045,105	6	324,139	10	278,990	251,123	395,957	1,250,209	0.95
1/08 through 12/08	134,972,165	4	310,495	14	357,780	345,882	291,633	1,305,790	0.97
1/09 through 12/09	160,744,390	6	569,407	27	352,841	422,003	720,697	2,064,948	1.29
5 YR. TOTAL	672,264,199	26	1,537,815	82	1,999,822	1,222,611	2,155,035	6,915,283	1.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	0.526	54%	0.502	1.03			
Pure Premium Indicated by National Relativity		29%	0.373	23%	0.474	0.85			
Pure Premium Present on Rate Level		29%	0.549	23%	0.503	1.05			
Pure Premium Derived by Formula		0.488			0.496			0.98	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	14,492,397	1	7,073	0	0	9,574	0	16,647	0.12
1/06 through 12/06	6,853,007	0	0	0	0	0	1,092	1,092	0.02
1/07 through 12/07	5,067,953	0	0	0	0	0	0	0	0.00
1/08 through 12/08	5,638,463	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,192,699	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	33,244,519	1	7,073	0	0	9,574	1,092	17,739	0.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.021	18%	0.032	0.05			
Pure Premium Indicated by National Relativity		42%	0.877	41%	0.725	1.60			
Pure Premium Present on Rate Level		42%	0.919	41%	0.672	1.59			
Pure Premium Derived by Formula		0.758			0.579			1.34	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	466,527,910	52	4,918,638	159	3,838,699	3,917,813	4,113,138	16,788,288	3.60
1/06 through 12/06	379,169,670	44	4,981,736	127	3,705,302	5,312,937	3,903,312	17,903,287	4.72
1/07 through 12/07	388,990,702	34	4,453,031	110	4,787,763	4,272,777	4,248,840	17,762,411	4.57
1/08 through 12/08	399,389,400	28	3,149,567	107	3,793,722	2,920,726	3,599,295	13,463,310	3.37
1/09 through 12/09	368,981,843	22	3,370,646	88	4,442,050	2,938,484	3,685,058	14,436,238	3.91
5 YR. TOTAL	2,003,059,525	180	20,873,618	591	20,567,536	19,362,737	19,549,643	80,353,534	4.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.069	100%	1.943	4.01			
Pure Premium Indicated by National Relativity		0%	2.491	0%	2.192	4.68			
Pure Premium Present on Rate Level		0%	2.079	0%	2.079	4.16			
Pure Premium Derived by Formula		2.069			1.943			4.01	

* 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							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	21,357,214	6	1,270,591	6	430,544	1,051,561	394,226	3,146,922	14.74
1/06 through 12/06	20,182,822	4	467,774	11	320,267	766,329	224,751	1,779,121	8.82
1/07 through 12/07	22,283,870	8	654,677	6	910,574	638,414	857,092	3,060,757	13.74
1/08 through 12/08	25,511,926	1	121,644	1	38,590	236,862	67,108	464,204	1.82
1/09 through 12/09	24,329,934	0	0	5	630,002	0	331,155	961,157	3.95
5 YR. TOTAL	113,665,766	19	2,514,686	29	2,329,977	2,693,166	1,874,332	9,412,161	8.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		48%	4.262	61%	4.018			8.28	
Pure Premium Indicated by National Relativity		26%	2.908	19%	2.153			5.06	
Pure Premium Present on Rate Level		26%	4.407	20%	3.988			8.40	
Pure Premium Derived by Formula					3.948			3.658	7.61

CLASS 3803		AUTOMOBILE WHEEL MFG-METAL-NOT CAST							
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.
1/05 through 12/05	360,153	0	0	0	0	0	1,139	1,139	0.32
1/06 through 12/06	222,951	0	0	0	0	0	399	399	0.18
1/07 through 12/07	118,934	0	0	0	0	0	0	0	0.00
1/08 through 12/08	29,974	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	732,012	0	0	0	0	0	1,538	1,538	0.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	5%	0.210			0.21	
Pure Premium Indicated by National Relativity		35%	1.077	37%	0.998			2.08	
Pure Premium Present on Rate Level		61%	1.025	58%	1.027			2.05	
Pure Premium Derived by Formula					1.002			0.975	1.98

CLASS 3807		AUTOMOBILE RADIATOR 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.
1/05 through 12/05	374,502	0	0	0	0	0	0	0	0.00
1/06 through 12/06	228,598	0	0	0	0	0	0	0	0.00
1/07 through 12/07	140,167	0	0	0	0	0	0	0	0.00
1/08 through 12/08	6,473,407	0	0	2	18,605	0	15,508	34,113	0.53
1/09 through 12/09	6,850,187	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	14,066,861	0	0	2	18,605	0	15,508	34,113	0.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.132	16%	0.110			0.24	
Pure Premium Indicated by National Relativity		44%	0.979	42%	1.162			2.14	
Pure Premium Present on Rate Level		45%	0.989	42%	1.120			2.11	
Pure Premium Derived by Formula					0.890			0.976	1.87

* 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.
1/05 through 12/05	128,984,085	6	532,421	24	487,649	944,899	578,006	2,542,975	1.97
1/06 through 12/06	169,119,570	1	116,086	17	375,895	669,423	401,929	1,563,333	0.92
1/07 through 12/07	201,348,434	5	489,692	33	1,004,029	276,436	946,316	2,716,473	1.35
1/08 through 12/08	168,930,494	2	60,041	17	802,543	55,509	593,242	1,511,335	0.90
1/09 through 12/09	286,923,858	14	1,316,054	82	3,150,634	1,142,241	2,830,628	8,439,557	2.94
5 YR. TOTAL	955,306,441	28	2,514,294	173	5,820,750	3,088,508	5,350,121	16,773,673	1.76
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	0.872	76%	0.883	1.76			
Pure Premium Indicated by National Relativity		20%	1.755	12%	1.318	3.07			
Pure Premium Present on Rate Level		21%	0.918	12%	0.839	1.76			
Pure Premium Derived by Formula		1.058		0.930		1.99			

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.
1/05 through 12/05	17,450,363	0	0	15	263,080	0	232,514	495,594	2.84
1/06 through 12/06	18,980,137	1	284,603	14	176,229	179,363	177,143	817,338	4.31
1/07 through 12/07	20,733,965	8	881,288	8	181,942	1,362,825	173,809	2,599,864	12.54
1/08 through 12/08	19,849,704	0	0	11	315,485	0	192,463	507,948	2.56
1/09 through 12/09	19,935,676	2	93,134	13	182,842	68,428	273,312	617,716	3.10
5 YR. TOTAL	96,949,845	11	1,259,025	61	1,119,578	1,610,616	1,049,241	5,038,460	5.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	2.453	47%	2.744	5.20			
Pure Premium Indicated by National Relativity		32%	2.642	26%	3.175	5.82			
Pure Premium Present on Rate Level		32%	2.605	27%	2.522	5.13			
Pure Premium Derived by Formula		2.562		2.796		5.36			

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.
1/05 through 12/05	288,939	0	0	0	0	0	0	0	0.00
1/06 through 12/06	450,987	0	0	0	0	0	108	108	0.02
1/07 through 12/07	2,685,986	0	0	0	0	0	8,173	8,173	0.30
1/08 through 12/08	1,737,999	1	188,318	1	192	60,680	2,176	251,366	14.46
1/09 through 12/09	1,061,583	0	0	1	54,714	0	33,075	87,789	8.27
5 YR. TOTAL	6,225,494	1	188,318	2	54,906	60,680	43,532	347,436	5.58
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	3.907	15%	1.674	5.58			
Pure Premium Indicated by National Relativity		44%	2.031	42%	2.099	4.13			
Pure Premium Present on Rate Level		44%	2.432	43%	2.068	4.50			
Pure Premium Derived by Formula		2.433		2.022		4.46			

* 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.
1/05 through 12/05	42,245,412	4	75,369	21	505,604	57,457	582,883	1,221,313	2.89
1/06 through 12/06	40,510,571	6	548,873	22	820,955	601,746	395,524	2,367,098	5.84
1/07 through 12/07	31,532,296	2	185,014	26	755,943	73,992	623,106	1,638,055	5.20
1/08 through 12/08	31,280,076	0	0	11	186,999	0	414,123	601,122	1.92
1/09 through 12/09	25,116,671	1	54,503	6	46,099	60,885	75,631	237,118	0.95
5 YR. TOTAL	170,685,026	13	863,759	86	2,315,600	794,080	2,091,267	6,064,706	3.55
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	1.863	51%	1.690	3.55			
Pure Premium Indicated by National Relativity		30%	1.827	24%	1.919	3.75			
Pure Premium Present on Rate Level		31%	1.775	25%	1.687	3.46			
Pure Premium Derived by Formula		1.825			1.744			3.57	

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.
1/05 through 12/05	49,043,451	3	542,660	5	82,941	131,172	110,051	866,824	1.77
1/06 through 12/06	71,203,191	3	73,248	8	747,162	74,897	456,407	1,351,714	1.90
1/07 through 12/07	78,202,857	0	0	7	97,669	0	96,581	194,250	0.25
1/08 through 12/08	90,424,022	1	109,050	9	462,245	50,903	214,510	836,708	0.93
1/09 through 12/09	102,838,587	0	0	6	83,205	0	68,249	151,454	0.15
5 YR. TOTAL	391,712,108	7	724,958	35	1,473,222	256,972	945,798	3,400,950	0.87
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.561	39%	0.307	0.87			
Pure Premium Indicated by National Relativity		32%	0.476	30%	0.356	0.83			
Pure Premium Present on Rate Level		33%	0.583	31%	0.384	0.97			
Pure Premium Derived by Formula		0.541			0.346			0.89	

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.
1/05 through 12/05	22,525,303	1	23,079	1	1,664	48,961	20,900	94,604	0.42
1/06 through 12/06	40,869,295	5	141,531	9	168,731	276,614	308,944	895,820	2.19
1/07 through 12/07	25,159,548	1	28,639	3	26,628	21,620	67,253	144,140	0.57
1/08 through 12/08	42,606,178	2	78,626	14	44,923	114,460	143,413	381,422	0.90
1/09 through 12/09	31,281,283	2	159,738	2	37,783	166,221	64,125	427,867	1.37
5 YR. TOTAL	162,441,607	11	431,613	29	279,729	627,876	604,635	1,943,853	1.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.438	34%	0.759	1.20			
Pure Premium Indicated by National Relativity		38%	0.838	33%	0.689	1.53			
Pure Premium Present on Rate Level		39%	0.528	33%	0.640	1.17			
Pure Premium Derived by Formula		0.625			0.697			1.32	

* 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.
1/05 through 12/05	3,143,107	0	0	1	1,455	0	23,398	24,853	0.79
1/06 through 12/06	4,547,152	2	12,428	0	0	17,737	4,304	34,469	0.76
1/07 through 12/07	6,425,255	1	11,270	2	6,235	19,079	13,001	49,585	0.77
1/08 through 12/08	9,538,295	0	0	0	0	0	2,863	2,863	0.03
1/09 through 12/09	18,174,003	1	181,765	0	0	229,766	18,146	429,677	2.36
5 YR. TOTAL	41,827,812	4	205,463	3	7,690	266,582	61,712	541,447	1.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.510	21%	0.785	1.30			
Pure Premium Indicated by National Relativity		41%	0.507	39%	0.492	1.00			
Pure Premium Present on Rate Level		42%	0.944	40%	0.804	1.75			
Pure Premium Derived by Formula		0.691			0.678			1.37	

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.
1/05 through 12/05	799,819	0	0	0	0	0	61	61	0.01
1/06 through 12/06	808,958	1	97,550	0	0	68,503	5,621	171,674	21.22
1/07 through 12/07	1,125,825	0	0	0	0	0	0	0	0.00
1/08 through 12/08	1,205,717	0	0	1	940	0	10,384	11,324	0.94
1/09 through 12/09	1,192,144	0	0	0	0	0	3,635	3,635	0.31
5 YR. TOTAL	5,132,463	1	97,550	1	940	68,503	19,701	186,694	3.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	1.919	14%	1.719	3.64			
Pure Premium Indicated by National Relativity		45%	1.844	43%	1.648	3.49			
Pure Premium Present on Rate Level		46%	1.565	43%	2.101	3.67			
Pure Premium Derived by Formula		1.722			1.853			3.58	

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.
1/05 through 12/05	1,079,837	0	0	1	37,967	0	5,803	43,770	4.05
1/06 through 12/06	356,928	0	0	0	0	0	1,970	1,970	0.55
1/07 through 12/07	249,513	0	0	0	0	0	113	113	0.05
1/08 through 12/08	822,696	0	0	0	0	0	252	252	0.03
1/09 through 12/09	286,834	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,795,808	0	0	1	37,967	0	8,138	46,105	1.65
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	1.358	7%	0.291	1.65			
Pure Premium Indicated by National Relativity		26%	0.578	27%	0.783	1.36			
Pure Premium Present on Rate Level		68%	0.959	66%	0.761	1.72			
Pure Premium Derived by Formula		0.884			0.734			1.62	

* 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.
1/05 through 12/05	1,286,199	0	0	0	0	0	0	0	0.00
1/06 through 12/06	1,975,153	0	0	1	27,014	0	44,139	71,153	3.60
1/07 through 12/07	1,830,479	0	0	0	0	0	0	0	0.00
1/08 through 12/08	1,888,274	0	0	0	0	0	308	308	0.02
1/09 through 12/09	2,009,743	1	20,454	3	59,746	67,498	45,836	193,534	9.63
5 YR. TOTAL	8,989,848	1	20,454	4	86,760	67,498	90,283	264,995	2.95
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	1.193	15%	1.755	2.95			
Pure Premium Indicated by National Relativity		44%	1.847	42%	1.571	3.42			
Pure Premium Present on Rate Level		44%	1.740	43%	1.624	3.36			
Pure Premium Derived by Formula		1.721			1.621			3.34	

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.
1/05 through 12/05	19,633,216	7	1,055,275	4	35,263	953,066	63,543	2,107,147	10.73
1/06 through 12/06	17,295,200	0	0	1	377	0	16,786	17,163	0.10
1/07 through 12/07	33,273,522	2	75,907	3	206,758	116,607	256,135	655,407	1.97
1/08 through 12/08	29,588,410	2	159,797	4	35,158	230,232	51,650	476,837	1.61
1/09 through 12/09	28,965,638	1	473,650	1	10,272	720,128	65,908	1,269,958	4.39
5 YR. TOTAL	128,755,986	12	1,764,629	13	287,828	2,020,033	454,022	4,526,512	3.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	1.594	53%	1.922	3.52			
Pure Premium Indicated by National Relativity		28%	3.646	23%	3.320	6.97			
Pure Premium Present on Rate Level		29%	2.916	24%	2.434	5.35			
Pure Premium Derived by Formula		2.552			2.366			4.92	

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.
1/05 through 12/05	62,961,235	7	718,406	23	806,426	850,157	802,077	3,177,066	5.05
1/06 through 12/06	63,296,566	6	873,186	24	768,952	751,912	750,540	3,144,590	4.97
1/07 through 12/07	49,779,905	6	580,839	19	279,878	646,142	434,899	1,941,758	3.90
1/08 through 12/08	36,404,543	2	140,649	15	425,168	204,216	390,031	1,160,064	3.19
1/09 through 12/09	25,071,819	1	319,252	9	112,354	353,994	138,471	924,071	3.69
5 YR. TOTAL	237,514,068	22	2,632,332	90	2,392,778	2,806,421	2,516,018	10,347,549	4.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	2.116	67%	2.241	4.36			
Pure Premium Indicated by National Relativity		25%	2.342	16%	1.962	4.30			
Pure Premium Present on Rate Level		26%	2.261	17%	2.395	4.66			
Pure Premium Derived by Formula		2.210			2.223			4.43	

* 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.
1/05 through 12/05	4,657,928	0	0	0	0	0	278	278	0.01
1/06 through 12/06	4,291,670	2	149,184	1	16,382	96,947	18,116	280,629	6.54
1/07 through 12/07	4,173,720	1	7,975	2	33,673	0	17,705	59,353	1.42
1/08 through 12/08	3,198,891	0	0	3	8,765	0	25,794	34,559	1.08
1/09 through 12/09	3,029,614	0	0	2	24,434	0	13,235	37,669	1.24
5 YR. TOTAL	19,351,823	3	157,159	8	83,254	96,947	75,128	412,488	2.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	1.242	20%	0.889			2.13	
Pure Premium Indicated by National Relativity		41%	2.370	40%	2.278			4.65	
Pure Premium Present on Rate Level		42%	1.900	40%	1.432			3.33	
Pure Premium Derived by Formula		1.981		1.662				3.64	

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.
1/05 through 12/05	65,629,833	8	351,146	32	1,476,930	196,698	1,856,742	3,881,516	5.91
1/06 through 12/06	71,505,172	7	647,153	53	925,079	565,332	1,223,684	3,361,248	4.70
1/07 through 12/07	60,335,431	4	671,977	38	874,784	551,779	965,904	3,064,444	5.08
1/08 through 12/08	58,478,845	3	373,432	24	1,073,736	491,296	645,363	2,583,827	4.42
1/09 through 12/09	53,404,199	4	708,916	18	692,125	809,797	837,214	3,048,052	5.71
5 YR. TOTAL	309,353,480	26	2,752,624	165	5,042,654	2,614,902	5,528,907	15,939,087	5.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		56%	2.520	79%	2.633			5.15	
Pure Premium Indicated by National Relativity		22%	2.720	10%	2.725			5.45	
Pure Premium Present on Rate Level		22%	2.435	11%	2.830			5.27	
Pure Premium Derived by Formula		2.545		2.664				5.21	

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.
1/05 through 12/05	18,719,290	2	57,415	6	17,323	105,010	82,187	261,935	1.40
1/06 through 12/06	16,077,205	1	16,979	4	84,988	6,939	33,629	142,535	0.89
1/07 through 12/07	15,626,933	0	0	7	186,357	0	272,715	459,072	2.94
1/08 through 12/08	12,432,083	0	0	5	209,385	0	127,726	337,111	2.71
1/09 through 12/09	9,223,227	1	60,358	1	29,009	60,397	3,633	153,397	1.66
5 YR. TOTAL	72,078,738	4	134,752	23	527,062	172,346	519,890	1,354,050	1.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.918	30%	0.960			1.88	
Pure Premium Indicated by National Relativity		38%	1.178	35%	1.022			2.20	
Pure Premium Present on Rate Level		38%	1.231	35%	1.092			2.32	
Pure Premium Derived by Formula		1.136		1.028				2.16	

* 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.
1/05 through 12/05	1,714,527	0	0	2	64,815	0	42,629	107,444	6.27
1/06 through 12/06	1,339,070	0	0	0	0	0	0	0	0.00
1/07 through 12/07	787,199	0	0	0	0	0	0	0	0.00
1/08 through 12/08	1,041,334	0	0	0	0	0	0	0	0.00
1/09 through 12/09	811,752	0	0	0	0	0	202	202	0.03
5 YR. TOTAL	5,693,882	0	0	2	64,815	0	42,831	107,646	1.89
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	1.138	14%	0.752	1.89			
Pure Premium Indicated by National Relativity		32%	0.763	34%	0.922	1.69			
Pure Premium Present on Rate Level		58%	1.728	52%	1.985	3.71			
Pure Premium Derived by Formula		1.360			1.451			2.81	

CLASS 4053		POTTERY MFG: CHINA OR TABLEWARE							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	10,057,675	0	0	4	21,808	0	28,482	50,290	0.50
1/06 through 12/06	12,561,573	1	114,441	3	148,293	379,793	111,500	754,027	6.00
1/07 through 12/07	12,040,655	0	0	0	0	0	15,217	15,217	0.13
1/08 through 12/08	13,675,773	0	0	1	12,430	0	26,197	38,627	0.28
1/09 through 12/09	11,485,785	0	0	4	132,191	0	92,783	224,974	1.96
5 YR. TOTAL	59,821,461	1	114,441	12	314,722	379,793	274,179	1,083,135	1.81
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.717	30%	1.093	1.81			
Pure Premium Indicated by National Relativity		23%	1.698	25%	1.746	3.44			
Pure Premium Present on Rate Level		56%	1.119	45%	1.345	2.46			
Pure Premium Derived by Formula		1.168			1.370			2.54	

CLASS 4061		POTTERY MFG: EARTHENWARE-GLAZED OR PORCELAIN-HAND MOLDED OR CAST							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	498,796	0	0	0	0	0	3,114	3,114	0.62
1/06 through 12/06	740,360	0	0	0	0	0	0	0	0.00
1/07 through 12/07	480,770	0	0	0	0	0	0	0	0.00
1/08 through 12/08	317,379	0	0	0	0	0	0	0	0.00
1/09 through 12/09	469,629	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,506,934	0	0	0	0	0	3,114	3,114	0.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.000	10%	0.124	0.12			
Pure Premium Indicated by National Relativity		29%	1.740	30%	1.704	3.44			
Pure Premium Present on Rate Level		63%	2.581	60%	2.168	4.75			
Pure Premium Derived by Formula		2.131			1.824			3.96	

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

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CLASS 4062		POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	31,958,604	4	60,873	11	59,068	50,797	180,810	351,548	1.10
1/06 through 12/06	32,914,623	2	268,139	4	88,869	141,324	227,077	725,409	2.20
1/07 through 12/07	49,544,384	1	28,067	10	332,241	43,271	421,698	825,277	1.67
1/08 through 12/08	46,926,542	0	0	6	123,110	0	209,921	333,031	0.71
1/09 through 12/09	42,435,060	0	0	8	104,857	0	122,621	227,478	0.54
5 YR. TOTAL	203,779,213	7	357,079	39	708,145	235,392	1,162,127	2,462,743	1.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.523	40%	0.686			1.21	
Pure Premium Indicated by National Relativity		35%	0.824	30%	0.865			1.69	
Pure Premium Present on Rate Level		36%	0.733	30%	0.764			1.50	
Pure Premium Derived by Formula		0.704			0.763		1.47		

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.
1/05 through 12/05	29,385,577	2	195,638	8	337,551	0	283,675	816,864	2.78
1/06 through 12/06	14,435,562	0	0	2	8,321	0	51,187	59,508	0.41
1/07 through 12/07	15,029,539	2	395,190	3	132,543	449,064	101,485	1,078,282	7.17
1/08 through 12/08	23,439,560	2	32,194	5	12,017	14,922	57,129	116,262	0.50
1/09 through 12/09	16,884,395	0	0	0	0	0	15,310	15,310	0.09
5 YR. TOTAL	99,174,633	6	623,022	18	490,432	463,986	508,786	2,086,226	2.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	1.123	34%	0.981			2.10	
Pure Premium Indicated by National Relativity		38%	1.150	33%	1.243			2.39	
Pure Premium Present on Rate Level		38%	0.920	33%	1.089			2.01	
Pure Premium Derived by Formula		1.056			1.103		2.16		

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	0.289	100%	0.296			0.59	
Pure Premium Derived by Formula		0.289			0.296		0.59		

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

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CLASS 4110 ++		ELECTRIC BULB MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL AMOUNT	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	1.012	100%	0.933	1.95			
Pure Premium Derived by Formula		1.012			0.933			1.95	

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 AMOUNT	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	36,740,604	0	0	5	41,452	0	78,778	120,230	0.33
1/06 through 12/06	39,703,212	0	0	12	472,558	0	184,115	656,673	1.65
1/07 through 12/07	45,968,684	0	0	9	442,733	0	344,835	787,568	1.71
1/08 through 12/08	53,472,009	0	0	4	100,715	0	81,718	182,433	0.34
1/09 through 12/09	915,166	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	176,799,675	0	0	30	1,057,458	0	689,446	1,746,904	0.99
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.598	40%	0.390	0.99			
Pure Premium Indicated by National Relativity		34%	0.823	30%	0.768	1.59			
Pure Premium Present on Rate Level		34%	1.054	30%	0.884	1.94			
Pure Premium Derived by Formula		0.830			0.652			1.48	

CLASS 4112		INCANDESCENT LAMP MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL AMOUNT	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	9,167,087	0	0	4	33,803	0	76,397	110,200	1.20
1/06 through 12/06	12,564,975	0	0	7	431,752	0	225,963	657,715	5.23
1/07 through 12/07	12,117,622	0	0	2	19,847	0	43,730	63,577	0.53
1/08 through 12/08	13,647,557	0	0	0	0	0	12,142	12,142	0.09
1/09 through 12/09	11,516,101	0	0	1	1,760	0	3,609	5,369	0.05
5 YR. TOTAL	59,013,342	0	0	14	487,162	0	361,841	849,003	1.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.826	26%	0.613	1.44			
Pure Premium Indicated by National Relativity		40%	0.617	37%	0.499	1.12			
Pure Premium Present on Rate Level		40%	1.012	37%	0.933	1.95			
Pure Premium Derived by Formula		0.817			0.689			1.51	

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

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CLASS 4113		GLASS MFG-CUT							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	14,415,910	0	0	0	0	0	1,416	1,416	0.01
1/06 through 12/06	16,213,386	0	0	3	82,467	0	18,930	101,397	0.63
1/07 through 12/07	15,510,356	0	0	0	0	0	7,426	7,426	0.05
1/08 through 12/08	14,035,183	0	0	2	52,341	0	42,123	94,464	0.67
1/09 through 12/09	11,156,019	0	0	0	0	0	4,707	4,707	0.04
5 YR. TOTAL	71,330,854	0	0	5	134,808	0	74,602	209,410	0.29
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.189	27%	0.105			0.29	
Pure Premium Indicated by National Relativity		19%	1.852	20%	1.302			3.15	
Pure Premium Present on Rate Level		60%	0.914	53%	0.824			1.74	
Pure Premium Derived by Formula		0.940			0.725		1.67		

CLASS 4114		GLASSWARE 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.
1/05 through 12/05	45,106,228	10	1,895,104	25	747,866	534,808	721,556	3,899,334	8.64
1/06 through 12/06	43,469,715	11	1,396,059	25	2,153,616	1,057,152	952,499	5,559,326	12.79
1/07 through 12/07	49,890,012	10	1,006,640	24	750,055	674,655	474,562	2,905,912	5.83
1/08 through 12/08	47,291,245	6	1,294,218	13	329,356	378,082	349,247	2,350,903	4.97
1/09 through 12/09	48,219,229	5	471,635	13	529,847	536,937	569,409	2,107,828	4.37
5 YR. TOTAL	233,976,429	42	6,063,656	100	4,510,740	3,181,634	3,067,273	16,823,303	7.19
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		52%	4.519	64%	2.671			7.19	
Pure Premium Indicated by National Relativity		24%	1.058	18%	1.164			2.22	
Pure Premium Present on Rate Level		24%	2.665	18%	2.204			4.87	
Pure Premium Derived by Formula		3.243			2.316		5.56		

CLASS 4130		GLASS MERCHANT							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	15,600,145	1	216,706	12	163,304	313,927	178,154	872,091	5.59
1/06 through 12/06	23,422,400	1	5,423	10	145,926	5,660	274,553	431,562	1.84
1/07 through 12/07	23,932,508	5	448,387	8	171,099	387,699	289,762	1,296,947	5.42
1/08 through 12/08	22,719,377	3	258,456	3	36,803	192,259	123,201	610,719	2.69
1/09 through 12/09	22,144,429	1	84,751	6	255,427	79,110	360,589	779,877	3.52
5 YR. TOTAL	107,818,859	11	1,013,723	39	772,559	978,655	1,226,259	3,991,196	3.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	1.657	49%	2.045			3.70	
Pure Premium Indicated by National Relativity		32%	1.520	25%	1.571			3.09	
Pure Premium Present on Rate Level		32%	2.351	26%	2.504			4.86	
Pure Premium Derived by Formula		1.835			2.046		3.88		

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

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CLASS 4131		MIRROR MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	8,824,120	0	0	9	405,831	0	120,108	525,939	5.96
1/06 through 12/06	7,871,896	0	0	14	187,743	0	207,058	394,801	5.02
1/07 through 12/07	6,451,554	2	396,283	5	40,188	379,224	49,807	865,502	13.42
1/08 through 12/08	5,073,658	1	59,248	2	754	49,777	13,868	123,647	2.44
1/09 through 12/09	4,495,717	0	0	2	13,774	0	19,778	33,552	0.75
5 YR. TOTAL	32,716,945	3	455,531	32	648,290	429,001	410,619	1,943,441	5.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	3.374	28%	2.566			5.94	
Pure Premium Indicated by National Relativity		34%	1.351	36%	1.523			2.87	
Pure Premium Present on Rate Level		46%	1.701	36%	1.942			3.64	
Pure Premium Derived by Formula		1.917			1.966		3.88		

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.
1/05 through 12/05	2,261,877	0	0	1	16,887	0	44,635	61,522	2.72
1/06 through 12/06	2,288,734	0	0	3	98,952	0	243,805	342,757	14.98
1/07 through 12/07	2,346,823	0	0	0	0	0	1,212	1,212	0.05
1/08 through 12/08	2,215,713	0	0	0	0	0	732	732	0.03
1/09 through 12/09	1,774,314	0	0	0	0	0	119	119	0.01
5 YR. TOTAL	10,887,461	0	0	4	115,839	0	290,503	406,342	3.73
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	1.064	17%	2.668			3.73	
Pure Premium Indicated by National Relativity		23%	0.431	24%	1.024			1.46	
Pure Premium Present on Rate Level		66%	1.096	59%	1.686			2.78	
Pure Premium Derived by Formula		0.940			1.694		2.63		

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	0.238	100%	0.248			0.49	
Pure Premium Derived by Formula		0.238			0.248		0.49		

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

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CLASS 4150		OPTICAL GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	77,505,806	2	82,562	6	65,351	115,887	133,045	396,845	0.51
1/06 through 12/06	126,796,812	1	11,064	8	67,205	9,376	144,843	232,488	0.18
1/07 through 12/07	141,639,377	3	434,830	7	133,880	542,536	101,983	1,213,229	0.86
1/08 through 12/08	149,615,563	0	0	7	89,618	0	122,251	211,869	0.14
1/09 through 12/09	140,400,312	2	64,913	11	267,807	51,972	263,120	647,812	0.46
5 YR. TOTAL	635,957,870	8	593,369	39	623,861	719,771	765,242	2,702,243	0.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.191	40%	0.234			0.43	
Pure Premium Indicated by National Relativity		35%	0.311	30%	0.317			0.63	
Pure Premium Present on Rate Level		36%	0.238	30%	0.248			0.49	
Pure Premium Derived by Formula		0.250		0.263				0.51	

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.
1/05 through 12/05	4,187,520	0	0	1	12,986	0	29,864	42,850	1.02
1/06 through 12/06	4,715,785	0	0	2	3,340	0	24,362	27,702	0.59
1/07 through 12/07	4,297,753	0	0	2	24,068	0	28,168	52,236	1.22
1/08 through 12/08	3,770,314	0	0	2	19,871	0	20,835	40,706	1.08
1/09 through 12/09	3,550,456	0	0	1	123,376	0	55,570	178,946	5.04
5 YR. TOTAL	20,521,828	0	0	8	183,641	0	158,799	342,440	1.67
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.895	19%	0.774			1.67	
Pure Premium Indicated by National Relativity		32%	1.457	34%	1.656			3.11	
Pure Premium Present on Rate Level		53%	1.471	47%	1.212			2.68	
Pure Premium Derived by Formula		1.380		1.280				2.66	

CLASS 4207		PULP MFG-CHEMICAL PROCESS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	1,772,619	0	0	0	0	0	2,074	2,074	0.12
1/06 through 12/06	6,396,959	1	50,182	4	48,104	32,186	33,400	163,872	2.56
1/07 through 12/07	34,388,931	0	0	3	23,593	0	40,359	63,952	0.19
1/08 through 12/08	22,516,027	1	32,818	1	29,436	57,513	16,469	136,236	0.61
1/09 through 12/09	32,358,182	2	61,272	1	5,645	91,249	36,422	194,588	0.60
5 YR. TOTAL	97,432,718	4	144,272	9	106,778	180,948	128,724	560,722	0.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.258	23%	0.318			0.58	
Pure Premium Indicated by National Relativity		40%	0.733	38%	0.599			1.33	
Pure Premium Present on Rate Level		41%	0.537	39%	0.408			0.95	
Pure Premium Derived by Formula		0.562		0.460				1.02	

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

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CLASS 4239		PAPER MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	113,324,607	5	1,285,209	30	2,038,413	1,191,217	1,353,369	5,868,208	5.18
1/06 through 12/06	90,651,302	3	41,524	27	396,948	22,095	611,963	1,072,530	1.18
1/07 through 12/07	137,365,023	6	331,516	32	567,189	456,093	681,871	2,036,669	1.48
1/08 through 12/08	150,324,655	9	963,702	37	2,085,180	1,056,239	1,641,170	5,746,291	3.82
1/09 through 12/09	115,091,334	9	621,727	16	1,125,046	719,053	924,260	3,390,086	2.95
5 YR. TOTAL	606,756,921	32	3,243,678	142	6,212,776	3,444,697	5,212,633	18,113,784	2.99
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	1.559	73%	1.427	2.99			
Pure Premium Indicated by National Relativity		22%	1.121	13%	0.876	2.00			
Pure Premium Present on Rate Level		22%	1.241	14%	1.170	2.41			
Pure Premium Derived by Formula		1.393			1.319			2.71	

CLASS 4240		BOX MFG-SET-UP PAPER							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	11,592,036	0	0	0	0	0	6,566	6,566	0.06
1/06 through 12/06	11,408,833	0	0	1	203,261	0	99,614	302,875	2.66
1/07 through 12/07	10,103,934	0	0	1	154,460	0	60,219	214,679	2.13
1/08 through 12/08	5,176,208	0	0	0	0	0	255	255	0.01
1/09 through 12/09	1,761,660	1	42,838	2	15,911	58,880	58,746	176,375	10.01
5 YR. TOTAL	40,042,671	1	42,838	4	373,632	58,880	225,400	700,750	1.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	1.040	22%	0.710	1.75			
Pure Premium Indicated by National Relativity		40%	1.121	39%	1.498	2.62			
Pure Premium Present on Rate Level		43%	0.916	39%	0.851	1.77			
Pure Premium Derived by Formula		1.019			1.072			2.09	

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.
1/05 through 12/05	145,111,573	16	893,778	46	1,032,874	850,805	1,183,064	3,960,521	2.73
1/06 through 12/06	160,602,672	9	537,520	49	1,121,033	213,788	926,653	2,798,994	1.74
1/07 through 12/07	153,203,954	3	251,999	49	493,596	159,520	699,784	1,604,899	1.05
1/08 through 12/08	170,354,418	12	601,210	31	726,487	710,468	898,414	2,936,579	1.72
1/09 through 12/09	168,726,951	3	273,605	31	486,745	201,107	672,784	1,634,241	0.97
5 YR. TOTAL	797,999,568	43	2,558,112	206	3,860,735	2,135,688	4,380,699	12,935,234	1.62
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	0.804	74%	0.817	1.62			
Pure Premium Indicated by National Relativity		22%	0.887	13%	0.938	1.83			
Pure Premium Present on Rate Level		22%	0.963	13%	0.922	1.89			
Pure Premium Derived by Formula		0.857			0.846			1.70	

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

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CLASS 4244		CORRUGATED OR FIBER BOARD CONTAINER MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	86,456,844	2	53,748	24	639,642	60,243	872,264	1,625,897	1.88
1/06 through 12/06	88,861,334	4	112,483	20	631,306	64,520	713,632	1,521,941	1.71
1/07 through 12/07	98,601,587	3	96,046	22	756,471	16,308	803,532	1,672,357	1.70
1/08 through 12/08	101,301,018	1	20,669	19	376,816	14,835	496,617	908,937	0.90
1/09 through 12/09	109,045,045	8	1,109,755	22	340,055	910,104	430,653	2,790,567	2.56
5 YR. TOTAL	484,265,828	18	1,392,701	107	2,744,290	1,066,010	3,316,698	8,519,699	1.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	0.854	64%	0.905	1.76			
Pure Premium Indicated by National Relativity		26%	1.025	18%	1.215	2.24			
Pure Premium Present on Rate Level		27%	1.029	18%	1.052	2.08			
Pure Premium Derived by Formula		0.946			0.987			1.93	

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.
1/05 through 12/05	80,293,957	4	400,971	16	661,833	91,402	653,516	1,807,722	2.25
1/06 through 12/06	81,368,875	5	109,897	12	106,623	104,590	150,867	471,977	0.58
1/07 through 12/07	82,600,457	3	202,561	10	184,259	183,802	225,551	796,173	0.96
1/08 through 12/08	87,343,398	3	204,276	13	93,922	121,602	160,752	580,552	0.66
1/09 through 12/09	113,332,869	2	197,340	7	208,893	179,266	261,588	847,087	0.75
5 YR. TOTAL	444,939,556	17	1,115,045	58	1,255,530	680,662	1,452,274	4,503,511	1.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.533	51%	0.479	1.01			
Pure Premium Indicated by National Relativity		30%	0.731	24%	0.753	1.48			
Pure Premium Present on Rate Level		30%	0.713	25%	0.657	1.37			
Pure Premium Derived by Formula		0.646			0.589			1.24	

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.
1/05 through 12/05	25,865,502	0	0	5	113,711	0	69,624	183,335	0.71
1/06 through 12/06	23,288,560	1	5,372	3	19,071	0	56,013	80,456	0.35
1/07 through 12/07	26,373,562	0	0	2	40,466	0	25,175	65,641	0.25
1/08 through 12/08	20,267,231	0	0	6	109,237	0	118,720	227,957	1.13
1/09 through 12/09	21,859,477	1	20,454	5	64,017	26,334	116,772	227,577	1.04
5 YR. TOTAL	117,654,332	2	25,826	21	346,502	26,334	386,304	784,966	0.67
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.316	31%	0.351	0.67			
Pure Premium Indicated by National Relativity		38%	1.258	34%	1.375	2.63			
Pure Premium Present on Rate Level		38%	0.803	35%	0.745	1.55			
Pure Premium Derived by Formula		0.859			0.837			1.70	

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

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CLASS 4263		FIBER GOODS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	9,137,317	1	44,260	2	45,197	0	41,736	131,193	1.44
1/06 through 12/06	8,926,466	2	118,497	3	31,744	218,855	63,751	432,847	4.85
1/07 through 12/07	14,430,055	1	4,740	4	102,829	0	225,265	332,854	2.31
1/08 through 12/08	10,627,042	1	15,039	4	112,454	40,398	222,459	390,350	3.67
1/09 through 12/09	8,740,918	0	0	5	176,230	0	712,656	888,886	10.17
5 YR. TOTAL	51,861,798	5	182,536	18	468,454	259,253	1,265,867	2,176,110	4.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	1.255	29%	2.941	4.20			
Pure Premium Indicated by National Relativity		40%	0.858	35%	0.866	1.72			
Pure Premium Present on Rate Level		41%	1.007	36%	1.384	2.39			
Pure Premium Derived by Formula		0.995			1.654			2.65	

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.
1/05 through 12/05	25,394,324	2	32,450	14	140,098	52,583	186,232	411,363	1.62
1/06 through 12/06	30,612,379	2	188,341	9	80,571	442,158	94,249	805,319	2.63
1/07 through 12/07	25,919,816	4	168,398	3	52,310	193,037	98,000	511,745	1.98
1/08 through 12/08	25,921,031	2	330,531	2	26,583	480,641	51,352	889,107	3.43
1/09 through 12/09	28,721,082	0	0	4	24,897	0	62,492	87,389	0.31
5 YR. TOTAL	136,568,632	10	719,720	32	324,459	1,168,419	492,325	2,704,923	1.98
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.765	38%	1.216	1.98			
Pure Premium Indicated by National Relativity		36%	1.241	31%	1.237	2.48			
Pure Premium Present on Rate Level		37%	0.864	31%	1.036	1.90			
Pure Premium Derived by Formula		0.973			1.167			2.14	

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.
1/05 through 12/05	78,703,175	4	418,404	14	83,626	202,344	172,885	877,259	1.12
1/06 through 12/06	65,657,879	2	54,676	22	511,807	183,649	525,776	1,275,908	1.94
1/07 through 12/07	88,359,713	4	352,649	26	399,520	730,248	546,249	2,028,666	2.30
1/08 through 12/08	69,384,960	3	45,856	20	273,069	88,649	407,486	815,060	1.18
1/09 through 12/09	102,966,082	4	580,081	20	586,577	1,154,033	620,384	2,941,075	2.86
5 YR. TOTAL	405,071,809	17	1,451,666	102	1,854,599	2,358,923	2,272,780	7,937,968	1.96
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	0.816	56%	1.143	1.96			
Pure Premium Indicated by National Relativity		29%	1.065	22%	1.068	2.13			
Pure Premium Present on Rate Level		30%	0.841	22%	0.912	1.75			
Pure Premium Derived by Formula		0.896			1.076			1.97	

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

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CLASS 4282		DRESS PATTERN MFG-PAPER							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	986,078	0	0	0	0	0	371	371	0.04
1/06 through 12/06	967,177	1	75,686	1	11,145	5,810	1,621	94,262	9.75
1/07 through 12/07	790,433	0	0	2	25,350	0	22,610	47,960	6.07
1/08 through 12/08	25,337	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,769,025	1	75,686	3	36,495	5,810	24,602	142,593	5.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	4.051	7%	1.098	5.15			
Pure Premium Indicated by National Relativity		15%	1.373	16%	1.026	2.40			
Pure Premium Present on Rate Level		79%	1.202	77%	0.636	1.84			
Pure Premium Derived by Formula			1.399		0.731	2.13			

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.
1/05 through 12/05	413,320	0	0	0	0	0	3,877	3,877	0.94
1/06 through 12/06	425,362	1	94,614	1	8,716	138,686	26,077	268,093	63.03
1/07 through 12/07	1,121,120	0	0	0	0	0	0	0	0.00
1/08 through 12/08	1,895,434	0	0	0	0	0	336	336	0.02
1/09 through 12/09	1,989,898	0	0	0	0	0	1,493	1,493	0.08
5 YR. TOTAL	5,845,134	1	94,614	1	8,716	138,686	31,783	273,799	4.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	1.768	15%	2.916	4.68			
Pure Premium Indicated by National Relativity		40%	0.986	42%	1.102	2.09			
Pure Premium Present on Rate Level		50%	1.602	43%	2.260	3.86			
Pure Premium Derived by Formula			1.372		1.872	3.24			

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.
1/05 through 12/05	297,487,437	21	1,801,826	76	1,317,592	1,367,459	1,315,416	5,802,293	1.95
1/06 through 12/06	313,045,077	17	1,202,560	82	1,383,859	573,360	1,715,159	4,874,938	1.56
1/07 through 12/07	329,538,133	16	1,576,462	65	2,629,547	1,415,992	2,224,266	7,846,267	2.38
1/08 through 12/08	292,038,665	6	773,784	67	1,571,309	1,039,205	1,453,998	4,838,296	1.66
1/09 through 12/09	247,800,107	8	327,253	64	2,029,211	156,523	1,871,351	4,384,338	1.77
5 YR. TOTAL	1,479,909,419	68	5,681,885	354	8,931,518	4,552,539	8,580,190	27,746,132	1.87
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		70%	0.987	92%	0.887	1.87			
Pure Premium Indicated by National Relativity		15%	0.831	4%	0.873	1.70			
Pure Premium Present on Rate Level		15%	0.901	4%	0.855	1.76			
Pure Premium Derived by Formula			0.951		0.885	1.84			

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

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CLASS 4301		WALLPAPER MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	0.673	100%	0.375	1.05			
Pure Premium Derived by Formula		0.673			0.375			1.05	

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.
1/05 through 12/05	56,507,671	7	314,672	33	327,983	331,599	570,302	1,544,556	2.73
1/06 through 12/06	46,958,684	11	326,315	24	378,217	334,927	673,193	1,712,652	3.65
1/07 through 12/07	55,249,257	5	430,154	31	680,484	335,184	855,108	2,300,930	4.16
1/08 through 12/08	52,432,933	7	528,665	16	162,876	255,754	324,704	1,271,999	2.43
1/09 through 12/09	39,631,568	3	145,871	22	765,208	159,362	588,960	1,659,401	4.19
5 YR. TOTAL	250,780,113	33	1,745,677	126	2,314,768	1,416,826	3,012,267	8,489,538	3.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	1.619	62%	1.766	3.39			
Pure Premium Indicated by National Relativity		29%	1.455	19%	1.751	3.21			
Pure Premium Present on Rate Level		29%	1.478	19%	1.903	3.38			
Pure Premium Derived by Formula		1.531			1.789			3.32	

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.
1/05 through 12/05	4,160,276	0	0	0	0	0	2,032	2,032	0.05
1/06 through 12/06	4,437,088	0	0	2	3,581	0	13,588	17,169	0.39
1/07 through 12/07	5,134,086	0	0	1	5,116	0	5,841	10,957	0.21
1/08 through 12/08	4,297,979	0	0	1	30,711	0	29,195	59,906	1.39
1/09 through 12/09	3,461,193	0	0	1	8,523	0	8,337	16,860	0.49
5 YR. TOTAL	21,490,622	0	0	5	47,931	0	58,993	106,924	0.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.223	14%	0.275	0.50			
Pure Premium Indicated by National Relativity		45%	0.722	43%	0.820	1.54			
Pure Premium Present on Rate Level		45%	0.465	43%	0.554	1.02			
Pure Premium Derived by Formula		0.556			0.629			1.19	

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

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CLASS 4351		PHOTOENGRAVING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	3,965,802	0	0	1	18,726	0	30,667	49,393	1.25
1/06 through 12/06	5,003,946	0	0	0	0	0	3,598	3,598	0.07
1/07 through 12/07	4,108,602	0	0	0	0	0	2,970	2,970	0.07
1/08 through 12/08	4,028,749	0	0	2	274,205	0	75,989	350,194	8.69
1/09 through 12/09	3,059,082	0	0	0	0	0	2,692	2,692	0.09
5 YR. TOTAL	20,166,181	0	0	3	292,931	0	115,916	408,847	2.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	1.453	12%	0.575	2.03			
Pure Premium Indicated by National Relativity		23%	0.294	25%	0.384	0.68			
Pure Premium Present on Rate Level		68%	0.423	63%	0.391	0.81			
Pure Premium Derived by Formula		0.486			0.411			0.90	

CLASS 4352		ENGRAVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	4,212,564	0	0	1	29,785	0	33,705	63,490	1.51
1/06 through 12/06	4,350,266	0	0	2	4,856	0	19,722	24,578	0.57
1/07 through 12/07	4,943,572	0	0	0	0	0	1,175	1,175	0.02
1/08 through 12/08	4,364,109	1	18,987	1	11,284	57,469	36,787	124,527	2.85
1/09 through 12/09	3,812,087	0	0	1	5,535	0	9,263	14,798	0.39
5 YR. TOTAL	21,682,598	1	18,987	5	51,460	57,469	100,652	228,568	1.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.325	15%	0.729	1.05			
Pure Premium Indicated by National Relativity		34%	0.612	36%	0.671	1.28			
Pure Premium Present on Rate Level		57%	0.399	49%	0.588	0.99			
Pure Premium Derived by Formula		0.465			0.639			1.10	

CLASS 4360		MOTION PICTURE: DEVELOPMENT OF NEGATIVES, PRINTING AND ALL SUBSEQUENT OPERATIONS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	2,250,564	1	191,173	1	10,139	65,891	12,001	279,204	12.41
1/06 through 12/06	3,678,546	0	0	0	0	0	0	0	0.00
1/07 through 12/07	1,591,512	0	0	0	0	0	3,693	3,693	0.23
1/08 through 12/08	3,303,050	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,393,566	0	0	0	0	0	423	423	0.03
5 YR. TOTAL	12,217,238	1	191,173	1	10,139	65,891	16,117	283,320	2.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	1.648	12%	0.671	2.32			
Pure Premium Indicated by National Relativity		23%	0.491	24%	0.529	1.02			
Pure Premium Present on Rate Level		67%	0.938	64%	0.636	1.57			
Pure Premium Derived by Formula		0.906			0.615			1.52	

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

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CLASS 4361		PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	108,155,995	6	264,448	13	51,119	149,739	163,049	628,355	0.58
1/06 through 12/06	85,260,631	9	947,964	7	49,220	681,678	184,848	1,863,710	2.19
1/07 through 12/07	99,603,970	3	212,195	10	136,720	162,508	151,963	663,386	0.67
1/08 through 12/08	84,696,803	6	291,360	13	386,405	358,760	281,354	1,317,879	1.56
1/09 through 12/09	73,752,833	3	147,811	10	124,361	136,188	215,522	623,882	0.85
5 YR. TOTAL	451,470,232	27	1,863,778	53	747,825	1,488,873	996,736	5,097,212	1.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.578	49%	0.551	1.13			
Pure Premium Indicated by National Relativity		31%	0.489	25%	0.624	1.11			
Pure Premium Present on Rate Level		32%	0.546	26%	0.559	1.11			
Pure Premium Derived by Formula		0.540			0.571			1.11	

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.
1/05 through 12/05	181,961,541	21	2,020,724	69	2,489,507	1,934,396	2,136,888	8,581,515	4.72
1/06 through 12/06	166,225,713	21	1,242,397	61	1,665,012	1,539,887	1,364,103	5,811,399	3.50
1/07 through 12/07	145,862,117	11	676,604	50	2,005,444	297,009	1,342,856	4,321,913	2.96
1/08 through 12/08	141,506,127	12	1,038,110	47	751,999	891,903	869,087	3,551,099	2.51
1/09 through 12/09	110,242,627	9	878,483	40	1,044,603	762,316	1,189,993	3,875,395	3.52
5 YR. TOTAL	745,798,125	74	5,856,318	267	7,956,565	5,425,511	6,902,927	26,141,321	3.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		66%	1.852	86%	1.653	3.51			
Pure Premium Indicated by National Relativity		17%	1.367	7%	1.444	2.81			
Pure Premium Present on Rate Level		17%	1.549	7%	1.438	2.99			
Pure Premium Derived by Formula		1.718			1.623			3.34	

CLASS 4417		BOOT OR SHOE MFG-RUBBER							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	1.002	11%	0.494	1.50			
Pure Premium Present on Rate Level		90%	1.231	89%	0.995	2.23			
Pure Premium Derived by Formula		1.208			0.940			2.15	

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

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CLASS 4420		RUBBER TIRE MFG							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	294,865,268	34	5,484,558	95	6,313,464	3,976,439	4,096,258	19,870,719	6.74
1/06 through 12/06	273,085,188	37	6,160,806	101	6,652,167	4,066,763	4,474,433	21,354,169	7.82
1/07 through 12/07	291,445,068	37	5,620,097	137	7,292,805	4,411,149	5,922,469	23,246,520	7.98
1/08 through 12/08	290,972,879	31	7,274,292	124	6,188,328	5,011,912	4,876,091	23,350,623	8.03
1/09 through 12/09	285,171,122	19	2,772,630	114	5,384,614	1,771,372	3,762,287	13,690,903	4.80
5 YR. TOTAL	1,435,539,525	158	27,312,383	571	31,831,378	19,237,635	23,131,538	101,512,934	7.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	4.120	100%	2.951	7.07			
Pure Premium Indicated by National Relativity		0%	2.045	0%	1.386	3.43			
Pure Premium Present on Rate Level		0%	3.998	0%	2.627	6.63			
Pure Premium Derived by Formula		4.120			2.951			7.07	

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.
1/05 through 12/05	15,403,766	1	52,473	1	4,545	107,926	13,457	178,401	1.16
1/06 through 12/06	29,901,980	2	70,483	5	44,099	82,533	70,123	267,238	0.89
1/07 through 12/07	49,079,689	0	0	10	285,154	0	227,349	512,503	1.04
1/08 through 12/08	34,941,171	1	38,733	3	27,441	43,120	94,769	204,063	0.58
1/09 through 12/09	17,642,469	1	41,272	2	7,002	129,510	15,176	192,960	1.09
5 YR. TOTAL	146,969,075	5	202,961	21	368,241	363,089	420,874	1,355,165	0.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.389	36%	0.533	0.92			
Pure Premium Indicated by National Relativity		36%	0.673	32%	0.701	1.37			
Pure Premium Present on Rate Level		37%	0.796	32%	0.839	1.64			
Pure Premium Derived by Formula		0.642			0.685			1.33	

CLASS 4432		PEN MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	70,295	0	0	0	0	0	0	0	0.00
1/06 through 12/06	5,151,753	3	5,700	2	8,749	8,705	31,797	54,951	1.07
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,222,048	3	5,700	2	8,749	8,705	31,797	54,951	1.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.277	9%	0.776	1.05			
Pure Premium Indicated by National Relativity		36%	0.811	38%	0.743	1.55			
Pure Premium Present on Rate Level		58%	0.520	53%	0.647	1.17			
Pure Premium Derived by Formula		0.610			0.695			1.31	

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

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CLASS 4439		LACQUER OR VARNISH MANUFACTURING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	130,332	0	0	0	0	0	0	0	0.00
1/06 through 12/06	1,148,875	0	0	0	0	0	4,180	4,180	0.36
1/07 through 12/07	12,777	0	0	0	0	0	0	0	0.00
1/08 through 12/08	179,995	0	0	0	0	0	0	0	0.00
1/09 through 12/09	24,340	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,496,319	0	0	0	0	0	4,180	4,180	0.28
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	5%	0.279	0.28			
Pure Premium Indicated by National Relativity		23%	1.039	24%	1.349	2.39			
Pure Premium Present on Rate Level		72%	1.097	71%	0.532	1.63			
Pure Premium Derived by Formula		1.029			0.715			1.74	

CLASS 4452		PLASTICS MFG: FABRICATED PRODUCTS NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	89,840,280	9	1,076,292	35	446,376	1,283,451	762,845	3,568,964	3.97
1/06 through 12/06	103,386,238	9	993,139	63	1,160,869	667,112	1,775,667	4,596,787	4.45
1/07 through 12/07	121,564,579	11	1,247,764	40	682,197	994,221	1,051,799	3,975,981	3.27
1/08 through 12/08	108,115,514	4	290,511	36	1,124,126	225,937	1,332,944	2,973,518	2.75
1/09 through 12/09	104,920,019	3	489,100	23	623,619	916,190	702,497	2,731,406	2.60
5 YR. TOTAL	527,826,630	36	4,096,806	197	4,037,187	4,086,911	5,625,752	17,846,656	3.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		54%	1.541	75%	1.840	3.38			
Pure Premium Indicated by National Relativity		23%	1.213	12%	1.384	2.60			
Pure Premium Present on Rate Level		23%	1.324	13%	1.469	2.79			
Pure Premium Derived by Formula		1.416			1.737			3.15	

CLASS 4459		PLASTICS MFG: SHEETS, RODS, OR TUBES							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	146,733,286	6	162,128	39	726,012	289,690	799,855	1,977,685	1.35
1/06 through 12/06	168,481,835	14	901,595	41	660,035	844,814	847,136	3,253,580	1.93
1/07 through 12/07	147,976,395	8	481,219	49	1,568,146	372,301	1,635,591	4,057,257	2.74
1/08 through 12/08	160,616,560	6	1,412,693	39	564,188	1,427,344	730,912	4,135,137	2.58
1/09 through 12/09	148,447,642	9	467,813	40	1,133,810	636,281	1,041,003	3,278,907	2.21
5 YR. TOTAL	772,255,718	43	3,425,448	208	4,652,191	3,570,430	5,054,497	16,702,566	2.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	1.046	80%	1.117	2.16			
Pure Premium Indicated by National Relativity		21%	0.987	10%	1.034	2.02			
Pure Premium Present on Rate Level		22%	1.040	10%	1.158	2.20			
Pure Premium Derived by Formula		1.032			1.113			2.15	

* 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.
1/05 through 12/05	145,262,349	8	997,592	30	459,453	986,762	606,482	3,050,289	2.10
1/06 through 12/06	145,602,127	7	1,208,023	21	693,290	1,108,976	735,254	3,745,543	2.57
1/07 through 12/07	156,635,589	6	414,680	23	615,710	126,903	780,264	1,937,557	1.24
1/08 through 12/08	141,495,443	6	643,561	15	636,612	778,291	585,293	2,643,757	1.87
1/09 through 12/09	97,903,078	9	743,432	16	409,744	1,280,133	569,932	3,003,241	3.07
5 YR. TOTAL	686,898,586	36	4,007,288	105	2,814,809	4,281,065	3,277,225	14,380,387	2.09
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	0.993	70%	1.100	2.09			
Pure Premium Indicated by National Relativity		25%	1.182	15%	1.005	2.19			
Pure Premium Present on Rate Level		25%	0.816	15%	0.946	1.76			
Pure Premium Derived by Formula		0.996			1.063			2.06	

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.
1/05 through 12/05	438,463,153	42	3,051,058	144	2,338,551	2,564,487	3,059,305	11,013,401	2.51
1/06 through 12/06	431,480,629	29	1,770,257	162	3,695,494	2,048,921	4,699,003	12,213,675	2.83
1/07 through 12/07	458,850,389	23	1,784,916	133	2,579,217	1,775,887	3,011,657	9,151,677	1.99
1/08 through 12/08	429,447,077	21	1,901,534	128	3,457,879	2,214,203	3,319,997	10,893,613	2.54
1/09 through 12/09	386,415,904	18	2,083,739	86	2,770,299	2,024,267	2,590,700	9,469,005	2.45
5 YR. TOTAL	2,144,657,152	133	10,591,504	653	14,841,440	10,627,765	16,680,662	52,741,371	2.46
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		88%	1.186	100%	1.273	2.46			
Pure Premium Indicated by National Relativity		6%	1.127	0%	1.244	2.37			
Pure Premium Present on Rate Level		6%	1.096	0%	1.269	2.37			
Pure Premium Derived by Formula		1.177			1.273			2.45	

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.
1/05 through 12/05	19,342,130	0	0	8	451,000	0	273,969	724,969	3.75
1/06 through 12/06	8,307,359	0	0	6	359,416	0	258,057	617,473	7.43
1/07 through 12/07	3,529,082	0	0	2	5,035	0	10,855	15,890	0.45
1/08 through 12/08	2,312,053	0	0	0	0	0	5,899	5,899	0.26
1/09 through 12/09	2,113,807	0	0	1	1,544	0	14,697	16,241	0.77
5 YR. TOTAL	35,604,431	0	0	17	816,995	0	563,477	1,380,472	3.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	2.295	26%	1.583	3.88			
Pure Premium Indicated by National Relativity		40%	1.179	37%	0.967	2.15			
Pure Premium Present on Rate Level		40%	1.573	37%	1.579	3.15			
Pure Premium Derived by Formula		1.560			1.354			2.91	

* 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						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	349,542,927	5	54,013	7	46,264	59,245	252,558	412,080	0.12
1/06 through 12/06	360,633,791	6	1,057,085	6	137,050	962,038	221,757	2,377,930	0.66
1/07 through 12/07	401,235,918	2	30,333	19	331,830	75,098	411,059	848,320	0.21
1/08 through 12/08	433,257,043	5	396,733	13	304,775	252,615	451,010	1,405,133	0.32
1/09 through 12/09	462,549,554	9	471,837	6	37,321	291,555	241,212	1,041,925	0.23
5 YR. TOTAL	2,007,219,233	27	2,010,001	51	857,240	1,640,551	1,577,596	6,085,388	0.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	0.143	62%	0.160	0.30			
Pure Premium Indicated by National Relativity		27%	0.316	19%	0.326	0.64			
Pure Premium Present on Rate Level		27%	0.228	19%	0.245	0.47			
Pure Premium Derived by Formula		0.213			0.208			0.42	

CLASS 4557		INK 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.
1/05 through 12/05	42,768,442	2	119,631	12	269,755	135,112	127,730	652,228	1.53
1/06 through 12/06	49,431,077	2	101,412	12	269,410	56,962	205,966	633,750	1.28
1/07 through 12/07	44,321,071	3	186,172	13	517,994	91,878	491,035	1,287,079	2.90
1/08 through 12/08	40,145,256	4	365,632	12	265,707	644,355	446,385	1,722,079	4.29
1/09 through 12/09	49,478,392	0	0	13	426,143	0	342,111	768,254	1.55
5 YR. TOTAL	226,144,238	11	772,847	62	1,749,009	928,307	1,613,227	5,063,390	2.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	1.115	42%	1.124	2.24			
Pure Premium Indicated by National Relativity		34%	0.865	29%	0.932	1.80			
Pure Premium Present on Rate Level		35%	0.774	29%	0.821	1.60			
Pure Premium Derived by Formula		0.911			0.980			1.89	

CLASS 4558		PAINT 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.
1/05 through 12/05	47,976,231	2	195,438	6	299,678	141,128	216,995	853,239	1.78
1/06 through 12/06	39,732,549	2	94,038	9	72,445	35,176	138,142	339,801	0.86
1/07 through 12/07	37,509,011	0	0	6	116,096	0	187,180	303,276	0.81
1/08 through 12/08	32,710,360	0	0	9	310,708	0	178,290	488,998	1.50
1/09 through 12/09	39,677,230	0	0	8	167,018	0	143,913	310,931	0.78
5 YR. TOTAL	197,605,381	4	289,476	38	965,945	176,304	864,520	2,296,245	1.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.635	42%	0.527	1.16			
Pure Premium Indicated by National Relativity		34%	0.805	29%	0.893	1.70			
Pure Premium Present on Rate Level		34%	0.921	29%	0.894	1.82			
Pure Premium Derived by Formula		0.790			0.740			1.53	

* 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.
1/05 through 12/05	384,766	0	0	0	0	0	0	0	0.00
1/06 through 12/06	415,700	0	0	0	0	0	0	0	0.00
1/07 through 12/07	352,770	0	0	0	0	0	0	0	0.00
1/08 through 12/08	380,831	0	0	0	0	0	0	0	0.00
1/09 through 12/09	286,078	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,820,145	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.000	0.00			
Pure Premium Indicated by National Relativity		37%	1.838	39%	1.244	3.08			
Pure Premium Present on Rate Level		58%	1.144	54%	0.943	2.09			
Pure Premium Derived by Formula		1.344		0.994		2.34			

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.
1/05 through 12/05	49,570,986	3	35,614	4	54,379	73,219	48,015	211,227	0.43
1/06 through 12/06	50,113,063	2	238,559	5	305,069	658,946	227,403	1,429,977	2.85
1/07 through 12/07	51,927,704	1	7,638	5	87,015	5,738	63,572	163,963	0.32
1/08 through 12/08	59,542,032	0	0	2	45,285	0	29,666	74,951	0.13
1/09 through 12/09	60,152,014	1	66,661	1	5,594	483,044	24,955	580,254	0.97
5 YR. TOTAL	271,305,799	7	348,472	17	497,342	1,220,947	393,611	2,460,372	0.91
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.312	43%	0.595	0.91			
Pure Premium Indicated by National Relativity		33%	0.326	28%	0.463	0.79			
Pure Premium Present on Rate Level		34%	0.719	29%	0.719	1.44			
Pure Premium Derived by Formula		0.455		0.594		1.05			

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.
1/05 through 12/05	18,276,109	2	818,428	6	78,917	425,484	116,007	1,438,836	7.87
1/06 through 12/06	14,635,791	2	802,632	5	334,511	659,637	200,177	1,996,957	13.65
1/07 through 12/07	13,779,698	2	313,146	10	234,572	348,240	277,908	1,173,866	8.52
1/08 through 12/08	12,105,912	1	58,334	7	185,668	275,846	267,549	787,397	6.51
1/09 through 12/09	12,189,699	0	0	2	5,504	0	51,215	56,719	0.47
5 YR. TOTAL	70,987,209	7	1,992,540	30	839,172	1,709,207	912,856	5,453,775	7.68
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	3.989	44%	3.694	7.68			
Pure Premium Indicated by National Relativity		34%	1.654	28%	2.046	3.70			
Pure Premium Present on Rate Level		34%	2.709	28%	2.898	5.61			
Pure Premium Derived by Formula		2.760		3.010		5.77			

* 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.
1/05 through 12/05	565,393,797	20	1,698,501	30	1,029,788	1,079,087	543,476	4,350,852	0.77
1/06 through 12/06	600,393,243	8	471,547	39	883,853	244,439	676,655	2,276,494	0.38
1/07 through 12/07	641,869,972	15	936,112	35	1,018,182	571,517	1,065,084	3,590,895	0.56
1/08 through 12/08	634,737,871	8	417,500	26	669,102	466,348	828,937	2,381,887	0.38
1/09 through 12/09	592,770,394	2	174,184	35	1,129,767	115,498	1,093,169	2,512,618	0.42
5 YR. TOTAL	3,035,165,277	53	3,697,844	165	4,730,692	2,476,889	4,207,321	15,112,746	0.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	0.278	79%	0.220	0.50			
Pure Premium Indicated by National Relativity		18%	0.466	10%	0.508	0.97			
Pure Premium Present on Rate Level		19%	0.328	11%	0.288	0.62			
Pure Premium Derived by Formula		0.321			0.256			0.58	

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.
1/05 through 12/05	25,868,543	4	241,753	5	111,466	289,074	125,174	767,467	2.97
1/06 through 12/06	27,237,453	1	15,258	11	323,091	28,500	331,423	698,272	2.56
1/07 through 12/07	34,120,087	4	301,473	4	149,043	166,777	94,301	711,594	2.09
1/08 through 12/08	39,869,630	1	82,617	9	346,174	0	967,829	1,396,620	3.50
1/09 through 12/09	39,742,600	0	0	6	516,820	0	374,505	891,325	2.24
5 YR. TOTAL	166,838,313	10	641,101	35	1,446,594	484,351	1,893,232	4,465,278	2.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	1.251	43%	1.425	2.68			
Pure Premium Indicated by National Relativity		33%	1.056	28%	1.137	2.19			
Pure Premium Present on Rate Level		34%	1.163	29%	1.167	2.33			
Pure Premium Derived by Formula		1.157			1.270			2.43	

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.
1/05 through 12/05	3,655,617	0	0	2	64,286	0	61,176	125,462	3.43
1/06 through 12/06	4,578,583	0	0	2	105,282	0	29,844	135,126	2.95
1/07 through 12/07	4,521,077	1	10,794	4	54,929	3,813	53,738	123,274	2.73
1/08 through 12/08	4,680,329	0	0	0	0	0	7,259	7,259	0.16
1/09 through 12/09	5,037,023	0	0	0	0	0	22,424	22,424	0.45
5 YR. TOTAL	22,472,629	1	10,794	8	224,497	3,813	174,441	413,545	1.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	1.047	18%	0.793	1.84			
Pure Premium Indicated by National Relativity		26%	0.946	28%	0.835	1.78			
Pure Premium Present on Rate Level		59%	1.211	54%	0.976	2.19			
Pure Premium Derived by Formula		1.118			0.904			2.02	

* 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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	18,570,946	1	7,898	12	415,103	22,382	465,891	911,274	4.91
1/06 through 12/06	19,687,804	2	209,521	8	1,061,672	129,916	334,742	1,735,851	8.82
1/07 through 12/07	23,370,507	7	282,960	4	208,675	734,535	449,243	1,675,413	7.17
1/08 through 12/08	24,826,410	6	270,627	13	170,582	221,284	242,749	905,242	3.65
1/09 through 12/09	23,767,684	3	264,884	10	946,819	283,971	405,437	1,901,111	8.00
5 YR. TOTAL	110,223,351	19	1,035,890	47	2,802,851	1,392,088	1,898,062	7,128,891	6.47
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	3.483	57%	2.985	6.47			
Pure Premium Indicated by National Relativity		27%	3.290	21%	4.175	7.47			
Pure Premium Present on Rate Level		27%	4.175	22%	3.447	7.62			
Pure Premium Derived by Formula		3.618			3.337			6.96	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	159,318	0	0	0	0	0	0	0	0.00
1/06 through 12/06	147,735	0	0	0	0	0	0	0	0.00
1/07 through 12/07	75,885	0	0	0	0	0	0	0	0.00
1/08 through 12/08	63,927	0	0	0	0	0	0	0	0.00
1/09 through 12/09	50,735	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	497,600	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		20%	2.135	21%	1.458	3.59			
Pure Premium Present on Rate Level		76%	2.006	74%	1.535	3.54			
Pure Premium Derived by Formula		1.952			1.442			3.39	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	2,543,852	0	0	0	0	0	0	0	0.00
1/06 through 12/06	3,602,268	0	0	0	0	0	0	0	0.00
1/07 through 12/07	3,417,898	0	0	0	0	0	0	0	0.00
1/08 through 12/08	3,530,965	1	101,428	0	0	172,430	548	274,406	7.77
1/09 through 12/09	3,581,170	3	245,651	0	0	156,114	1,029	402,794	11.25
5 YR. TOTAL	16,676,153	4	347,079	0	0	328,544	1,577	677,200	4.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	2.081	15%	1.980	4.06			
Pure Premium Indicated by National Relativity		39%	1.100	41%	1.373	2.47			
Pure Premium Present on Rate Level		49%	0.931	44%	0.875	1.81			
Pure Premium Derived by Formula		1.135			1.245			2.38	

* 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.
1/05 through 12/05	10,477,723	0	0	0	0	0	0	0	0.00
1/06 through 12/06	10,841,062	0	0	1	479	0	18,658	19,137	0.18
1/07 through 12/07	10,915,608	1	8,595	2	119,067	2,298	26,335	156,295	1.43
1/08 through 12/08	11,701,814	2	88,003	3	31,588	173,750	26,085	319,426	2.73
1/09 through 12/09	11,419,493	0	0	2	229,352	0	72,261	301,613	2.64
5 YR. TOTAL	55,355,700	3	96,598	8	380,486	176,048	143,339	796,471	1.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.862	24%	0.577			1.44	
Pure Premium Indicated by National Relativity		36%	0.942	38%	1.030			1.97	
Pure Premium Present on Rate Level		46%	0.781	38%	0.786			1.57	
Pure Premium Derived by Formula		0.854			0.829		1.68		

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.
1/05 through 12/05	23,314,476	0	0	2	4,323	0	13,493	17,816	0.08
1/06 through 12/06	24,585,896	0	0	1	5,072	0	3,807	8,879	0.04
1/07 through 12/07	25,190,442	0	0	1	3,837	0	9,369	13,206	0.05
1/08 through 12/08	25,888,695	0	0	1	33,176	0	14,321	47,497	0.18
1/09 through 12/09	35,956,566	0	0	3	329,326	0	177,974	507,300	1.41
5 YR. TOTAL	134,936,075	0	0	8	375,734	0	218,964	594,698	0.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.278	20%	0.162			0.44	
Pure Premium Indicated by National Relativity		41%	0.266	40%	0.285			0.55	
Pure Premium Present on Rate Level		42%	0.286	40%	0.221			0.51	
Pure Premium Derived by Formula		0.276			0.235		0.51		

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.
1/05 through 12/05	79,626,021	2	29,440	11	91,180	29,235	140,539	290,394	0.36
1/06 through 12/06	71,007,358	2	39,289	6	156,993	26,580	182,534	405,396	0.57
1/07 through 12/07	90,859,068	1	31,425	11	359,005	82,012	283,453	755,895	0.83
1/08 through 12/08	118,291,509	3	298,741	11	245,883	388,595	261,130	1,194,349	1.01
1/09 through 12/09	102,251,537	1	77,339	15	402,112	138,424	376,594	994,469	0.97
5 YR. TOTAL	462,035,493	9	476,234	54	1,255,173	664,846	1,244,250	3,640,503	0.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.375	43%	0.413			0.79	
Pure Premium Indicated by National Relativity		34%	0.376	28%	0.409			0.79	
Pure Premium Present on Rate Level		35%	0.366	29%	0.406			0.77	
Pure Premium Derived by Formula		0.372			0.410		0.78		

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

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CLASS 4703		CORN PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	4,424,290	0	0	0	0	0	2,186	2,186	0.05
1/06 through 12/06	5,029,793	0	0	0	0	0	6,310	6,310	0.13
1/07 through 12/07	5,230,164	0	0	1	12,057	0	12,427	24,484	0.47
1/08 through 12/08	6,045,747	0	0	0	0	0	1,431	1,431	0.02
1/09 through 12/09	6,012,474	0	0	1	35,002	0	12,531	47,533	0.79
5 YR. TOTAL	26,742,468	0	0	2	47,059	0	34,885	81,944	0.31
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.176	16%	0.130	0.31			
Pure Premium Indicated by National Relativity		43%	0.989	42%	0.959	1.95			
Pure Premium Present on Rate Level		43%	0.868	42%	0.635	1.50			
Pure Premium Derived by Formula		0.823			0.690			1.51	

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		26%	0.767	27%	1.172	1.94			
Pure Premium Present on Rate Level		74%	0.990	73%	0.809	1.80			
Pure Premium Derived by Formula		0.932			0.907			1.84	

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.
1/05 through 12/05	26,542,829	0	0	3	23,508	0	35,964	59,472	0.22
1/06 through 12/06	25,294,434	1	1,604	3	26,058	2,130	28,157	57,949	0.23
1/07 through 12/07	30,779,744	0	0	6	270,686	0	113,677	384,363	1.25
1/08 through 12/08	29,625,531	1	100,180	8	161,586	183,094	117,722	562,582	1.90
1/09 through 12/09	29,469,236	0	0	7	226,889	0	185,188	412,077	1.40
5 YR. TOTAL	141,711,774	2	101,784	27	708,727	185,224	480,708	1,476,443	1.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.572	30%	0.470	1.04			
Pure Premium Indicated by National Relativity		38%	1.044	35%	1.128	2.17			
Pure Premium Present on Rate Level		39%	0.581	35%	0.570	1.15			
Pure Premium Derived by Formula		0.755			0.735			1.49	

* 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.
1/05 through 12/05	5,018,711	1	56,076	2	3,861	576,415	4,610	640,962	12.77
1/06 through 12/06	5,238,812	0	0	0	0	0	2,104	2,104	0.04
1/07 through 12/07	7,187,545	0	0	1	10,312	0	14,066	24,378	0.34
1/08 through 12/08	5,950,534	1	219,903	1	12,391	128,227	6,114	366,635	6.16
1/09 through 12/09	6,804,555	0	0	2	308,533	0	64,321	372,854	5.48
5 YR. TOTAL	30,200,157	2	275,979	6	335,097	704,642	91,215	1,406,933	4.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	2.023	25%	2.635	4.66			
Pure Premium Indicated by National Relativity		43%	0.425	37%	0.483	0.91			
Pure Premium Present on Rate Level		43%	0.840	38%	1.678	2.52			
Pure Premium Derived by Formula		0.827			1.475			2.30	

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.
1/05 through 12/05	18,187,912	1	69,014	1	11,329	36,483	29,688	146,514	0.81
1/06 through 12/06	18,105,034	1	4,168	2	10,839	0	19,105	34,112	0.19
1/07 through 12/07	17,314,131	0	0	2	15,072	0	2,651	17,723	0.10
1/08 through 12/08	13,036,541	1	13,578	2	171,956	12,663	98,202	296,399	2.27
1/09 through 12/09	14,092,683	1	89,399	2	61,245	64,708	46,975	262,327	1.86
5 YR. TOTAL	80,736,301	4	176,159	9	270,441	113,854	196,621	757,075	0.94
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.553	27%	0.385	0.94			
Pure Premium Indicated by National Relativity		40%	0.862	36%	0.800	1.66			
Pure Premium Present on Rate Level		40%	0.721	37%	0.727	1.45			
Pure Premium Derived by Formula		0.744			0.661			1.41	

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.
1/05 through 12/05	25,393,481	1	7,041	15	333,187	27,046	552,003	919,277	3.62
1/06 through 12/06	10,849,048	0	0	6	141,912	0	174,928	316,840	2.92
1/07 through 12/07	30,055,053	3	72,091	15	289,087	185,392	882,149	1,428,719	4.75
1/08 through 12/08	23,726,310	4	152,852	13	420,227	77,878	428,988	1,079,945	4.55
1/09 through 12/09	22,193,765	4	87,619	10	179,146	267,618	403,070	937,453	4.22
5 YR. TOTAL	112,217,657	12	319,603	59	1,363,559	557,934	2,441,138	4,682,234	4.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	1.500	44%	2.673	4.17			
Pure Premium Indicated by National Relativity		29%	0.773	28%	1.322	2.10			
Pure Premium Present on Rate Level		44%	1.108	28%	1.810	2.92			
Pure Premium Derived by Formula		1.117			2.053			3.17	

* 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.
1/05 through 12/05	100,000	0	0	0	0	0	0	0	0.00
1/06 through 12/06	55,613	0	0	0	0	0	0	0	0.00
1/07 through 12/07	396,035	0	0	0	0	0	2,890	2,890	0.73
1/08 through 12/08	4,716	0	0	0	0	0	0	0	0.00
1/09 through 12/09	195,135	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	751,499	0	0	0	0	0	2,890	2,890	0.39
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	5%	0.385	0.39			
Pure Premium Indicated by National Relativity		48%	1.059	47%	1.111	2.17			
Pure Premium Present on Rate Level		49%	0.935	48%	1.181	2.12			
Pure Premium Derived by Formula		0.966		1.108		2.07			

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.
1/05 through 12/05	779,280	0	0	0	0	0	1,122	1,122	0.14
1/06 through 12/06	1,438,022	1	368,167	1	2,249	588,161	6,971	965,548	67.14
1/07 through 12/07	2,005,599	0	0	3	23,932	0	68,638	92,570	4.62
1/08 through 12/08	1,267,065	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,092,771	0	0	1	4,427	0	2,894	7,321	0.67
5 YR. TOTAL	6,582,737	1	368,167	5	30,608	588,161	79,625	1,066,561	16.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	6.058	17%	10.145	16.20			
Pure Premium Indicated by National Relativity		35%	1.290	37%	1.660	2.95			
Pure Premium Present on Rate Level		52%	2.962	46%	3.064	6.03			
Pure Premium Derived by Formula		2.779		3.748		6.53			

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.
1/05 through 12/05	133,815,842	9	569,598	15	630,229	668,135	458,724	2,326,686	1.74
1/06 through 12/06	160,590,333	3	77,818	21	702,162	85,099	518,949	1,384,028	0.86
1/07 through 12/07	181,261,814	6	398,527	13	124,087	150,619	269,204	942,437	0.52
1/08 through 12/08	187,887,812	10	1,350,037	19	574,079	730,645	601,286	3,256,047	1.73
1/09 through 12/09	191,373,378	3	922,184	13	379,251	519,178	305,563	2,126,176	1.11
5 YR. TOTAL	854,929,179	31	3,318,164	81	2,409,808	2,153,676	2,153,726	10,035,374	1.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	0.670	57%	0.504	1.17			
Pure Premium Indicated by National Relativity		27%	0.346	21%	0.342	0.69			
Pure Premium Present on Rate Level		28%	0.511	22%	0.453	0.96			
Pure Premium Derived by Formula		0.538		0.459		1.00			

* 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.
1/05 through 12/05	51,761,061	6	501,586	12	342,112	227,886	423,329	1,494,913	2.89
1/06 through 12/06	42,666,349	3	53,318	5	221,044	102,252	215,001	591,615	1.39
1/07 through 12/07	69,146,348	4	163,886	8	61,155	161,148	120,048	506,237	0.73
1/08 through 12/08	68,450,400	2	189,356	8	184,508	66,176	267,940	707,980	1.03
1/09 through 12/09	72,287,262	4	299,165	8	274,287	260,638	248,912	1,083,002	1.50
5 YR. TOTAL	304,311,420	19	1,207,311	41	1,083,106	818,100	1,275,230	4,383,747	1.44
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.753	49%	0.688	1.44			
Pure Premium Indicated by National Relativity		31%	0.932	25%	0.916	1.85			
Pure Premium Present on Rate Level		32%	0.880	26%	0.865	1.75			
Pure Premium Derived by Formula		0.849		0.791		1.64			

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.
1/05 through 12/05	145,928,042	15	1,291,126	15	183,416	1,125,644	211,198	2,811,384	1.93
1/06 through 12/06	146,462,210	13	1,063,375	14	829,302	949,935	620,213	3,462,825	2.36
1/07 through 12/07	146,248,409	16	1,928,971	19	937,935	1,492,257	811,982	5,171,145	3.54
1/08 through 12/08	117,576,181	3	144,048	12	355,952	127,370	819,336	1,446,706	1.23
1/09 through 12/09	119,267,997	5	280,812	6	170,243	409,319	302,004	1,162,378	0.97
5 YR. TOTAL	675,482,839	52	4,708,332	66	2,476,848	4,104,525	2,764,733	14,054,438	2.08
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	1.064	63%	1.017	2.08			
Pure Premium Indicated by National Relativity		24%	0.539	18%	0.540	1.08			
Pure Premium Present on Rate Level		24%	0.911	19%	0.748	1.66			
Pure Premium Derived by Formula		0.901		0.880		1.78			

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.
1/05 through 12/05	2,439,499	0	0	0	0	0	2,512	2,512	0.10
1/06 through 12/06	2,287,040	2	46,819	0	0	31,612	23,468	101,899	4.46
1/07 through 12/07	2,718,513	0	0	1	893	0	3,571	4,464	0.16
1/08 through 12/08	3,631,969	0	0	5	179,194	0	78,685	257,879	7.10
1/09 through 12/09	3,353,828	1	105,631	2	91,185	57,539	34,524	288,879	8.61
5 YR. TOTAL	14,430,849	3	152,450	8	271,272	89,151	142,760	655,633	4.54
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	2.936	16%	1.607	4.54			
Pure Premium Indicated by National Relativity		44%	1.141	42%	1.248	2.39			
Pure Premium Present on Rate Level		45%	0.966	42%	1.074	2.04			
Pure Premium Derived by Formula		1.260		1.232		2.49			

* 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						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	
1/05 through 12/05	39,459,113	1	23,342	2	49,781	2,170	29,830	105,123	0.27
1/06 through 12/06	31,504,626	1	334	4	35,187	15,456	65,798	116,775	0.37
1/07 through 12/07	9,205,289	0	0	3	45,444	0	56,377	101,821	1.11
1/08 through 12/08	6,403,875	0	0	0	0	0	2,092	2,092	0.03
1/09 through 12/09	4,544,514	0	0	1	50,256	0	51,159	101,415	2.23
5 YR. TOTAL	91,117,417	2	23,676	10	180,668	17,626	205,256	427,226	0.47
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.224	23%	0.245	0.47			
Pure Premium Indicated by National Relativity		41%	0.496	38%	0.763	1.26			
Pure Premium Present on Rate Level		42%	0.447	39%	0.455	0.90			
Pure Premium Derived by Formula		0.429			0.524			0.95	

CLASS 5020		CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID TYPE							
Industry Group: Contracting Hazard Group: E		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	
1/05 through 12/05	11,898,256	1	419,800	7	31,115	197,595	59,342	707,852	5.95
1/06 through 12/06	10,636,068	2	435,473	3	162,296	794,590	112,382	1,504,741	14.15
1/07 through 12/07	11,400,862	1	3,636	8	333,387	0	304,728	641,751	5.63
1/08 through 12/08	9,705,395	2	112,452	2	3,471	52,103	21,886	189,912	1.96
1/09 through 12/09	8,130,946	0	0	5	234,606	0	451,741	686,347	8.44
5 YR. TOTAL	51,771,527	6	971,361	25	764,875	1,044,288	950,079	3,730,603	7.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	3.354	45%	3.852	7.21			
Pure Premium Indicated by National Relativity		33%	3.598	27%	2.559	6.16			
Pure Premium Present on Rate Level		34%	3.825	28%	4.114	7.94			
Pure Premium Derived by Formula		3.595			3.576			7.17	

CLASS 5022		MASONRY 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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	304,086,349	35	2,782,902	136	4,137,835	3,244,857	4,280,717	14,446,311	4.75
1/06 through 12/06	329,419,303	40	3,297,177	133	3,477,883	3,499,594	4,154,997	14,429,651	4.38
1/07 through 12/07	320,280,896	38	3,014,621	161	5,837,940	4,257,857	5,546,406	18,656,824	5.83
1/08 through 12/08	256,924,161	25	3,702,027	98	3,632,473	3,736,046	4,347,052	15,417,598	6.00
1/09 through 12/09	159,875,966	22	2,118,085	65	3,074,683	2,811,363	3,027,833	11,031,964	6.90
5 YR. TOTAL	1,370,586,675	160	14,914,812	593	20,160,814	17,549,717	21,357,005	73,982,348	5.40
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.559	100%	2.839	5.40			
Pure Premium Indicated by National Relativity		0%	4.123	0%	3.658	7.78			
Pure Premium Present on Rate Level		0%	2.402	0%	2.804	5.21			
Pure Premium Derived by Formula		2.559			2.839			5.40	

* 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.
1/05 through 12/05	388,668	1	14,290	2	74,283	330,770	251,919	671,262	172.71
1/06 through 12/06	642,654	1	36,901	0	0	32,368	401	69,670	10.84
1/07 through 12/07	234,805	0	0	0	0	0	0	0	0.00
1/08 through 12/08	436,859	0	0	1	55,374	0	119,891	175,265	40.12
1/09 through 12/09	1,065,885	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,768,871	2	51,191	3	129,657	363,138	372,211	916,197	33.09
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	6.531	24%	26.558	33.09			
Pure Premium Indicated by National Relativity		28%	13.917	29%	8.337	22.25			
Pure Premium Present on Rate Level		52%	21.460	47%	15.347	36.81			
Pure Premium Derived by Formula		16.362			16.005			32.37	

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.
1/05 through 12/05	8,167,599	3	52,319	3	101,221	131,741	168,828	454,109	5.56
1/06 through 12/06	18,476,636	8	1,360,610	11	1,910,762	1,852,051	647,655	5,771,078	31.23
1/07 through 12/07	21,102,560	4	366,579	13	1,277,527	442,289	1,082,468	3,168,863	15.02
1/08 through 12/08	14,072,076	5	1,049,177	20	943,851	1,522,957	985,531	4,501,516	31.99
1/09 through 12/09	49,249,827	4	543,913	18	1,699,654	687,575	908,440	3,839,582	7.80
5 YR. TOTAL	111,068,698	24	3,372,598	65	5,933,015	4,636,613	3,792,922	17,735,148	15.97
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		72%	8.378	95%	7.589	15.97			
Pure Premium Indicated by National Relativity		14%	9.777	2%	8.300	18.08			
Pure Premium Present on Rate Level		14%	12.593	3%	12.478	25.07			
Pure Premium Derived by Formula		9.164			7.750			16.91	

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.
1/05 through 12/05	22,217,512	6	471,919	5	690,631	445,662	548,662	2,156,874	9.71
1/06 through 12/06	26,393,213	4	257,741	8	924,320	317,888	777,896	2,277,845	8.63
1/07 through 12/07	23,153,338	6	1,199,429	8	784,739	1,340,545	891,921	4,216,634	18.21
1/08 through 12/08	21,785,501	2	211,106	11	607,635	205,765	618,764	1,643,270	7.54
1/09 through 12/09	21,583,198	2	160,282	6	531,687	150,673	374,448	1,217,090	5.64
5 YR. TOTAL	115,132,762	20	2,300,477	38	3,539,012	2,460,533	3,211,691	11,511,713	10.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	5.072	67%	4.927	10.00			
Pure Premium Indicated by National Relativity		24%	3.397	16%	3.103	6.50			
Pure Premium Present on Rate Level		25%	5.136	17%	4.879	10.02			
Pure Premium Derived by Formula		4.686			4.627			9.31	

* 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.
1/05 through 12/05	7,248,778	6	639,840	10	526,235	1,766,193	786,817	3,719,085	51.31
1/06 through 12/06	7,603,145	6	669,235	9	544,207	1,703,459	627,385	3,544,286	46.62
1/07 through 12/07	11,496,633	0	0	4	35,840	0	148,056	183,896	1.60
1/08 through 12/08	8,852,027	5	406,140	10	370,385	1,151,030	367,052	2,294,607	25.92
1/09 through 12/09	4,856,058	1	737,852	3	110,531	885,976	181,901	1,916,260	39.46
5 YR. TOTAL	40,056,641	18	2,453,067	36	1,587,198	5,506,658	2,111,211	11,658,134	29.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		51%	10.086	74%	19.018			29.10	
Pure Premium Indicated by National Relativity		24%	10.639	13%	10.813			21.45	
Pure Premium Present on Rate Level		25%	14.554	13%	18.035			32.59	
Pure Premium Derived by Formula						11.336	17.824	29.16	

CLASS 5069		IRON OR STEEL: ERECTION-CONSTRUCTION OF DWELLINGS NOT OVER TWO STORIES IN HEIGHT							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	76,665	0	0	0	0	0	0	0	0.00
1/06 through 12/06	208,945	0	0	0	0	0	0	0	0.00
1/07 through 12/07	640,875	0	0	0	0	0	0	0	0.00
1/08 through 12/08	229,946	0	0	0	0	0	0	0	0.00
1/09 through 12/09	99,974	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,256,405	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.000	16%	0.000			0.00	
Pure Premium Indicated by National Relativity		9%	27.470	10%	17.660			45.13	
Pure Premium Present on Rate Level		76%	23.546	74%	12.037			35.58	
Pure Premium Derived by Formula						20.367	10.673	31.04	

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.
1/05 through 12/05	48,059,923	3	224,497	12	1,028,243	761,197	900,650	2,914,587	6.07
1/06 through 12/06	49,432,450	3	538,787	19	852,372	597,771	598,998	2,587,928	5.24
1/07 through 12/07	62,734,423	9	844,309	27	993,828	614,562	880,910	3,333,609	5.31
1/08 through 12/08	60,343,529	6	469,797	35	1,757,293	854,281	1,451,498	4,532,869	7.51
1/09 through 12/09	47,931,356	1	220,147	22	664,281	392,740	745,358	2,022,526	4.22
5 YR. TOTAL	268,501,681	22	2,297,537	115	5,296,017	3,220,551	4,577,414	15,391,519	5.73
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		56%	2.828	71%	2.904			5.73	
Pure Premium Indicated by National Relativity		22%	3.932	14%	3.383			7.32	
Pure Premium Present on Rate Level		22%	2.743	15%	2.497			5.24	
Pure Premium Derived by Formula						3.052	2.910	5.96	

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

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CLASS 5146		FURNITURE OR FIXTURES INSTALLATION-PORTABLE-NOC							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	42,976,075	8	456,731	32	522,093	413,748	662,545	2,055,117	4.78
1/06 through 12/06	49,834,982	5	643,960	18	237,569	314,676	413,019	1,609,224	3.23
1/07 through 12/07	56,882,761	8	1,685,504	23	476,254	1,771,433	472,698	4,405,889	7.75
1/08 through 12/08	53,920,194	10	830,929	23	480,003	977,363	474,476	2,762,771	5.12
1/09 through 12/09	39,847,525	10	2,071,492	22	331,787	1,523,467	501,384	4,428,130	11.11
5 YR. TOTAL	243,461,537	41	5,688,616	118	2,047,706	5,000,687	2,524,122	15,261,131	6.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	3.178	67%	3.091	6.27			
Pure Premium Indicated by National Relativity		23%	3.011	16%	2.640	5.65			
Pure Premium Present on Rate Level		24%	2.638	17%	2.358	5.00			
Pure Premium Derived by Formula		3.010			2.894			5.90	

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.
1/05 through 12/05	22,765,436	1	60,447	8	774,555	96,485	278,031	1,209,518	5.31
1/06 through 12/06	29,703,470	1	6,922	8	774,769	2,315	816,427	1,600,433	5.39
1/07 through 12/07	31,877,165	6	481,768	4	27,652	447,526	109,409	1,066,355	3.35
1/08 through 12/08	32,728,930	5	437,979	5	409,224	361,952	278,241	1,487,396	4.55
1/09 through 12/09	42,175,278	1	51,971	5	141,355	37,437	124,077	354,840	0.84
5 YR. TOTAL	159,250,279	14	1,039,087	30	2,127,555	945,715	1,606,185	5,718,542	3.59
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	1.988	51%	1.602	3.59			
Pure Premium Indicated by National Relativity		28%	1.759	24%	1.419	3.18			
Pure Premium Present on Rate Level		28%	2.510	25%	1.802	4.31			
Pure Premium Derived by Formula		2.070			1.608			3.68	

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.
1/05 through 12/05	495,202,410	64	5,844,787	174	5,559,488	6,953,431	5,439,186	23,796,892	4.81
1/06 through 12/06	529,098,886	57	6,350,085	166	4,535,044	5,880,206	5,099,876	21,865,211	4.13
1/07 through 12/07	542,927,474	49	5,294,143	176	6,949,342	4,952,930	6,175,719	23,372,134	4.31
1/08 through 12/08	472,182,695	34	4,092,828	154	5,814,897	3,143,339	4,828,867	17,879,931	3.79
1/09 through 12/09	419,305,620	35	6,289,680	131	6,480,925	4,283,392	5,065,952	22,119,949	5.28
5 YR. TOTAL	2,458,717,085	239	27,871,523	801	29,339,696	25,213,298	26,609,600	109,034,117	4.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.327	100%	2.108	4.44			
Pure Premium Indicated by National Relativity		0%	2.126	0%	1.801	3.93			
Pure Premium Present on Rate Level		0%	2.055	0%	1.997	4.05			
Pure Premium Derived by Formula		2.327			2.108			4.44	

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

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CLASS 5188		AUTOMATIC SPRINKLER INSTALLATION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	47,531,923	5	357,998	20	242,044	438,361	247,367	1,285,770	2.71
1/06 through 12/06	49,842,903	8	481,202	30	614,519	508,507	851,334	2,455,562	4.93
1/07 through 12/07	62,882,632	6	555,464	22	438,912	368,139	408,228	1,770,743	2.82
1/08 through 12/08	63,059,116	9	1,349,073	29	1,114,097	646,187	815,900	3,925,257	6.23
1/09 through 12/09	48,168,823	4	531,602	13	760,111	723,323	855,017	2,870,053	5.96
5 YR. TOTAL	271,485,397	32	3,275,339	114	3,169,683	2,684,517	3,177,846	12,307,385	4.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	2.374	65%	2.159	4.53			
Pure Premium Indicated by National Relativity		24%	2.214	17%	1.957	4.17			
Pure Premium Present on Rate Level		25%	2.177	18%	1.976	4.15			
Pure Premium Derived by Formula		2.286			2.092			4.38	

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.
1/05 through 12/05	615,767,156	77	7,472,661	247	7,494,108	8,831,281	7,535,426	31,333,476	5.09
1/06 through 12/06	635,333,219	69	5,332,880	260	8,133,180	5,766,678	7,393,152	26,625,890	4.19
1/07 through 12/07	676,256,091	55	5,715,571	230	7,258,372	5,700,742	7,144,847	25,819,532	3.82
1/08 through 12/08	618,957,801	60	6,308,969	196	6,901,348	6,473,339	5,865,878	25,549,534	4.13
1/09 through 12/09	554,578,631	50	6,549,487	171	6,077,347	7,577,605	5,601,389	25,805,828	4.65
5 YR. TOTAL	3,100,892,898	311	31,379,568	1,104	35,864,355	34,349,645	33,540,692	135,134,260	4.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.169	100%	2.189	4.36			
Pure Premium Indicated by National Relativity		0%	1.861	0%	1.686	3.55			
Pure Premium Present on Rate Level		0%	2.119	0%	2.213	4.33			
Pure Premium Derived by Formula		2.169			2.189			4.36	

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.
1/05 through 12/05	744,883,411	18	1,974,575	39	813,162	1,368,196	996,915	5,152,848	0.69
1/06 through 12/06	790,805,708	26	3,142,793	53	2,186,942	2,548,363	1,385,223	9,263,321	1.17
1/07 through 12/07	805,252,890	18	1,587,097	39	1,111,847	1,200,958	1,199,670	5,099,572	0.63
1/08 through 12/08	763,784,847	9	1,055,437	43	1,734,746	986,784	1,190,764	4,967,731	0.65
1/09 through 12/09	719,171,059	17	1,754,789	38	1,887,304	1,408,778	1,147,815	6,198,686	0.86
5 YR. TOTAL	3,823,897,915	88	9,514,691	212	7,734,001	7,513,079	5,920,387	30,682,158	0.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		78%	0.451	96%	0.351	0.80			
Pure Premium Indicated by National Relativity		11%	0.437	2%	0.420	0.86			
Pure Premium Present on Rate Level		11%	0.456	2%	0.382	0.84			
Pure Premium Derived by Formula		0.450			0.353			0.80	

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

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CLASS 5192		VENDING OR COIN OPERATED MACHINES-INSTALLATION, SERVICE OR REPAIR & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	56,022,236	6	388,288	27	428,371	622,053	636,189	2,074,901	3.70
1/06 through 12/06	61,068,165	11	1,001,711	16	463,747	856,611	362,603	2,684,672	4.40
1/07 through 12/07	58,849,143	6	506,462	32	1,278,493	498,796	964,423	3,248,174	5.52
1/08 through 12/08	54,490,154	7	484,905	23	354,729	598,024	528,468	1,966,126	3.61
1/09 through 12/09	52,645,328	8	724,955	21	500,070	621,465	555,524	2,402,014	4.56
5 YR. TOTAL	283,075,026	38	3,106,321	119	3,025,410	3,196,949	3,047,207	12,375,887	4.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	2.166	67%	2.206	4.37			
Pure Premium Indicated by National Relativity		25%	1.641	16%	1.666	3.31			
Pure Premium Present on Rate Level		25%	1.996	17%	2.100	4.10			
Pure Premium Derived by Formula			1.992		2.102	4.09			

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.
1/05 through 12/05	96,993,096	20	1,843,018	60	1,301,084	2,524,199	1,860,925	7,529,226	7.76
1/06 through 12/06	112,119,321	23	1,265,129	54	1,208,611	2,084,329	1,701,342	6,259,411	5.58
1/07 through 12/07	128,281,394	17	2,736,505	65	2,901,199	3,755,268	2,797,465	12,190,437	9.50
1/08 through 12/08	124,931,126	6	572,535	46	1,537,935	464,806	1,563,729	4,139,005	3.31
1/09 through 12/09	102,784,918	12	922,619	46	1,896,605	1,100,540	2,751,778	6,671,542	6.49
5 YR. TOTAL	565,109,855	78	7,339,806	271	8,845,434	9,929,142	10,675,239	36,789,621	6.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		84%	2.864	100%	3.646	6.51			
Pure Premium Indicated by National Relativity		8%	3.935	0%	3.328	7.26			
Pure Premium Present on Rate Level		8%	3.605	0%	4.199	7.80			
Pure Premium Derived by Formula			3.009		3.646	6.66			

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.
1/05 through 12/05	39,330,144	1	30,150	12	303,450	26,345	311,473	671,418	1.71
1/06 through 12/06	42,033,231	4	112,321	9	65,792	215,367	480,951	874,431	2.08
1/07 through 12/07	41,523,564	2	43,222	16	190,621	30,908	193,890	458,641	1.10
1/08 through 12/08	29,052,871	2	62,673	8	241,289	16,761	243,575	564,298	1.94
1/09 through 12/09	16,636,274	1	167,673	8	221,986	121,817	212,645	724,121	4.35
5 YR. TOTAL	168,576,084	10	416,039	53	1,023,138	411,198	1,442,534	3,292,909	1.95
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.854	48%	1.100	1.95			
Pure Premium Indicated by National Relativity		30%	3.289	26%	2.591	5.88			
Pure Premium Present on Rate Level		31%	1.800	26%	1.495	3.30			
Pure Premium Derived by Formula			1.878		1.590	3.47			

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

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CLASS 5221		CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS-& DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	337,007,610	41	3,624,259	112	3,775,785	4,834,234	3,542,743	15,777,021	4.68
1/06 through 12/06	364,382,053	27	2,396,277	100	2,918,418	3,210,170	3,052,760	11,577,625	3.18
1/07 through 12/07	373,493,997	28	2,528,770	98	3,010,650	3,010,725	2,707,011	11,257,156	3.01
1/08 through 12/08	311,217,379	33	3,657,094	75	3,447,919	3,500,003	2,959,658	13,564,674	4.36
1/09 through 12/09	251,211,548	25	3,047,761	72	2,243,984	2,961,361	2,457,305	10,710,411	4.26
5 YR. TOTAL	1,637,312,587	154	15,254,161	457	15,396,756	17,516,493	14,719,477	62,886,887	3.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		95%	1.872	100%	1.969	3.84			
Pure Premium Indicated by National Relativity		2%	2.538	0%	2.207	4.75			
Pure Premium Present on Rate Level		3%	1.716	0%	1.785	3.50			
Pure Premium Derived by Formula		1.881			1.969			3.85	

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.
1/05 through 12/05	34,168,389	5	460,154	22	427,135	449,032	440,847	1,777,168	5.20
1/06 through 12/06	28,497,401	2	104,472	13	479,886	157,361	543,480	1,285,199	4.51
1/07 through 12/07	28,130,605	8	1,011,685	13	689,141	2,190,880	1,173,485	5,065,191	18.01
1/08 through 12/08	30,544,818	4	1,107,959	20	1,317,355	917,914	1,210,184	4,553,412	14.91
1/09 through 12/09	27,067,714	2	31,989	11	656,545	65,310	609,349	1,363,193	5.04
5 YR. TOTAL	148,408,927	21	2,716,259	79	3,570,062	3,780,497	3,977,345	14,044,163	9.46
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		54%	4.236	74%	5.227	9.46			
Pure Premium Indicated by National Relativity		23%	4.097	13%	3.686	7.78			
Pure Premium Present on Rate Level		23%	4.478	13%	4.857	9.34			
Pure Premium Derived by Formula		4.260			4.979			9.24	

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.
1/05 through 12/05	13,250,569	1	64,087	4	78,858	0	122,559	265,504	2.00
1/06 through 12/06	14,034,120	2	201,677	2	1,358	584,335	29,141	816,511	5.82
1/07 through 12/07	17,367,086	0	0	7	35,384	0	142,480	177,864	1.02
1/08 through 12/08	12,134,429	1	28,253	5	123,686	7,888	136,005	295,832	2.44
1/09 through 12/09	8,482,849	1	86,579	3	26,721	76,481	92,892	282,673	3.33
5 YR. TOTAL	65,269,053	5	380,596	21	266,007	668,704	523,077	1,838,384	2.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.991	41%	1.826	2.82			
Pure Premium Indicated by National Relativity		35%	2.971	29%	2.516	5.49			
Pure Premium Present on Rate Level		36%	2.272	30%	2.594	4.87			
Pure Premium Derived by Formula		2.145			2.257			4.40	

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

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CLASS 5348		CERAMIC TILE, INDOOR STONE, MARBLE, OR MOSAIC WORK							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	88,883,182	11	545,982	46	911,043	161,634	1,132,545	2,751,204	3.10
1/06 through 12/06	104,885,747	3	446,235	38	1,357,075	242,964	1,314,046	3,360,320	3.20
1/07 through 12/07	105,394,445	18	2,496,065	30	845,569	2,266,017	878,176	6,485,827	6.15
1/08 through 12/08	83,414,534	9	745,895	31	1,110,659	394,394	775,228	3,026,176	3.63
1/09 through 12/09	64,173,587	4	447,980	14	401,990	361,892	331,693	1,543,555	2.41
5 YR. TOTAL	446,751,495	45	4,682,157	159	4,626,336	3,426,901	4,431,688	17,167,082	3.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		62%	2.084	83%	1.759	3.84			
Pure Premium Indicated by National Relativity		19%	2.442	8%	1.873	4.32			
Pure Premium Present on Rate Level		19%	2.159	9%	2.175	4.33			
Pure Premium Derived by Formula		2.166			1.806			3.97	

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.
1/05 through 12/05	3,884,804	1	14,946	0	0	12,772	27,764	55,482	1.43
1/06 through 12/06	3,676,198	0	0	2	33,639	0	37,976	71,615	1.95
1/07 through 12/07	5,348,064	0	0	2	20,530	0	32,903	53,433	1.00
1/08 through 12/08	2,352,100	0	0	1	29,057	0	0	29,057	1.24
1/09 through 12/09	4,456,188	0	0	2	39,732	0	67,822	107,554	2.41
5 YR. TOTAL	19,717,354	1	14,946	7	122,958	12,772	166,465	317,141	1.61
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.699	20%	0.909	1.61			
Pure Premium Indicated by National Relativity		22%	1.785	23%	2.116	3.90			
Pure Premium Present on Rate Level		61%	1.855	57%	1.471	3.33			
Pure Premium Derived by Formula		1.643			1.507			3.15	

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.
1/05 through 12/05	156,673,569	47	3,192,244	75	1,834,015	5,454,271	2,594,588	13,075,118	8.35
1/06 through 12/06	179,951,730	37	2,469,769	93	3,899,779	2,517,392	4,062,602	12,949,542	7.20
1/07 through 12/07	207,269,407	23	3,128,108	94	2,691,171	2,820,313	2,731,622	11,371,214	5.49
1/08 through 12/08	189,181,501	25	3,806,129	74	2,289,236	3,105,401	2,505,115	11,705,581	6.19
1/09 through 12/09	154,185,989	11	1,487,620	42	2,104,294	2,462,812	2,476,068	8,530,794	5.53
5 YR. TOTAL	887,262,196	143	14,083,870	378	12,818,495	16,360,189	14,369,995	57,632,549	6.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		98%	3.032	100%	3.463	6.50			
Pure Premium Indicated by National Relativity		1%	4.114	0%	3.781	7.90			
Pure Premium Present on Rate Level		1%	3.410	0%	4.089	7.50			
Pure Premium Derived by Formula		3.047			3.463			6.51	

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

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CLASS 5437		CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	162,977,098	21	978,256	91	2,198,211	796,489	2,541,717	6,514,673	4.00
1/06 through 12/06	183,298,053	14	1,513,974	113	3,379,912	1,638,673	3,038,367	9,570,926	5.22
1/07 through 12/07	179,692,396	17	2,248,052	107	2,681,185	2,111,028	2,626,576	9,666,841	5.38
1/08 through 12/08	138,747,480	18	1,515,462	88	2,072,579	1,368,608	1,977,837	6,934,486	5.00
1/09 through 12/09	101,585,997	19	2,785,701	44	1,686,066	3,535,907	1,973,864	9,981,538	9.83
5 YR. TOTAL	766,301,024	89	9,041,445	443	12,017,953	9,450,705	12,158,361	42,668,464	5.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		81%	2.748	100%	2.820	5.57			
Pure Premium Indicated by National Relativity		9%	3.189	0%	2.745	5.93			
Pure Premium Present on Rate Level		10%	2.438	0%	2.454	4.89			
Pure Premium Derived by Formula		2.757			2.820			5.58	

CLASS 5443		LATHING & DRIVERS							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	349,095	0	0	0	0	0	0	0	0.00
1/06 through 12/06	411,376	0	0	0	0	0	2,953	2,953	0.72
1/07 through 12/07	435,977	0	0	0	0	0	138	138	0.03
1/08 through 12/08	271,586	0	0	1	1,711	0	12,734	14,445	5.32
1/09 through 12/09	127,155	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,595,189	0	0	1	1,711	0	15,825	17,536	1.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.107	8%	0.992	1.10			
Pure Premium Indicated by National Relativity		47%	1.719	46%	1.841	3.56			
Pure Premium Present on Rate Level		47%	1.899	46%	1.573	3.47			
Pure Premium Derived by Formula		1.707			1.650			3.36	

CLASS 5445		WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD, OR CEMENT BOARD INSTALLATION - WITHIN BUILDINGS & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	171,343,753	27	2,454,176	111	3,518,677	2,085,180	3,698,206	11,756,239	6.86
1/06 through 12/06	186,329,411	28	2,744,756	89	2,833,028	2,483,195	3,029,312	11,090,291	5.95
1/07 through 12/07	194,118,053	36	2,922,120	93	4,011,512	3,248,810	4,275,894	14,458,336	7.45
1/08 through 12/08	168,054,915	32	3,645,357	91	3,959,227	2,071,701	3,316,424	12,992,709	7.73
1/09 through 12/09	122,077,106	13	1,355,784	72	3,828,529	2,028,579	3,207,626	10,420,518	8.54
5 YR. TOTAL	841,923,238	136	13,122,193	456	18,150,973	11,917,465	17,527,462	60,718,093	7.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		97%	3.714	100%	3.497	7.21			
Pure Premium Indicated by National Relativity		1%	3.177	0%	2.658	5.84			
Pure Premium Present on Rate Level		2%	3.447	0%	3.365	6.81			
Pure Premium Derived by Formula		3.703			3.497			7.20	

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

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CLASS 5462		GLAZIER-AWAY FROM SHOP & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	40,494,836	5	239,106	25	845,230	305,854	835,221	2,225,411	5.50
1/06 through 12/06	43,312,289	8	431,857	19	590,371	458,888	593,209	2,074,325	4.79
1/07 through 12/07	51,472,847	6	760,467	13	333,496	681,381	416,981	2,192,325	4.26
1/08 through 12/08	47,724,601	7	1,074,841	20	988,278	628,526	971,527	3,663,172	7.68
1/09 through 12/09	43,539,314	4	620,170	23	1,512,505	517,638	970,126	3,620,439	8.32
5 YR. TOTAL	226,543,887	30	3,126,441	100	4,269,880	2,592,287	3,787,064	13,775,672	6.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		48%	3.265	70%		2.816		6.08	
Pure Premium Indicated by National Relativity		26%	3.562	15%		3.083		6.65	
Pure Premium Present on Rate Level		26%	2.289	15%		2.826		5.12	
Pure Premium Derived by Formula			3.088			2.858		5.95	

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.
1/05 through 12/05	3,554,030	0	0	1	20,343	0	40,794	61,137	1.72
1/06 through 12/06	3,757,218	0	0	0	0	0	1,072	1,072	0.03
1/07 through 12/07	6,193,642	0	0	1	4,898	0	19,950	24,848	0.40
1/08 through 12/08	2,873,177	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,875,565	0	0	1	47,074	0	18,952	66,026	3.52
5 YR. TOTAL	18,253,632	0	0	3	72,315	0	80,768	153,083	0.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.396	26%		0.442		0.84	
Pure Premium Indicated by National Relativity		39%	4.039	37%		3.207		7.25	
Pure Premium Present on Rate Level		39%	3.878	37%		2.935		6.81	
Pure Premium Derived by Formula			3.175			2.387		5.56	

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.
1/05 through 12/05	18,400,566	5	296,089	6	69,953	353,672	112,959	832,673	4.53
1/06 through 12/06	15,623,337	5	272,993	6	238,407	281,634	220,648	1,013,682	6.49
1/07 through 12/07	16,811,635	1	119,998	8	560,622	106,630	452,196	1,239,446	7.37
1/08 through 12/08	16,687,003	3	538,435	6	262,651	692,313	468,658	1,962,057	11.76
1/09 through 12/09	14,471,471	1	3,737	10	355,803	33,535	583,918	976,993	6.75
5 YR. TOTAL	81,994,012	15	1,231,252	36	1,487,436	1,467,784	1,838,379	6,024,851	7.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		39%	3.316	50%		4.032		7.35	
Pure Premium Indicated by National Relativity		30%	4.733	25%		4.797		9.53	
Pure Premium Present on Rate Level		31%	3.710	25%		3.400		7.11	
Pure Premium Derived by Formula			3.863			4.065		7.93	

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

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CLASS 5474		PAINTING NOC & SHOP OPERATIONS, DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	238,119,248	40	2,141,539	99	3,050,416	2,335,920	3,330,915	10,858,790	4.56
1/06 through 12/06	257,808,066	42	3,667,413	78	2,323,886	5,365,419	2,914,851	14,271,569	5.54
1/07 through 12/07	254,359,257	35	3,076,352	83	3,053,222	3,544,423	3,426,022	13,100,019	5.15
1/08 through 12/08	214,735,965	20	2,408,387	83	3,890,036	2,504,789	4,199,962	13,003,174	6.06
1/09 through 12/09	179,630,381	24	3,414,364	75	3,810,145	4,527,058	3,479,298	15,230,865	8.48
5 YR. TOTAL	1,144,652,917	161	14,708,055	418	16,127,705	18,277,609	17,351,048	66,464,417	5.81
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		94%	2.694	100%	3.113	5.81			
Pure Premium Indicated by National Relativity		3%	3.330	0%	3.266	6.60			
Pure Premium Present on Rate Level		3%	2.384	0%	2.917	5.30			
Pure Premium Derived by Formula		2.704			3.113			5.82	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	87,557,189	7	1,115,042	23	875,577	1,000,773	533,153	3,524,545	4.03
1/06 through 12/06	86,855,151	8	803,765	16	499,040	928,252	592,422	2,823,479	3.25
1/07 through 12/07	84,902,315	4	81,971	22	1,990,208	105,867	1,040,468	3,218,514	3.79
1/08 through 12/08	70,992,327	3	55,907	22	982,213	48,128	716,398	1,802,646	2.54
1/09 through 12/09	57,633,246	4	840,755	14	262,319	834,747	341,184	2,279,005	3.95
5 YR. TOTAL	387,940,228	26	2,897,440	97	4,609,357	2,917,767	3,223,625	13,648,189	3.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	1.935	73%	1.583	3.52			
Pure Premium Indicated by National Relativity		20%	2.777	13%	2.074	4.85			
Pure Premium Present on Rate Level		20%	2.244	14%	1.836	4.08			
Pure Premium Derived by Formula		2.165			1.682			3.85	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	35,728,042	3	119,200	19	129,980	52,529	230,176	531,885	1.49
1/06 through 12/06	37,910,557	7	267,953	23	549,056	242,422	619,634	1,679,065	4.43
1/07 through 12/07	37,707,590	9	727,410	20	541,756	457,843	646,309	2,373,318	6.29
1/08 through 12/08	28,146,730	2	365,358	14	449,888	230,129	447,601	1,492,976	5.30
1/09 through 12/09	21,684,722	6	563,712	18	283,949	475,447	362,915	1,686,023	7.78
5 YR. TOTAL	161,177,641	27	2,043,633	94	1,954,629	1,458,370	2,306,635	7,763,267	4.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	2.481	58%	2.336	4.82			
Pure Premium Indicated by National Relativity		26%	3.395	21%	3.198	6.59			
Pure Premium Present on Rate Level		27%	2.916	21%	2.495	5.41			
Pure Premium Derived by Formula		2.836			2.550			5.39	

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

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CLASS 5480		PLASTERING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	734,521	0	0	3	14,157	0	17,907	32,064	4.37
1/06 through 12/06	866,245	0	0	0	0	0	465	465	0.05
1/07 through 12/07	838,372	0	0	0	0	0	0	0	0.00
1/08 through 12/08	563,106	0	0	0	0	0	46,957	46,957	8.34
1/09 through 12/09	427,563	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,429,807	0	0	3	14,157	0	65,329	79,486	2.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.413	12%	1.905	2.32			
Pure Premium Indicated by National Relativity		44%	3.613	44%	2.873	6.49			
Pure Premium Present on Rate Level		45%	3.614	44%	2.460	6.07			
Pure Premium Derived by Formula		3.261			2.575			5.84	

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.
1/05 through 12/05	2,949,134	2	287,697	1	33,712	248,188	25,047	594,644	20.16
1/06 through 12/06	4,886,317	0	0	1	85,360	0	12,219	97,579	2.00
1/07 through 12/07	4,759,322	1	49,179	0	0	44,590	839	94,608	1.99
1/08 through 12/08	4,374,397	1	6,730	4	208,026	8,353	74,376	297,485	6.80
1/09 through 12/09	3,048,379	0	0	0	0	0	1,583	1,583	0.05
5 YR. TOTAL	20,017,549	4	343,606	6	327,098	301,131	114,064	1,085,899	5.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	3.351	22%	2.074	5.43			
Pure Premium Indicated by National Relativity		29%	1.200	31%	1.619	2.82			
Pure Premium Present on Rate Level		53%	2.093	47%	1.693	3.79			
Pure Premium Derived by Formula		2.060			1.754			3.81	

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.
1/05 through 12/05	130,791,779	14	1,784,094	32	1,771,417	1,797,319	2,076,707	7,429,537	5.68
1/06 through 12/06	110,963,894	18	2,753,676	45	1,583,341	2,331,492	2,063,088	8,731,597	7.87
1/07 through 12/07	119,185,419	9	866,093	37	952,774	647,767	1,331,649	3,798,283	3.19
1/08 through 12/08	99,356,268	13	1,219,006	37	1,471,102	1,528,119	2,546,977	6,765,204	6.81
1/09 through 12/09	100,834,156	7	408,264	41	1,271,477	708,676	1,647,123	4,035,540	4.00
5 YR. TOTAL	561,131,516	61	7,031,133	192	7,050,111	7,013,373	9,665,544	30,760,161	5.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		78%	2.509	100%	2.972	5.48			
Pure Premium Indicated by National Relativity		11%	3.330	0%	3.403	6.73			
Pure Premium Present on Rate Level		11%	3.018	0%	3.660	6.68			
Pure Premium Derived by Formula		2.655			2.972			5.63	

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

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CLASS 5507		STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	83,402,955	7	876,470	18	782,459	899,039	408,798	2,966,766	3.56
1/06 through 12/06	89,897,866	7	1,040,504	22	884,234	757,699	784,951	3,467,388	3.86
1/07 through 12/07	73,565,806	3	34,070	18	425,030	64,829	622,558	1,146,487	1.56
1/08 through 12/08	59,369,379	7	660,832	18	1,486,618	829,881	1,273,939	4,251,270	7.16
1/09 through 12/09	54,451,349	4	793,995	12	341,288	937,521	486,896	2,559,700	4.70
5 YR. TOTAL	360,687,355	28	3,405,871	88	3,919,629	3,488,969	3,577,142	14,391,611	3.99
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	2.031	67%	1.959	3.99			
Pure Premium Indicated by National Relativity		23%	2.192	16%	2.011	4.20			
Pure Premium Present on Rate Level		24%	1.805	17%	1.605	3.41			
Pure Premium Derived by Formula		2.014			1.907			3.92	

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.
1/05 through 12/05	1,960,568	0	0	1	9,264	0	8,286	17,550	0.90
1/06 through 12/06	1,353,711	0	0	0	0	0	1,009	1,009	0.08
1/07 through 12/07	194,647	0	0	0	0	0	0	0	0.00
1/08 through 12/08	119,078	0	0	0	0	0	2,556	2,556	2.15
1/09 through 12/09	309,592	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,937,596	0	0	1	9,264	0	11,851	21,115	0.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.235	22%	0.301	0.54			
Pure Premium Indicated by National Relativity		41%	10.498	39%	6.264	16.76			
Pure Premium Present on Rate Level		43%	7.926	39%	8.939	16.87			
Pure Premium Derived by Formula		7.750			5.995			13.75	

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	64,836	0	0	0	0	0	0	0	0.00
1/08 through 12/08	34,974,374	4	250,388	17	721,550	815,879	866,277	2,654,094	7.59
1/09 through 12/09	75,892,854	11	1,434,858	32	943,842	1,926,394	1,167,668	5,472,762	7.21
5 YR. TOTAL	110,932,064	15	1,685,246	49	1,665,392	2,742,273	2,033,945	8,126,856	7.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	3.020	53%	4.306	7.33			
Pure Premium Indicated by National Relativity		30%	3.327	23%	3.086	6.41			
Pure Premium Present on Rate Level		30%	2.803	24%	2.852	5.66			
Pure Premium Derived by Formula		3.047			3.676			6.72	

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

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CLASS 5537		HEATING, VENTILATION, AIR-CONDITIONING AND REFRIGERATION SYSTEMS-INSTALLATION, SERVICE AND REPAIR, SHOP, YARD & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	186,798,842	36	3,243,066	112	1,737,212	2,610,960	2,252,131	9,843,369	5.27
1/06 through 12/06	364,702,273	47	4,449,931	166	4,658,841	4,522,909	4,730,265	18,361,946	5.04
1/07 through 12/07	433,018,527	56	5,846,016	202	4,832,516	6,543,517	5,560,835	22,782,884	5.26
1/08 through 12/08	425,459,075	47	4,832,360	157	4,512,662	4,395,305	3,972,967	17,713,294	4.16
1/09 through 12/09	401,961,980	48	4,463,567	153	6,087,524	4,539,686	5,067,668	20,158,445	5.02
5 YR. TOTAL	1,811,940,697	234	22,834,940	790	21,828,755	22,612,377	21,583,866	88,859,938	4.90
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.465	100%	2.439	4.90			
Pure Premium Indicated by National Relativity		0%	2.678	0%	2.414	5.09			
Pure Premium Present on Rate Level		0%	2.499	0%	2.807	5.31			
Pure Premium Derived by Formula			2.465		2.439	4.90			

CLASS 5538 + +		SHEET METAL WORK-SHOP AND OUTSIDE-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.
1/05 through 12/05	140,654,662	17	1,153,474	81	2,346,703	1,883,900	2,182,368	7,566,445	5.38
1/06 through 12/06	130,485,437	20	998,547	65	2,594,694	1,972,925	2,322,410	7,888,576	6.05
1/07 through 12/07	129,825,361	19	1,425,774	58	2,087,481	1,117,747	2,046,183	6,677,185	5.14
1/08 through 12/08	59,802,392	9	905,789	28	994,547	1,263,084	1,008,041	4,171,461	6.98
1/09 through 12/09	222,792	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	460,990,644	65	4,483,584	232	8,023,425	6,237,656	7,559,002	26,303,667	5.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		70%	2.713	93%	2.993	5.71			
Pure Premium Indicated by National Relativity		15%	3.241	3%	2.914	6.16			
Pure Premium Present on Rate Level		15%	2.803	4%	2.852	5.66			
Pure Premium Derived by Formula			2.806		2.985	5.79			

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.
1/05 through 12/05	74,279,577	26	2,353,488	48	1,437,713	2,581,961	1,575,234	7,948,396	10.70
1/06 through 12/06	81,382,898	30	2,896,399	67	3,035,481	4,620,508	3,518,855	14,071,243	17.29
1/07 through 12/07	83,526,906	21	2,137,843	69	2,495,531	4,264,267	3,472,886	12,370,527	14.81
1/08 through 12/08	80,462,295	17	2,496,669	44	1,754,777	2,746,506	2,128,476	9,126,428	11.34
1/09 through 12/09	73,645,772	25	2,692,913	51	2,109,488	6,345,112	2,616,083	13,763,596	18.69
5 YR. TOTAL	393,297,448	119	12,577,312	279	10,832,990	20,558,354	13,311,534	57,280,190	14.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		93%	5.952	100%	8.612	14.56			
Pure Premium Indicated by National Relativity		3%	7.172	0%	8.308	15.48			
Pure Premium Present on Rate Level		4%	6.688	0%	9.077	15.77			
Pure Premium Derived by Formula			6.018		8.612	14.63			

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

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CLASS 5606		CONTRACTOR--PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						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	
1/05 through 12/05	817,313,998	29	3,030,498	67	2,483,250	2,402,410	3,165,517	11,081,675	1.36
1/06 through 12/06	876,437,851	29	3,567,391	91	4,233,191	3,359,421	4,499,147	15,659,150	1.79
1/07 through 12/07	958,831,320	35	3,918,759	79	4,055,093	4,490,495	2,960,519	15,424,866	1.61
1/08 through 12/08	909,094,040	30	4,081,320	72	3,578,342	4,681,802	2,890,221	15,231,685	1.68
1/09 through 12/09	763,084,341	16	2,196,760	65	2,626,379	2,283,881	2,505,397	9,612,417	1.26
5 YR. TOTAL	4,324,761,550	139	16,794,728	374	16,976,255	17,218,009	16,020,801	67,009,793	1.55
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.781	100%	0.769	1.55			
Pure Premium Indicated by National Relativity		0%	0.741	0%	0.692	1.43			
Pure Premium Present on Rate Level		0%	0.816	0%	0.818	1.63			
Pure Premium Derived by Formula		0.781			0.769			1.55	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	29,979,834	8	523,975	34	848,450	740,084	708,004	2,820,513	9.41
1/06 through 12/06	27,117,147	6	169,076	22	568,642	130,715	748,361	1,616,794	5.96
1/07 through 12/07	21,945,342	2	74,156	25	850,451	67,599	1,077,275	2,069,481	9.43
1/08 through 12/08	17,979,869	0	0	14	561,055	0	405,754	966,809	5.38
1/09 through 12/09	13,489,945	3	368,918	11	226,815	369,519	355,438	1,320,690	9.79
5 YR. TOTAL	110,512,137	19	1,136,125	106	3,055,413	1,307,917	3,294,832	8,794,287	7.96
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	3.793	56%	4.165	7.96			
Pure Premium Indicated by National Relativity		30%	2.219	22%	2.170	4.39			
Pure Premium Present on Rate Level		31%	2.765	22%	3.376	6.14			
Pure Premium Derived by Formula		3.002			3.553			6.56	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	554,069,221	151	13,334,909	499	17,786,947	16,069,043	18,669,443	65,860,342	11.89
1/06 through 12/06	553,336,897	110	13,731,760	456	17,096,655	16,545,193	16,136,362	63,509,970	11.48
1/07 through 12/07	481,128,533	96	12,976,585	432	17,185,302	15,997,303	18,502,565	64,661,755	13.44
1/08 through 12/08	331,715,394	65	8,435,048	270	11,722,705	11,112,507	12,676,652	43,946,912	13.25
1/09 through 12/09	222,637,577	47	7,153,049	173	9,310,901	8,406,540	9,637,274	34,507,764	15.50
5 YR. TOTAL	2,142,887,622	469	55,631,351	1,830	73,102,510	68,130,586	75,622,296	272,486,743	12.72
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	6.007	100%	6.708	12.72			
Pure Premium Indicated by National Relativity		0%	5.455	0%	5.582	11.04			
Pure Premium Present on Rate Level		0%	5.542	0%	6.328	11.87			
Pure Premium Derived by Formula		6.007			6.708			12.72	

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

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CLASS 5651 ++		CARPENTRY-DWELLINGS-THREE STORIES OR LESS							
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.
1/05 through 12/05	25,815,323	4	178,779	15	293,790	174,017	410,809	1,057,395	4.10
1/06 through 12/06	33,705,549	4	288,974	10	521,175	140,620	229,260	1,180,029	3.50
1/07 through 12/07	28,832,119	2	63,997	15	763,471	59,828	793,778	1,681,074	5.83
1/08 through 12/08	17,274,620	4	180,229	9	514,651	170,055	315,630	1,180,565	6.84
1/09 through 12/09	13,701,657	4	261,740	4	93,014	297,927	76,665	729,346	5.32
5 YR. TOTAL	119,329,268	18	973,719	53	2,186,101	842,447	1,826,142	5,828,409	4.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	2.648	72%	2.236	4.88			
Pure Premium Indicated by National Relativity		24%	4.231	14%	4.371	8.60			
Pure Premium Present on Rate Level		24%	5.081	14%	5.706	10.79			
Pure Premium Derived by Formula		3.612			3.021			6.63	

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.
1/05 through 12/05	1,330,025	0	0	0	0	0	6,198	6,198	0.47
1/06 through 12/06	1,156,100	0	0	2	6,789	0	25,175	31,964	2.77
1/07 through 12/07	1,310,290	1	211,713	3	61,115	96,169	61,822	430,819	32.88
1/08 through 12/08	985,962	0	0	2	141,025	0	78,912	219,937	22.31
1/09 through 12/09	550,425	0	0	1	14,043	0	11,390	25,433	4.62
5 YR. TOTAL	5,332,802	1	211,713	8	222,972	96,169	183,497	714,351	13.40
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	8.151	26%	5.244	13.40			
Pure Premium Indicated by National Relativity		28%	12.040	30%	7.788	19.83			
Pure Premium Present on Rate Level		54%	8.545	44%	9.648	18.19			
Pure Premium Derived by Formula		9.453			7.945			17.40	

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.
1/05 through 12/05	757,363	1	20,092	1	820	34,652	4,738	60,302	7.96
1/06 through 12/06	920,256	1	92,062	1	5,362	0	20,472	117,896	12.81
1/07 through 12/07	1,498,518	0	0	1	51,816	0	42,044	93,860	6.26
1/08 through 12/08	886,621	0	0	1	11,379	0	8,050	19,429	2.19
1/09 through 12/09	804,623	1	102,814	1	6,797	148,684	6,903	265,198	32.96
5 YR. TOTAL	4,867,381	3	214,968	5	76,174	183,336	82,207	556,685	11.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	5.982	19%	5.456	11.44			
Pure Premium Indicated by National Relativity		22%	3.756	23%	10.811	14.57			
Pure Premium Present on Rate Level		65%	3.915	58%	4.812	8.73			
Pure Premium Derived by Formula		4.149			6.314			10.46	

* 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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	12,161,139	0	0	0	0	0	3,727	3,727	0.03
1/06 through 12/06	11,878,396	0	0	0	0	0	3,694	3,694	0.03
1/07 through 12/07	11,138,174	0	0	0	0	0	2,279	2,279	0.02
1/08 through 12/08	20,801,146	1	56,657	1	31,197	21,813	6,723	116,390	0.56
1/09 through 12/09	24,395,703	0	0	0	0	0	8,627	8,627	0.04
5 YR. TOTAL	80,374,558	1	56,657	1	31,197	21,813	25,050	134,717	0.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.109	16%	0.058	0.17			
Pure Premium Indicated by National Relativity		35%	0.173	37%	0.199	0.37			
Pure Premium Present on Rate Level		54%	0.161	47%	0.195	0.36			
Pure Premium Derived by Formula		0.159			0.175			0.33	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	5,105,566	0	0	4	264,486	0	88,511	352,997	6.91
1/06 through 12/06	5,319,490	0	0	3	52,849	0	67,212	120,061	2.26
1/07 through 12/07	4,812,360	0	0	4	25,879	0	41,809	67,688	1.41
1/08 through 12/08	3,858,849	0	0	3	321,292	0	169,475	490,767	12.72
1/09 through 12/09	4,392,188	1	176,590	0	0	140,148	12,667	329,405	7.50
5 YR. TOTAL	23,488,453	1	176,590	14	664,506	140,148	379,674	1,360,918	5.79
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	3.581	30%	2.213	5.79			
Pure Premium Indicated by National Relativity		37%	4.243	35%	3.113	7.36			
Pure Premium Present on Rate Level		38%	4.046	35%	3.166	7.21			
Pure Premium Derived by Formula		4.003			2.862			6.87	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	194,043	0	0	0	0	0	0	0	0.00
1/06 through 12/06	338,744	0	0	0	0	0	0	0	0.00
1/07 through 12/07	682,744	1	207,781	0	0	0	0	207,781	30.43
1/08 through 12/08	496,686	0	0	0	0	0	0	0	0.00
1/09 through 12/09	134,307	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,846,524	1	207,781	0	0	0	0	207,781	11.25
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	11.253	9%	0.000	11.25			
Pure Premium Indicated by National Relativity		22%	1.621	23%	2.318	3.94			
Pure Premium Present on Rate Level		69%	3.799	68%	1.835	5.63			
Pure Premium Derived by Formula		3.991			1.781			5.77	

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

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CLASS 6017		DAM OR LOCK CONSTRUCTION: CONCRETE WORK-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	114,266	0	0	0	0	0	0	0	0.00
1/06 through 12/06	154,386	0	0	0	0	0	0	0	0.00
1/07 through 12/07	1,145,831	0	0	0	0	0	0	0	0.00
1/08 through 12/08	625,860	0	0	0	0	0	0	0	0.00
1/09 through 12/09	343,395	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,383,738	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.000	10%	0.000	0.00			
Pure Premium Indicated by National Relativity		27%	4.830	28%	2.659	7.49			
Pure Premium Present on Rate Level		63%	4.153	62%	1.898	6.05			
Pure Premium Derived by Formula		3.920			1.921			5.84	

CLASS 6018		DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING-ALL OPERATIONS & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	114,526	0	0	0	0	0	0	0	0.00
1/06 through 12/06	5,070	0	0	0	0	0	0	0	0.00
1/07 through 12/07	84,845	0	0	0	0	0	0	0	0.00
1/08 through 12/08	1,824,652	0	0	0	0	0	1,970	1,970	0.11
1/09 through 12/09	3,799,173	0	0	1	327,605	0	90,687	418,292	11.01
5 YR. TOTAL	5,828,266	0	0	1	327,605	0	92,657	420,262	7.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	5.621	10%	1.590	7.21			
Pure Premium Indicated by National Relativity		16%	1.554	16%	1.919	3.47			
Pure Premium Present on Rate Level		74%	1.863	74%	0.804	2.67			
Pure Premium Derived by Formula		2.189			1.061			3.25	

CLASS 6045		LEVEE CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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		16%	1.184	16%	1.048	2.23			
Pure Premium Present on Rate Level		84%	1.777	84%	1.183	2.96			
Pure Premium Derived by Formula		1.682			1.161			2.84	

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

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CLASS 6204		DRILLING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	19,758,763	6	84,503	14	1,161,265	113,351	601,045	1,960,164	9.92
1/06 through 12/06	19,921,200	9	876,918	21	699,714	1,224,361	811,662	3,612,655	18.13
1/07 through 12/07	21,116,952	4	630,454	13	182,257	356,903	205,937	1,375,551	6.51
1/08 through 12/08	19,290,842	4	394,661	17	322,225	483,977	509,956	1,710,819	8.87
1/09 through 12/09	15,030,742	2	356,496	6	101,993	531,208	208,676	1,198,373	7.97
5 YR. TOTAL	95,118,499	25	2,343,032	71	2,467,454	2,709,800	2,337,276	9,857,562	10.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	5.057	67%	5.306	10.36			
Pure Premium Indicated by National Relativity		24%	5.470	16%	4.861	10.33			
Pure Premium Present on Rate Level		25%	6.041	17%	5.899	11.94			
Pure Premium Derived by Formula		5.402			5.336			10.74	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	31,402	0	0	0	0	0	0	0	0.00
1/07 through 12/07	4,203	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	35,605	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%	2.108	49%	1.883	3.99			
Pure Premium Present on Rate Level		50%	2.249	49%	1.745	3.99			
Pure Premium Derived by Formula		2.157			1.778			3.94	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	426	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	34,436	0	0	0	0	0	0	0	0.00
1/09 through 12/09	2,699	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	37,561	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		49%	1.276	49%	1.179	2.46			
Pure Premium Present on Rate Level		50%	1.572	50%	1.005	2.58			
Pure Premium Derived by Formula		1.411			1.080			2.49	

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

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CLASS 6214		OIL OR GAS WELL: PERFORATING OF CASING-ALL EMPLOYEES & DRIVERS							
Industry Group: Contracting Hazard Group: 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.
1/05 through 12/05	197,550	0	0	0	0	0	0	0	0.00
1/06 through 12/06	87,675	0	0	0	0	0	0	0	0.00
1/07 through 12/07	82,815	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	368,040	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	4%	0.000	0.00			
Pure Premium Indicated by National Relativity		26%	1.211	27%	1.600	2.81			
Pure Premium Present on Rate Level		70%	2.002	69%	1.273	3.28			
Pure Premium Derived by Formula		1.716			1.310			3.03	

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.
1/05 through 12/05	603	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	21,062	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	21,665	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		49%	4.133	49%	3.172	7.31			
Pure Premium Present on Rate Level		49%	4.070	49%	2.981	7.05			
Pure Premium Derived by Formula		4.019			3.015			7.03	

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.
1/05 through 12/05	419,165,776	63	7,264,813	176	5,392,393	7,971,488	6,746,725	27,375,419	6.53
1/06 through 12/06	468,849,469	68	7,203,031	163	6,337,330	9,125,421	7,259,820	29,925,602	6.38
1/07 through 12/07	451,139,212	47	6,759,671	183	9,179,771	8,096,320	6,418,308	30,454,070	6.75
1/08 through 12/08	344,249,045	43	7,404,028	111	3,454,272	7,398,944	3,389,463	21,646,707	6.29
1/09 through 12/09	279,494,288	32	3,774,930	95	4,511,658	3,690,979	3,630,637	15,608,204	5.59
5 YR. TOTAL	1,962,897,790	253	32,406,473	728	28,875,424	36,283,152	27,444,953	125,010,002	6.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	3.122	100%	3.247	6.37			
Pure Premium Indicated by National Relativity		0%	2.862	0%	2.486	5.35			
Pure Premium Present on Rate Level		0%	2.938	0%	3.182	6.12			
Pure Premium Derived by Formula		3.122			3.247			6.37	

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

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CLASS 6229		IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: 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.
1/05 through 12/05	20,465,900	1	1,627	4	36,858	4,915	43,639	87,039	0.43
1/06 through 12/06	22,817,370	2	130,920	8	297,993	79,580	438,490	946,983	4.15
1/07 through 12/07	20,853,936	3	307,494	7	98,477	267,579	138,446	811,996	3.89
1/08 through 12/08	16,769,356	1	27,658	1	243	27,910	16,962	72,773	0.43
1/09 through 12/09	13,503,567	2	218,498	5	186,103	150,107	222,491	777,199	5.76
5 YR. TOTAL	94,410,129	9	686,197	25	619,674	530,091	860,028	2,695,990	2.86
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	1.383	44%	1.472	2.86			
Pure Premium Indicated by National Relativity		34%	2.215	28%	2.141	4.36			
Pure Premium Present on Rate Level		34%	1.992	28%	2.105	4.10			
Pure Premium Derived by Formula		1.873			1.837			3.71	

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.
1/05 through 12/05	7,008,093	1	31,289	0	0	23,921	14,215	69,425	0.99
1/06 through 12/06	4,344,054	0	0	0	0	0	5,342	5,342	0.12
1/07 through 12/07	2,755,934	0	0	0	0	0	3,024	3,024	0.11
1/08 through 12/08	2,479,418	0	0	2	21,746	0	64,196	85,942	3.47
1/09 through 12/09	3,363,804	0	0	1	32,054	0	43,583	75,637	2.25
5 YR. TOTAL	19,951,303	1	31,289	3	53,800	23,921	130,360	239,370	1.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.426	20%	0.773	1.20			
Pure Premium Indicated by National Relativity		41%	2.792	40%	2.027	4.82			
Pure Premium Present on Rate Level		41%	2.037	40%	1.469	3.51			
Pure Premium Derived by Formula		2.057			1.553			3.61	

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.
1/05 through 12/05	16,584	0	0	0	0	0	0	0	0.00
1/06 through 12/06	185,773	0	0	0	0	0	0	0	0.00
1/07 through 12/07	331,291	0	0	0	0	0	0	0	0.00
1/08 through 12/08	192,185	0	0	0	0	0	0	0	0.00
1/09 through 12/09	180,526	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	906,359	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	8%	0.000	0.00			
Pure Premium Indicated by National Relativity		46%	4.825	46%	3.591	8.42			
Pure Premium Present on Rate Level		47%	5.265	46%	3.495	8.76			
Pure Premium Derived by Formula		4.694			3.260			7.95	

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

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CLASS 6236		OIL OR GAS WELL: INSTALLATION OR RECOVERY OF CASING & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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		43%	5.241	45%	3.820	9.06			
Pure Premium Present on Rate Level		57%	7.390	55%	5.502	12.89			
Pure Premium Derived by Formula		6.466			4.745			11.21	

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.
1/05 through 12/05	11,652	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	104,219	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	6,556	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	122,427	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		49%	0.928	49%	0.791	1.72			
Pure Premium Present on Rate Level		49%	1.113	49%	0.850	1.96			
Pure Premium Derived by Formula		1.000			0.804			1.80	

CLASS 6251		TUNNELING-NOT PNEUMATIC-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	50,333	0	0	0	0	0	0	0	0.00
1/06 through 12/06	158,219	0	0	1	6,867	0	28,921	35,788	22.62
1/07 through 12/07	196,794	0	0	0	0	0	0	0	0.00
1/08 through 12/08	59,801	0	0	0	0	0	457	457	0.76
1/09 through 12/09	709,631	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,174,778	0	0	1	6,867	0	29,378	36,245	3.09
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.584	16%	2.501	3.09			
Pure Premium Indicated by National Relativity		33%	6.238	35%	3.369	9.61			
Pure Premium Present on Rate Level		58%	6.079	49%	13.616	19.70			
Pure Premium Derived by Formula		5.637			8.251			13.89	

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

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CLASS 6252		SHAFT SINKING-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	102,716	0	0	0	0	0	0	0	0.00
1/06 through 12/06	805,869	0	0	0	0	0	0	0	0.00
1/07 through 12/07	529,820	0	0	0	0	0	0	0	0.00
1/08 through 12/08	239,147	0	0	0	0	0	0	0	0.00
1/09 through 12/09	615,905	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,293,457	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.000	12%	0.000	0.00			
Pure Premium Indicated by National Relativity		35%	4.487	37%	2.481	6.97			
Pure Premium Present on Rate Level		54%	5.134	51%	3.658	8.79			
Pure Premium Derived by Formula		4.343			2.784			7.13	

CLASS 6260		TUNNELING-PNEUMATIC-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	30,500	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	30,500	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	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		6%	0.233	6%	2.887	3.12			
Pure Premium Present on Rate Level		92%	4.063	93%	1.353	5.42			
Pure Premium Derived by Formula		3.752			1.432			5.18	

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.
1/05 through 12/05	83,447,475	14	1,411,407	38	2,078,998	920,117	1,349,880	5,760,402	6.90
1/06 through 12/06	90,277,472	8	914,219	53	1,123,768	761,158	1,777,341	4,576,486	5.07
1/07 through 12/07	88,828,224	9	1,805,830	50	1,143,710	1,293,707	1,380,373	5,623,620	6.33
1/08 through 12/08	67,392,394	5	513,433	24	1,320,356	977,620	1,671,529	4,482,938	6.65
1/09 through 12/09	57,665,464	4	169,284	22	783,857	495,205	859,038	2,307,384	4.00
5 YR. TOTAL	387,611,029	40	4,814,173	187	6,450,689	4,447,807	7,038,161	22,750,830	5.87
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		69%	2.906	88%	2.963	5.87			
Pure Premium Indicated by National Relativity		15%	2.972	6%	2.654	5.63			
Pure Premium Present on Rate Level		16%	3.245	6%	2.907	6.15			
Pure Premium Derived by Formula		2.970			2.941			5.91	

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

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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.
1/05 through 12/05	99,867,126	15	1,316,451	25	977,520	1,712,630	1,609,943	5,616,544	5.62
1/06 through 12/06	109,265,732	10	1,086,040	29	1,319,759	1,407,889	1,450,015	5,263,703	4.82
1/07 through 12/07	113,823,347	3	678,101	30	1,163,782	510,432	1,326,096	3,678,411	3.23
1/08 through 12/08	95,571,492	8	1,151,671	39	2,366,088	1,097,418	1,958,384	6,573,561	6.88
1/09 through 12/09	78,111,432	11	2,637,811	41	1,882,717	1,795,896	1,249,118	7,565,542	9.69
5 YR. TOTAL	496,639,129	47	6,870,074	164	7,709,866	6,524,265	7,593,556	28,697,761	5.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		64%	2.936	89%	2.843	5.78			
Pure Premium Indicated by National Relativity		18%	2.276	5%	1.890	4.17			
Pure Premium Present on Rate Level		18%	2.103	6%	2.353	4.46			
Pure Premium Derived by Formula		2.667			2.766			5.43	

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.
1/05 through 12/05	36,417,589	3	149,938	15	535,574	200,200	331,751	1,217,463	3.34
1/06 through 12/06	25,435,019	3	402,883	9	264,386	404,564	238,092	1,309,925	5.15
1/07 through 12/07	20,755,746	2	13,114	3	180,121	38,147	72,625	304,007	1.47
1/08 through 12/08	16,374,791	1	186,575	4	140,995	98,677	121,720	547,967	3.35
1/09 through 12/09	17,064,935	1	91,398	2	85,596	73,215	60,091	310,300	1.82
5 YR. TOTAL	116,048,080	10	843,908	33	1,206,672	814,803	824,279	3,689,662	3.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	1.767	59%	1.412	3.18			
Pure Premium Indicated by National Relativity		28%	2.639	20%	2.493	5.13			
Pure Premium Present on Rate Level		28%	3.572	21%	3.513	7.09			
Pure Premium Derived by Formula		2.517			2.069			4.59	

CLASS 6400		FENCE INSTALLATION AND REPAIR - METAL, VINYL, WOOD, OR PREFABRICATED CONCRETE PANEL FENCE INSTALLED BY HAND							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	17,991,794	5	129,039	11	344,907	134,046	431,756	1,039,748	5.78
1/06 through 12/06	20,186,924	4	280,364	10	58,841	213,880	136,062	689,147	3.41
1/07 through 12/07	21,942,471	2	45,441	12	499,646	27,919	523,886	1,096,892	5.00
1/08 through 12/08	18,206,602	1	64,933	6	94,656	169,413	190,123	519,125	2.85
1/09 through 12/09	16,763,611	1	16,331	12	147,989	11,928	287,628	463,876	2.77
5 YR. TOTAL	95,091,402	13	536,108	51	1,146,039	557,186	1,569,455	3,808,788	4.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	1.769	46%	2.236	4.01			
Pure Premium Indicated by National Relativity		32%	4.374	27%	3.684	8.06			
Pure Premium Present on Rate Level		32%	2.610	27%	2.385	5.00			
Pure Premium Derived by Formula		2.872			2.667			5.54	

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

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CLASS 6503 + +		POTATO CHIP, POPCORN & SNACK CHIP MFG. NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	1.133	100%	1.128	2.26			
Pure Premium Derived by Formula		1.133			1.128			2.26	

CLASS 6504		FOOD PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	133,726,626	13	977,161	26	899,341	706,138	587,033	3,169,673	2.37
1/06 through 12/06	130,766,343	9	464,619	52	1,324,453	259,542	1,158,869	3,207,483	2.45
1/07 through 12/07	141,499,704	13	979,126	30	561,774	894,156	683,279	3,118,335	2.20
1/08 through 12/08	151,053,097	11	532,046	35	999,077	1,058,053	1,290,119	3,879,295	2.57
1/09 through 12/09	126,084,337	3	329,475	30	370,591	283,811	581,399	1,565,276	1.24
5 YR. TOTAL	683,130,107	49	3,282,427	173	4,155,236	3,201,700	4,300,699	14,940,062	2.19
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	1.089	75%	1.098	2.19			
Pure Premium Indicated by National Relativity		21%	1.012	12%	1.113	2.13			
Pure Premium Present on Rate Level		22%	1.133	13%	1.128	2.26			
Pure Premium Derived by Formula		1.083			1.104			2.19	

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.
1/05 through 12/05	2,037,742	0	0	0	0	0	0	0	0.00
1/06 through 12/06	1,884,178	0	0	1	106,142	0	59,861	166,003	8.81
1/07 through 12/07	1,932,868	0	0	2	562,050	0	328,018	890,068	46.05
1/08 through 12/08	334,288	0	0	0	0	0	853	853	0.26
1/09 through 12/09	105,444	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,294,520	0	0	3	668,192	0	388,732	1,056,924	16.79
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	10.615	14%	6.176	16.79			
Pure Premium Indicated by National Relativity		15%	0.721	16%	0.939	1.66			
Pure Premium Present on Rate Level		74%	2.081	70%	1.708	3.79			
Pure Premium Derived by Formula		2.816			2.210			5.03	

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

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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.
1/05 through 12/05	99,722,243	8	618,386	36	624,260	567,101	684,884	2,494,631	2.50
1/06 through 12/06	61,224,234	7	199,941	22	380,049	85,878	485,580	1,151,448	1.88
1/07 through 12/07	101,948,538	8	1,110,288	35	718,881	695,552	636,231	3,160,952	3.10
1/08 through 12/08	60,488,723	2	4,397	13	593,296	0	619,321	1,217,014	2.01
1/09 through 12/09	43,661,403	2	38,199	7	108,346	46,517	229,668	422,730	0.97
5 YR. TOTAL	367,045,141	27	1,971,211	113	2,424,832	1,395,048	2,655,684	8,446,775	2.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	1.198	62%	1.104	2.30			
Pure Premium Indicated by National Relativity		26%	2.096	19%	2.114	4.21			
Pure Premium Present on Rate Level		27%	1.319	19%	1.268	2.59			
Pure Premium Derived by Formula			1.464		1.327	2.79			

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.
1/05 through 12/05	10,206,976	1	30,937	3	163,668	28,508	142,726	365,839	3.59
1/06 through 12/06	10,292,061	3	229,370	2	318,913	658,947	177,134	1,384,364	13.45
1/07 through 12/07	13,731,956	2	94,630	2	4,436	68,693	25,373	193,132	1.41
1/08 through 12/08	13,220,576	0	0	4	134,269	0	77,585	211,854	1.60
1/09 through 12/09	12,759,366	2	223,228	7	192,702	299,337	139,040	854,307	6.70
5 YR. TOTAL	60,210,935	8	578,165	18	813,988	1,055,485	561,858	3,009,496	5.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	2.312	41%	2.686	5.00			
Pure Premium Indicated by National Relativity		36%	2.571	29%	2.917	5.49			
Pure Premium Present on Rate Level		37%	1.908	30%	2.860	4.77			
Pure Premium Derived by Formula			2.256		2.805	5.06			

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	1.720	24%	2.077	3.80			
Pure Premium Present on Rate Level		77%	3.428	76%	2.930	6.36			
Pure Premium Derived by Formula			3.035		2.725	5.76			

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

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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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,266	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,266	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		20%	2.153	21%	1.944	4.10			
Pure Premium Present on Rate Level		80%	2.632	79%	1.288	3.92			
Pure Premium Derived by Formula		2.536			1.426			3.96	

CLASS 6884		SHIP SCALING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	68,476	0	0	0	0	0	0	0	0.00
1/06 through 12/06	58,119	0	0	0	0	0	0	0	0.00
1/07 through 12/07	33,380	0	0	0	0	0	0	0	0.00
1/08 through 12/08	36,921	0	0	0	0	0	0	0	0.00
1/09 through 12/09	19,890	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	216,786	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	4%	0.000	0.00			
Pure Premium Indicated by National Relativity		9%	3.386	10%	2.510	5.90			
Pure Premium Present on Rate Level		87%	5.704	86%	2.625	8.33			
Pure Premium Derived by Formula		5.267			2.509			7.78	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	3.038	100%	1.322	4.36			
Pure Premium Derived by Formula		3.038			1.322			4.36	

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

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EFFECTIVE 4/1/2013

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	193,114	0	0	0	0	0	0	0	0.00
1/06 through 12/06	170,222	0	0	0	0	0	378	378	0.22
1/07 through 12/07	259,092	0	0	0	0	0	0	0	0.00
1/08 through 12/08	137,196	0	0	0	0	0	0	0	0.00
1/09 through 12/09	71,553	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	831,177	0	0	0	0	0	378	378	0.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	6%	0.046	0.05			
Pure Premium Indicated by National Relativity		23%	1.762	25%	0.781	2.54			
Pure Premium Present on Rate Level		71%	3.382	69%	1.472	4.85			
Pure Premium Derived by Formula		2.806			1.214			4.02	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	2.708	100%	3.082	5.79			
Pure Premium Derived by Formula		2.708			3.082			5.79	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	3.393	100%	2.897	6.29			
Pure Premium Derived by Formula		3.393			2.897			6.29	

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

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CLASS		VESSELS-NOC-PROGRAM II-USL ACT							
7047 + +									
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	4.930	100%	3.651	8.58			
Pure Premium Derived by Formula		4.930			3.651			8.58	

CLASS		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-USL ACT							
7050 + +									
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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	8.415	100%	3.187	11.60			
Pure Premium Derived by Formula		8.415			3.187			11.60	

CLASS		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
7090									
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.
1/05 through 12/05	89,960	0	0	0	0	0	604	604	0.67
1/06 through 12/06	128,258	0	0	0	0	0	0	0	0.00
1/07 through 12/07	123,253	0	0	0	0	0	3,432	3,432	2.79
1/08 through 12/08	178,008	0	0	0	0	0	0	0	0.00
1/09 through 12/09	142,877	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	662,356	0	0	0	0	0	4,036	4,036	0.61
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.609	0.61			
Pure Premium Indicated by National Relativity		23%	1.270	24%	3.632	4.90			
Pure Premium Present on Rate Level		72%	3.015	69%	3.430	6.45			
Pure Premium Derived by Formula		2.463			3.281			5.74	

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

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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.
1/05 through 12/05	811	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	811	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%	0.164	0.16			
Pure Premium Present on Rate Level		100%	3.764	100%	3.213	6.98			
Pure Premium Derived by Formula		3.764			3.213			6.98	

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	6.261	100%	6.152	12.41			
Pure Premium Derived by Formula		6.261			6.152			12.41	

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.
1/05 through 12/05	2,187,681	1	6,900	0	0	59,759	17,897	84,556	3.87
1/06 through 12/06	2,193,466	0	0	0	0	0	9,170	9,170	0.42
1/07 through 12/07	2,644,915	0	0	0	0	0	777	777	0.03
1/08 through 12/08	3,107,811	0	0	2	67,883	0	64,078	131,961	4.25
1/09 through 12/09	2,377,216	0	0	3	98,343	0	155,937	254,280	10.70
5 YR. TOTAL	12,511,089	1	6,900	5	166,226	59,759	247,859	480,744	3.84
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	1.384	22%	2.459	3.84			
Pure Premium Indicated by National Relativity		42%	4.272	39%	3.046	7.32			
Pure Premium Present on Rate Level		42%	2.497	39%	2.737	5.23			
Pure Premium Derived by Formula		3.064			2.796			5.86	

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

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CLASS 7222		TRUCKING: OIL FIELD EQUIPMENT-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	100	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	100	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%	3.783	50%	2.791	6.57			
Pure Premium Present on Rate Level		50%	5.885	50%	3.946	9.83			
Pure Premium Derived by Formula		4.834			3.369			8.20	

CLASS 7228		TRUCKING - LOCAL HAULING ONLY & 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.
1/05 through 12/05	460,393,333	107	10,052,658	421	9,037,383	8,707,013	8,507,272	36,304,326	7.89
1/06 through 12/06	496,179,630	96	10,566,061	462	10,741,629	9,281,024	8,696,066	39,284,780	7.92
1/07 through 12/07	533,689,830	96	11,348,010	346	11,376,233	9,337,180	9,066,183	41,127,606	7.71
1/08 through 12/08	515,928,659	65	8,067,850	292	12,446,833	7,992,616	9,034,461	37,541,760	7.28
1/09 through 12/09	506,887,419	75	9,056,658	308	11,691,579	8,676,636	8,552,423	37,977,296	7.49
5 YR. TOTAL	2,513,078,871	439	49,091,237	1,829	55,293,657	43,994,469	43,856,405	192,235,768	7.65
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	4.154	100%	3.496	7.65			
Pure Premium Indicated by National Relativity		0%	3.922	0%	3.136	7.06			
Pure Premium Present on Rate Level		0%	4.535	0%	3.483	8.02			
Pure Premium Derived by Formula		4.154			3.496			7.65	

CLASS 7229		TRUCKING - LONG DISTANCE HAULING & 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.
1/05 through 12/05	578,530,642	130	18,484,127	389	13,461,130	10,774,537	10,199,515	52,919,309	9.15
1/06 through 12/06	670,615,370	154	25,400,918	385	14,379,939	17,459,153	12,350,975	69,590,985	10.38
1/07 through 12/07	699,846,426	143	20,261,066	392	17,834,196	15,286,455	12,033,155	65,414,872	9.35
1/08 through 12/08	626,408,934	117	16,525,330	324	17,294,277	15,861,063	12,094,509	61,775,179	9.86
1/09 through 12/09	573,321,446	131	24,152,646	357	16,504,527	18,884,296	12,666,613	72,208,082	12.60
5 YR. TOTAL	3,148,722,818	675	104,824,087	1,847	79,474,069	78,265,504	59,344,767	321,908,427	10.22
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	5.853	100%	4.370	10.22			
Pure Premium Indicated by National Relativity		0%	5.622	0%	3.977	9.60			
Pure Premium Present on Rate Level		0%	5.779	0%	4.104	9.88			
Pure Premium Derived by Formula		5.853			4.370			10.22	

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

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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.
1/05 through 12/05	4,146,199	0	0	0	0	0	0	0	0.00
1/06 through 12/06	2,019,026	0	0	0	0	0	4,305	4,305	0.21
1/07 through 12/07	2,267,082	1	57,873	1	1,024	89,384	3,982	152,263	6.72
1/08 through 12/08	1,459,629	0	0	0	0	0	2,351	2,351	0.16
1/09 through 12/09	930,333	0	0	2	67,284	0	46,353	113,637	12.21
5 YR. TOTAL	10,822,269	1	57,873	3	68,308	89,384	56,991	272,556	2.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	1.166	19%	1.353	2.52			
Pure Premium Indicated by National Relativity		42%	4.367	40%	4.134	8.50			
Pure Premium Present on Rate Level		42%	3.078	41%	2.212	5.29			
Pure Premium Derived by Formula		3.313			2.818			6.13	

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.
1/05 through 12/05	32,770,949	17	850,048	25	382,315	630,171	422,536	2,285,070	6.97
1/06 through 12/06	30,791,756	10	539,106	20	258,778	348,721	316,862	1,463,467	4.75
1/07 through 12/07	47,796,319	23	1,996,066	53	1,233,656	1,570,870	1,185,120	5,985,712	12.52
1/08 through 12/08	41,874,818	14	957,120	36	801,947	828,828	771,099	3,358,994	8.02
1/09 through 12/09	47,652,322	9	1,105,263	34	714,672	796,186	668,051	3,284,172	6.89
5 YR. TOTAL	200,886,164	73	5,447,603	168	3,391,368	4,174,776	3,363,668	16,377,415	8.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	4.400	73%	3.753	8.15			
Pure Premium Indicated by National Relativity		20%	5.568	13%	4.385	9.95			
Pure Premium Present on Rate Level		21%	4.183	14%	3.512	7.70			
Pure Premium Derived by Formula		4.588			3.801			8.39	

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.
1/05 through 12/05	34,433,190	8	1,648,549	18	441,375	999,298	267,251	3,356,473	9.75
1/06 through 12/06	26,886,038	5	1,133,750	18	256,670	610,531	313,075	2,314,026	8.61
1/07 through 12/07	35,621,303	10	1,402,317	23	975,360	648,269	673,583	3,699,529	10.39
1/08 through 12/08	29,386,025	5	830,855	17	1,026,231	403,997	772,859	3,033,942	10.33
1/09 through 12/09	27,718,065	5	643,222	13	777,898	386,617	796,659	2,604,396	9.40
5 YR. TOTAL	154,044,621	33	5,658,693	89	3,477,534	3,048,712	2,823,427	15,008,366	9.74
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	5.931	67%	3.812	9.74			
Pure Premium Indicated by National Relativity		21%	5.439	16%	3.766	9.21			
Pure Premium Present on Rate Level		22%	5.043	17%	3.753	8.80			
Pure Premium Derived by Formula		5.632			3.795			9.43	

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

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CLASS		DREDGING-ALL TYPES-PROGRAM I							
7333 + +									
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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	3.540	100%	1.341	4.88			
Pure Premium Derived by Formula		3.540			1.341			4.88	

CLASS		DREDGING-ALL TYPES-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL							
7335		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.
1/05 through 12/05	548,028	1	20,155	0	0	29,721	0	49,876	9.10
1/06 through 12/06	410,989	0	0	0	0	0	0	0	0.00
1/07 through 12/07	576,348	0	0	0	0	0	0	0	0.00
1/08 through 12/08	674,680	0	0	0	0	0	0	0	0.00
1/09 through 12/09	586,946	1	151,558	0	0	104,221	8,150	263,929	44.97
5 YR. TOTAL	2,796,991	2	171,713	0	0	133,942	8,150	313,805	11.22
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	6.139	9%	5.080	11.22			
Pure Premium Indicated by National Relativity		11%	5.681	12%	1.310	6.99			
Pure Premium Present on Rate Level		79%	3.927	79%	1.488	5.42			
Pure Premium Derived by Formula		4.341			1.790			6.13	

CLASS		DREDGING-ALL TYPES-PROGRAM II-USL ACT							
7337 + +									
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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	6.354	100%	3.278	9.63			
Pure Premium Derived by Formula		6.354			3.278			9.63	

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

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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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	18,696,256	2	44,912	5	133,808	8,267	79,965	266,952	1.43
1/06 through 12/06	25,426,930	0	0	15	194,541	0	304,690	499,231	1.96
1/07 through 12/07	30,431,055	5	188,267	14	523,394	135,687	591,107	1,438,455	4.73
1/08 through 12/08	32,757,234	1	223,558	12	345,662	154,856	332,201	1,056,277	3.23
1/09 through 12/09	30,008,514	3	33,110	5	75,034	36,255	123,412	267,811	0.89
5 YR. TOTAL	137,319,989	11	489,847	51	1,272,439	335,065	1,431,375	3,528,726	2.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	1.283	54%	1.286	2.57			
Pure Premium Indicated by National Relativity		29%	2.779	23%	2.773	5.55			
Pure Premium Present on Rate Level		30%	2.527	23%	2.480	5.01			
Pure Premium Derived by Formula		2.090			1.903			3.99	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	21,982,350	4	81,237	14	147,364	98,516	254,194	581,311	2.65
1/06 through 12/06	31,865,414	9	566,879	14	112,154	710,306	172,078	1,561,417	4.90
1/07 through 12/07	44,430,146	11	918,161	29	526,638	875,259	508,905	2,828,963	6.37
1/08 through 12/08	27,535,329	12	910,595	35	557,529	586,617	671,931	2,726,672	9.90
1/09 through 12/09	10,769,555	5	771,452	13	109,536	384,019	76,633	1,341,640	12.46
5 YR. TOTAL	136,582,794	41	3,248,324	105	1,453,221	2,654,717	1,683,741	9,040,003	6.62
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	3.442	56%	3.176	6.62			
Pure Premium Indicated by National Relativity		30%	2.598	22%	2.884	5.48			
Pure Premium Present on Rate Level		30%	2.334	22%	2.682	5.02			
Pure Premium Derived by Formula		2.856			3.003			5.86	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	587,851,643	75	7,376,285	254	5,565,488	6,917,791	5,198,287	25,057,851	4.26
1/06 through 12/06	650,100,135	85	7,990,518	254	6,441,071	6,846,207	6,322,120	27,599,916	4.25
1/07 through 12/07	702,650,607	83	7,573,634	278	7,131,830	6,604,796	6,344,145	27,654,405	3.94
1/08 through 12/08	652,214,561	80	9,336,293	274	7,576,403	7,448,198	7,499,696	31,860,590	4.89
1/09 through 12/09	659,149,131	73	8,698,265	250	8,727,981	6,440,317	7,239,241	31,105,804	4.72
5 YR. TOTAL	3,251,966,077	396	40,974,995	1,310	35,442,773	34,257,309	32,603,489	143,278,566	4.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.350	100%	2.056	4.41			
Pure Premium Indicated by National Relativity		0%	2.732	0%	2.604	5.34			
Pure Premium Present on Rate Level		0%	2.061	0%	1.890	3.95			
Pure Premium Derived by Formula		2.350			2.056			4.41	

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

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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.
1/05 through 12/05	46,575,372	14	716,943	42	859,002	671,880	600,255	2,848,080	6.12
1/06 through 12/06	54,862,822	8	151,779	42	1,154,588	241,911	750,120	2,298,398	4.19
1/07 through 12/07	51,349,860	14	892,076	43	1,285,089	811,376	1,588,531	4,577,072	8.91
1/08 through 12/08	58,855,979	9	272,574	32	792,453	198,753	847,250	2,111,030	3.59
1/09 through 12/09	58,413,558	12	660,776	30	677,438	674,172	660,610	2,672,996	4.58
5 YR. TOTAL	270,057,591	57	2,694,148	189	4,768,570	2,598,092	4,446,766	14,507,576	5.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	2.763	74%	2.609	5.37			
Pure Premium Indicated by National Relativity		21%	2.277	13%	2.459	4.74			
Pure Premium Present on Rate Level		22%	2.839	13%	2.707	5.55			
Pure Premium Derived by Formula		2.678			2.602			5.28	

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.
1/05 through 12/05	74,833,980	12	1,259,048	49	395,679	647,237	568,397	2,870,361	3.84
1/06 through 12/06	76,975,699	11	568,438	39	533,432	278,260	553,027	1,933,157	2.51
1/07 through 12/07	79,337,128	13	1,423,828	63	1,259,153	813,119	1,139,654	4,635,754	5.84
1/08 through 12/08	85,344,299	8	694,766	57	1,051,331	910,343	941,331	3,597,771	4.22
1/09 through 12/09	85,771,189	8	553,552	45	1,608,089	626,813	1,117,021	3,905,475	4.55
5 YR. TOTAL	402,262,295	52	4,499,632	253	4,847,684	3,275,772	4,319,430	16,942,518	4.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		62%	2.324	79%	1.888	4.21			
Pure Premium Indicated by National Relativity		19%	2.651	10%	2.479	5.13			
Pure Premium Present on Rate Level		19%	2.498	11%	2.191	4.69			
Pure Premium Derived by Formula		2.419			1.980			4.40	

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	7.089	100%	2.605	9.69			
Pure Premium Derived by Formula		7.089			2.605			9.69	

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

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CLASS		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
7395									
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.
1/05 through 12/05	118,427	0	0	0	0	0	2,141	2,141	1.81
1/06 through 12/06	94,388	0	0	0	0	0	0	0	0.00
1/07 through 12/07	155,361	0	0	0	0	0	0	0	0.00
1/08 through 12/08	264,066	0	0	0	0	0	0	0	0.00
1/09 through 12/09	245,671	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	877,913	0	0	0	0	0	2,141	2,141	0.24
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.000	8%	0.244	0.24			
Pure Premium Indicated by National Relativity		20%	1.404	21%	0.831	2.24			
Pure Premium Present on Rate Level		71%	7.878	71%	2.896	10.77			
Pure Premium Derived by Formula		5.874		2.250		8.12			

CLASS		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-USL ACT							
7398 + +									
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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	11.572	100%	7.496	19.07			
Pure Premium Derived by Formula		11.572		7.496		19.07			

CLASS		AVIATION-AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA							
7402 + +									
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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,218,773	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,218,773	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		0%	0.000	0%	0.044	0.04			
Pure Premium Present on Rate Level		98%	0.087	98%	0.089	0.18			
Pure Premium Derived by Formula		0.085		0.087		0.17			

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

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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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	341,715,561	55	4,622,028	179	4,594,502	4,279,759	4,525,100	18,021,389	5.27
1/06 through 12/06	267,527,543	29	2,136,723	127	2,607,495	2,357,372	2,745,633	9,847,223	3.68
1/07 through 12/07	347,775,607	39	1,973,292	249	3,622,089	2,565,497	5,961,136	14,122,014	4.06
1/08 through 12/08	373,002,909	35	3,820,260	185	3,657,466	3,227,855	5,054,737	15,760,318	4.23
1/09 through 12/09	354,079,881	25	2,932,844	172	3,708,726	3,084,632	4,945,652	14,671,854	4.14
5 YR. TOTAL	1,684,101,501	183	15,485,147	912	18,190,278	15,515,115	23,232,258	72,422,798	4.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.000	100%	2.301	4.30			
Pure Premium Indicated by National Relativity		0%	2.208	0%	2.358	4.57			
Pure Premium Present on Rate Level		0%	2.326	0%	2.202	4.53			
Pure Premium Derived by Formula		2.000			2.301			4.30	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	227,349,311	20	761,833	77	1,381,997	887,637	1,052,312	4,083,779	1.80
1/06 through 12/06	79,181,321	10	865,076	41	787,196	1,777,676	869,455	4,299,403	5.43
1/07 through 12/07	240,873,728	7	487,874	88	1,717,284	528,142	1,211,023	3,944,323	1.64
1/08 through 12/08	290,731,718	7	542,268	99	1,502,421	417,783	1,653,107	4,115,579	1.42
1/09 through 12/09	272,565,002	10	754,981	98	2,031,070	644,022	1,464,211	4,894,284	1.80
5 YR. TOTAL	1,110,701,080	54	3,412,032	403	7,419,968	4,255,260	6,250,108	21,337,368	1.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	0.975	73%	0.946	1.92			
Pure Premium Indicated by National Relativity		21%	0.698	13%	0.535	1.23			
Pure Premium Present on Rate Level		22%	0.715	14%	0.648	1.36			
Pure Premium Derived by Formula		0.860			0.851			1.71	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	15,910	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	15,910	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		23%	9.349	24%	1.456	10.81			
Pure Premium Present on Rate Level		75%	15.082	74%	5.410	20.49			
Pure Premium Derived by Formula		13.462			4.353			17.82	

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

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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.
1/05 through 12/05	27,432,336	0	0	3	58,099	0	91,200	149,299	0.54
1/06 through 12/06	31,290,277	1	83,231	1	11,342	11,930	25,494	131,997	0.42
1/07 through 12/07	40,508,213	1	40,398	3	561,218	39,340	480,985	1,121,941	2.77
1/08 through 12/08	52,967,629	2	460,985	8	121,620	175,841	197,975	956,421	1.81
1/09 through 12/09	34,832,458	1	15,249	1	3	9,079	21,540	45,871	0.13
5 YR. TOTAL	187,030,913	5	599,863	16	752,282	236,190	817,194	2,405,529	1.29
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.723	38%	0.563	1.29			
Pure Premium Indicated by National Relativity		36%	1.248	31%	0.824	2.07			
Pure Premium Present on Rate Level		36%	0.710	31%	0.729	1.44			
Pure Premium Derived by Formula		0.907			0.695			1.60	

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.
1/05 through 12/05	38,632,309	1	23,820	8	11,383	46,442	30,383	112,028	0.29
1/06 through 12/06	44,839,065	0	0	5	123,981	0	67,511	191,492	0.43
1/07 through 12/07	21,433,584	1	15,142	4	46,678	0	83,108	144,928	0.68
1/08 through 12/08	19,035,157	1	146,098	7	224,715	47,455	275,535	693,803	3.65
1/09 through 12/09	18,869,419	2	387,414	3	85,610	223,095	172,365	868,484	4.60
5 YR. TOTAL	142,809,534	5	572,474	27	492,367	316,992	628,902	2,010,735	1.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.746	34%	0.662	1.41			
Pure Premium Indicated by National Relativity		33%	1.837	33%	1.233	3.07			
Pure Premium Present on Rate Level		33%	1.457	33%	0.734	2.19			
Pure Premium Derived by Formula		1.341			0.874			2.22	

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.
1/05 through 12/05	862,195	0	0	0	0	0	0	0	0.00
1/06 through 12/06	3,396,666	0	0	0	0	0	0	0	0.00
1/07 through 12/07	18,560,683	1	13,275	0	0	16,265	10,719	40,259	0.22
1/08 through 12/08	2,045,775	0	0	0	0	0	0	0	0.00
1/09 through 12/09	5,503,195	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	30,368,514	1	13,275	0	0	16,265	10,719	40,259	0.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.044	29%	0.089	0.13			
Pure Premium Indicated by National Relativity		36%	3.052	35%	1.534	4.59			
Pure Premium Present on Rate Level		36%	4.374	36%	2.315	6.69			
Pure Premium Derived by Formula		2.686			1.396			4.08	

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

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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	AMOUNT	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	467,078	0	0	0	0	0	0	0	0.00
1/06 through 12/06	417,734	0	0	0	0	0	0	0	0.00
1/07 through 12/07	22,793,334	1	65,482	0	0	85,571	1,254	152,307	0.67
1/08 through 12/08	35,674,362	0	0	1	102,004	0	55,753	157,757	0.44
1/09 through 12/09	31,827,321	1	62,913	2	902,310	40,994	182,498	1,188,715	3.74
5 YR. TOTAL	91,179,829	2	128,395	3	1,004,314	126,565	239,505	1,498,779	1.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	1.242	30%	0.401	1.64			
Pure Premium Indicated by National Relativity		33%	0.728	35%	0.422	1.15			
Pure Premium Present on Rate Level		34%	2.218	35%	0.812	3.03			
Pure Premium Derived by Formula			1.404		0.552	1.96			

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	AMOUNT	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	1,152,325	2	144,998	0	0	140,036	851	285,885	24.81
1/06 through 12/06	1,434,616	0	0	0	0	0	0	0	0.00
1/07 through 12/07	820,865	0	0	0	0	0	1,623	1,623	0.20
1/08 through 12/08	699,106	0	0	0	0	0	1,311	1,311	0.19
1/09 through 12/09	716,377	0	0	1	2,596	0	996	3,592	0.50
5 YR. TOTAL	4,823,289	2	144,998	1	2,596	140,036	4,781	292,411	6.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	3.060	13%	3.002	6.06			
Pure Premium Indicated by National Relativity		45%	1.439	43%	1.637	3.08			
Pure Premium Present on Rate Level		45%	2.030	44%	1.843	3.87			
Pure Premium Derived by Formula			1.867		1.905	3.77			

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	AMOUNT	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	6,803,725	0	0	0	0	0	0	0	0.00
1/06 through 12/06	8,390,505	0	0	0	0	0	0	0	0.00
1/07 through 12/07	7,422,543	0	0	4	38,146	0	51,263	89,409	1.21
1/08 through 12/08	12,818,011	1	210,003	0	0	137,583	2,402	349,988	2.73
1/09 through 12/09	13,049,226	0	0	0	0	0	3,941	3,941	0.03
5 YR. TOTAL	48,484,010	1	210,003	4	38,146	137,583	57,606	443,338	0.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.512	29%	0.403	0.92			
Pure Premium Indicated by National Relativity		40%	0.617	35%	0.783	1.40			
Pure Premium Present on Rate Level		41%	0.988	36%	1.431	2.42			
Pure Premium Derived by Formula			0.749		0.906	1.66			

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

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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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	28,923,705	2	14,643	10	358,902	72,897	365,953	812,395	2.81
1/06 through 12/06	29,389,442	5	427,316	9	86,747	233,442	207,778	955,283	3.25
1/07 through 12/07	31,475,350	3	552,033	6	150,396	535,578	179,734	1,417,741	4.51
1/08 through 12/08	34,505,102	3	253,444	14	183,398	704,589	384,555	1,525,986	4.42
1/09 through 12/09	32,783,573	0	0	10	184,393	0	224,220	408,613	1.25
5 YR. TOTAL	157,077,172	13	1,247,436	49	963,836	1,546,506	1,362,240	5,120,018	3.26
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	1.408	49%	1.852	3.26			
Pure Premium Indicated by National Relativity		30%	1.808	25%	1.924	3.73			
Pure Premium Present on Rate Level		31%	1.900	26%	1.700	3.60			
Pure Premium Derived by Formula		1.681			1.830			3.51	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	22,812,983	8	1,380,999	14	582,474	1,306,631	517,237	3,787,341	16.60
1/06 through 12/06	11,647,079	2	476,179	14	493,265	281,232	690,523	1,941,199	16.67
1/07 through 12/07	9,330,285	0	0	13	310,394	0	396,062	706,456	7.57
1/08 through 12/08	9,317,999	0	0	12	886,205	0	664,523	1,550,728	16.64
1/09 through 12/09	7,954,641	1	68,327	8	383,936	58,620	253,472	764,355	9.61
5 YR. TOTAL	61,062,987	11	1,925,505	61	2,656,274	1,646,483	2,521,817	8,750,079	14.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	7.503	47%	6.826	14.33			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		65%	3.806	53%	3.931	7.74			
Pure Premium Derived by Formula		5.100			5.292			10.39	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/05 through 12/05	36,794,874	6	1,543,491	42	3,201,520	1,357,151	3,392,073	9,494,235	25.80
1/06 through 12/06	18,857,334	3	618,794	6	570,999	496,718	240,605	1,927,116	10.22
1/07 through 12/07	23,484,983	4	212,969	7	710,905	227,308	651,386	1,802,568	7.68
1/08 through 12/08	26,651,848	7	627,553	12	527,510	489,042	471,285	2,115,390	7.94
1/09 through 12/09	22,434,547	4	993,957	7	304,836	806,182	228,162	2,333,137	10.40
5 YR. TOTAL	128,223,586	24	3,996,764	74	5,315,770	3,376,401	4,983,511	17,672,446	13.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	7.263	85%	6.520	13.78			
Pure Premium Indicated by National Relativity		20%	4.779	7%	4.859	9.64			
Pure Premium Present on Rate Level		20%	7.003	8%	8.089	15.09			
Pure Premium Derived by Formula		6.714			6.529			13.24	

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

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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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	67,741,705	11	924,240	13	260,302	203,907	262,018	1,650,467	2.44
1/06 through 12/06	49,044,537	14	1,755,512	8	97,083	557,567	196,907	2,607,069	5.32
1/07 through 12/07	54,230,555	8	438,785	7	224,685	273,662	161,503	1,098,635	2.03
1/08 through 12/08	38,721,521	1	8,682	5	608,345	0	499,090	1,116,117	2.88
1/09 through 12/09	42,195,023	1	171,582	5	887,049	145,887	519,824	1,724,342	4.09
5 YR. TOTAL	251,933,341	35	3,298,801	38	2,077,464	1,181,023	1,639,342	8,196,630	3.25
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	2.134	53%	1.119	3.25			
Pure Premium Indicated by National Relativity		25%	1.220	23%	1.099	2.32			
Pure Premium Present on Rate Level		26%	2.107	24%	1.272	3.38			
Pure Premium Derived by Formula		1.898			1.151			3.05	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	76,686,134	7	1,383,849	31	900,501	1,090,596	1,114,799	4,489,745	5.86
1/06 through 12/06	73,533,110	8	864,231	30	615,440	1,303,827	860,258	3,643,756	4.96
1/07 through 12/07	79,825,335	9	855,200	32	1,551,645	1,002,250	1,967,266	5,376,361	6.74
1/08 through 12/08	82,818,163	7	1,211,755	30	1,807,762	1,787,675	2,018,540	6,825,732	8.24
1/09 through 12/09	86,841,354	6	1,111,119	28	1,424,287	1,209,001	1,604,108	5,348,515	6.16
5 YR. TOTAL	399,704,096	37	5,426,154	151	6,299,635	6,393,349	7,564,971	25,684,109	6.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	2.934	94%	3.492	6.43			
Pure Premium Indicated by National Relativity		17%	1.877	3%	2.242	4.12			
Pure Premium Present on Rate Level		18%	2.751	3%	3.366	6.12			
Pure Premium Derived by Formula		2.721			3.451			6.17	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	15,323,782	2	210,002	1	3,604	369,780	9,100	592,486	3.87
1/06 through 12/06	13,148,289	2	218,082	2	99,704	207,204	47,118	572,108	4.35
1/07 through 12/07	14,697,683	2	253,350	4	31,691	263,436	103,458	651,935	4.44
1/08 through 12/08	17,606,430	1	223,540	8	106,090	144,513	147,529	621,672	3.53
1/09 through 12/09	17,957,454	0	0	3	55,393	0	114,205	169,598	0.94
5 YR. TOTAL	78,733,638	7	904,974	18	296,482	984,933	421,410	2,607,799	3.31
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	1.526	37%	1.786	3.31			
Pure Premium Indicated by National Relativity		36%	1.468	31%	1.456	2.92			
Pure Premium Present on Rate Level		37%	1.492	32%	1.619	3.11			
Pure Premium Derived by Formula		1.493			1.630			3.12	

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

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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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	5,664,435	0	0	3	37,496	0	37,267	74,763	1.32
1/06 through 12/06	5,446,643	0	0	2	40,978	0	56,432	97,410	1.79
1/07 through 12/07	8,809,635	2	473,031	3	22,345	329,974	26,108	851,458	9.67
1/08 through 12/08	8,225,913	2	91,991	2	58,810	59,223	85,319	295,343	3.59
1/09 through 12/09	8,103,913	1	57,276	4	195,479	22,194	105,877	380,826	4.70
5 YR. TOTAL	36,250,539	5	622,298	14	355,108	411,391	311,003	1,699,800	4.69
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	2.696	32%	1.993	4.69			
Pure Premium Indicated by National Relativity		37%	2.605	34%	2.720	5.33			
Pure Premium Present on Rate Level		37%	2.950	34%	2.459	5.41			
Pure Premium Derived by Formula		2.756			2.399			5.16	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	137,617,230	20	2,445,118	56	1,259,754	1,200,329	1,336,413	6,241,614	4.54
1/06 through 12/06	129,848,147	12	1,128,268	52	2,137,283	803,086	1,646,088	5,714,725	4.40
1/07 through 12/07	141,746,850	17	1,704,050	53	2,168,848	1,702,826	1,427,987	7,003,711	4.94
1/08 through 12/08	198,883,236	23	2,702,349	78	2,479,366	3,197,565	2,478,392	10,857,672	5.46
1/09 through 12/09	155,874,073	10	355,642	42	1,724,705	225,874	1,260,202	3,566,423	2.29
5 YR. TOTAL	763,969,536	82	8,335,427	281	9,769,956	7,129,680	8,149,082	33,384,145	4.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		88%	2.370	100%	2.000	4.37			
Pure Premium Indicated by National Relativity		6%	1.846	0%	1.774	3.62			
Pure Premium Present on Rate Level		6%	2.978	0%	2.374	5.35			
Pure Premium Derived by Formula		2.375			2.000			4.38	

CLASS 7601 + +		TELEPHONE, TELEGRAPH OR FIRE ALARM LINE 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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	14,749,271	3	634,593	10	499,043	218,111	226,251	1,577,998	10.70
1/06 through 12/06	3,832,170	1	10,156	0	0	33,527	4,990	48,673	1.27
1/07 through 12/07	3,102,588	0	0	0	0	0	0	0	0.00
1/08 through 12/08	2,593,495	0	0	3	301,951	0	165,967	467,918	18.04
1/09 through 12/09	2,456,204	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	26,733,728	4	644,749	13	800,994	251,638	397,208	2,094,589	7.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	5.408	28%	2.427	7.84			
Pure Premium Indicated by National Relativity		38%	4.269	36%	2.353	6.62			
Pure Premium Present on Rate Level		39%	2.915	36%	2.324	5.24			
Pure Premium Derived by Formula		4.003			2.363			6.37	

* 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.
1/05 through 12/05	129,747,620	9	529,584	36	658,923	735,509	600,004	2,524,020	1.95
1/06 through 12/06	137,374,993	14	1,599,728	17	409,194	1,419,238	689,672	4,117,832	3.00
1/07 through 12/07	155,828,315	18	1,386,298	31	575,482	1,694,034	945,577	4,601,391	2.95
1/08 through 12/08	168,542,880	10	403,340	32	1,211,320	628,444	1,172,675	3,415,779	2.03
1/09 through 12/09	164,750,685	12	1,362,588	33	957,602	1,365,465	892,230	4,577,885	2.78
5 YR. TOTAL	756,244,493	63	5,281,538	149	3,812,521	5,842,690	4,300,158	19,236,907	2.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		67%	1.203	84%	1.341	2.54			
Pure Premium Indicated by National Relativity		16%	1.276	8%	1.109	2.39			
Pure Premium Present on Rate Level		17%	1.557	8%	1.344	2.90			
Pure Premium Derived by Formula		1.275			1.323			2.60	

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.
1/05 through 12/05	350,474,205	6	364,210	15	362,995	252,298	411,655	1,391,158	0.40
1/06 through 12/06	371,952,125	2	21,545	15	625,507	64,505	344,643	1,056,200	0.28
1/07 through 12/07	475,984,310	4	292,770	26	1,557,956	142,128	1,211,150	3,204,004	0.67
1/08 through 12/08	358,952,653	5	826,342	14	322,705	377,463	370,290	1,896,800	0.53
1/09 through 12/09	342,788,928	1	185,287	12	729,181	260,581	516,586	1,691,635	0.49
5 YR. TOTAL	1,900,152,221	18	1,690,154	82	3,598,344	1,096,975	2,854,324	9,239,797	0.49
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	0.278	61%	0.208	0.49			
Pure Premium Indicated by National Relativity		27%	0.237	19%	0.249	0.49			
Pure Premium Present on Rate Level		28%	0.209	20%	0.227	0.44			
Pure Premium Derived by Formula		0.248			0.220			0.47	

CLASS 7611 + +		TELEPHONE OR CABLE TV LINE INSTALLATION-CONTRACTORS, UNDERGROUND & 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.
1/05 through 12/05	29,276,449	5	269,589	21	435,978	172,156	515,697	1,393,420	4.76
1/06 through 12/06	39,278,610	9	708,270	19	386,538	652,781	268,193	2,015,782	5.13
1/07 through 12/07	42,066,003	8	295,746	24	1,006,822	341,854	845,739	2,490,161	5.92
1/08 through 12/08	37,292,786	5	1,288,635	18	320,696	1,699,706	351,510	3,660,547	9.82
1/09 through 12/09	37,109,795	2	94,376	23	1,009,732	77,809	1,194,764	2,376,681	6.40
5 YR. TOTAL	185,023,643	29	2,656,616	105	3,159,766	2,944,306	3,175,903	11,936,591	6.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	3.144	60%	3.308	6.45			
Pure Premium Indicated by National Relativity		25%	2.187	20%	2.068	4.26			
Pure Premium Present on Rate Level		26%	2.915	20%	2.324	5.24			
Pure Premium Derived by Formula		2.845			2.863			5.71	

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

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CLASS		TELEPHONE OR CABLE TV LINE INSTALLATION-CONTRACTORS, OVERHEAD & DRIVERS							
7612 ++									
Industry Group: Contracting		CONVERTED LOSSES						TOTAL	TOTAL
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	7,865,481	1	353,062	6	172,259	298,127	216,766	1,040,214	13.23
1/06 through 12/06	10,436,872	2	60,520	6	128,493	39,675	77,113	305,801	2.93
1/07 through 12/07	9,899,009	1	28,522	4	27,374	30,141	61,275	147,312	1.49
1/08 through 12/08	8,921,678	0	0	9	201,838	0	186,386	388,224	4.35
1/09 through 12/09	10,034,244	1	105,198	5	265,768	27,474	278,238	676,678	6.74
5 YR. TOTAL	47,157,284	5	547,302	30	795,732	395,417	819,778	2,558,229	5.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	2.848	35%	2.577	5.43			
Pure Premium Indicated by National Relativity		35%	4.874	32%	3.644	8.52			
Pure Premium Present on Rate Level		36%	2.915	33%	2.324	5.24			
Pure Premium Derived by Formula		3.581			2.835			6.42	

CLASS		TELEPHONE OR CABLE TV LINE INSTALLATION-CONTRACTORS, SERVICE LINES AND CONNECTIONS & DRIVERS							
7613 ++									
Industry Group: Contracting		CONVERTED LOSSES						TOTAL	TOTAL
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	31,547,297	4	470,403	19	464,011	552,408	352,631	1,839,453	5.83
1/06 through 12/06	27,665,729	3	233,277	14	712,989	137,970	587,093	1,671,329	6.04
1/07 through 12/07	29,279,908	7	897,076	9	251,844	1,277,588	224,923	2,651,431	9.06
1/08 through 12/08	30,762,865	4	323,498	14	975,491	137,624	1,278,182	2,714,795	8.83
1/09 through 12/09	24,318,479	3	60,316	21	572,265	122,401	679,544	1,434,526	5.90
5 YR. TOTAL	143,574,278	21	1,984,570	77	2,976,600	2,227,991	3,122,373	10,311,534	7.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	3.455	54%	3.727	7.18			
Pure Premium Indicated by National Relativity		28%	3.729	23%	2.980	6.71			
Pure Premium Present on Rate Level		28%	2.915	23%	2.324	5.24			
Pure Premium Derived by Formula		3.381			3.233			6.61	

CLASS		COMBINED DATA FOR CLASSES 7704, 7710 AND 7711							
7704									
Industry Group: Miscellaneous		CONVERTED LOSSES						TOTAL	TOTAL
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	11,203,130	2	21,536	5	17,567	40,389	93,519	173,011	1.54
1/06 through 12/06	9,023,438	0	0	5	126,423	0	150,983	277,406	3.07
1/07 through 12/07	10,672,959	0	0	4	50,907	0	126,349	177,256	1.66
1/08 through 12/08	10,532,081	0	0	7	79,918	0	228,415	308,333	2.93
1/09 through 12/09	9,860,854	2	442,364	3	75,516	366,544	190,017	1,074,441	10.90
5 YR. TOTAL	51,292,462	4	463,900	24	350,331	406,933	789,283	2,010,447	3.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	1.587	34%	2.332	3.92			
Pure Premium Indicated by National Relativity		38%	2.475	33%	2.984	5.46			
Pure Premium Present on Rate Level		39%	1.639	33%	1.987	3.63			
Pure Premium Derived by Formula		1.945			2.433			4.38	

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

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CLASS 7705		AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	19,598,299	1	415,088	14	232,966	467,091	282,490	1,397,635	7.13
1/09 through 12/09	32,131,953	9	666,590	30	304,883	667,565	547,589	2,186,627	6.81
5 YR. TOTAL	51,730,252	10	1,081,678	44	537,849	1,134,656	830,079	3,584,262	6.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	3.131	38%	3.798	6.93			
Pure Premium Indicated by National Relativity		36%	3.804	31%	3.714	7.52			
Pure Premium Present on Rate Level		37%	2.334	31%	2.682	5.02			
Pure Premium Derived by Formula			3.078		3.426	6.50			

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		50%	2.145	50%	2.858	5.00			
Pure Premium Present on Rate Level		50%	1.639	50%	1.987	3.63			
Pure Premium Derived by Formula			1.892		2.423	4.32			

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	1.639	100%	1.987	3.63			
Pure Premium Derived by Formula			1.639		1.987	3.63			

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

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CLASS 7720		POLICE OFFICERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	280,802,284	21	2,474,578	65	1,448,199	1,937,483	1,864,302	7,724,562	2.75
1/06 through 12/06	294,478,881	31	2,022,077	60	1,276,571	2,999,917	1,565,796	7,864,361	2.67
1/07 through 12/07	322,781,511	20	2,088,301	66	1,440,498	1,934,343	2,186,411	7,649,553	2.37
1/08 through 12/08	340,517,093	24	1,486,835	75	999,931	1,959,994	1,802,451	6,249,211	1.84
1/09 through 12/09	318,587,262	16	1,160,805	58	1,142,920	1,687,509	1,716,283	5,707,517	1.79
5 YR. TOTAL	1,557,167,031	112	9,232,596	324	6,308,119	10,519,246	9,135,243	35,195,204	2.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		81%	0.998	100%	1.262			2.26	
Pure Premium Indicated by National Relativity		9%	1.489	0%	1.667			3.16	
Pure Premium Present on Rate Level		10%	1.204	0%	1.311			2.52	
Pure Premium Derived by Formula		1.063		1.262				2.33	

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.
1/05 through 12/05	96,732,209	10	320,442	32	769,141	493,267	1,238,142	2,820,992	2.92
1/06 through 12/06	98,664,348	8	865,019	14	187,235	1,079,601	274,814	2,406,669	2.44
1/07 through 12/07	97,024,780	6	701,705	32	388,319	1,424,747	622,816	3,137,587	3.23
1/08 through 12/08	91,250,524	5	250,999	18	1,494,425	401,276	820,151	2,966,851	3.25
1/09 through 12/09	113,361,528	19	1,879,020	32	581,429	2,311,703	951,974	5,724,126	5.05
5 YR. TOTAL	497,033,389	48	4,017,185	128	3,420,549	5,710,594	3,907,897	17,056,225	3.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		52%	1.496	77%	1.935			3.43	
Pure Premium Indicated by National Relativity		24%	1.345	11%	1.674			3.02	
Pure Premium Present on Rate Level		24%	1.216	12%	1.654			2.87	
Pure Premium Derived by Formula		1.393		1.873				3.27	

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.
1/05 through 12/05	2,647,852	0	0	2	49,900	0	31,962	81,862	3.09
1/06 through 12/06	4,325,691	0	0	1	1,283	0	350	1,633	0.04
1/07 through 12/07	3,008,070	0	0	0	0	0	1,346	1,346	0.05
1/08 through 12/08	3,037,571	0	0	1	10,590	0	10,632	21,222	0.70
1/09 through 12/09	3,182,623	0	0	2	11,149	0	40,906	52,055	1.64
5 YR. TOTAL	16,201,807	0	0	6	72,922	0	85,196	158,118	0.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.450	25%	0.526			0.98	
Pure Premium Indicated by National Relativity		39%	3.118	37%	2.983			6.10	
Pure Premium Present on Rate Level		40%	3.844	38%	3.044			6.89	
Pure Premium Derived by Formula		2.848		2.392				5.24	

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

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CLASS 8001		STORE: FLORIST & DRIVERS							
Industry Group: Goods and Services Hazard Group: 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.
1/05 through 12/05	42,837,010	3	472,179	12	102,258	399,379	87,425	1,061,241	2.48
1/06 through 12/06	42,130,807	5	654,235	8	199,619	635,940	197,967	1,687,761	4.01
1/07 through 12/07	46,382,712	6	410,517	13	1,001,210	573,961	626,785	2,612,473	5.63
1/08 through 12/08	43,773,339	3	285,605	17	434,928	81,219	506,977	1,308,729	2.99
1/09 through 12/09	39,938,451	9	750,776	17	159,905	460,083	248,944	1,619,708	4.06
5 YR. TOTAL	215,062,319	26	2,573,312	67	1,897,920	2,150,582	1,668,098	8,289,912	3.86
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	2.079	46%	1.776	3.86			
Pure Premium Indicated by National Relativity		33%	1.130	27%	1.470	2.60			
Pure Premium Present on Rate Level		34%	0.919	27%	1.072	1.99			
Pure Premium Derived by Formula		1.371			1.503			2.87	

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.
1/05 through 12/05	57,780,533	9	106,839	22	406,681	148,918	520,910	1,183,348	2.05
1/06 through 12/06	56,647,454	3	160,320	9	163,256	274,659	237,649	835,884	1.48
1/07 through 12/07	58,838,644	6	205,142	29	373,018	331,351	669,115	1,578,626	2.68
1/08 through 12/08	52,773,858	3	40,615	12	143,866	59,167	316,610	560,258	1.06
1/09 through 12/09	54,907,383	6	109,881	3	30,013	211,644	159,744	511,282	0.93
5 YR. TOTAL	280,947,872	27	622,797	75	1,116,834	1,025,739	1,904,028	4,669,398	1.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.619	53%	1.043	1.66			
Pure Premium Indicated by National Relativity		32%	0.953	23%	1.399	2.35			
Pure Premium Present on Rate Level		32%	0.899	24%	1.139	2.04			
Pure Premium Derived by Formula		0.815			1.148			1.96	

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.
1/05 through 12/05	328,878,898	39	3,608,598	118	2,037,554	3,426,586	2,530,730	11,603,468	3.53
1/06 through 12/06	345,924,149	41	2,250,065	120	2,250,920	1,986,050	2,060,098	8,547,133	2.47
1/07 through 12/07	348,214,726	42	2,394,413	119	2,556,245	2,023,680	2,553,310	9,527,648	2.74
1/08 through 12/08	354,838,208	49	3,608,128	146	2,399,588	3,240,359	3,138,178	12,386,253	3.49
1/09 through 12/09	361,286,124	50	2,400,024	125	2,135,697	2,474,553	2,764,813	9,775,087	2.71
5 YR. TOTAL	1,739,142,105	221	14,261,228	628	11,380,004	13,151,228	13,047,129	51,839,589	2.98
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		86%	1.474	100%	1.506	2.98			
Pure Premium Indicated by National Relativity		7%	1.074	0%	1.309	2.38			
Pure Premium Present on Rate Level		7%	1.283	0%	1.423	2.71			
Pure Premium Derived by Formula		1.433			1.506			2.94	

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

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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.
1/05 through 12/05	654,365,553	55	2,456,076	159	2,082,059	3,554,382	3,244,817	11,337,334	1.73
1/06 through 12/06	649,267,302	46	2,552,172	142	2,501,097	2,676,293	3,712,757	11,442,319	1.76
1/07 through 12/07	646,921,746	38	2,282,661	122	1,935,577	2,691,486	2,864,115	9,773,839	1.51
1/08 through 12/08	615,543,713	37	1,968,537	123	1,880,204	1,784,029	2,519,829	8,152,599	1.32
1/09 through 12/09	557,953,100	32	2,049,920	95	1,008,951	2,223,482	1,813,960	7,096,313	1.27
5 YR. TOTAL	3,124,051,414	208	11,309,366	641	9,407,888	12,929,672	14,155,478	47,802,404	1.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		82%	0.663	100%	0.867	1.53			
Pure Premium Indicated by National Relativity		9%	0.609	0%	0.764	1.37			
Pure Premium Present on Rate Level		9%	0.628	0%	0.837	1.47			
Pure Premium Derived by Formula		0.655			0.867			1.52	

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.
1/05 through 12/05	235,132,138	15	902,010	71	727,164	1,080,698	1,049,342	3,759,214	1.60
1/06 through 12/06	238,212,371	11	691,279	60	1,028,504	360,906	1,252,356	3,333,045	1.40
1/07 through 12/07	246,882,953	13	857,914	48	647,082	597,594	931,466	3,034,056	1.23
1/08 through 12/08	244,482,338	11	786,137	33	431,550	713,920	876,459	2,808,066	1.15
1/09 through 12/09	224,000,529	11	648,069	43	1,327,120	724,985	799,601	3,499,775	1.56
5 YR. TOTAL	1,188,710,329	61	3,885,409	255	4,161,420	3,478,103	4,909,224	16,434,156	1.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	0.677	82%	0.706	1.38			
Pure Premium Indicated by National Relativity		20%	0.890	9%	1.054	1.94			
Pure Premium Present on Rate Level		20%	0.764	9%	0.826	1.59			
Pure Premium Derived by Formula		0.737			0.748			1.49	

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.
1/05 through 12/05	157,461,987	1	70,299	7	64,929	36,969	164,725	336,922	0.21
1/06 through 12/06	167,114,736	4	144,438	8	71,171	39,864	233,298	488,771	0.29
1/07 through 12/07	174,437,739	5	266,950	8	353,687	380,731	293,552	1,294,920	0.74
1/08 through 12/08	166,415,408	4	351,151	6	119,303	219,275	166,375	856,104	0.52
1/09 through 12/09	166,420,777	1	6,325	8	235,184	38,662	151,143	431,314	0.26
5 YR. TOTAL	831,850,647	15	839,163	37	844,274	715,501	1,009,093	3,408,031	0.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.202	43%	0.207	0.41			
Pure Premium Indicated by National Relativity		33%	0.204	28%	0.223	0.43			
Pure Premium Present on Rate Level		34%	0.246	29%	0.237	0.48			
Pure Premium Derived by Formula		0.218			0.220			0.44	

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

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CLASS 8015		QUICK PRINTING-COPYING OR DUPLICATION 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.
1/05 through 12/05	41,791,788	1	55,003	1	46	34,203	13,005	102,257	0.25
1/06 through 12/06	43,962,527	3	521,782	5	23,141	280,659	84,870	910,452	2.07
1/07 through 12/07	51,317,232	1	119	6	6,845	4,842	72,141	83,947	0.16
1/08 through 12/08	48,252,585	2	46,900	4	40,864	109,327	44,398	241,489	0.50
1/09 through 12/09	45,623,467	2	80,668	3	123,135	64,053	58,863	326,719	0.72
5 YR. TOTAL	230,947,599	9	704,472	19	194,031	493,084	273,277	1,664,864	0.72
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.389	37%	0.332	0.72			
Pure Premium Indicated by National Relativity		38%	0.390	31%	0.464	0.85			
Pure Premium Present on Rate Level		39%	0.348	32%	0.583	0.93			
Pure Premium Derived by Formula		0.373		0.453		0.83			

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.
1/05 through 12/05	1,838,641,606	163	8,165,160	523	8,086,648	10,263,995	9,675,431	36,191,234	1.97
1/06 through 12/06	2,024,376,982	172	8,729,279	583	9,358,004	9,593,129	13,674,040	41,354,452	2.04
1/07 through 12/07	2,782,011,955	174	8,239,281	689	10,545,634	8,986,869	16,161,404	43,933,188	1.58
1/08 through 12/08	2,330,990,113	150	8,936,682	540	8,213,003	9,043,306	12,574,481	38,767,472	1.66
1/09 through 12/09	2,318,981,919	172	8,981,136	493	8,824,789	9,555,807	13,986,832	41,348,564	1.78
5 YR. TOTAL	11,295,002,575	831	43,051,538	2,828	45,028,078	47,443,106	66,072,188	201,594,910	1.79
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.780	100%	1.005	1.79			
Pure Premium Indicated by National Relativity		0%	0.674	0%	0.931	1.61			
Pure Premium Present on Rate Level		0%	0.784	0%	0.994	1.78			
Pure Premium Derived by Formula		0.780		1.005		1.79			

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.
1/05 through 12/05	492,529,857	46	2,510,933	201	3,437,331	2,188,146	3,858,465	11,994,875	2.44
1/06 through 12/06	556,324,943	46	2,785,679	209	4,924,032	2,890,148	5,856,773	16,456,632	2.96
1/07 through 12/07	595,269,421	49	3,004,419	202	3,611,114	3,338,321	3,917,594	13,871,448	2.33
1/08 through 12/08	569,101,033	44	3,191,406	205	4,368,909	1,921,609	4,886,832	14,368,756	2.52
1/09 through 12/09	562,487,650	41	4,143,000	161	3,504,343	3,001,980	3,177,969	13,827,292	2.46
5 YR. TOTAL	2,775,712,904	226	15,635,437	978	19,845,729	13,340,204	21,697,633	70,519,003	2.54
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		97%	1.278	100%	1.262	2.54			
Pure Premium Indicated by National Relativity		1%	1.358	0%	1.527	2.89			
Pure Premium Present on Rate Level		2%	1.102	0%	1.172	2.27			
Pure Premium Derived by Formula		1.275		1.262		2.54			

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

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CLASS 8021		STORE: MEAT, FISH OR POULTRY DEALER-WHOLESALE							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	210,220,531	19	335,677	43	590,273	720,619	1,052,491	2,699,060	1.28
1/06 through 12/06	228,775,634	23	910,477	64	1,216,066	807,710	1,573,222	4,507,475	1.97
1/07 through 12/07	250,097,236	10	452,392	58	767,807	480,326	1,662,322	3,362,847	1.35
1/08 through 12/08	137,095,392	10	489,086	33	799,599	962,374	1,416,412	3,667,471	2.68
1/09 through 12/09	196,681,189	9	232,581	39	615,946	505,800	1,307,562	2,661,889	1.35
5 YR. TOTAL	1,022,869,982	71	2,420,213	237	3,989,691	3,476,829	7,012,009	16,898,742	1.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		60%	0.627	88%	1.025			1.65	
Pure Premium Indicated by National Relativity		20%	1.191	6%	1.604			2.80	
Pure Premium Present on Rate Level		20%	0.897	6%	1.151			2.05	
Pure Premium Derived by Formula		0.794		1.067				1.86	

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.
1/05 through 12/05	7,518,229	0	0	4	20,811	0	15,396	36,207	0.48
1/06 through 12/06	9,368,793	1	101,666	4	66,039	115,390	88,948	372,043	3.97
1/07 through 12/07	9,990,545	0	0	5	25,828	0	68,564	94,392	0.95
1/08 through 12/08	10,111,235	2	125,323	3	192,949	162,366	440,333	920,971	9.11
1/09 through 12/09	8,698,322	1	74,097	3	52,905	28,513	49,233	204,748	2.35
5 YR. TOTAL	45,687,124	4	301,086	19	358,532	306,269	662,474	1,628,361	3.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.444	28%	2.120			3.56	
Pure Premium Indicated by National Relativity		40%	1.056	36%	1.648			2.70	
Pure Premium Present on Rate Level		41%	1.085	36%	1.395			2.48	
Pure Premium Derived by Formula		1.142		1.689				2.83	

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.
1/05 through 12/05	54,624,740	9	424,396	15	376,162	428,731	414,200	1,643,489	3.01
1/06 through 12/06	60,770,229	6	611,224	27	389,467	1,045,754	422,250	2,468,695	4.06
1/07 through 12/07	70,543,053	7	811,728	31	408,928	555,837	472,863	2,249,356	3.19
1/08 through 12/08	83,262,523	10	1,253,836	37	695,310	518,262	671,419	3,138,827	3.77
1/09 through 12/09	133,782,609	14	641,433	49	1,039,889	443,871	1,215,179	3,340,372	2.50
5 YR. TOTAL	402,983,154	46	3,742,617	159	2,909,756	2,992,455	3,195,911	12,840,739	3.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		46%	1.651	65%	1.536			3.19	
Pure Premium Indicated by National Relativity		27%	1.075	17%	1.241			2.32	
Pure Premium Present on Rate Level		27%	1.192	18%	1.362			2.55	
Pure Premium Derived by Formula		1.372		1.455				2.83	

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

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CLASS 8033		STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	428,321,097	26	1,175,156	136	2,489,998	735,861	3,365,036	7,766,051	1.81
1/06 through 12/06	474,715,856	31	1,427,957	133	1,707,842	2,627,910	2,684,811	8,448,520	1.78
1/07 through 12/07	516,683,087	33	1,796,921	123	2,386,284	1,959,904	3,311,646	9,454,755	1.83
1/08 through 12/08	534,660,344	30	2,163,535	128	2,258,282	2,833,610	3,053,217	10,308,644	1.93
1/09 through 12/09	567,015,890	44	4,753,362	120	1,670,032	3,744,273	3,137,317	13,304,984	2.35
5 YR. TOTAL	2,521,396,274	164	11,316,931	640	10,512,438	11,901,558	15,552,027	49,282,954	1.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		86%	0.866	100%	1.089			1.96	
Pure Premium Indicated by National Relativity		7%	0.962	0%	1.239			2.20	
Pure Premium Present on Rate Level		7%	0.896	0%	1.005			1.90	
Pure Premium Derived by Formula		0.875		1.089				1.96	

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	0.784	100%	0.994			1.78	
Pure Premium Derived by Formula		0.784		0.994				1.78	

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.
1/05 through 12/05	151,604,339	23	787,916	59	847,293	1,152,192	999,281	3,786,682	2.50
1/06 through 12/06	163,023,034	15	475,666	66	1,105,439	780,854	1,747,740	4,109,699	2.52
1/07 through 12/07	181,592,620	15	670,990	57	613,314	767,102	1,397,287	3,448,693	1.90
1/08 through 12/08	153,751,949	15	1,378,742	41	864,448	1,755,005	1,514,460	5,512,655	3.59
1/09 through 12/09	118,836,566	7	617,891	28	518,590	569,636	928,912	2,635,029	2.22
5 YR. TOTAL	768,808,508	75	3,931,205	251	3,949,084	5,024,789	6,587,680	19,492,758	2.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		57%	1.025	91%	1.510			2.54	
Pure Premium Indicated by National Relativity		21%	0.713	4%	1.064			1.78	
Pure Premium Present on Rate Level		22%	1.030	5%	1.625			2.66	
Pure Premium Derived by Formula		0.961		1.498				2.46	

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

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CLASS 8044		STORE: FURNITURE & DRIVERS							
Industry Group: Goods and Services Hazard Group: 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.
1/05 through 12/05	305,585,943	39	3,160,426	150	3,160,220	2,560,484	2,855,848	11,736,978	3.84
1/06 through 12/06	325,294,449	44	4,856,959	163	2,664,952	3,680,278	3,425,472	14,627,661	4.50
1/07 through 12/07	318,881,741	39	3,561,410	120	2,330,485	2,679,863	2,677,763	11,249,521	3.53
1/08 through 12/08	293,200,526	36	3,446,495	121	2,355,473	2,280,283	2,353,231	10,435,482	3.56
1/09 through 12/09	269,258,770	18	613,063	111	2,022,256	517,317	2,223,713	5,376,349	2.00
5 YR. TOTAL	1,512,221,429	176	15,638,353	665	12,533,386	11,718,225	13,536,027	53,425,991	3.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		99%	1.863	100%	1.670	3.53			
Pure Premium Indicated by National Relativity		0%	1.611	0%	1.657	3.27			
Pure Premium Present on Rate Level		1%	2.080	0%	1.971	4.05			
Pure Premium Derived by Formula		1.865			1.670			3.54	

CLASS 8045		STORE: DRUG - 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.
1/05 through 12/05	299,364,099	16	1,431,753	22	546,628	1,086,850	580,901	3,646,132	1.22
1/06 through 12/06	286,107,134	11	586,487	16	198,114	585,573	290,270	1,660,444	0.58
1/07 through 12/07	262,639,185	6	145,498	16	284,855	197,583	283,726	911,662	0.35
1/08 through 12/08	339,261,918	4	219,938	28	380,663	89,621	607,163	1,297,385	0.38
1/09 through 12/09	342,298,718	9	754,157	19	622,228	1,145,290	521,402	3,043,077	0.89
5 YR. TOTAL	1,529,671,054	46	3,137,833	101	2,032,488	3,104,917	2,283,462	10,558,700	0.69
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	0.338	68%	0.352	0.69			
Pure Premium Indicated by National Relativity		25%	0.279	16%	0.317	0.60			
Pure Premium Present on Rate Level		26%	0.355	16%	0.400	0.76			
Pure Premium Derived by Formula		0.328			0.354			0.68	

CLASS 8046		STORE: AUTOMOBILE PARTS & ACCESSORIES- NOC & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	205,348,868	27	1,672,339	51	423,848	1,312,923	1,567,618	4,976,728	2.42
1/06 through 12/06	208,795,152	21	1,418,083	73	2,381,128	1,469,368	2,565,933	7,834,512	3.75
1/07 through 12/07	212,472,494	21	1,205,181	53	1,011,112	1,051,923	1,148,063	4,416,279	2.08
1/08 through 12/08	216,528,129	32	2,286,987	51	1,357,406	2,969,319	1,628,492	8,242,274	3.81
1/09 through 12/09	239,878,824	17	830,502	63	1,590,556	1,035,137	2,369,277	5,825,472	2.43
5 YR. TOTAL	1,083,023,467	118	7,413,092	291	6,764,050	7,838,670	9,279,383	31,295,195	2.89
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		68%	1.309	98%	1.581	2.89			
Pure Premium Indicated by National Relativity		16%	1.106	1%	1.293	2.40			
Pure Premium Present on Rate Level		16%	1.160	1%	1.422	2.58			
Pure Premium Derived by Formula		1.253			1.577			2.83	

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

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CLASS 8047		STORE: DRUG-WHOLESALE							
Industry Group: Goods and Services Hazard Group: 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.
1/05 through 12/05	24,001,004	0	0	0	0	0	13,089	13,089	0.06
1/06 through 12/06	23,096,839	2	23,763	1	149	45,025	30,233	99,170	0.43
1/07 through 12/07	42,339,575	1	54,345	1	1,048	45,728	26,165	127,286	0.30
1/08 through 12/08	47,066,092	0	0	3	18,186	0	27,793	45,979	0.10
1/09 through 12/09	39,720,550	2	134,937	4	37,228	126,754	66,312	365,231	0.92
5 YR. TOTAL	176,224,060	5	213,045	9	56,611	217,507	163,592	650,755	0.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.153	31%	0.216	0.37			
Pure Premium Indicated by National Relativity		38%	0.555	34%	0.552	1.11			
Pure Premium Present on Rate Level		38%	0.512	35%	0.485	1.00			
Pure Premium Derived by Formula		0.442			0.424			0.87	

CLASS 8058		BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	201,683,319	11	1,039,749	50	945,912	633,429	1,356,732	3,975,822	1.97
1/06 through 12/06	200,428,475	25	1,697,286	52	988,202	2,272,202	1,657,726	6,615,416	3.30
1/07 through 12/07	191,987,250	25	2,048,641	60	1,733,061	2,026,024	1,946,849	7,754,575	4.04
1/08 through 12/08	155,798,476	10	423,701	38	729,182	1,129,206	1,051,534	3,333,623	2.14
1/09 through 12/09	147,761,712	22	867,750	54	571,242	1,227,966	1,211,667	3,878,625	2.63
5 YR. TOTAL	897,659,232	93	6,077,127	254	4,967,599	7,288,827	7,224,508	25,558,061	2.85
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		62%	1.230	92%	1.617	2.85			
Pure Premium Indicated by National Relativity		19%	1.364	4%	1.813	3.18			
Pure Premium Present on Rate Level		19%	1.110	4%	1.440	2.55			
Pure Premium Derived by Formula		1.233			1.618			2.85	

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.
1/05 through 12/05	63,389,824	2	154,973	6	177,162	288,120	315,241	935,496	1.48
1/06 through 12/06	68,865,410	5	357,615	5	10,432	362,050	49,082	779,179	1.13
1/07 through 12/07	52,746,351	0	0	1	446	0	46,741	47,187	0.09
1/08 through 12/08	51,922,808	2	16,606	2	8,457	12,700	42,364	80,127	0.15
1/09 through 12/09	63,828,925	1	27,152	7	70,078	39,887	164,464	301,581	0.47
5 YR. TOTAL	300,753,318	10	556,346	21	266,575	702,757	617,892	2,143,570	0.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.274	39%	0.439	0.71			
Pure Premium Indicated by National Relativity		38%	0.272	30%	0.423	0.70			
Pure Premium Present on Rate Level		38%	0.296	31%	0.495	0.79			
Pure Premium Derived by Formula		0.282			0.452			0.73	

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

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CLASS 8102		SEED MERCHANT							
Industry Group: Goods and Services Hazard Group: 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.
1/05 through 12/05	12,907,521	0	0	3	41,775	0	51,560	93,335	0.72
1/06 through 12/06	14,195,687	0	0	0	0	0	15,321	15,321	0.11
1/07 through 12/07	15,592,214	0	0	2	20,325	0	31,039	51,364	0.33
1/08 through 12/08	21,949,173	1	16,737	1	1,476	1,804	12,799	32,816	0.15
1/09 through 12/09	20,180,451	0	0	3	26,536	0	29,223	55,759	0.28
5 YR. TOTAL	84,825,046	1	16,737	9	90,112	1,804	139,942	248,595	0.29
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.126	33%	0.167	0.29			
Pure Premium Indicated by National Relativity		38%	1.080	33%	1.275	2.36			
Pure Premium Present on Rate Level		39%	0.934	34%	1.195	2.13			
Pure Premium Derived by Formula		0.804			0.882			1.69	

CLASS 8103		WOOL MERCHANT							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	8,240,685	0	0	4	21,442	0	49,293	70,735	0.86
1/06 through 12/06	7,281,238	0	0	1	200	0	2,910	3,110	0.04
1/07 through 12/07	7,010,310	0	0	2	14,095	0	99,416	113,511	1.62
1/08 through 12/08	4,503,460	0	0	3	45,872	0	61,797	107,669	2.39
1/09 through 12/09	4,333,684	0	0	1	404	0	14,544	14,948	0.35
5 YR. TOTAL	31,369,377	0	0	11	82,013	0	227,960	309,973	0.99
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.261	23%	0.727	0.99			
Pure Premium Indicated by National Relativity		27%	3.193	28%	2.111	5.30			
Pure Premium Present on Rate Level		56%	1.155	49%	1.319	2.47			
Pure Premium Derived by Formula		1.553			1.405			2.96	

CLASS 8105		STORE: HIDE DEALER							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	1,042,649	0	0	0	0	0	1,523	1,523	0.15
1/06 through 12/06	1,260,731	0	0	1	2,371	0	2,487	4,858	0.39
1/07 through 12/07	1,105,875	0	0	0	0	0	467	467	0.04
1/08 through 12/08	960,267	0	0	0	0	0	911	911	0.10
1/09 through 12/09	1,105,356	0	0	1	362	0	26,867	27,229	2.46
5 YR. TOTAL	5,474,878	0	0	2	2,733	0	32,255	34,988	0.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.050	13%	0.589	0.64			
Pure Premium Indicated by National Relativity		12%	1.159	13%	1.114	2.27			
Pure Premium Present on Rate Level		79%	1.434	74%	1.829	3.26			
Pure Premium Derived by Formula		1.276			1.575			2.85	

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

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CLASS 8106		IRON OR STEEL MERCHANT & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	42,220,139	6	313,021	26	641,247	251,451	774,235	1,979,954	4.69
1/06 through 12/06	54,575,720	6	655,534	32	827,202	431,817	1,051,981	2,966,534	5.44
1/07 through 12/07	56,203,434	3	194,903	29	1,238,468	480,579	780,853	2,694,803	4.79
1/08 through 12/08	51,428,610	1	1,972	24	405,672	8,527	563,000	979,171	1.90
1/09 through 12/09	44,344,664	2	126,583	16	525,666	162,846	441,313	1,256,408	2.83
5 YR. TOTAL	248,772,567	18	1,292,013	127	3,638,255	1,335,220	3,611,382	9,876,870	3.97
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	1.982	65%	1.988	3.97			
Pure Premium Indicated by National Relativity		25%	2.443	17%	2.675	5.12			
Pure Premium Present on Rate Level		26%	2.219	18%	2.232	4.45			
Pure Premium Derived by Formula		2.159			2.149			4.31	

CLASS 8107		MACHINERY DEALER NOC-STORE OR YARD-& DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	184,769,094	15	2,185,200	69	1,879,027	3,521,605	1,814,023	9,399,855	5.09
1/06 through 12/06	198,534,035	21	2,446,907	74	1,334,036	1,644,559	1,918,981	7,344,483	3.70
1/07 through 12/07	216,719,718	14	1,603,365	66	1,722,484	1,422,455	1,905,540	6,653,844	3.07
1/08 through 12/08	187,931,386	14	2,108,165	73	2,184,038	2,103,184	1,995,110	8,390,497	4.47
1/09 through 12/09	162,358,422	14	1,584,782	58	2,179,618	1,690,811	2,273,837	7,729,048	4.76
5 YR. TOTAL	950,312,655	78	9,928,419	340	9,299,203	10,382,614	9,907,491	39,517,727	4.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		76%	2.023	100%	2.135	4.16			
Pure Premium Indicated by National Relativity		12%	1.841	0%	1.684	3.53			
Pure Premium Present on Rate Level		12%	1.722	0%	1.870	3.59			
Pure Premium Derived by Formula		1.965			2.135			4.10	

CLASS 8111		PLUMBERS SUPPLIES 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.
1/05 through 12/05	51,536,129	10	638,835	19	137,203	971,732	423,272	2,171,042	4.21
1/06 through 12/06	60,970,197	2	76,109	9	227,756	149,221	233,724	686,810	1.13
1/07 through 12/07	61,377,996	5	549,391	10	255,008	270,548	285,149	1,360,096	2.22
1/08 through 12/08	47,066,384	0	0	10	299,595	0	305,947	605,542	1.29
1/09 through 12/09	39,186,526	4	288,312	9	152,296	132,702	198,804	772,114	1.97
5 YR. TOTAL	260,137,232	21	1,552,647	57	1,071,858	1,524,203	1,446,896	5,595,604	2.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	1.009	58%	1.142	2.15			
Pure Premium Indicated by National Relativity		30%	1.311	21%	1.453	2.76			
Pure Premium Present on Rate Level		30%	1.285	21%	1.559	2.84			
Pure Premium Derived by Formula		1.182			1.295			2.48	

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

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CLASS 8116		FARM MACHINERY DEALER-ALL OPERATIONS & 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.
1/05 through 12/05	44,360,749	2	294,147	15	444,721	440,967	357,465	1,537,300	3.47
1/06 through 12/06	42,928,248	2	66,677	14	502,465	103,037	320,736	992,915	2.31
1/07 through 12/07	45,857,284	2	244,601	16	831,212	133,443	860,925	2,070,181	4.51
1/08 through 12/08	41,628,463	1	7,914	9	146,036	43,434	136,429	333,813	0.80
1/09 through 12/09	41,521,828	4	783,052	15	452,448	954,215	322,174	2,511,889	6.05
5 YR. TOTAL	216,296,572	11	1,396,391	69	2,376,882	1,675,096	1,997,729	7,446,098	3.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	1.744	57%	1.698	3.44			
Pure Premium Indicated by National Relativity		29%	1.419	21%	1.612	3.03			
Pure Premium Present on Rate Level		30%	1.594	22%	1.854	3.45			
Pure Premium Derived by Formula		1.605			1.714			3.32	

CLASS 8203		ICE MFG. OR DISTRIBUTION & 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.
1/05 through 12/05	7,060,410	0	0	6	17,035	0	61,799	78,834	1.12
1/06 through 12/06	7,334,676	0	0	2	6,001	0	8,160	14,161	0.19
1/07 through 12/07	8,099,653	1	125,057	2	2,947	38,420	14,117	180,541	2.23
1/08 through 12/08	7,633,864	1	293,273	3	249,190	43,405	587,273	1,173,141	15.37
1/09 through 12/09	7,177,479	1	89,680	3	30,766	82,707	46,828	249,981	3.48
5 YR. TOTAL	37,306,082	3	508,010	16	305,939	164,532	718,177	1,696,658	4.55
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	2.182	34%	2.366	4.55			
Pure Premium Indicated by National Relativity		38%	2.353	33%	2.337	4.69			
Pure Premium Present on Rate Level		38%	2.513	33%	2.911	5.42			
Pure Premium Derived by Formula		2.373			2.536			4.91	

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.
1/05 through 12/05	2,218,928	0	0	1	4,145	0	22,046	26,191	1.18
1/06 through 12/06	2,940,784	0	0	2	3,780	0	6,483	10,263	0.35
1/07 through 12/07	3,139,450	0	0	1	4,448	0	3,656	8,104	0.26
1/08 through 12/08	4,110,077	0	0	1	13,034	0	21,836	34,870	0.85
1/09 through 12/09	4,959,507	0	0	3	66,939	0	88,996	155,935	3.14
5 YR. TOTAL	17,368,746	0	0	8	92,346	0	143,017	235,363	1.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.532	19%	0.823	1.36			
Pure Premium Indicated by National Relativity		42%	1.966	40%	2.012	3.98			
Pure Premium Present on Rate Level		43%	1.518	41%	1.366	2.88			
Pure Premium Derived by Formula		1.558			1.521			3.08	

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

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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.
1/05 through 12/05	15,932,774	1	164,920	4	43,984	14,023	58,819	281,746	1.77
1/06 through 12/06	16,246,182	2	241,966	4	17,371	224,431	43,497	527,265	3.25
1/07 through 12/07	32,347,430	2	34,191	12	282,553	0	227,743	544,487	1.68
1/08 through 12/08	31,812,167	4	251,348	8	79,849	524,965	66,987	923,149	2.90
1/09 through 12/09	43,272,174	1	150,239	13	578,375	95,002	566,880	1,390,496	3.21
5 YR. TOTAL	139,610,727	10	842,664	41	1,002,132	858,421	963,926	3,667,143	2.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	1.321	44%	1.305			2.63	
Pure Premium Indicated by National Relativity		33%	1.637	28%	2.277			3.91	
Pure Premium Present on Rate Level		33%	1.611	28%	1.483			3.09	
Pure Premium Derived by Formula		1.521			1.627		3.15		

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.
1/05 through 12/05	31,154,759	3	139,764	11	346,792	134,985	349,181	970,722	3.12
1/06 through 12/06	37,562,301	0	0	10	1,021,557	0	721,601	1,743,158	4.64
1/07 through 12/07	34,741,367	3	530,250	10	248,310	418,856	291,953	1,489,369	4.29
1/08 through 12/08	33,565,853	0	0	8	252,571	0	278,876	531,447	1.58
1/09 through 12/09	36,466,296	2	113,411	9	453,085	107,696	635,009	1,309,201	3.59
5 YR. TOTAL	173,490,576	8	783,425	48	2,322,315	661,537	2,276,620	6,043,897	3.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	1.790	52%	1.694			3.48	
Pure Premium Indicated by National Relativity		31%	1.777	24%	1.910			3.69	
Pure Premium Present on Rate Level		32%	1.606	24%	1.842			3.45	
Pure Premium Derived by Formula		1.727			1.781		3.51		

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.
1/05 through 12/05	109,761,688	11	864,126	43	1,761,816	1,222,471	1,579,921	5,428,334	4.95
1/06 through 12/06	114,673,259	10	1,236,043	35	1,599,137	1,329,435	1,698,564	5,863,179	5.11
1/07 through 12/07	122,907,474	17	2,484,816	38	876,873	2,153,430	1,091,170	6,606,289	5.38
1/08 through 12/08	106,489,534	8	1,328,935	28	1,073,612	1,084,309	1,674,800	5,161,656	4.85
1/09 through 12/09	89,666,847	7	344,144	22	1,075,289	397,947	1,180,167	2,997,547	3.34
5 YR. TOTAL	543,498,802	53	6,258,064	166	6,386,727	6,187,592	7,224,622	26,057,005	4.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		66%	2.327	99%	2.468			4.80	
Pure Premium Indicated by National Relativity		17%	2.387	0%	2.435			4.82	
Pure Premium Present on Rate Level		17%	2.095	1%	2.771			4.87	
Pure Premium Derived by Formula		2.298			2.471		4.77		

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

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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.
1/05 through 12/05	332,830,272	31	2,679,571	175	3,838,944	3,329,792	5,108,289	14,956,596	4.49
1/06 through 12/06	340,735,255	36	3,161,943	156	3,046,382	2,719,118	4,189,445	13,116,888	3.85
1/07 through 12/07	340,677,149	35	3,179,792	107	3,761,245	3,472,253	4,027,297	14,440,587	4.24
1/08 through 12/08	321,624,902	20	4,336,455	116	2,986,436	3,522,922	3,794,332	14,640,145	4.55
1/09 through 12/09	233,473,914	21	1,409,851	81	3,173,987	1,705,962	3,260,874	9,550,674	4.09
5 YR. TOTAL	1,569,341,492	143	14,767,612	635	16,806,994	14,750,047	20,380,237	66,704,890	4.25
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		97%	2.012	100%	2.239	4.25			
Pure Premium Indicated by National Relativity		1%	2.351	0%	2.278	4.63			
Pure Premium Present on Rate Level		2%	1.948	0%	2.264	4.21			
Pure Premium Derived by Formula		2.014			2.239			4.25	

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.
1/05 through 12/05	2,158,377	0	0	1	25,037	0	34,341	59,378	2.75
1/06 through 12/06	1,665,381	0	0	0	0	0	0	0	0.00
1/07 through 12/07	514,444	0	0	0	0	0	0	0	0.00
1/08 through 12/08	65,845	0	0	0	0	0	0	0	0.00
1/09 through 12/09	66,301	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,470,348	0	0	1	25,037	0	34,341	59,378	1.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.560	12%	0.768	1.33			
Pure Premium Indicated by National Relativity		32%	2.445	34%	1.661	4.11			
Pure Premium Present on Rate Level		57%	2.971	54%	1.809	4.78			
Pure Premium Derived by Formula		2.537			1.634			4.17	

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.
1/05 through 12/05	22,818,353	5	538,403	14	88,175	499,599	180,530	1,306,707	5.73
1/06 through 12/06	23,784,609	2	241,940	16	147,929	554,377	202,057	1,146,303	4.82
1/07 through 12/07	25,203,222	5	634,940	8	284,957	511,218	274,218	1,705,333	6.77
1/08 through 12/08	19,345,523	1	8,330	12	601,784	26,410	456,185	1,092,709	5.65
1/09 through 12/09	15,923,154	1	82,615	5	171,799	973,980	194,884	1,423,278	8.94
5 YR. TOTAL	107,074,861	14	1,506,228	55	1,294,644	2,565,584	1,307,874	6,674,330	6.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	2.616	51%	3.618	6.23			
Pure Premium Indicated by National Relativity		32%	1.987	24%	1.820	3.81			
Pure Premium Present on Rate Level		33%	2.250	25%	2.832	5.08			
Pure Premium Derived by Formula		2.294			2.990			5.28	

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

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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.
1/05 through 12/05	86,287,053	13	1,434,573	34	1,012,637	1,178,810	1,093,817	4,719,837	5.47
1/06 through 12/06	83,192,905	14	2,633,173	37	1,189,584	2,750,015	1,279,773	7,852,545	9.44
1/07 through 12/07	87,420,546	8	977,764	41	1,781,821	634,612	1,637,372	5,031,569	5.76
1/08 through 12/08	80,036,222	7	1,607,678	13	922,735	936,499	472,092	3,939,004	4.92
1/09 through 12/09	66,085,486	6	1,044,255	23	627,624	563,939	843,384	3,079,202	4.66
5 YR. TOTAL	403,022,212	48	7,697,443	148	5,534,401	6,063,875	5,326,438	24,622,157	6.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	3.283	85%	2.826	6.11			
Pure Premium Indicated by National Relativity		17%	4.636	7%	5.376	10.01			
Pure Premium Present on Rate Level		18%	2.785	8%	2.636	5.42			
Pure Premium Derived by Formula		3.423			2.989			6.41	

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.
1/05 through 12/05	2,511,901	0	0	0	0	0	3,161	3,161	0.13
1/06 through 12/06	2,699,620	0	0	0	0	0	4,335	4,335	0.16
1/07 through 12/07	1,761,162	0	0	0	0	0	451	451	0.03
1/08 through 12/08	1,231,697	0	0	0	0	0	0	0	0.00
1/09 through 12/09	900,642	0	0	0	0	0	3,431	3,431	0.38
5 YR. TOTAL	9,105,022	0	0	0	0	0	11,378	11,378	0.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.000	23%	0.125	0.13			
Pure Premium Indicated by National Relativity		41%	2.792	38%	3.625	6.42			
Pure Premium Present on Rate Level		42%	4.387	39%	4.581	8.97			
Pure Premium Derived by Formula		2.987			3.193			6.18	

CLASS 8264		BOTTLE DEALER-USED & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	18,752,271	2	152,591	7	241,886	105,634	194,577	694,688	3.71
1/06 through 12/06	19,979,335	4	755,640	9	47,179	277,144	109,918	1,189,881	5.96
1/07 through 12/07	24,667,588	0	0	14	186,897	0	278,611	465,508	1.89
1/08 through 12/08	23,919,550	4	475,532	13	444,106	377,203	477,985	1,774,826	7.42
1/09 through 12/09	27,167,775	3	386,686	9	235,049	486,673	418,654	1,527,062	5.62
5 YR. TOTAL	114,486,519	13	1,770,449	52	1,155,117	1,246,654	1,479,745	5,651,965	4.94
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	2.555	48%	2.381	4.94			
Pure Premium Indicated by National Relativity		31%	3.007	26%	2.978	5.99			
Pure Premium Present on Rate Level		31%	2.476	26%	2.232	4.71			
Pure Premium Derived by Formula		2.671			2.497			5.17	

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

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CLASS 8265		IRON OR STEEL SCRAP DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	29,185,077	8	790,288	17	139,428	1,447,861	366,611	2,744,188	9.40
1/06 through 12/06	34,764,787	6	523,636	16	313,417	605,783	591,281	2,034,117	5.85
1/07 through 12/07	46,214,511	8	1,028,261	35	474,787	2,268,151	770,080	4,541,279	9.83
1/08 through 12/08	40,175,080	3	178,144	19	445,106	149,467	419,316	1,192,033	2.97
1/09 through 12/09	41,372,243	2	408,750	26	815,447	968,750	1,161,614	3,354,561	8.11
5 YR. TOTAL	191,711,698	27	2,929,079	113	2,188,185	5,440,012	3,308,902	13,866,178	7.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	2.669	78%	4.564	7.23			
Pure Premium Indicated by National Relativity		25%	3.235	11%	3.773	7.01			
Pure Premium Present on Rate Level		25%	2.945	11%	4.501	7.45			
Pure Premium Derived by Formula		2.880			4.470			7.35	

CLASS 8279		STABLE OR BREEDING FARM & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	5,038,824	2	23,331	4	20,375	21,131	79,612	144,449	2.87
1/06 through 12/06	4,727,702	2	69,051	2	13,837	57,524	59,998	200,410	4.24
1/07 through 12/07	5,596,008	1	200,836	4	39,237	102,886	116,419	459,378	8.21
1/08 through 12/08	4,889,278	0	0	2	55,128	0	227,411	282,539	5.78
1/09 through 12/09	4,612,380	0	0	4	117,700	0	170,758	288,458	6.25
5 YR. TOTAL	24,864,192	5	293,218	16	246,277	181,541	654,198	1,375,234	5.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	2.170	31%	3.361	5.53			
Pure Premium Indicated by National Relativity		39%	2.740	34%	3.589	6.33			
Pure Premium Present on Rate Level		39%	2.961	35%	3.481	6.44			
Pure Premium Derived by Formula		2.701			3.481			6.18	

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.
1/05 through 12/05	2,170,891	0	0	0	0	0	2,429	2,429	0.11
1/06 through 12/06	2,260,199	0	0	2	16,432	0	52,855	69,287	3.07
1/07 through 12/07	3,948,049	1	132,573	2	4,395	138,138	25,310	300,416	7.61
1/08 through 12/08	2,795,319	1	60,173	2	10,751	101,710	67,524	240,158	8.59
1/09 through 12/09	3,008,889	4	276,797	4	143,159	610,629	175,682	1,206,267	40.09
5 YR. TOTAL	14,183,347	6	469,543	10	174,737	850,477	323,800	1,818,557	12.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	4.543	25%	8.279	12.82			
Pure Premium Indicated by National Relativity		42%	2.813	37%	4.285	7.10			
Pure Premium Present on Rate Level		42%	2.315	38%	3.439	5.75			
Pure Premium Derived by Formula		2.881			4.962			7.84	

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

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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.
1/05 through 12/05	11,951,980	4	741,183	10	154,692	384,850	496,415	1,777,140	14.87
1/06 through 12/06	11,792,905	1	238,712	8	51,692	327,799	79,403	697,606	5.92
1/07 through 12/07	12,661,354	0	0	5	11,497	0	91,002	102,499	0.81
1/08 through 12/08	13,640,379	0	0	13	396,332	0	544,505	940,837	6.90
1/09 through 12/09	12,723,095	0	0	6	97,179	0	71,902	169,081	1.33
5 YR. TOTAL	62,769,713	5	979,895	42	711,392	712,649	1,283,227	3,687,163	5.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	2.694	48%		3.180		5.87	
Pure Premium Indicated by National Relativity		35%	1.698	26%		1.976		3.67	
Pure Premium Present on Rate Level		35%	2.456	26%		4.091		6.55	
Pure Premium Derived by Formula			2.262			3.104		5.37	

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.
1/05 through 12/05	180,005,520	25	1,473,051	95	2,027,775	1,128,773	1,901,273	6,530,872	3.63
1/06 through 12/06	202,559,113	22	1,132,886	87	1,538,594	1,196,893	1,549,779	5,418,152	2.68
1/07 through 12/07	183,369,295	24	1,838,334	104	2,018,574	1,469,496	2,581,581	7,907,985	4.31
1/08 through 12/08	178,675,948	17	1,017,543	77	1,700,291	1,440,225	2,064,554	6,222,613	3.48
1/09 through 12/09	168,566,911	23	1,080,679	65	1,628,346	1,129,342	1,585,054	5,423,421	3.22
5 YR. TOTAL	913,176,787	111	6,542,493	428	8,913,580	6,364,729	9,682,241	31,503,043	3.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		73%	1.693	95%		1.757		3.45	
Pure Premium Indicated by National Relativity		13%	1.831	2%		2.043		3.87	
Pure Premium Present on Rate Level		14%	1.643	3%		1.551		3.19	
Pure Premium Derived by Formula			1.704			1.757		3.46	

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.
1/05 through 12/05	71,960,961	26	1,018,640	64	969,154	820,461	1,142,253	3,950,508	5.49
1/06 through 12/06	80,328,711	29	2,721,548	111	2,340,682	1,772,766	2,337,323	9,172,319	11.42
1/07 through 12/07	79,327,648	21	3,082,243	69	2,206,703	1,395,688	1,878,941	8,563,575	10.80
1/08 through 12/08	69,028,425	19	1,688,310	69	3,180,359	1,237,339	2,453,090	8,559,098	12.40
1/09 through 12/09	51,403,240	19	1,561,361	57	1,903,966	1,454,614	1,513,526	6,433,467	12.52
5 YR. TOTAL	352,048,985	114	10,072,102	370	10,600,864	6,680,868	9,325,133	36,678,967	10.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		80%	5.872	95%		4.547		10.42	
Pure Premium Indicated by National Relativity		10%	5.183	2%		4.601		9.78	
Pure Premium Present on Rate Level		10%	5.285	3%		3.960		9.25	
Pure Premium Derived by Formula			5.744			4.530		10.27	

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

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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.
1/05 through 12/05	2,013,045	0	0	0	0	0	530	530	0.03
1/06 through 12/06	1,861,010	0	0	1	4,440	0	7,357	11,797	0.63
1/07 through 12/07	1,747,631	0	0	1	7,717	0	20,483	28,200	1.61
1/08 through 12/08	1,624,041	0	0	0	0	0	10,053	10,053	0.62
1/09 through 12/09	1,878,418	0	0	0	0	0	6,913	6,913	0.37
5 YR. TOTAL	9,124,145	0	0	2	12,157	0	45,336	57,493	0.63
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.133	18%	0.497	0.63			
Pure Premium Indicated by National Relativity		43%	3.042	41%	3.173	6.22			
Pure Premium Present on Rate Level		43%	2.712	41%	2.509	5.22			
Pure Premium Derived by Formula		2.493			2.419			4.91	

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.
1/05 through 12/05	124,090,520	30	2,997,920	70	2,350,195	4,259,511	2,317,651	11,925,277	9.61
1/06 through 12/06	133,282,053	26	3,662,215	72	1,943,061	3,831,083	2,399,434	11,835,793	8.88
1/07 through 12/07	133,280,588	25	3,272,295	66	3,286,299	3,107,260	3,154,319	12,820,173	9.62
1/08 through 12/08	132,529,725	26	4,796,476	54	1,882,569	4,157,686	1,958,706	12,795,437	9.66
1/09 through 12/09	133,635,159	21	2,554,440	78	2,571,401	3,434,649	2,746,761	11,307,251	8.46
5 YR. TOTAL	656,818,045	128	17,283,346	340	12,033,525	18,790,189	12,576,871	60,683,931	9.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		89%	4.463	100%	4.776	9.24			
Pure Premium Indicated by National Relativity		5%	3.159	0%	2.640	5.80			
Pure Premium Present on Rate Level		6%	3.703	0%	3.924	7.63			
Pure Premium Derived by Formula		4.352			4.776			9.13	

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.
1/05 through 12/05	1,032,043,304	126	6,395,440	302	6,981,378	6,289,221	7,181,365	26,847,404	2.60
1/06 through 12/06	1,090,610,413	89	7,915,988	322	7,638,193	7,625,573	8,311,678	31,491,432	2.89
1/07 through 12/07	1,608,055,012	98	7,317,393	398	8,963,153	7,358,546	9,463,451	33,102,543	2.06
1/08 through 12/08	1,494,814,972	81	7,405,776	375	11,266,305	6,231,181	11,867,842	36,771,104	2.46
1/09 through 12/09	1,443,679,338	78	9,693,579	367	12,541,934	10,583,283	12,313,242	45,132,038	3.13
5 YR. TOTAL	6,669,203,039	472	38,728,176	1,764	47,390,963	38,087,804	49,137,578	173,344,521	2.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.291	100%	1.308	2.60			
Pure Premium Indicated by National Relativity		0%	1.472	0%	1.452	2.92			
Pure Premium Present on Rate Level		0%	1.355	0%	1.334	2.69			
Pure Premium Derived by Formula		1.291			1.308			2.60	

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

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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.
1/05 through 12/05	24,534,061	4	334,023	5	38,885	348,967	68,868	790,743	3.22
1/06 through 12/06	24,479,311	6	462,161	5	129,902	675,412	172,057	1,439,532	5.88
1/07 through 12/07	19,162,387	3	74,524	4	50,770	151,380	215,105	491,779	2.57
1/08 through 12/08	16,991,910	1	97,820	3	12,302	213,427	32,509	356,058	2.10
1/09 through 12/09	17,802,905	2	8,126	0	0	36,267	41,048	85,441	0.48
5 YR. TOTAL	102,970,574	16	976,654	17	231,859	1,425,453	529,587	3,163,553	3.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	1.174	37%	1.899	3.07			
Pure Premium Indicated by National Relativity		37%	0.997	31%	1.282	2.28			
Pure Premium Present on Rate Level		37%	1.130	32%	1.332	2.46			
Pure Premium Derived by Formula		1.092			1.526			2.62	

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.
1/05 through 12/05	35,001,673	6	802,622	15	508,294	884,008	349,101	2,544,025	7.27
1/06 through 12/06	43,328,604	6	380,341	7	229,685	417,498	146,675	1,174,199	2.71
1/07 through 12/07	38,165,335	2	27,758	15	161,260	17,129	268,516	474,663	1.24
1/08 through 12/08	43,292,100	8	552,402	15	400,766	470,198	596,500	2,019,866	4.67
1/09 through 12/09	42,025,331	1	77,262	10	163,503	45,278	269,009	555,052	1.32
5 YR. TOTAL	201,813,043	23	1,840,385	62	1,463,508	1,834,111	1,629,801	6,767,805	3.35
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	1.637	57%	1.716	3.35			
Pure Premium Indicated by National Relativity		29%	1.330	21%	1.475	2.81			
Pure Premium Present on Rate Level		29%	1.865	22%	1.930	3.80			
Pure Premium Derived by Formula		1.614			1.712			3.33	

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						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	14,247,993	2	267,489	4	27,276	540,092	115,806	950,663	6.67
1/06 through 12/06	16,044,975	2	148,466	1	20,806	36,652	102,567	308,491	1.92
1/07 through 12/07	17,428,632	2	15,572	7	241,353	68,372	168,967	494,264	2.84
1/08 through 12/08	20,371,859	2	70,629	13	130,933	68,102	259,339	529,003	2.60
1/09 through 12/09	21,031,811	1	34,349	7	61,852	21,523	156,722	274,446	1.31
5 YR. TOTAL	89,125,270	9	536,505	32	482,220	734,741	803,401	2,556,867	2.87
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	1.143	36%	1.726	2.87			
Pure Premium Indicated by National Relativity		37%	1.021	32%	1.443	2.46			
Pure Premium Present on Rate Level		37%	1.212	32%	1.441	2.65			
Pure Premium Derived by Formula		1.123			1.544			2.67	

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

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CLASS 8393		AUTOMOBILE BODY 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.
1/05 through 12/05	157,399,116	6	1,017,761	32	1,130,238	618,318	617,192	3,383,509	2.15
1/06 through 12/06	140,593,270	4	116,627	26	691,396	273,395	483,877	1,565,295	1.11
1/07 through 12/07	166,377,127	8	761,731	26	630,672	940,524	589,508	2,922,435	1.76
1/08 through 12/08	146,419,511	5	490,679	21	490,396	582,586	541,597	2,105,258	1.44
1/09 through 12/09	161,219,320	5	696,867	21	613,398	1,114,881	556,662	2,981,808	1.85
5 YR. TOTAL	772,008,344	28	3,083,665	126	3,556,100	3,529,704	2,788,836	12,958,305	1.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	0.860	73%	0.818	1.68			
Pure Premium Indicated by National Relativity		21%	1.048	13%	0.899	1.95			
Pure Premium Present on Rate Level		21%	1.068	14%	0.949	2.02			
Pure Premium Derived by Formula		0.943			0.847			1.79	

CLASS 8500		METAL SCRAP DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	2,109,122	0	0	0	0	0	1,974	1,974	0.09
1/06 through 12/06	3,016,282	0	0	1	3,135	0	6,487	9,622	0.32
1/07 through 12/07	5,991,007	2	470,119	3	122,226	378,007	87,315	1,057,667	17.65
1/08 through 12/08	10,134,254	1	58,287	7	229,332	12,941	187,826	488,386	4.82
1/09 through 12/09	5,813,154	1	88,854	6	68,717	40,752	134,545	332,868	5.73
5 YR. TOTAL	27,063,819	4	617,260	17	423,410	431,700	418,147	1,890,517	6.99
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	3.845	31%	3.140	6.99			
Pure Premium Indicated by National Relativity		38%	2.505	34%	3.818	6.32			
Pure Premium Present on Rate Level		39%	3.130	35%	3.074	6.20			
Pure Premium Derived by Formula		3.057			3.347			6.40	

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.
1/05 through 12/05	764,130,406	15	1,276,000	81	1,843,275	1,514,281	1,491,982	6,125,538	0.80
1/06 through 12/06	869,805,222	16	1,633,707	65	2,267,082	1,539,965	1,965,705	7,406,459	0.85
1/07 through 12/07	967,911,022	22	2,282,073	58	1,806,352	1,256,798	1,739,987	7,085,210	0.73
1/08 through 12/08	921,744,328	14	1,825,760	43	1,141,278	2,135,836	1,264,942	6,367,816	0.69
1/09 through 12/09	848,796,651	9	902,091	39	958,140	940,890	1,215,400	4,016,521	0.47
5 YR. TOTAL	4,372,387,629	76	7,919,631	286	8,016,127	7,387,770	7,678,016	31,001,544	0.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		76%	0.364	100%	0.345	0.71			
Pure Premium Indicated by National Relativity		12%	0.289	0%	0.281	0.57			
Pure Premium Present on Rate Level		12%	0.349	0%	0.339	0.69			
Pure Premium Derived by Formula		0.353			0.345			0.70	

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

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CLASS		SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, & DRIVERS							
8602 + +									
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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	0.349	100%	0.339	0.69			
Pure Premium Derived by Formula		0.349		0.339		0.69			

CLASS		ARCHITECTURAL OR ENGINEERING FIRM - CLERICAL							
8603 + +									
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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	0.087	100%	0.089	0.18			
Pure Premium Derived by Formula		0.087		0.089		0.18			

CLASS		GEOPHYSICAL EXPLORATION - ALL EMPLOYEES & DRIVERS							
8606									
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.
1/05 through 12/05	3,832,587	1	88,960	0	0	123,138	7,796	219,894	5.74
1/06 through 12/06	3,558,338	0	0	1	11,286	0	24,428	35,714	1.00
1/07 through 12/07	7,425,652	0	0	1	8,260	0	51,871	60,131	0.81
1/08 through 12/08	5,932,359	1	55,781	1	57,207	49,541	14,338	176,867	2.98
1/09 through 12/09	5,684,364	1	110,306	3	133,953	112,306	98,791	455,356	8.01
5 YR. TOTAL	26,433,300	3	255,047	6	210,706	284,985	197,224	947,962	3.59
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	1.762	24%	1.824	3.59			
Pure Premium Indicated by National Relativity		40%	1.747	38%	1.488	3.24			
Pure Premium Present on Rate Level		41%	2.021	38%	1.653	3.67			
Pure Premium Derived by Formula		1.862		1.631		3.49			

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

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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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	43,034	0	0	0	0	0	0	0	0.00
1/07 through 12/07	25,320	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	68,354	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	0.000	0.000	0.000	0.00
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.000	0.000	0.000	0.00
Pure Premium Present on Rate Level		98%	1.456	98%	0.982	0.982	0.982	0.982	2.44
Pure Premium Derived by Formula			1.427		0.962	0.962	0.962	0.962	2.39

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.
1/05 through 12/05	90,331	0	0	0	0	0	0	0	0.00
1/06 through 12/06	74,768	0	0	0	0	0	0	0	0.00
1/07 through 12/07	84,346	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	249,445	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	3%	0.000	0.000	0.000	0.000	0.00
Pure Premium Indicated by National Relativity		30%	2.232	32%	3.441	3.441	3.441	3.441	5.67
Pure Premium Present on Rate Level		67%	1.310	65%	1.022	1.022	1.022	1.022	2.33
Pure Premium Derived by Formula			1.547		1.765	1.765	1.765	1.765	3.31

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.
1/05 through 12/05	67,191,679	3	27,216	8	752,966	80,154	585,867	1,446,203	2.15
1/06 through 12/06	73,792,417	1	139,571	8	203,079	67,805	201,288	611,743	0.83
1/07 through 12/07	78,706,750	3	102,706	12	630,886	251,311	304,009	1,288,912	1.64
1/08 through 12/08	71,868,272	4	483,424	7	142,093	409,065	99,133	1,133,715	1.58
1/09 through 12/09	80,189,836	5	275,653	19	1,208,252	626,548	761,416	2,871,869	3.58
5 YR. TOTAL	371,748,954	16	1,028,570	54	2,937,276	1,434,883	1,951,713	7,352,442	1.98
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	1.067	48%	0.911	0.911	0.911	0.911	1.98
Pure Premium Indicated by National Relativity		31%	0.828	26%	0.842	0.842	0.842	0.842	1.67
Pure Premium Present on Rate Level		31%	0.792	26%	0.701	0.701	0.701	0.701	1.49
Pure Premium Derived by Formula			0.908		0.838	0.838	0.838	0.838	1.75

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

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CLASS		REAL ESTATE APPRAISAL COMPANIES-OUTSIDE EMPLOYEES							
8721									
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	17,594,229	0	0	0	0	0	899	899	0.01
1/06 through 12/06	29,398,692	0	0	0	0	0	2,038	2,038	0.01
1/07 through 12/07	49,114,804	0	0	2	5,692	0	54,840	60,532	0.12
1/08 through 12/08	58,977,123	0	0	0	0	0	1,520	1,520	0.00
1/09 through 12/09	64,110,282	1	87,983	1	4,367	54,826	2,178	149,354	0.23
5 YR. TOTAL	219,195,130	1	87,983	3	10,059	54,826	61,475	214,343	0.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.045	26%	0.053	0.10			
Pure Premium Indicated by National Relativity		34%	0.160	36%	0.151	0.31			
Pure Premium Present on Rate Level		48%	0.188	38%	0.229	0.42			
Pure Premium Derived by Formula		0.153			0.155			0.31	

CLASS		INSURANCE COMPANIES - INCLUDING CLERICAL & SALESPERSONS							
8723 + +									
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	0.087	100%	0.089	0.18			
Pure Premium Derived by Formula		0.087			0.089			0.18	

CLASS		INVENTORY COUNTERS - TRAVELING - INCLUDING SALESPERSONS & CLERICAL							
8725 + +									
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	0.792	100%	0.701	1.49			
Pure Premium Derived by Formula		0.792			0.701			1.49	

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

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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.
1/05 through 12/05	7,313,940,263	107	6,276,143	225	5,915,571	6,139,750	7,240,491	25,571,955	0.35
1/06 through 12/06	7,701,878,526	89	6,344,325	207	6,364,705	6,027,333	8,239,343	26,975,706	0.35
1/07 through 12/07	8,275,824,212	94	8,426,103	194	5,230,008	6,441,242	6,730,483	26,827,836	0.32
1/08 through 12/08	8,075,558,067	89	7,882,908	233	6,721,213	9,479,809	8,279,175	32,363,105	0.40
1/09 through 12/09	7,769,074,099	65	6,121,041	196	6,730,808	5,515,413	8,851,725	27,218,987	0.35
5 YR. TOTAL	39,136,275,167	444	35,050,520	1,055	30,962,305	33,603,547	39,341,217	138,957,589	0.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.169	100%	0.186	0.36			
Pure Premium Indicated by National Relativity		0%	0.182	0%	0.189	0.37			
Pure Premium Present on Rate Level		0%	0.167	0%	0.176	0.34			
Pure Premium Derived by Formula		0.169			0.186			0.36	

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.
1/05 through 12/05	8,683,231	0	0	5	18,867	0	59,696	78,563	0.90
1/06 through 12/06	7,355,316	1	105,171	4	18,868	186,750	43,631	354,420	4.82
1/07 through 12/07	8,312,337	2	23,513	3	27,953	75,056	44,098	170,620	2.05
1/08 through 12/08	4,052,377	1	166,935	1	6,723	105,497	19,548	298,703	7.37
1/09 through 12/09	7,118,831	0	0	3	18,810	0	56,745	75,555	1.06
5 YR. TOTAL	35,522,092	4	295,619	16	91,221	367,303	223,718	977,861	2.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	1.089	31%	1.664	2.75			
Pure Premium Indicated by National Relativity		39%	1.881	34%	2.389	4.27			
Pure Premium Present on Rate Level		39%	2.167	35%	2.488	4.66			
Pure Premium Derived by Formula		1.818			2.199			4.02	

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.
1/05 through 12/05	324,944,593	3	455,610	11	298,880	454,866	333,535	1,542,891	0.48
1/06 through 12/06	333,634,073	2	6,778	18	867,348	9,500	440,383	1,324,009	0.40
1/07 through 12/07	656,062,591	22	917,993	38	795,052	823,402	995,020	3,531,467	0.54
1/08 through 12/08	549,412,836	12	741,403	24	521,485	786,252	590,452	2,639,592	0.48
1/09 through 12/09	520,686,722	12	1,398,761	32	1,875,103	1,848,635	1,139,672	6,262,171	1.20
5 YR. TOTAL	2,384,740,815	51	3,520,545	123	4,357,868	3,922,655	3,499,062	15,300,130	0.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	0.330	69%	0.311	0.64			
Pure Premium Indicated by National Relativity		22%	0.387	15%	0.352	0.74			
Pure Premium Present on Rate Level		22%	0.301	16%	0.248	0.55			
Pure Premium Derived by Formula		0.336			0.307			0.64	

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

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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.
1/05 through 12/05	8,478,019	0	0	0	0	0	0	0	0.00
1/06 through 12/06	8,466,767	1	17,431	0	0	13,085	0	30,516	0.36
1/07 through 12/07	18,137,565	0	0	0	0	0	1,200	1,200	0.01
1/08 through 12/08	7,582,499	0	0	0	0	0	0	0	0.00
1/09 through 12/09	8,090,008	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	50,754,858	1	17,431	0	0	13,085	1,200	31,716	0.06
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.034	12%	0.028	0.06			
Pure Premium Indicated by National Relativity		44%	0.222	44%	0.208	0.43			
Pure Premium Present on Rate Level		46%	0.188	44%	0.147	0.34			
Pure Premium Derived by Formula		0.188		0.160		0.35			

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	1,981,351	0	0	0	0	0	0	0	0.00
1/09 through 12/09	5,573,982	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	7,555,333	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	8%	0.000	0.00			
Pure Premium Indicated by National Relativity		15%	0.152	16%	0.114	0.27			
Pure Premium Present on Rate Level		79%	0.378	76%	0.402	0.78			
Pure Premium Derived by Formula		0.321		0.324		0.65			

CLASS 8800		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP							
Industry Group: Office and Clerical Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	22,473,274	1	561	1	2,534	1,197	7,635	11,927	0.05
1/06 through 12/06	25,159,109	2	35,979	1	1,435	3,015	14,052	54,481	0.22
1/07 through 12/07	27,442,328	0	0	1	7,088	0	34,504	41,592	0.15
1/08 through 12/08	36,299,105	1	29,308	5	203,676	1,860	203,892	438,736	1.21
1/09 through 12/09	25,234,352	0	0	1	1,846	0	23,821	25,667	0.10
5 YR. TOTAL	136,608,168	4	65,848	9	216,579	6,072	283,904	572,403	0.42
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.207	27%	0.212	0.42			
Pure Premium Indicated by National Relativity		40%	0.555	36%	0.694	1.25			
Pure Premium Present on Rate Level		40%	0.378	37%	0.402	0.78			
Pure Premium Derived by Formula		0.415		0.456		0.87			

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

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CLASS 8803		AUDITOR, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNER OR PROGRAMMER - TRAVELING							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	1,270,799,788	7	438,498	9	79,965	355,931	139,165	1,013,559	0.08
1/06 through 12/06	1,438,019,232	5	408,044	8	105,222	310,281	139,059	962,606	0.07
1/07 through 12/07	1,497,454,131	2	146,173	8	386,890	148,963	383,124	1,065,150	0.07
1/08 through 12/08	1,601,109,948	4	326,060	8	408,889	385,696	361,946	1,482,591	0.09
1/09 through 12/09	1,665,114,355	2	321,045	6	201,087	113,319	203,045	838,496	0.05
5 YR. TOTAL	7,472,497,454	20	1,639,820	39	1,182,053	1,314,190	1,226,339	5,362,402	0.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.038	52%	0.034	0.07			
Pure Premium Indicated by National Relativity		31%	0.036	24%	0.043	0.08			
Pure Premium Present on Rate Level		31%	0.036	24%	0.038	0.07			
Pure Premium Derived by Formula		0.037			0.037			0.07	

CLASS 8810		CLERICAL OFFICE EMPLOYEES NOC							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	27,616,916,713	235	15,995,107	625	10,955,846	12,622,944	13,360,123	52,934,020	0.19
1/06 through 12/06	30,499,501,506	182	11,030,210	542	11,784,551	11,184,032	15,090,289	49,089,082	0.16
1/07 through 12/07	33,597,891,149	159	9,973,263	570	12,981,978	10,629,436	15,449,676	49,034,353	0.15
1/08 through 12/08	33,412,983,240	165	10,859,382	586	14,482,987	10,383,965	17,614,828	53,341,162	0.16
1/09 through 12/09	33,579,341,448	141	7,774,315	499	13,992,405	8,463,780	15,580,793	45,811,293	0.14
5 YR. TOTAL	158,706,634,056	882	55,632,277	2,822	64,197,767	53,284,157	77,095,709	250,209,910	0.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.076	100%	0.082	0.16			
Pure Premium Indicated by National Relativity		0%	0.080	0%	0.096	0.18			
Pure Premium Present on Rate Level		0%	0.087	0%	0.089	0.18			
Pure Premium Derived by Formula		0.076			0.082			0.16	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/05 through 12/05	975,723,211	7	161,268	22	147,755	411,231	282,369	1,002,623	0.10
1/06 through 12/06	1,051,939,324	6	98,428	18	542,176	357,458	595,670	1,593,732	0.15
1/07 through 12/07	1,159,438,599	4	140,116	9	137,339	232,002	188,053	697,510	0.06
1/08 through 12/08	1,203,607,710	4	515,935	22	256,247	711,400	411,465	1,895,047	0.16
1/09 through 12/09	1,204,183,821	4	189,026	16	405,096	209,359	419,611	1,223,092	0.10
5 YR. TOTAL	5,594,892,665	25	1,104,773	87	1,488,613	1,921,450	1,897,168	6,412,004	0.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	0.046	62%	0.068	0.11			
Pure Premium Indicated by National Relativity		28%	0.076	19%	0.086	0.16			
Pure Premium Present on Rate Level		28%	0.068	19%	0.080	0.15			
Pure Premium Derived by Formula		0.061			0.074			0.14	

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

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CLASS 8824		RETIREMENT LIVING CENTERS: HEALTH CARE 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.
1/05 through 12/05	186,058,983	35	1,722,911	76	1,694,606	1,518,712	2,000,047	6,936,276	3.73
1/06 through 12/06	208,226,689	22	1,698,405	79	1,517,154	1,603,506	2,160,319	6,979,384	3.35
1/07 through 12/07	238,690,584	34	2,637,642	96	1,177,459	3,084,197	1,983,592	8,882,890	3.72
1/08 through 12/08	252,968,449	37	2,113,170	106	2,696,992	1,932,752	2,926,920	9,669,834	3.82
1/09 through 12/09	260,397,117	33	2,411,006	107	1,663,876	1,946,696	2,743,938	8,765,516	3.37
5 YR. TOTAL	1,146,341,822	161	10,583,134	464	8,750,087	10,085,863	11,814,816	41,233,900	3.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		80%	1.687	100%	1.910	3.60			
Pure Premium Indicated by National Relativity		10%	1.683	0%	1.998	3.68			
Pure Premium Present on Rate Level		10%	1.650	0%	1.791	3.44			
Pure Premium Derived by Formula		1.683			1.910			3.59	

CLASS 8825		RETIREMENT LIVING CENTERS: FOOD SERVICE EMPLOYEES							
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.
1/05 through 12/05	64,653,766	3	102,028	25	574,524	86,102	487,491	1,250,145	1.93
1/06 through 12/06	71,676,135	7	154,487	26	191,430	85,299	378,182	809,398	1.13
1/07 through 12/07	81,076,239	8	516,186	28	319,064	575,368	390,363	1,800,981	2.22
1/08 through 12/08	86,400,156	5	173,493	22	163,070	108,787	328,312	773,662	0.90
1/09 through 12/09	88,209,400	8	407,043	20	373,120	585,302	518,953	1,884,418	2.14
5 YR. TOTAL	392,015,696	31	1,353,237	121	1,621,208	1,440,858	2,103,301	6,518,604	1.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	0.759	58%	0.904	1.66			
Pure Premium Indicated by National Relativity		29%	0.922	21%	1.223	2.15			
Pure Premium Present on Rate Level		30%	0.912	21%	1.038	1.95			
Pure Premium Derived by Formula		0.852			0.999			1.85	

CLASS 8826		RETIREMENT LIVING CENTERS: ALL OTHER 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.
1/05 through 12/05	84,817,768	11	735,239	34	640,367	472,689	793,285	2,641,580	3.12
1/06 through 12/06	94,136,532	15	804,377	33	617,102	904,204	783,985	3,109,668	3.30
1/07 through 12/07	134,780,477	14	1,013,009	41	478,999	1,129,650	1,036,495	3,658,153	2.71
1/08 through 12/08	151,740,964	14	1,591,037	44	954,346	976,467	1,489,684	5,011,534	3.30
1/09 through 12/09	229,309,643	24	2,200,532	69	1,689,605	1,692,404	1,876,010	7,458,551	3.25
5 YR. TOTAL	694,785,384	78	6,344,194	221	4,380,419	5,175,414	5,979,459	21,879,486	3.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	1.544	86%	1.606	3.15			
Pure Premium Indicated by National Relativity		20%	1.031	7%	1.384	2.42			
Pure Premium Present on Rate Level		20%	1.326	7%	1.568	2.89			
Pure Premium Derived by Formula		1.398			1.588			2.99	

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

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CLASS 8831		HOSPITAL-VETERINARY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	208,825,012	9	854,713	47	445,770	917,674	1,251,133	3,469,290	1.66
1/06 through 12/06	233,168,733	9	697,280	58	731,482	735,440	2,149,201	4,313,403	1.85
1/07 through 12/07	255,920,673	7	247,873	42	574,897	130,427	1,335,178	2,288,375	0.89
1/08 through 12/08	280,390,776	6	225,522	45	512,431	183,752	1,457,377	2,379,082	0.85
1/09 through 12/09	285,298,123	7	583,969	63	802,737	594,928	2,146,942	4,128,576	1.45
5 YR. TOTAL	1,263,603,317	38	2,609,357	255	3,067,317	2,562,221	8,339,831	16,578,726	1.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		52%	0.449	86%	0.863			1.31	
Pure Premium Indicated by National Relativity		24%	0.545	7%	0.936			1.48	
Pure Premium Present on Rate Level		24%	0.500	7%	0.881			1.38	
Pure Premium Derived by Formula		0.484		0.869				1.35	

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.
1/05 through 12/05	3,821,275,457	64	2,889,093	119	2,318,800	3,101,156	3,036,496	11,345,545	0.30
1/06 through 12/06	4,099,318,644	51	2,807,083	122	4,024,484	3,517,568	3,355,883	13,705,018	0.34
1/07 through 12/07	4,517,351,328	55	4,424,282	152	4,080,137	3,862,318	4,993,696	17,360,433	0.38
1/08 through 12/08	4,740,535,803	51	3,442,357	120	2,110,574	3,937,586	3,838,781	13,329,298	0.28
1/09 through 12/09	4,871,365,294	40	3,514,703	141	4,067,039	2,621,058	4,604,834	14,807,634	0.30
5 YR. TOTAL	22,049,846,526	261	17,077,518	654	16,601,034	17,039,686	19,829,690	70,547,928	0.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.153	100%	0.167			0.32	
Pure Premium Indicated by National Relativity		0%	0.152	0%	0.174			0.33	
Pure Premium Present on Rate Level		0%	0.146	0%	0.152			0.30	
Pure Premium Derived by Formula		0.153		0.167				0.32	

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.
1/05 through 12/05	1,137,188,736	66	4,920,250	159	3,405,273	4,212,689	3,995,693	16,533,905	1.45
1/06 through 12/06	1,257,845,180	60	5,719,884	191	4,049,493	5,062,204	5,283,436	20,115,017	1.60
1/07 through 12/07	1,190,950,252	58	5,176,444	167	3,936,274	5,076,565	4,269,566	18,458,849	1.55
1/08 through 12/08	1,389,959,517	47	5,847,664	194	4,385,883	3,998,262	5,484,058	19,715,867	1.42
1/09 through 12/09	1,324,417,276	41	4,432,627	138	3,155,001	4,662,180	3,756,910	16,006,718	1.21
5 YR. TOTAL	6,300,360,961	272	26,096,869	849	18,931,924	23,011,900	22,789,663	90,830,356	1.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.715	100%	0.727			1.44	
Pure Premium Indicated by National Relativity		0%	0.477	0%	0.523			1.00	
Pure Premium Present on Rate Level		0%	0.677	0%	0.679			1.36	
Pure Premium Derived by Formula		0.715		0.727				1.44	

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

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CLASS 8835		HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	451,535,212	73	4,635,869	147	1,457,058	5,216,420	1,726,841	13,036,188	2.89
1/06 through 12/06	568,607,958	66	4,819,106	173	2,418,360	4,291,748	3,027,400	14,556,614	2.56
1/07 through 12/07	697,796,464	76	5,149,909	190	3,066,158	5,456,828	3,562,856	17,235,751	2.47
1/08 through 12/08	795,468,206	78	5,178,282	234	4,158,891	5,744,397	4,138,720	19,220,290	2.42
1/09 through 12/09	835,956,365	96	6,700,075	248	3,710,350	5,830,640	4,238,247	20,479,312	2.45
5 YR. TOTAL	3,349,364,205	389	26,483,241	992	14,810,817	26,540,033	16,694,064	84,528,155	2.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.233	100%	1.291	2.52			
Pure Premium Indicated by National Relativity		0%	1.205	0%	1.257	2.46			
Pure Premium Present on Rate Level		0%	1.252	0%	1.226	2.48			
Pure Premium Derived by Formula		1.233			1.291			2.52	

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	125,467,032	6	405,704	38	485,813	247,172	1,102,072	2,240,761	1.79
5 YR. TOTAL	125,467,032	6	405,704	38	485,813	247,172	1,102,072	2,240,761	1.79
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.711	35%	1.075	1.79			
Pure Premium Indicated by National Relativity		37%	1.088	32%	1.352	2.44			
Pure Premium Present on Rate Level		38%	0.808	33%	0.911	1.72			
Pure Premium Derived by Formula		0.887			1.110			2.00	

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.
1/05 through 12/05	171,727,638	22	1,020,431	84	870,228	766,136	1,267,689	3,924,484	2.29
1/06 through 12/06	199,149,584	28	2,083,717	92	954,440	1,748,194	1,331,083	6,117,434	3.07
1/07 through 12/07	150,455,305	25	991,168	49	533,338	884,362	778,245	3,187,113	2.12
1/08 through 12/08	129,632,644	21	883,774	54	855,420	995,769	875,397	3,610,360	2.79
1/09 through 12/09	135,381,174	16	796,975	45	866,624	602,562	1,044,848	3,311,009	2.45
5 YR. TOTAL	786,346,345	112	5,776,065	324	4,080,050	4,997,023	5,297,262	20,150,400	2.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		64%	1.253	85%	1.309	2.56			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		36%	1.375	15%	1.344	2.72			
Pure Premium Derived by Formula		1.297			1.314			2.61	

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

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CLASS 8849		NURSING HOME-ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	747,534,691	100	6,274,923	285	4,969,664	4,997,340	4,859,883	21,101,810	2.82
1/06 through 12/06	752,818,239	85	5,192,630	283	4,846,206	4,513,566	4,833,874	19,386,276	2.58
1/07 through 12/07	807,255,431	100	7,122,571	305	6,122,522	5,575,225	6,507,015	25,327,333	3.14
1/08 through 12/08	798,346,537	103	7,304,999	287	5,554,470	7,489,119	7,019,682	27,368,270	3.43
1/09 through 12/09	975,828,904	112	8,704,815	333	7,042,510	9,045,045	7,122,919	31,915,289	3.27
5 YR. TOTAL	4,081,783,802	500	34,599,938	1,493	28,535,372	31,620,295	30,343,373	125,098,978	3.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.547	100%	1.518	3.07			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		0%	1.475	0%	1.377	2.85			
Pure Premium Derived by Formula		1.547			1.518			3.07	

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	0.087	100%	0.089	0.18			
Pure Premium Derived by Formula		0.087			0.089			0.18	

CLASS 8856 + +		CHECK CASHING ESTABLISHMENTS - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	0.087	100%	0.089	0.18			
Pure Premium Derived by Formula		0.087			0.089			0.18	

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

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CLASS 8864		SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	584,095,283	54	2,559,598	176	2,095,810	2,264,781	2,447,533	9,367,722	1.60
1/06 through 12/06	622,839,539	40	1,882,948	155	2,349,216	2,033,524	3,332,235	9,597,923	1.54
1/07 through 12/07	856,153,581	77	4,398,573	165	2,597,949	4,230,420	3,940,653	15,167,595	1.77
1/08 through 12/08	866,211,302	51	2,564,123	202	3,510,585	2,736,698	4,022,157	12,833,563	1.48
1/09 through 12/09	739,400,718	42	2,505,921	178	3,686,919	2,056,609	3,883,535	12,132,984	1.64
5 YR. TOTAL	3,668,700,423	264	13,911,163	876	14,240,479	13,322,032	17,626,113	59,099,787	1.61
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		96%	0.767	100%	0.844	1.61			
Pure Premium Indicated by National Relativity		2%	0.815	0%	1.104	1.92			
Pure Premium Present on Rate Level		2%	0.808	0%	0.911	1.72			
Pure Premium Derived by Formula		0.769			0.844			1.61	

CLASS 8868		COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	2,924,438,631	93	2,889,064	262	1,688,663	3,063,410	3,631,848	11,272,985	0.39
1/06 through 12/06	3,087,272,743	73	1,605,247	220	1,962,931	2,799,593	4,860,949	11,228,720	0.36
1/07 through 12/07	3,281,052,283	74	2,146,173	247	1,960,405	2,276,286	4,011,524	10,394,388	0.32
1/08 through 12/08	3,545,981,250	96	3,833,624	287	3,160,134	4,269,538	5,879,127	17,142,423	0.48
1/09 through 12/09	3,804,929,215	92	3,353,873	274	3,686,744	3,976,844	5,920,297	16,937,758	0.45
5 YR. TOTAL	16,643,674,122	428	13,827,981	1,290	12,458,877	16,385,671	24,303,745	66,976,274	0.40
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		90%	0.158	100%	0.244	0.40			
Pure Premium Indicated by National Relativity		5%	0.153	0%	0.228	0.38			
Pure Premium Present on Rate Level		5%	0.140	0%	0.212	0.35			
Pure Premium Derived by Formula		0.157			0.244			0.40	

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.
1/05 through 12/05	391,954,623	22	727,247	70	992,415	1,427,645	1,501,664	4,648,971	1.19
1/06 through 12/06	431,356,415	20	1,092,247	94	1,108,913	1,115,402	1,612,514	4,929,076	1.14
1/07 through 12/07	461,363,120	13	975,448	69	791,827	654,980	1,531,921	3,954,176	0.86
1/08 through 12/08	508,675,513	23	915,034	91	1,168,022	1,501,154	1,889,496	5,473,706	1.08
1/09 through 12/09	517,641,046	25	971,003	89	1,707,985	818,610	2,287,097	5,784,695	1.12
5 YR. TOTAL	2,310,990,717	103	4,680,979	413	5,769,162	5,517,791	8,822,692	24,790,624	1.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	0.452	90%	0.621	1.07			
Pure Premium Indicated by National Relativity		20%	0.405	5%	0.646	1.05			
Pure Premium Present on Rate Level		21%	0.346	5%	0.496	0.84			
Pure Premium Derived by Formula		0.420			0.616			1.04	

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

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CLASS 8871		CLERICAL TELECOMMUTER EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: 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.
1/05 through 12/05	34,501,603	2	91,558	0	0	221,513	1,390	314,461	0.91
1/06 through 12/06	44,418,369	0	0	0	0	0	6,580	6,580	0.02
1/07 through 12/07	67,141,787	1	40,060	0	0	36,014	1,458	77,532	0.12
1/08 through 12/08	101,401,743	1	11,623	0	0	9,212	10,594	31,429	0.03
1/09 through 12/09	125,822,899	1	26,091	0	0	22,926	23,987	73,004	0.06
5 YR. TOTAL	373,286,401	5	169,332	0	0	289,665	44,009	503,006	0.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.045	25%	0.089			0.13	
Pure Premium Indicated by National Relativity		35%	0.068	37%	0.080			0.15	
Pure Premium Present on Rate Level		46%	0.129	38%	0.122			0.25	
Pure Premium Derived by Formula		0.092		0.098				0.19	

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.
1/05 through 12/05	715,079,303	2	5,042	15	380,387	21,821	231,449	638,699	0.09
1/06 through 12/06	618,414,157	1	219,367	16	540,248	123,048	343,882	1,226,545	0.20
1/07 through 12/07	654,594,205	6	274,423	7	96,719	161,574	194,109	726,825	0.11
1/08 through 12/08	776,131,310	5	181,384	26	678,115	393,398	877,975	2,130,872	0.28
1/09 through 12/09	701,369,836	3	242,175	23	843,084	139,330	787,611	2,012,200	0.29
5 YR. TOTAL	3,465,588,811	17	922,391	87	2,538,553	839,171	2,435,026	6,735,141	0.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		42%	0.100	57%	0.094			0.19	
Pure Premium Indicated by National Relativity		29%	0.086	21%	0.090			0.18	
Pure Premium Present on Rate Level		29%	0.100	22%	0.104			0.20	
Pure Premium Derived by Formula		0.096		0.095				0.19	

CLASS 9012		BUILDING OR PROPERTY MANAGEMENT - PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	368,863,582	15	974,994	48	1,424,032	818,039	1,565,988	4,783,053	1.30
1/06 through 12/06	407,025,317	17	1,012,038	48	1,140,526	528,903	1,352,068	4,033,535	0.99
1/07 through 12/07	453,688,469	17	2,368,778	45	768,253	3,446,164	977,200	7,560,395	1.67
1/08 through 12/08	501,709,331	14	961,826	49	1,256,402	866,729	1,671,760	4,756,717	0.95
1/09 through 12/09	525,031,394	16	2,243,398	41	856,895	2,354,776	1,001,628	6,456,697	1.23
5 YR. TOTAL	2,256,318,093	79	7,561,034	231	5,446,108	8,014,611	6,568,644	27,590,397	1.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		73%	0.576	96%	0.646			1.22	
Pure Premium Indicated by National Relativity		13%	0.533	2%	0.581			1.11	
Pure Premium Present on Rate Level		14%	0.617	2%	0.591			1.21	
Pure Premium Derived by Formula		0.576		0.644				1.22	

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

NORTH CAROLINA
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CLASS 9014		JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	459,047,886	52	3,093,605	156	2,951,891	3,909,867	3,007,011	12,962,374	2.82
1/06 through 12/06	466,297,063	50	3,454,354	175	2,508,271	3,221,104	2,674,713	11,858,442	2.54
1/07 through 12/07	534,254,100	59	3,363,508	163	2,878,274	3,551,339	3,865,679	13,658,800	2.56
1/08 through 12/08	518,068,246	53	4,630,489	169	3,599,475	3,777,440	3,924,193	15,931,597	3.08
1/09 through 12/09	542,743,222	52	3,668,048	146	3,217,404	2,989,898	4,617,004	14,492,354	2.67
5 YR. TOTAL	2,520,410,517	266	18,210,004	809	15,155,315	17,449,648	18,088,600	68,903,567	2.73
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		99%	1.324	100%	1.410	2.73			
Pure Premium Indicated by National Relativity		0%	1.498	0%	1.694	3.19			
Pure Premium Present on Rate Level		1%	1.261	0%	1.325	2.59			
Pure Premium Derived by Formula		1.323			1.410			2.73	

CLASS 9015		BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	333,971,865	27	800,905	102	2,888,187	843,160	3,085,721	7,617,973	2.28
1/06 through 12/06	360,897,589	36	3,472,983	100	1,752,519	2,855,784	2,803,942	10,885,228	3.02
1/07 through 12/07	386,498,664	44	3,392,468	124	3,612,599	2,935,142	3,316,057	13,256,266	3.43
1/08 through 12/08	401,512,385	35	3,130,008	118	3,608,293	3,426,237	3,573,854	13,738,392	3.42
1/09 through 12/09	407,309,086	28	1,802,593	117	3,847,509	1,733,017	3,878,260	11,261,379	2.77
5 YR. TOTAL	1,890,189,589	170	12,598,957	561	15,709,107	11,793,340	16,657,834	56,759,238	3.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		95%	1.498	100%	1.505	3.00			
Pure Premium Indicated by National Relativity		2%	1.605	0%	1.687	3.29			
Pure Premium Present on Rate Level		3%	1.502	0%	1.440	2.94			
Pure Premium Derived by Formula		1.500			1.505			3.01	

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.
1/05 through 12/05	21,452,903	3	90,205	11	209,510	90,636	508,969	899,320	4.19
1/06 through 12/06	24,842,106	1	19,361	15	308,900	44,771	480,001	853,033	3.43
1/07 through 12/07	25,819,391	4	64,598	17	260,007	183,615	231,938	740,158	2.87
1/08 through 12/08	28,608,696	4	357,368	13	97,633	156,150	199,113	810,264	2.83
1/09 through 12/09	25,457,305	4	239,048	20	256,241	251,035	429,144	1,175,468	4.62
5 YR. TOTAL	126,180,401	16	770,580	76	1,132,291	726,207	1,849,165	4,478,243	3.55
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.508	49%	2.041	3.55			
Pure Premium Indicated by National Relativity		35%	1.097	25%	1.623	2.72			
Pure Premium Present on Rate Level		35%	1.308	26%	2.107	3.42			
Pure Premium Derived by Formula		1.294			1.954			3.25	

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

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CLASS 9019		BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	554,709	0	0	0	0	0	0	0	0.00
1/06 through 12/06	437,935	0	0	0	0	0	11,380	11,380	2.60
1/07 through 12/07	447,895	0	0	2	92,798	0	62,080	154,878	34.58
1/08 through 12/08	446,423	0	0	0	0	0	480	480	0.11
1/09 through 12/09	518,230	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,405,192	0	0	2	92,798	0	73,940	166,738	6.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	3.858	7%	3.074	6.93			
Pure Premium Indicated by National Relativity		19%	0.964	20%	0.967	1.93			
Pure Premium Present on Rate Level		75%	0.976	73%	0.858	1.83			
Pure Premium Derived by Formula		1.147			1.035			2.18	

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.
1/05 through 12/05	12,483,292	0	0	6	154,757	0	88,123	242,880	1.95
1/06 through 12/06	13,223,790	1	6,776	2	78,871	0	48,601	134,248	1.02
1/07 through 12/07	9,846,382	2	3,227	1	37,052	5,501	18,232	64,012	0.65
1/08 through 12/08	12,370,500	1	25,271	0	0	78,550	14,706	118,527	0.96
1/09 through 12/09	13,435,045	2	64,507	0	0	77,856	13,401	155,764	1.16
5 YR. TOTAL	61,359,009	6	99,781	9	270,680	161,907	183,063	715,431	1.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.604	27%	0.562	1.17			
Pure Premium Indicated by National Relativity		39%	1.169	36%	1.089	2.26			
Pure Premium Present on Rate Level		39%	1.216	37%	0.955	2.17			
Pure Premium Derived by Formula		1.063			0.897			1.96	

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.
1/05 through 12/05	126,605,723	12	589,613	57	978,712	855,423	1,261,791	3,685,539	2.91
1/06 through 12/06	101,874,604	11	737,879	33	124,253	564,609	438,601	1,865,342	1.83
1/07 through 12/07	94,340,718	10	604,163	43	888,588	372,698	978,487	2,843,936	3.01
1/08 through 12/08	121,420,831	7	640,306	30	689,102	490,691	810,822	2,630,921	2.17
1/09 through 12/09	108,313,084	9	672,958	38	616,880	842,756	1,025,585	3,158,179	2.92
5 YR. TOTAL	552,554,960	49	3,244,919	201	3,297,535	3,126,177	4,515,286	14,183,917	2.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	1.184	78%	1.383	2.57			
Pure Premium Indicated by National Relativity		22%	1.867	11%	2.565	4.43			
Pure Premium Present on Rate Level		22%	1.385	11%	1.532	2.92			
Pure Premium Derived by Formula		1.378			1.529			2.91	

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

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CLASS 9044		CASINO GAMBLING-HOTEL-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		50%	0.740	50%	0.940	1.68			
Pure Premium Present on Rate Level		50%	0.750	50%	0.918	1.67			
Pure Premium Derived by Formula		0.745		0.929		1.67			

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.
1/05 through 12/05	391,625,830	42	1,928,817	112	1,068,815	1,773,079	2,012,624	6,783,335	1.73
1/06 through 12/06	412,887,306	39	1,385,587	130	1,693,070	1,479,467	2,424,762	6,982,886	1.69
1/07 through 12/07	446,287,527	43	1,861,576	144	2,177,689	2,362,996	3,244,138	9,646,399	2.16
1/08 through 12/08	441,524,159	34	1,635,798	126	1,570,293	2,771,316	2,586,921	8,564,328	1.94
1/09 through 12/09	450,881,707	36	1,143,673	134	2,371,753	1,883,272	2,939,847	8,338,545	1.85
5 YR. TOTAL	2,143,206,529	194	7,955,451	646	8,881,620	10,270,130	13,208,292	40,315,493	1.88
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		81%	0.786	100%	1.095	1.88			
Pure Premium Indicated by National Relativity		9%	1.027	0%	1.316	2.34			
Pure Premium Present on Rate Level		10%	0.888	0%	1.101	1.99			
Pure Premium Derived by Formula		0.818		1.095		1.91			

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.
1/05 through 12/05	124,024,710	13	738,462	28	332,010	1,187,796	758,277	3,016,545	2.43
1/06 through 12/06	109,863,320	7	259,040	21	235,140	272,592	741,007	1,507,779	1.37
1/07 through 12/07	115,731,228	5	191,413	26	168,757	133,779	393,209	887,158	0.77
1/08 through 12/08	115,923,627	5	336,961	18	268,181	307,713	502,165	1,415,020	1.22
1/09 through 12/09	110,617,425	6	657,169	21	189,533	977,283	369,072	2,193,057	1.98
5 YR. TOTAL	576,160,310	36	2,183,045	114	1,193,621	2,879,163	2,763,730	9,019,559	1.57
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.586	59%	0.979	1.57			
Pure Premium Indicated by National Relativity		30%	0.728	20%	0.928	1.66			
Pure Premium Present on Rate Level		31%	0.552	21%	0.743	1.30			
Pure Premium Derived by Formula		0.618		0.919		1.54			

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

NORTH CAROLINA
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EFFECTIVE 4/1/2013

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.
1/05 through 12/05	381,118,542	21	987,249	87	1,018,578	934,672	1,923,079	4,863,578	1.28
1/06 through 12/06	403,521,623	31	893,457	105	993,828	1,046,308	1,947,553	4,881,146	1.21
1/07 through 12/07	429,713,575	24	1,598,096	102	1,453,818	1,576,315	2,083,977	6,712,206	1.56
1/08 through 12/08	406,695,438	15	683,499	60	795,539	730,151	1,564,433	3,773,622	0.93
1/09 through 12/09	398,329,557	21	1,979,650	80	1,537,180	2,178,876	1,614,669	7,310,375	1.84
5 YR. TOTAL	2,019,378,735	112	6,141,951	434	5,798,943	6,466,322	9,133,711	27,540,927	1.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		68%	0.591	100%		0.773		1.36	
Pure Premium Indicated by National Relativity		16%	0.706	0%		0.922		1.63	
Pure Premium Present on Rate Level		16%	0.621	0%		0.795		1.42	
Pure Premium Derived by Formula		0.614				0.773		1.39	

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.
1/05 through 12/05	25,408,072	0	0	5	207,288	0	228,910	436,198	1.72
1/06 through 12/06	21,968,723	0	0	3	74,794	0	36,469	111,263	0.51
1/07 through 12/07	28,978,994	0	0	4	60,866	0	79,652	140,518	0.49
1/08 through 12/08	29,425,051	3	247,045	5	111,203	194,739	136,161	689,148	2.34
1/09 through 12/09	26,667,363	1	7,205	4	5,961	29,927	48,291	91,384	0.34
5 YR. TOTAL	132,448,203	4	254,250	21	460,112	224,666	529,483	1,468,511	1.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.539	34%		0.569		1.11	
Pure Premium Indicated by National Relativity		38%	0.684	33%		0.847		1.53	
Pure Premium Present on Rate Level		39%	0.605	33%		0.800		1.41	
Pure Premium Derived by Formula		0.620				0.737		1.36	

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.
1/05 through 12/05	877,043	0	0	0	0	0	1,695	1,695	0.19
1/06 through 12/06	1,018,030	0	0	0	0	0	0	0	0.00
1/07 through 12/07	1,063,119	0	0	1	6,324	0	13,117	19,441	1.83
1/08 through 12/08	1,117,171	0	0	0	0	0	937	937	0.08
1/09 through 12/09	1,100,535	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,175,898	0	0	1	6,324	0	15,749	22,073	0.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.122	9%		0.304		0.43	
Pure Premium Indicated by National Relativity		46%	0.662	45%		0.854		1.52	
Pure Premium Present on Rate Level		47%	0.694	46%		0.824		1.52	
Pure Premium Derived by Formula		0.639				0.791		1.43	

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

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CLASS 9063		YMCA, YWCA, YMHA OR YWHA, INSTITUTION - ALL EMPLOYEES & CLERICAL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	179,950,967	3	31,999	28	368,816	138,929	677,890	1,217,634	0.68
1/06 through 12/06	199,612,911	12	748,826	26	215,441	1,232,172	670,373	2,866,812	1.44
1/07 through 12/07	205,990,158	10	468,893	29	375,832	991,783	794,235	2,630,743	1.28
1/08 through 12/08	238,357,436	8	125,005	35	566,919	201,455	1,133,268	2,026,647	0.85
1/09 through 12/09	243,618,454	5	121,900	34	463,502	256,011	994,049	1,835,462	0.75
5 YR. TOTAL	1,067,529,926	38	1,496,623	152	1,990,510	2,820,350	4,269,815	10,577,298	0.99
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	0.327	73%	0.664	0.99			
Pure Premium Indicated by National Relativity		29%	0.369	13%	0.590	0.96			
Pure Premium Present on Rate Level		30%	0.328	14%	0.681	1.01			
Pure Premium Derived by Formula		0.339			0.657			1.00	

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.
1/05 through 12/05	1,555,717,992	116	4,932,523	505	3,849,418	6,350,335	7,994,763	23,127,039	1.49
1/06 through 12/06	1,715,121,428	89	3,458,579	469	4,644,598	3,839,550	8,279,130	20,221,857	1.18
1/07 through 12/07	1,768,466,846	105	3,957,455	537	5,522,940	5,537,744	9,282,919	24,301,058	1.37
1/08 through 12/08	1,804,502,642	99	5,262,800	453	6,244,774	4,916,850	10,626,477	27,050,901	1.50
1/09 through 12/09	1,721,912,908	58	2,578,954	406	5,592,469	3,390,074	8,558,100	20,119,597	1.17
5 YR. TOTAL	8,565,721,816	467	20,190,311	2,370	25,854,199	24,034,553	44,741,389	114,820,452	1.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.538	100%	0.803	1.34			
Pure Premium Indicated by National Relativity		0%	0.650	0%	0.910	1.56			
Pure Premium Present on Rate Level		0%	0.554	0%	0.830	1.38			
Pure Premium Derived by Formula		0.538			0.803			1.34	

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.
1/05 through 12/05	729,011,264	44	2,126,758	231	1,397,920	2,126,979	2,763,129	8,414,786	1.15
1/06 through 12/06	823,760,612	56	2,317,326	256	1,966,664	2,520,606	3,523,946	10,328,542	1.25
1/07 through 12/07	929,268,209	51	2,035,349	229	3,715,391	2,620,822	5,000,829	13,372,391	1.44
1/08 through 12/08	933,461,835	46	2,022,476	219	3,128,282	2,300,418	5,052,237	12,503,413	1.34
1/09 through 12/09	1,071,662,595	66	3,341,253	242	3,802,390	3,586,787	4,644,110	15,374,540	1.44
5 YR. TOTAL	4,487,164,515	263	11,843,162	1,177	14,010,647	13,155,612	20,984,251	59,993,672	1.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		92%	0.576	100%	0.761	1.34			
Pure Premium Indicated by National Relativity		4%	0.642	0%	0.910	1.55			
Pure Premium Present on Rate Level		4%	0.587	0%	0.818	1.41			
Pure Premium Derived by Formula		0.579			0.761			1.34	

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

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CLASS 9084		BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	15,950,461	0	0	1	332	0	16,569	16,901	0.11
1/06 through 12/06	17,512,652	0	0	5	67,232	0	52,561	119,793	0.68
1/07 through 12/07	22,079,784	0	0	0	0	0	58,940	58,940	0.27
1/08 through 12/08	24,473,714	2	26,964	3	48,673	2,995	143,516	222,148	0.91
1/09 through 12/09	26,737,147	0	0	2	27,001	0	75,772	102,773	0.38
5 YR. TOTAL	106,753,758	2	26,964	11	143,238	2,995	347,358	520,555	0.49
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.159	30%	0.328	0.49			
Pure Premium Indicated by National Relativity		39%	0.651	35%	1.001	1.65			
Pure Premium Present on Rate Level		40%	0.587	35%	0.709	1.30			
Pure Premium Derived by Formula		0.522			0.697			1.22	

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.
1/05 through 12/05	1,461,924	0	0	0	0	0	0	0	0.00
1/06 through 12/06	1,029,876	0	0	0	0	0	0	0	0.00
1/07 through 12/07	1,126,847	1	14,963	0	0	19,059	0	34,022	3.02
1/08 through 12/08	739,938	1	128,602	0	0	189,263	0	317,865	42.96
1/09 through 12/09	802,602	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,161,187	2	143,565	0	0	208,322	0	351,887	6.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	2.782	6%	4.036	6.82			
Pure Premium Indicated by National Relativity		17%	0.556	18%	0.563	1.12			
Pure Premium Present on Rate Level		78%	0.345	76%	0.320	0.67			
Pure Premium Derived by Formula		0.503			0.587			1.09	

CLASS 9093		ROLLER-SKATING RINK OPERATION							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	18,749,214	2	179,704	4	15,568	102,158	57,215	354,645	1.89
1/06 through 12/06	19,071,070	0	0	6	16,566	0	70,894	87,460	0.46
1/07 through 12/07	19,291,622	2	15,697	3	18,278	6,166	93,154	133,295	0.69
1/08 through 12/08	18,443,355	0	0	1	5,627	0	27,913	33,540	0.18
1/09 through 12/09	20,188,408	1	37,757	3	23,103	62,294	64,647	187,801	0.93
5 YR. TOTAL	95,743,669	5	233,158	17	79,142	170,618	313,823	796,741	0.83
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.326	31%	0.506	0.83			
Pure Premium Indicated by National Relativity		40%	0.567	34%	0.896	1.46			
Pure Premium Present on Rate Level		40%	0.583	35%	0.920	1.50			
Pure Premium Derived by Formula		0.525			0.784			1.31	

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

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CLASS 9101		COLLEGE: ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	448,647,223	82	3,438,257	257	1,863,047	3,315,327	3,183,347	11,799,978	2.63
1/06 through 12/06	457,989,256	68	3,402,686	251	2,818,266	3,348,126	3,837,125	13,406,203	2.93
1/07 through 12/07	477,527,708	56	2,957,039	223	2,965,133	3,792,533	4,623,466	14,338,171	3.00
1/08 through 12/08	509,763,939	51	2,882,867	247	3,933,475	3,079,354	5,048,800	14,944,496	2.93
1/09 through 12/09	543,825,324	69	4,366,788	232	4,106,987	3,761,596	4,465,376	16,700,747	3.07
5 YR. TOTAL	2,437,753,450	326	17,047,637	1,210	15,686,908	17,296,936	21,158,114	71,189,595	2.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.343	100%	1.577	2.92			
Pure Premium Indicated by National Relativity		0%	1.672	0%	2.095	3.77			
Pure Premium Present on Rate Level		0%	1.353	0%	1.740	3.09			
Pure Premium Derived by Formula		1.343			1.577			2.92	

CLASS 9102		PARK NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	172,478,611	23	856,679	45	674,037	1,866,975	908,954	4,306,645	2.50
1/06 through 12/06	196,495,773	14	900,480	58	747,458	1,213,358	1,428,904	4,290,200	2.18
1/07 through 12/07	217,341,298	13	1,330,945	56	1,450,927	804,451	1,587,567	5,173,890	2.38
1/08 through 12/08	217,959,460	17	1,418,902	61	1,020,367	2,317,829	1,508,571	6,265,669	2.88
1/09 through 12/09	210,289,395	11	1,487,227	56	1,177,397	1,457,522	1,423,230	5,545,376	2.64
5 YR. TOTAL	1,014,564,537	78	5,994,233	276	5,070,186	7,660,135	6,857,226	25,581,780	2.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		66%	1.091	94%	1.431	2.52			
Pure Premium Indicated by National Relativity		17%	1.492	3%	1.723	3.22			
Pure Premium Present on Rate Level		17%	1.123	3%	1.330	2.45			
Pure Premium Derived by Formula		1.165			1.437			2.60	

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.
1/05 through 12/05	45,024,017	3	28,603	15	106,771	85,363	205,590	426,327	0.95
1/06 through 12/06	46,132,429	2	26,471	10	126,636	38,181	422,493	613,781	1.33
1/07 through 12/07	48,729,525	3	379,561	13	388,289	349,259	463,217	1,580,326	3.24
1/08 through 12/08	57,076,394	2	187,578	18	539,369	120,753	287,434	1,135,134	1.99
1/09 through 12/09	51,396,171	3	105,097	9	93,756	229,931	199,359	628,143	1.22
5 YR. TOTAL	248,358,536	13	727,310	65	1,254,821	823,487	1,578,093	4,383,711	1.77
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.798	48%	0.967	1.77			
Pure Premium Indicated by National Relativity		33%	0.903	26%	1.198	2.10			
Pure Premium Present on Rate Level		33%	0.870	26%	0.989	1.86			
Pure Premium Derived by Formula		0.856			1.033			1.89	

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

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CLASS 9156		THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS							
Industry Group: Office and Clerical Hazard Group: 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.
1/05 through 12/05	16,775,847	1	137,799	7	52,696	0	103,378	293,873	1.75
1/06 through 12/06	17,639,678	1	71,656	5	101,406	138,209	94,405	405,676	2.30
1/07 through 12/07	17,681,804	2	448,979	7	697,876	131,430	319,984	1,598,269	9.04
1/08 through 12/08	20,405,241	0	0	8	372,295	0	336,202	708,497	3.47
1/09 through 12/09	19,930,130	1	9,285	3	33,377	7,241	102,506	152,409	0.77
5 YR. TOTAL	92,432,700	5	667,719	30	1,257,650	276,880	956,475	3,158,724	3.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	2.083	36%	1.334	3.42			
Pure Premium Indicated by National Relativity		37%	0.877	32%	1.100	1.98			
Pure Premium Present on Rate Level		37%	1.147	32%	1.211	2.36			
Pure Premium Derived by Formula		1.290			1.220			2.51	

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	1,386,576	0	0	0	0	0	1,636	1,636	0.12
1/09 through 12/09	7,707,170	1	3,421	5	339,398	0	455,994	798,813	10.36
5 YR. TOTAL	9,093,746	1	3,421	5	339,398	0	457,630	800,449	8.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	3.770	14%	5.032	8.80			
Pure Premium Indicated by National Relativity		45%	3.578	43%	4.608	8.19			
Pure Premium Present on Rate Level		45%	1.261	43%	1.325	2.59			
Pure Premium Derived by Formula		2.555			3.256			5.81	

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.
1/05 through 12/05	6,823,687	0	0	0	0	0	243,550	243,550	3.57
1/06 through 12/06	6,513,016	0	0	3	1,360	0	136,440	137,800	2.12
1/07 through 12/07	6,642,518	1	48,925	6	98,670	3,968	231,804	383,367	5.77
1/08 through 12/08	8,208,912	0	0	4	27,222	0	249,341	276,563	3.37
1/09 through 12/09	9,870,326	0	0	3	69,558	0	178,478	248,036	2.51
5 YR. TOTAL	38,058,459	1	48,925	16	196,810	3,968	1,039,613	1,289,316	3.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.646	43%	2.742	3.39			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		75%	2.642	57%	4.886	7.53			
Pure Premium Derived by Formula		2.143			3.964			6.11	

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

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CLASS 9179		ATHLETIC SPORTS OR PARK: CONTACT SPORTS							
Industry Group: Miscellaneous Hazard Group: 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.
1/05 through 12/05	6,548,043	7	617,235	10	436,064	176,346	742,753	1,972,398	30.12
1/06 through 12/06	7,799,764	4	2,017	16	319,113	2,811	1,257,687	1,581,628	20.28
1/07 through 12/07	8,351,529	4	243,471	11	254,380	74,925	769,417	1,342,193	16.07
1/08 through 12/08	8,418,760	2	20,440	12	209,159	3,114	851,110	1,083,823	12.87
1/09 through 12/09	9,612,336	3	34,822	16	119,421	88,724	346,629	589,596	6.13
5 YR. TOTAL	40,730,432	20	917,985	65	1,338,137	345,920	3,967,596	6,569,638	16.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	5.539	65%	10.590	16.13			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		59%	8.407	35%	12.965	21.37			
Pure Premium Derived by Formula		7.231			11.421			18.65	

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.
1/05 through 12/05	16,279,508	3	68,525	5	31,521	62,948	118,885	281,879	1.73
1/06 through 12/06	17,193,115	0	0	4	68,979	0	146,300	215,279	1.25
1/07 through 12/07	20,488,162	1	14,701	8	38,726	107,511	92,618	253,556	1.24
1/08 through 12/08	21,283,985	2	63,609	9	196,491	127,007	271,106	658,213	3.09
1/09 through 12/09	17,486,209	0	0	13	454,682	0	477,616	932,298	5.33
5 YR. TOTAL	92,730,979	6	146,835	39	790,399	297,466	1,106,525	2,341,225	2.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	1.011	46%	1.514	2.53			
Pure Premium Indicated by National Relativity		35%	2.617	27%	4.612	7.23			
Pure Premium Present on Rate Level		36%	1.601	27%	2.454	4.06			
Pure Premium Derived by Formula		1.786			2.604			4.39	

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.
1/05 through 12/05	22,538,145	1	215,322	7	28,973	23,129	69,925	337,349	1.50
1/06 through 12/06	24,039,998	0	0	6	163,147	0	377,154	540,301	2.25
1/07 through 12/07	23,726,225	0	0	5	78,503	0	73,182	151,685	0.64
1/08 through 12/08	24,523,516	1	3,331	3	13,901	0	166,291	183,523	0.75
1/09 through 12/09	21,329,329	3	133,599	3	22,840	226,882	122,802	506,123	2.37
5 YR. TOTAL	116,157,213	5	352,252	24	307,364	250,011	809,354	1,718,981	1.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.568	38%	0.912	1.48			
Pure Premium Indicated by National Relativity		38%	0.790	31%	1.526	2.32			
Pure Premium Present on Rate Level		39%	0.722	31%	1.225	1.95			
Pure Premium Derived by Formula		0.712			1.199			1.91	

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

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CLASS 9186		CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR-TRAVELING-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	464,727	0	0	1	1,902	0	19,711	21,613	4.65
1/06 through 12/06	387,675	0	0	1	6,383	0	4,154	10,537	2.72
1/07 through 12/07	434,739	0	0	1	14,247	0	42,859	57,106	13.14
1/08 through 12/08	791,862	2	7,362	2	26,275	27,531	39,742	100,910	12.74
1/09 through 12/09	1,872,621	0	0	4	27,472	0	90,177	117,649	6.28
5 YR. TOTAL	3,951,624	2	7,362	9	76,279	27,531	196,643	307,815	7.79
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	2.117	33%	5.673	7.79			
Pure Premium Indicated by National Relativity		40%	5.193	33%	10.510	15.70			
Pure Premium Present on Rate Level		41%	12.595	34%	24.368	36.96			
Pure Premium Derived by Formula		7.643			13.626			21.27	

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.
1/05 through 12/05	12,223,141	3	140,263	6	90,104	48,461	135,415	414,243	3.39
1/06 through 12/06	10,888,112	1	159,039	5	58,925	89,804	85,668	393,436	3.61
1/07 through 12/07	11,086,362	1	12,647	5	9,965	23,535	45,629	91,776	0.83
1/08 through 12/08	10,683,664	2	146,941	10	250,367	70,291	161,400	628,999	5.89
1/09 through 12/09	10,291,814	0	0	10	95,807	0	160,604	256,411	2.49
5 YR. TOTAL	55,173,093	7	458,890	36	505,168	232,091	588,716	1,784,865	3.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	1.747	40%	1.488	3.24			
Pure Premium Indicated by National Relativity		35%	2.213	30%	2.813	5.03			
Pure Premium Present on Rate Level		36%	2.635	30%	2.976	5.61			
Pure Premium Derived by Formula		2.230			2.332			4.56	

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.
1/05 through 12/05	32,488,635	6	464,568	14	196,821	285,109	267,355	1,213,853	3.74
1/06 through 12/06	34,764,065	1	165,417	15	532,096	41,715	499,185	1,238,413	3.56
1/07 through 12/07	37,590,015	8	1,064,439	12	451,198	1,505,071	696,161	3,716,869	9.89
1/08 through 12/08	35,850,513	7	773,590	13	741,522	301,116	534,412	2,350,640	6.56
1/09 through 12/09	38,764,119	9	1,529,922	14	572,402	1,193,852	419,722	3,715,898	9.59
5 YR. TOTAL	179,457,347	31	3,997,936	68	2,494,039	3,326,863	2,416,835	12,235,673	6.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	3.618	65%	3.201	6.82			
Pure Premium Indicated by National Relativity		26%	2.976	17%	2.758	5.73			
Pure Premium Present on Rate Level		27%	2.724	18%	2.923	5.65			
Pure Premium Derived by Formula		3.210			3.076			6.29	

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

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CLASS 9403		GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	116,655,672	28	2,370,279	64	1,608,946	2,557,170	1,745,042	8,281,437	7.10
1/06 through 12/06	123,255,489	22	1,619,055	58	1,811,144	2,246,053	2,144,860	7,821,112	6.35
1/07 through 12/07	122,430,707	19	1,999,834	61	2,497,799	1,879,647	3,668,041	10,045,521	8.21
1/08 through 12/08	131,883,814	17	2,110,955	76	2,819,390	2,765,169	2,025,729	9,721,243	7.37
1/09 through 12/09	132,502,427	25	3,000,952	67	2,041,595	3,692,960	1,638,087	10,373,594	7.83
5 YR. TOTAL	626,728,109	111	11,101,075	326	10,778,874	13,140,999	11,221,759	46,242,707	7.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		87%	3.491	100%	3.887	7.38			
Pure Premium Indicated by National Relativity		6%	4.392	0%	4.180	8.57			
Pure Premium Present on Rate Level		7%	3.584	0%	3.863	7.45			
Pure Premium Derived by Formula			3.552		3.887	7.44			

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.
1/05 through 12/05	21,455,978	1	3,634	3	30,223	10,137	86,339	130,333	0.61
1/06 through 12/06	23,677,608	4	294,765	12	354,769	273,528	359,869	1,282,931	5.42
1/07 through 12/07	42,859,855	3	290,941	19	389,685	413,640	568,742	1,663,008	3.88
1/08 through 12/08	59,349,214	11	1,060,899	20	379,632	443,126	427,759	2,311,416	3.89
1/09 through 12/09	32,439,017	2	124,281	8	93,798	157,587	132,691	508,357	1.57
5 YR. TOTAL	179,781,672	21	1,774,520	62	1,248,107	1,298,018	1,575,400	5,896,045	3.28
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	1.681	47%	1.598	3.28			
Pure Premium Indicated by National Relativity		33%	0.902	26%	1.031	1.93			
Pure Premium Present on Rate Level		34%	1.105	27%	1.336	2.44			
Pure Premium Derived by Formula			1.228		1.380	2.61			

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.
1/05 through 12/05	35,467,106	2	11,412	12	263,896	2,531	263,886	541,725	1.53
1/06 through 12/06	38,637,078	0	0	13	47,234	0	119,938	167,172	0.43
1/07 through 12/07	40,320,830	3	178,004	14	231,499	245,186	285,849	940,538	2.33
1/08 through 12/08	37,307,225	5	294,228	5	124,686	687,606	195,515	1,302,035	3.49
1/09 through 12/09	32,032,820	3	332,332	7	208,837	342,643	247,609	1,131,421	3.53
5 YR. TOTAL	183,765,059	13	815,976	51	876,152	1,277,966	1,112,797	4,082,891	2.22
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.921	43%	1.301	2.22			
Pure Premium Indicated by National Relativity		34%	1.242	28%	1.377	2.62			
Pure Premium Present on Rate Level		35%	0.970	29%	1.050	2.02			
Pure Premium Derived by Formula			1.047		1.249	2.30			

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

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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.
1/05 through 12/05	4,386,312	0	0	2	106,918	0	82,553	189,471	4.32
1/06 through 12/06	5,066,457	0	0	0	0	0	7,300	7,300	0.14
1/07 through 12/07	4,636,455	0	0	1	2,625	0	6,225	8,850	0.19
1/08 through 12/08	4,289,031	0	0	4	49,930	0	27,988	77,918	1.82
1/09 through 12/09	11,360,726	0	0	8	360,653	0	197,702	558,355	4.92
5 YR. TOTAL	29,738,981	0	0	15	520,126	0	321,768	841,894	2.83
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	1.749	23%	1.082	2.83			
Pure Premium Indicated by National Relativity		41%	1.182	38%	1.257	2.44			
Pure Premium Present on Rate Level		42%	1.377	39%	1.389	2.77			
Pure Premium Derived by Formula		1.360			1.268			2.63	

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.
1/05 through 12/05	48,105,976	6	753,780	16	335,818	292,880	322,358	1,704,836	3.54
1/06 through 12/06	53,211,094	1	346,699	12	107,050	129,115	222,586	805,450	1.51
1/07 through 12/07	59,694,823	9	485,696	11	145,230	334,843	389,219	1,354,988	2.27
1/08 through 12/08	67,338,721	10	889,742	18	615,227	686,939	574,083	2,765,991	4.11
1/09 through 12/09	62,097,027	17	1,418,086	27	613,007	1,199,980	848,707	4,079,780	6.57
5 YR. TOTAL	290,447,641	43	3,894,003	84	1,816,332	2,643,757	2,356,953	10,711,045	3.69
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	1.966	57%	1.722	3.69			
Pure Premium Indicated by National Relativity		26%	2.188	21%	2.024	4.21			
Pure Premium Present on Rate Level		27%	1.706	22%	1.333	3.04			
Pure Premium Derived by Formula		1.954			1.700			3.65	

CLASS 9519		HOUSEHOLD AND COMMERCIAL APPLIANCES-ELECTRICAL-INSTALLATION, SERVICE OR REPAIR & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	46,861,505	3	145,398	8	470,561	154,856	476,893	1,247,708	2.66
1/06 through 12/06	48,840,954	2	209,872	13	460,795	259,144	366,458	1,296,269	2.65
1/07 through 12/07	54,836,829	5	141,652	19	858,351	171,872	1,064,421	2,236,296	4.08
1/08 through 12/08	44,204,632	1	143,346	12	215,051	184,190	182,377	724,964	1.64
1/09 through 12/09	30,835,348	2	119,575	18	714,923	75,273	672,090	1,581,861	5.13
5 YR. TOTAL	225,579,268	13	759,843	70	2,719,681	845,335	2,762,239	7,087,098	3.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	1.542	58%	1.599	3.14			
Pure Premium Indicated by National Relativity		28%	1.813	21%	1.649	3.46			
Pure Premium Present on Rate Level		28%	1.864	21%	1.852	3.72			
Pure Premium Derived by Formula		1.708			1.663			3.37	

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

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CLASS 9521		HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	28,645,570	3	8,947	13	75,437	836,231	140,713	1,061,328	3.71
1/06 through 12/06	30,262,495	6	470,198	11	291,401	306,249	300,689	1,368,537	4.52
1/07 through 12/07	29,065,072	1	176,930	6	373,162	31,221	266,551	847,864	2.92
1/08 through 12/08	25,103,725	4	447,185	7	150,242	421,177	291,808	1,310,412	5.22
1/09 through 12/09	22,180,620	0	0	8	175,349	0	161,805	337,154	1.52
5 YR. TOTAL	135,257,482	14	1,103,260	45	1,065,591	1,594,878	1,161,566	4,925,295	3.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	1.603	52%	2.038	3.64			
Pure Premium Indicated by National Relativity		32%	1.697	24%	1.515	3.21			
Pure Premium Present on Rate Level		32%	1.876	24%	2.231	4.11			
Pure Premium Derived by Formula		1.720			1.959			3.68	

CLASS 9522		UPHOLSTERING							
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.
1/05 through 12/05	387,784,734	15	957,535	78	1,576,881	648,952	1,474,634	4,658,002	1.20
1/06 through 12/06	375,182,468	15	1,319,677	77	2,088,143	813,432	1,895,437	6,116,689	1.63
1/07 through 12/07	366,097,339	8	702,708	98	2,311,033	673,306	2,056,988	5,744,035	1.57
1/08 through 12/08	316,288,657	10	502,019	71	1,217,028	696,308	1,606,580	4,021,935	1.27
1/09 through 12/09	299,770,520	9	739,650	71	1,779,651	781,642	1,525,420	4,826,363	1.61
5 YR. TOTAL	1,745,123,718	57	4,221,589	395	8,972,736	3,613,640	8,559,059	25,367,024	1.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		70%	0.756	90%	0.698	1.45			
Pure Premium Indicated by National Relativity		15%	1.151	5%	1.057	2.21			
Pure Premium Present on Rate Level		15%	0.758	5%	0.691	1.45			
Pure Premium Derived by Formula		0.816			0.716			1.53	

CLASS 9534		MOBILE CRANE AND HOISTING SERVICE CONTRACTORS-NOC-ALL OPERATIONS-INCLUDING YARD 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.
1/05 through 12/05	15,190,042	2	324,442	5	283,919	630,181	156,459	1,395,001	9.18
1/06 through 12/06	18,710,434	4	1,006,087	5	70,731	1,075,708	200,080	2,352,606	12.57
1/07 through 12/07	19,333,250	4	431,868	6	126,534	669,519	204,202	1,432,123	7.41
1/08 through 12/08	20,503,384	2	959,698	3	490,652	537,681	197,754	2,185,785	10.66
1/09 through 12/09	16,016,631	3	1,402,399	8	178,819	835,323	199,004	2,615,545	16.33
5 YR. TOTAL	89,753,741	15	4,124,494	27	1,150,655	3,748,412	957,499	9,981,060	11.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	5.877	56%	5.243	11.12			
Pure Premium Indicated by National Relativity		28%	3.012	22%	2.553	5.57			
Pure Premium Present on Rate Level		28%	4.508	22%	4.121	8.63			
Pure Premium Derived by Formula		4.691			4.404			9.10	

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

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CLASS 9554		SIGN INSTALLATION, MAINTENANCE, REPAIR OR REMOVAL & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	11,901,485	4	680,511	15	1,048,717	482,914	946,183	3,158,325	26.54
1/06 through 12/06	12,143,689	0	0	8	179,869	0	212,381	392,250	3.23
1/07 through 12/07	14,647,392	6	629,934	9	150,047	380,732	228,483	1,389,196	9.48
1/08 through 12/08	11,488,509	4	541,228	10	377,445	1,456,312	200,402	2,575,387	22.42
1/09 through 12/09	10,799,227	5	156,937	6	238,060	235,755	220,519	851,271	7.88
5 YR. TOTAL	60,980,302	19	2,008,610	48	1,994,138	2,555,713	1,807,968	8,366,429	13.72
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	6.564	54%	7.156	13.72			
Pure Premium Indicated by National Relativity		30%	5.951	23%	5.452	11.40			
Pure Premium Present on Rate Level		30%	5.194	23%	5.359	10.55			
Pure Premium Derived by Formula			5.969		6.351	12.32			

CLASS 9586		BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON							
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.
1/05 through 12/05	123,309,465	8	191,104	5	10,120	130,076	49,281	380,581	0.31
1/06 through 12/06	138,526,716	2	121,168	19	367,912	37,974	350,171	877,225	0.63
1/07 through 12/07	145,365,105	5	67,259	16	302,598	70,867	246,225	686,949	0.47
1/08 through 12/08	149,936,133	1	54,102	14	271,283	221,335	173,188	719,908	0.48
1/09 through 12/09	156,995,785	2	141,594	16	441,301	73,985	372,474	1,029,354	0.66
5 YR. TOTAL	714,133,204	18	575,227	70	1,393,214	534,237	1,191,339	3,694,017	0.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.276	45%	0.242	0.52			
Pure Premium Indicated by National Relativity		33%	0.315	27%	0.356	0.67			
Pure Premium Present on Rate Level		34%	0.295	28%	0.299	0.59			
Pure Premium Derived by Formula			0.295		0.289	0.58			

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.
1/05 through 12/05	31,043	0	0	0	0	0	0	0	0.00
1/06 through 12/06	20,000	0	0	0	0	0	0	0	0.00
1/07 through 12/07	44,801	0	0	0	0	0	0	0	0.00
1/08 through 12/08	38,582	0	0	0	0	0	0	0	0.00
1/09 through 12/09	199,021	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	333,447	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		21%	0.998	22%	0.985	1.98			
Pure Premium Present on Rate Level		76%	0.959	75%	0.828	1.79			
Pure Premium Derived by Formula			0.938		0.838	1.78			

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

NORTH CAROLINA
APPENDIX B-II

EFFECTIVE 4/1/2013

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.
1/05 through 12/05	69,355,958	4	416,111	4	4,731	380,652	95,966	897,460	1.29
1/06 through 12/06	68,693,270	1	4,555	3	20,757	5,281	50,816	81,409	0.12
1/07 through 12/07	72,801,215	1	249,983	10	138,595	144,908	212,850	746,336	1.03
1/08 through 12/08	73,664,170	3	119,712	7	45,363	424,650	198,761	788,486	1.07
1/09 through 12/09	77,283,835	3	227,447	7	136,051	794,016	155,135	1,312,649	1.70
5 YR. TOTAL	361,798,448	12	1,017,808	31	345,497	1,749,507	713,528	3,826,340	1.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.377	41%	0.681	1.06			
Pure Premium Indicated by National Relativity		35%	0.426	29%	0.521	0.95			
Pure Premium Present on Rate Level		35%	0.448	30%	0.477	0.93			
Pure Premium Derived by Formula		0.419			0.573			0.99	

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

**NORTH CAROLINA
APPENDIX B-III**

Adjustments to Pure Premiums to Obtain Advisory Loss Costs

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

1. Test Correction Factor

The payrolls are now extended by the advisory loss costs presently in effect and by the indicated advisory 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 advisory 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	0.9990
Contracting	1.0136
Office & Clerical	0.9957
Goods & Services	0.9981
Miscellaneous	0.9923

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	1.098
Contracting	1.092
Office & Clerical	1.116
Goods & Services	1.021
Miscellaneous	1.075

3. Disease Loadings

The proposed manual advisory 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 footnote page.

**NORTH CAROLINA
APPENDIX B-III**

4. Swing Limits

As a further step a test is made to make certain that the proposed advisory loss costs fall within the following departures from the present advisory loss costs:

Manufacturing	from 25% above to 25% below
Contracting	from 24% above to 26% below
Office & Clerical	from 20% above to 30% below
Goods & Services	from 27% above to 23% below
Miscellaneous	from 24% above to 26% below

These limits have been calculated in accordance with the following formula:

Max. Deviation = Effect of the final change in premium level by industry group plus or minus 25% rounded to the nearest 1%.

The product of the swing limits and the present advisory loss cost sets bounds for the proposed advisory loss cost. If the calculated advisory loss cost falls outside of the bounds, the closest bound is chosen as the proposed advisory loss cost. When a code is limited, the underlying pure premiums are adjusted to reflect the limited advisory 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 swing limits.

An illustrative example showing the calculation of a proposed manual class advisory 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 advisory loss costs for other classifications are calculated in the same manner.

List of Classifications Limited by Upper Swing

List of Classifications Limited by Lower Swing

0113 0170 1165 1430 1438 1654 2111 2174
2570 2600 2702 2705 3110 3175 3373 3642
4683 4720 6811 7529 7705 8001 8288 8719
9089 9170

2039 2121 2915 3069 3559 4581 5040 6251
6325 7425 7431 7453 7515 8263 9186

NORTH CAROLINA
APPENDIX B-IV

DERIVATION OF PROPOSED ADVISORY 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
01/01/05 - 12/31/05	125,250	401,499	206,287	10,191,477	6,615,736	2,950,128	2,727,509	7,514,852	9,873,578
01/01/06 - 12/31/06	0	0	153,426	6,415,135	7,272,389	2,196,075	2,899,559	6,571,749	10,873,421
01/01/07 - 12/31/07	0	305,100	0	4,924,592	8,415,282	2,292,804	1,839,910	6,022,974	10,949,398
01/01/08 - 12/31/08	0	480,013	0	4,324,446	7,684,245	2,153,037	2,239,504	5,422,901	12,368,025
01/01/09 - 12/31/09	0	333,600	0	1,445,757	3,907,771	1,427,583	3,369,654	3,802,839	10,612,430

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

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/05 - 12/31/05	1.345	1.261	1.097	1.059	0.993	1.097	1.028	1.250	1.049
01/01/06 - 12/31/06	1.400	1.289	1.142	1.104	1.016	1.142	1.050	1.276	1.060
01/01/07 - 12/31/07	1.533	1.360	1.250	1.211	1.074	1.250	1.109	1.329	1.072
01/01/08 - 12/31/08	1.876	1.545	1.529	1.487	1.224	1.529	1.259	1.444	1.096
01/01/09 - 12/31/09	3.065	2.062	2.498	2.433	1.637	2.498	1.681	1.728	1.142

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	1.239

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 ADVISORY LOSS COST - CODE 8810

EXPECTED UNLIMITED LOSSES (Limited Losses x Primary Conversion Factors, then adjusted for 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
01/01/05 - 12/31/05	192,591	578,808	258,710	12,338,664	7,510,390	3,699,836	3,205,489	13,013,344	13,773,323
01/01/06 - 12/31/06	0	0	200,308	8,096,735	8,447,065	2,867,137	3,480,618	11,319,870	15,273,572
01/01/07 - 12/31/07	0	474,369	0	6,817,882	10,332,562	3,276,514	2,332,723	10,758,538	15,637,324
01/01/08 - 12/31/08	0	847,845	0	7,351,509	10,752,704	3,763,519	3,223,389	10,628,419	18,029,507
01/01/09 - 12/31/09	0	786,411	0	4,021,356	7,313,291	4,076,889	6,475,720	8,816,438	16,229,993

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

Policy Period	INDUSTRY GROUP: Office and Clerical
01/01/05 - 12/31/05	0.970
01/01/06 - 12/31/06	0.988
01/01/07 - 12/31/07	0.988
01/01/08 - 12/31/08	0.977
01/01/09 - 12/31/09	0.960

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
01/01/05 - 12/31/05	27,616,916,713	15,995,107	10,955,846	12,622,944	13,360,123	26,950,953	25,983,067	52,934,020
01/01/06 - 12/31/06	30,499,501,506	11,030,210	11,784,551	11,184,032	15,090,289	22,814,761	26,274,321	49,089,082
01/01/07 - 12/31/07	33,597,891,149	9,973,263	12,981,978	10,629,436	15,449,676	22,955,241	26,079,112	49,034,353
01/01/08 - 12/31/08	33,412,983,240	10,859,382	14,482,987	10,383,965	17,614,828	25,342,369	27,998,793	53,341,162
01/01/09 - 12/31/09	33,579,341,448	7,774,315	13,992,405	8,463,780	15,580,793	21,766,720	24,044,573	45,811,293
Total	158,706,634,056	55,632,277	64,197,767	53,284,157	77,095,709	119,830,044	130,379,866	250,209,910
INDICATED PURE PREMIUM						0.076	0.082	0.16

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	0.092	0.098	0.19
Conversion Factors (App. B-I, section B)	0.951	0.908	xxx
PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)	0.087	0.089	0.18

NORTH CAROLINA

APPENDIX B-IV

DERIVATION OF PROPOSED ADVISORY LOSS COST - CODE 8810

Industry Group - Office and Clerical. Hazard Group - C.

The loss cost for the above captioned classification is then derived as shown in the following exhibit:

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
1. Indicated Pure Premium	0.076	0.082	0.16
2. Pure Premium Indicated by National Relativity	0.080	0.096	0.18
3. Pure Premium Present on Rate Level	0.087	0.089	0.18
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)	0.076	0.082	0.16
8. Test Correction Factor	0.9957	0.9957	xxx
9. Underlying Pure Premiums = (7) x (8) *	0.078	0.082	0.16
10. Ratio of Manual to Standard Premium			1.116
11. Loss Cost = (9) x (10)			0.18
12. Loss Cost Within Swing Limits			0.18
Current Loss Cost x Swing Limits			
a) Lower bound = 0.21 x 0.700 = 0.15			
b) Upper bound = 0.21 x 1.200 = 0.25			
13. Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	0.078	0.082	0.16
14. Disease, Catastrophe and/or Miscellaneous Loadings			0.00
15. Final Loaded Loss Cost			0.18

* 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 the indicated loss costs. The loss costs are rerun and 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 -0.9%.

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.

A-1 Calculation of Primary Conversion Factor

1. Benefits

The state losses are adjusted to the January 1, 2012 state law level. The federal losses are adjusted to the October 1, 2011 federal law level.

STATE ACT

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/05 - 12/05	1.267	1.033	0.998	1.033	0.993
1/06 - 12/06	1.261	1.028	0.994	1.028	0.993
1/07 - 12/07	1.250	1.019	0.987	1.019	0.993
1/08 - 12/08	1.242	1.012	0.984	1.012	0.993
1/09 - 12/09	1.232	1.004	0.978	1.004	0.993

FEDERAL ACT

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/05 - 12/05	1.044	1.026	1.006	1.026	1.000
1/06 - 12/06	1.039	1.024	1.005	1.024	1.000
1/07 - 12/07	1.031	1.020	1.004	1.020	1.000
1/08 - 12/08	1.021	1.014	1.003	1.014	1.000
1/09 - 12/09	1.011	1.009	1.002	1.009	1.000

2. Trend

The following factors are applied to trend the losses in each policy year to the proposed rating year. The selected annual trends utilized were 0.995 and 1.000 for indemnity and medical, respectively.

Policy Period	Indemnity	Medical
1/05 - 12/05	0.959	1.000
1/06 - 12/06	0.964	1.000
1/07 - 12/07	0.969	1.000
1/08 - 12/08	0.974	1.000
1/09 - 12/09	0.979	1.000

**NORTH CAROLINA
APPENDIX B-V**

A-1 Calculation of Primary Conversion Factor (continued)

3. Development

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
1/05 - 12/05	1.128	1.048	1.350	1.059
1/06 - 12/06	1.169	1.065	1.405	1.051
1/07 - 12/07	1.293	1.147	1.457	1.060
1/08 - 12/08	1.589	1.281	1.566	1.096
1/09 - 12/09	2.773	1.723	1.776	1.165

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 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)
1/05 - 12/05	1.371	1.273	1.117	1.080	1.003	1.117	1.038	1.341	1.052
1/06 - 12/06	1.421	1.295	1.158	1.120	1.021	1.158	1.055	1.395	1.044
1/07 - 12/07	1.566	1.389	1.277	1.237	1.097	1.277	1.133	1.447	1.053
1/08 - 12/08	1.922	1.550	1.566	1.523	1.228	1.566	1.263	1.555	1.088
1/09 - 12/09	3.345	2.078	2.726	2.655	1.650	2.726	1.694	1.764	1.157

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)
1/05 - 12/05	1.129	1.049	1.110	1.088	1.011	1.110	1.031	1.350	1.059
1/06 - 12/06	1.171	1.067	1.154	1.133	1.032	1.154	1.051	1.405	1.051
1/07 - 12/07	1.292	1.146	1.278	1.258	1.116	1.278	1.134	1.457	1.060
1/08 - 12/08	1.580	1.274	1.569	1.552	1.251	1.569	1.265	1.566	1.096
1/09 - 12/09	2.745	1.705	2.739	2.720	1.690	2.739	1.702	1.776	1.165

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

**NORTH CAROLINA
APPENDIX B-V**

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 claims 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	0.131	0.163	0.193	0.217	0.254	0.312	0.388
(2) Excess Factors 1/(1-(1))	1.151	1.195	1.239	1.278	1.341	1.453	1.635

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.

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 adjustment expense. 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
1/05 - 12/05	1.165	1.276
1/06 - 12/06	1.165	1.165
1/07 - 12/07	1.165	1.224
1/08 - 12/08	1.165	1.285
1/09 - 12/09	1.165	1.275

** See Section B.3 for the indemnity and medical breakdown of the proposed loss-based expenses.

**NORTH CAROLINA
APPENDIX B-V**

B – Present On Rate Level

1. Benefits

The current underlying pure premiums are at the current January 1, 2011 state and October 1, 2010 federal law levels. These pure premiums are adjusted to reflect the weighted effect of state and federal laws which bring losses to the proposed January 1, 2012 state and October 1, 2011 federal law levels. The distribution of state and federal losses in regard to total losses was used to determine the weighted effects.

State Weight (St%)	0.088
Federal Weight (Fed%)	0.912

	Indemnity	Medical	Total
(a) State Laws	0.981	0.993	0.987
(b) Federal Laws	1.003	1.000	1.001
(c) Weighted Laws = [(a)xSt%] + [(b)xFed%]	1.001	0.999	1.000

2. Trend

Since the trend in the current underlying pure premiums is adequate for the current rating year, additional trend is applied to bring the underlyings to the proposed rating year.

Indemnity	Medical
0.990	1.000

**NORTH CAROLINA
APPENDIX B-V**

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	1.165	1.165	1.165
(b) Loss-Based Assessment	1.000	1.000	1.000
(c) Total = (a) + (b) - 1	1.165	1.165	1.165

FEDERAL ACT			
	Indemnity	Medical	Total
(d) Loss Adjustment Expense	1.165	1.165	1.165
(e) Loss-Based Assessment	1.160	1.000	1.079
(f) Total = (d) + (e) - 1	1.325	1.165	1.244

(g) Weighted Proposed Expenses = [(c) x St%] + [(f) x Fed%]	Indemnity	Medical	Total
	1.311	1.165	1.237

Current:

STATE			
	Indemnity	Medical	Total
(h) Loss Adjustment Expense	1.165	1.165	1.165
(i) Loss-Based Assessment	1.000	1.000	1.000
(j) Total = (h) + (i) - 1	1.165	1.165	1.165

FEDERAL			
	Indemnity	Medical	Total
(k) Loss Adjustment Expense	1.165	1.165	1.165
(l) Loss-Based Assessment	1.221	1.000	1.079
(m) Total = (k) + (l) - 1	1.386	1.165	1.244

(n) Weighted Current Expenses = [(j) x St%] + [(m) x Fed%]	Indemnity	Medical	Total
	1.367	1.165	1.237

Change:

Weighted Expense Change in Loss-Based Expenses = [(g) / (n)]	Indemnity	Medical	Total
	0.959	1.000	1.000

4. Conversion Factors = (1) x (2) x (3)

The factors have been applied multiplicatively resulting in the following factors.

Indemnity	Medical
0.950	0.999

**NORTH CAROLINA
APPENDIX B-V**

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 A, B and C but using the non-appropriated benefit changes and the federal loss-based expenses.

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: \$54,366,850 for indemnity, and \$23,841,200 for medical.

II. Calculation of Proposed Loss Costs

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

A. Test Correction Factor	1.0000
B. Ratio of Manual Premium to Earned Premium (determined on a countrywide basis)	1.104

C. Swing Limits

The classifications which were adjusted by swing limits are as follows:

List of Classifications Limited by Upper Swing:
7327 7350 9077

List of Classifications Limited by Lower Swing:
6826 6845 6872

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2013

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.
1/05 through 12/05	32,149	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	66,602	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	98,751	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		10%	1.027	11%			1.107	2.13	
Pure Premium Present on Rate Level		88%	1.576	87%			1.549	3.13	
Pure Premium Derived by Formula		1.490				1.469		2.96	

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.
1/05 through 12/05	2,581,728	2	411,930	1	6,352	116,188	34,440	568,910	22.04
1/06 through 12/06	3,911,627	0	0	0	0	0	10,158	10,158	0.26
1/07 through 12/07	4,968,264	1	57,586	2	24,247	85,422	54,463	221,718	4.46
1/08 through 12/08	2,886,725	0	0	0	0	0	825	825	0.03
1/09 through 12/09	1,197,963	1	132,901	1	420,987	70,278	171,327	795,493	66.40
5 YR. TOTAL	15,546,307	4	602,417	4	451,586	271,888	271,213	1,597,104	10.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	6.780	23%			3.493	10.27	
Pure Premium Indicated by National Relativity		42%	3.319	38%			4.661	7.98	
Pure Premium Present on Rate Level		42%	3.186	39%			3.932	7.12	
Pure Premium Derived by Formula		3.817				4.108		7.93	

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.
1/05 through 12/05	430,500	0	0	0	0	0	0	0	0.00
1/06 through 12/06	1,049,967	0	0	0	0	0	0	0	0.00
1/07 through 12/07	1,163,356	0	0	0	0	0	0	0	0.00
1/08 through 12/08	1,249,304	0	0	1	25,356	0	24,783	50,139	4.01
1/09 through 12/09	1,321,817	0	0	1	2,383	0	3,724	6,107	0.46
5 YR. TOTAL	5,214,944	0	0	2	27,739	0	28,507	56,246	1.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.532	13%			0.547	1.08	
Pure Premium Indicated by National Relativity		23%	1.396	24%			1.757	3.15	
Pure Premium Present on Rate Level		68%	2.138	63%			2.716	4.85	
Pure Premium Derived by Formula		1.823				2.204		4.03	

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

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2013

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.
1/05 through 12/05	687	0	0	0	0	0	0	0	0.00
1/06 through 12/06	1,947	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	403	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,037	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%	5.723	49%	5.730	11.45			
Pure Premium Present on Rate Level		50%	3.432	50%	5.541	8.97			
Pure Premium Derived by Formula		4.520			5.578			10.10	

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		27%	3.261	29%	2.686	5.95			
Pure Premium Present on Rate Level		73%	5.524	71%	6.938	12.46			
Pure Premium Derived by Formula		4.913			5.705			10.62	

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.
1/05 through 12/05	124,588	0	0	1	220,678	0	40,960	261,638	210.00
1/06 through 12/06	274,137	0	0	0	0	0	0	0	0.00
1/07 through 12/07	273,500	0	0	0	0	0	0	0	0.00
1/08 through 12/08	301,909	0	0	0	0	0	0	0	0.00
1/09 through 12/09	447,947	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,422,081	0	0	1	220,678	0	40,960	261,638	18.40
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	15.518	10%	2.880	18.40			
Pure Premium Indicated by National Relativity		45%	4.866	45%	5.069	9.94			
Pure Premium Present on Rate Level		46%	9.624	45%	5.164	14.79			
Pure Premium Derived by Formula		8.013			4.893			12.91	

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

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2013

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	37,379	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	37,379	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%	0.000			0.00	
Pure Premium Indicated by National Relativity		22%	7.527	23%	7.659			15.19	
Pure Premium Present on Rate Level		76%	9.832	74%	10.770			20.60	
Pure Premium Derived by Formula		9.128			9.731			18.86	

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.
1/05 through 12/05	143,576	0	0	0	0	0	0	0	0.00
1/06 through 12/06	173,839	0	0	0	0	0	16,013	16,013	9.21
1/07 through 12/07	10,806	0	0	0	0	0	0	0	0.00
1/08 through 12/08	89,652	0	0	0	0	0	0	0	0.00
1/09 through 12/09	26,367	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	444,240	0	0	0	0	0	16,013	16,013	3.61
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.000	7%	3.605			3.61	
Pure Premium Indicated by National Relativity		42%	5.189	45%	6.286			11.48	
Pure Premium Present on Rate Level		53%	6.100	48%	7.442			13.54	
Pure Premium Derived by Formula		5.412			6.653			12.07	

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.
1/05 through 12/05	374,947	0	0	0	0	0	0	0	0.00
1/06 through 12/06	290,110	0	0	0	0	0	0	0	0.00
1/07 through 12/07	104,706	0	0	0	0	0	0	0	0.00
1/08 through 12/08	2,406	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,020	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	773,189	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	5%	0.000			0.00	
Pure Premium Indicated by National Relativity		25%	1.877	26%	2.174			4.05	
Pure Premium Present on Rate Level		71%	1.561	69%	1.615			3.18	
Pure Premium Derived by Formula		1.578			1.680			3.26	

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

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2013

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.
1/05 through 12/05	470,820	0	0	1	44,535	0	30,281	74,816	15.89
1/06 through 12/06	219,892	0	0	0	0	0	0	0	0.00
1/07 through 12/07	253,663	0	0	0	0	0	0	0	0.00
1/08 through 12/08	384,383	1	52,166	0	0	0	0	52,166	13.57
1/09 through 12/09	244,906	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,573,664	1	52,166	1	44,535	0	30,281	126,982	8.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	6.145	9%	1.924	8.07			
Pure Premium Indicated by National Relativity		41%	4.251	44%	3.284	7.54			
Pure Premium Present on Rate Level		53%	3.444	47%	3.881	7.33			
Pure Premium Derived by Formula		3.937			3.442			7.38	

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	3.393	100%	0.647	4.04			
Pure Premium Derived by Formula		3.393			0.647			4.04	

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.
1/05 through 12/05	74,981	0	0	0	0	0	0	0	0.00
1/06 through 12/06	4,261	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	79,242	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		22%	18.735	23%	26.871	45.61			
Pure Premium Present on Rate Level		76%	3.748	74%	5.499	9.25			
Pure Premium Derived by Formula		6.970			10.250			17.22	

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

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2013

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.
1/05 through 12/05	370,526	0	0	4	30,549	0	56,860	87,409	23.59
1/06 through 12/06	412,595	0	0	0	0	0	0	0	0.00
1/07 through 12/07	138,238	0	0	0	0	0	0	0	0.00
1/08 through 12/08	252,161	0	0	0	0	0	0	0	0.00
1/09 through 12/09	437,343	0	0	1	1,006	0	5,539	6,545	1.50
5 YR. TOTAL	1,610,863	0	0	5	31,555	0	62,399	93,954	5.83
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	1.959	9%	3.874	5.83			
Pure Premium Indicated by National Relativity		30%	7.217	32%	6.439	13.66			
Pure Premium Present on Rate Level		63%	4.162	59%	3.775	7.94			
Pure Premium Derived by Formula		4.924			4.636			9.56	

CLASS 8709		STEVEDORING: TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/05 through 12/05	208,364	0	0	0	0	0	0	0	0.00
1/06 through 12/06	364,783	0	0	0	0	0	0	0	0.00
1/07 through 12/07	24,548	0	0	0	0	0	0	0	0.00
1/08 through 12/08	591	0	0	0	0	0	0	0	0.00
1/09 through 12/09	148,334	0	0	1	19,337	0	10,320	29,657	19.99
5 YR. TOTAL	746,620	0	0	1	19,337	0	10,320	29,657	3.97
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	2.590	5%	1.382	3.97			
Pure Premium Indicated by National Relativity		26%	2.582	28%	3.211	5.79			
Pure Premium Present on Rate Level		71%	1.472	67%	2.029	3.50			
Pure Premium Derived by Formula		1.794			2.328			4.12	

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.
1/05 through 12/05	202,081	0	0	0	0	0	0	0	0.00
1/06 through 12/06	259,066	0	0	0	0	0	0	0	0.00
1/07 through 12/07	163,565	0	0	0	0	0	0	0	0.00
1/08 through 12/08	158,584	0	0	0	0	0	0	0	0.00
1/09 through 12/09	95,152	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	878,448	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	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		24%	1.478	26%	1.030	2.51			
Pure Premium Present on Rate Level		73%	1.246	69%	1.826	3.07			
Pure Premium Derived by Formula		1.264			1.528			2.79	

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

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2013

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.
1/05 through 12/05	0	0	0	0	0	0	0	0	0.00
1/06 through 12/06	0	0	0	0	0	0	0	0	0.00
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
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%	7.004	10%	3.280	10.28			
Pure Premium Present on Rate Level		91%	0.536	90%	0.665	1.20			
Pure Premium Derived by Formula		1.118			0.927			2.05	

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

NORTH CAROLINA
APPENDIX B-V

DERIVATION OF PROPOSED ADVISORY LOSS COST - CODE 7317

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
01/01/05 - 12/31/05	0	0	0	0	0	0	0	0	0
01/01/06 - 12/31/06	0	0	0	0	0	0	0	0	0
01/01/07 - 12/31/07	0	0	0	0	0	0	0	0	0
01/01/08 - 12/31/08	0	0	0	0	0	0	0	0	0
01/01/09 - 12/31/09	0	0	0	0	0	0	0	0	0

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
01/01/05 - 12/31/05	0	0	0	0	25,000	0	0	0	10,000
01/01/06 - 12/31/06	0	0	0	0	0	0	0	0	0
01/01/07 - 12/31/07	0	0	0	0	0	0	0	0	0
01/01/08 - 12/31/08	0	0	0	16,000	0	0	0	0	0
01/01/09 - 12/31/09	0	0	0	0	0	0	0	0	0

STATE ACT - PRIMARY PARTIAL CONVERSION FACTORS (Appendix B-IV, Section A-1)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/05 - 12/31/05	1.371	1.273	1.117	1.080	1.003	1.117	1.038	1.341	1.052
01/01/06 - 12/31/06	1.421	1.295	1.158	1.120	1.021	1.158	1.055	1.395	1.044
01/01/07 - 12/31/07	1.566	1.389	1.277	1.237	1.097	1.277	1.133	1.447	1.053
01/01/08 - 12/31/08	1.922	1.550	1.566	1.523	1.228	1.566	1.263	1.555	1.088
01/01/09 - 12/31/09	3.345	2.078	2.726	2.655	1.650	2.726	1.694	1.764	1.157

FEDERAL ACT - PRIMARY PARTIAL CONVERSION FACTORS (Appendix B-IV, Section A-1)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/05 - 12/31/05	1.129	1.049	1.110	1.088	1.011	1.110	1.031	1.350	1.059
01/01/06 - 12/31/06	1.171	1.067	1.154	1.133	1.032	1.154	1.051	1.405	1.051
01/01/07 - 12/31/07	1.292	1.146	1.278	1.258	1.116	1.278	1.134	1.457	1.060
01/01/08 - 12/31/08	1.580	1.274	1.569	1.552	1.251	1.569	1.265	1.566	1.096
01/01/09 - 12/31/09	2.745	1.705	2.739	2.720	1.690	2.739	1.702	1.776	1.165

NORTH CAROLINA
APPENDIX B-V

DERIVATION OF PROPOSED ADVISORY LOSS COST - CODE 7317

EXPECTED EXCESS PROVISION AND REDISTRIBUTION (Appendix B-IV, Section A-2)

After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of a hazard group-specific excess loss factor. The factor is shown below:

	HAZARD GROUP: G
Excess Factor	1.635

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%
------------------	-----

STATE ACT - EXPECTED UNLIM LOSSES (Lim Losses x Primary Conv Factors, then adjusted for 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
01/01/05 - 12/31/05	0	0	0	0	0	0	0	0	0
01/01/06 - 12/31/06	0	0	0	0	0	0	0	0	0
01/01/07 - 12/31/07	0	0	0	0	0	0	0	0	0
01/01/08 - 12/31/08	0	0	0	0	0	0	0	0	0
01/01/09 - 12/31/09	0	0	0	0	0	0	0	0	0

FEDERAL ACT - EXPECTED UNLIM LOSSES (Lim Losses x Primary Conv Factors, then adjusted for 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
01/01/05 - 12/31/05	0	0	0	0	34,902	0	0	0	23,731
01/01/06 - 12/31/06	0	0	0	0	0	0	0	0	0
01/01/07 - 12/31/07	0	0	0	0	0	0	0	0	0
01/01/08 - 12/31/08	0	0	0	40,596	0	0	0	0	0
01/01/09 - 12/31/09	0	0	0	0	0	0	0	0	0

STATE ACT - SECONDARY CONVERSION FACTORS (Appendix B-IV, Section A-3)

	INDUSTRY GROUP: F-Class
Policy Period	
01/01/05 - 12/31/05	1.165
01/01/06 - 12/31/06	1.165
01/01/07 - 12/31/07	1.165
01/01/08 - 12/31/08	1.165
01/01/09 - 12/31/09	1.165

FEDERAL ACT - SECONDARY CONVERSION FACTORS (Appendix B-IV, Section A-3)

	INDUSTRY GROUP: F-Class
Policy Period	
01/01/05 - 12/31/05	1.276
01/01/06 - 12/31/06	1.165
01/01/07 - 12/31/07	1.224
01/01/08 - 12/31/08	1.285
01/01/09 - 12/31/09	1.275

NORTH CAROLINA
APPENDIX B-V

DERIVATION OF PROPOSED ADVISORY LOSS COST - CODE 7317

TOTAL - PAYROLL, FINAL CONVERTED LOSSES

Policy Period	Payroll	Indemnity Likely	Indemnity Not-Likely	Medical Likely	Medical Not-Likely	Total Indemnity	Total Medical	Total
01/01/05 - 12/31/05	470,820	0	44,535	0	30,281	44,535	30,281	74,816
01/01/06 - 12/31/06	219,892	0	0	0	0	0	0	0
01/01/07 - 12/31/07	253,663	0	0	0	0	0	0	0
01/01/08 - 12/31/08	384,383	52,166	0	0	0	52,166	0	52,166
01/01/09 - 12/31/09	244,906	0	0	0	0	0	0	0
Total	1,573,664	52,166	44,535	0	30,281	96,701	30,281	126,982
INDICATED PURE PREMIUM						6.145	1.924	8.07

The present on rate level pure premiums are developed by adjusting the pure premiums underlying the current loss cost by the conversion factors. The derivation of the present on rate level pure premiums for the above captioned classification follows:

	Indemnity	Medical	Total
Pure Premiums Underlying Current Loss Cost	3.625	3.885	7.51
Conversion Factors (Section B)	0.950	0.999	xxx
PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)	3.444	3.881	7.33

NORTH CAROLINA

APPENDIX B-V

DERIVATION OF PROPOSED ADVISORY LOSS COST - CODE 7317

Industry Group - F-Class. Hazard Group - G.

The loss cost for the above captioned classification is then derived as shown in the following exhibit:

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
1. Indicated Pure Premium	6.145	1.924	8.07
2. Pure Premium Indicated by National Relativity	4.251	3.284	7.54
3. Pure Premium Present on Rate Level	3.444	3.881	7.33
4. State Credibilities	6%	9%	xxx
5. National Credibilities	41%	44%	xxx
6. Residual Credibilities = 100% - (4) - (5)	53%	47%	xxx
7. Derived by Formula Pure Premiums = (1) x (4) + (2) x (5) + (3) x (6)	3.937	3.442	7.38
8. Test Correction Factor	1.0000	1.0000	xxx
9. Underlying Pure Premiums = (7) x (8) *	3.938	3.442	7.38
10. Ratio of Manual to Standard Premium			1.104
11. Loss Cost = (9) x (10)			8.15
12. Loss Cost Within Swing Limits			8.15
Current Loss Cost x Swing Limits			
a) Lower bound = 8.31 x 0.850 = 7.07			
b) Upper bound = 8.31 x 1.150 = 9.55			
13. Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	3.938	3.442	7.38
14. Disease, Catastrophe and/or Miscellaneous Loadings			0.00
15. Final Loaded Loss Cost			8.15

* Indemnity pure premium is adjusted for the rounded total pure premium:
Indemnity Pure Premium = Total Pure Premium - Medical Pure Premium

NORTH CAROLINA LAW MEMO

APPENDIX C-I

Increase in the Maximum Weekly Benefit

Effective: January 1, 2012

Change in the maximum weekly benefit for:

Fatal Injury:	From	\$856.00	to	\$862.00
Total Disability:	From	\$856.00	to	\$862.00
Permanent Partial Disability:	From	\$856.00	to	\$862.00

Total Effect: +0.1%

SAWW effective 01/01/2011 = \$777.40 (estimated).

110 % of \$777.40 rounded to the nearest \$2.00 dollars is \$856.00.

SAWW effective 01/01/2012 = \$784.37 (actual).

110 % of \$784.37 rounded to the nearest \$2.00 dollars is \$862.00.

NORTH CAROLINA LAW MEMO

APPENDIX C-I

Impact By Type of Injury Due to the Increase in the Maximum Weekly Benefit, Effective January 1, 2012

<u>Type of Injury</u>	<u>Percentage of Losses (a)</u>	<u>Effect (%)</u>	
Fatal	1.0%	0.1	
Permanent Total	2.2%	0.2	
Permanent Partial	36.8%	0.2	
Temporary Total	12.4%	0.2	
Total Indemnity	52.4%	0.2	(b)
Medical	47.6%	0.0	
Total Losses	100.0%	0.1	(b)

(a) Proportions within indemnity are based on the 24-month period ending 12/31/2008 on the 06/24/2011 law level and developed to an ultimate basis by type of injury. The indemnity/medical split is based on policy year 2009 and 2010 financial data projected to 01/01/2012.

(b) Weighted average.

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

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
0005	3.13	3.05	-2.6%
0008	2.32	2.01	-13.4%
0016	7.50	8.86	18.1%
0034	3.42	3.80	11.1%
0035	2.54	2.69	5.9%
0036	4.51	4.02	-10.9%
0037	3.96	3.51	-11.4%
0042	4.14	4.38	5.8%
0050	9.55	7.92	-17.1%
0059	0.39	0.39	0.0%
0065	0.09	0.09	0.0%
0066	0.09	0.09	0.0%
0067	0.09	0.09	0.0%
0079	3.66	3.37	-7.9%
0083	4.07	3.50	-14.0%
0106	20.06	23.05	14.9%
0113	4.38	5.56	26.9%
0170	2.64	3.35	26.9%
0251	4.73	4.34	-8.2%
0400	6.91	6.90	-0.1%
0401	7.37	7.71	4.6%
0763	2.00	1.91	-4.5%
0771	0.41	0.40	-2.4%
0908	159.00	153.00	-3.8%
0913	403.00	405.00	0.5%
0917	3.39	4.20	23.9%
1005	11.87	11.32	-4.6%
1164	11.35	8.55	-24.7%
1165	4.10	5.08	23.9%
1320	3.28	2.98	-9.1%
1322	10.39	10.60	2.0%
1430	4.69	5.86	24.9%
1438	2.67	3.33	24.7%
1452	2.74	2.46	-10.2%
1463	12.60	11.32	-10.2%
1470	3.85	3.85	0.0%
1473	2.02	1.97	-2.5%
1474	2.44	2.43	-0.4%
1624	4.42	3.80	-14.0%
1642	3.78	3.50	-7.4%
1654	11.37	14.09	23.9%
1655	6.23	5.04	-19.1%
1699	3.81	4.19	10.0%
1701	5.80	5.22	-10.0%
1710	5.22	5.67	8.6%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
1741	2.92	2.95	1.0%
1747	2.23	2.02	-9.4%
1748	3.65	3.13	-14.2%
1803	7.70	7.93	3.0%
1852	2.75	2.52	-8.4%
1853	1.55	1.36	-12.3%
1860	1.91	1.79	-6.3%
1924	2.82	2.75	-2.5%
1925	3.41	3.30	-3.2%
2002	3.48	2.87	-17.5%
2003	2.82	2.81	-0.4%
2014	5.62	5.04	-10.3%
2016	2.33	1.81	-22.3%
2021	2.54	2.56	0.8%
2039	3.86	2.90	-24.9%
2041	3.36	3.55	5.7%
2065	3.46	3.44	-0.6%
2070	4.94	5.33	7.9%
2081	3.72	3.22	-13.4%
2089	3.05	3.06	0.3%
2095	3.65	4.16	14.0%
2105	2.38	2.46	3.4%
2110	2.02	2.03	0.5%
2111	3.58	4.47	24.9%
2112	3.27	2.70	-17.4%
2114	1.60	1.50	-6.3%
2121	2.82	2.12	-24.8%
2130	2.30	2.38	3.5%
2131	2.53	2.49	-1.6%
2143	2.65	2.57	-3.0%
2157	5.29	4.88	-7.8%
2172	1.97	1.94	-1.5%
2174	2.67	3.33	24.7%
2211	7.95	7.12	-10.4%
2220	2.95	2.83	-4.1%
2286	1.55	1.56	0.6%
2288	2.54	2.89	13.8%
2300	2.49	2.46	-1.2%
2302	1.64	1.65	0.6%
2305	2.48	2.82	13.7%
2361	1.64	1.95	18.9%
2362	1.97	1.66	-15.7%
2380	2.17	2.04	-6.0%
2386	1.21	1.42	17.4%
2388	2.38	2.36	-0.8%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
2402	2.83	2.22	-21.6%
2413	2.18	2.17	-0.5%
2416	1.47	1.60	8.8%
2417	2.01	1.97	-2.0%
2501	2.26	2.16	-4.4%
2503	1.17	1.34	14.5%
2534	2.23	2.24	0.4%
2570	2.95	3.68	24.7%
2585	3.22	3.69	14.6%
2586	2.19	2.58	17.8%
2587	4.61	4.31	-6.5%
2589	1.75	1.67	-4.6%
2600	1.40	1.75	25.0%
2623	4.35	4.23	-2.8%
2651	2.93	2.50	-14.7%
2660	2.07	2.17	4.8%
2670	1.65	1.49	-9.7%
2683	1.53	1.47	-3.9%
2688	4.25	3.34	-21.4%
2702	13.33	16.52	23.9%
2705	33.56	41.61	24.0%
2709	13.33	10.97	-17.7%
2710	10.00	9.33	-6.7%
2714	4.94	4.92	-0.4%
2727	7.16	7.29	1.8%
2731	4.02	3.71	-7.7%
2735	4.13	4.27	3.4%
2759	4.89	5.07	3.7%
2790	1.99	1.80	-9.5%
2791	1.74	1.69	-2.9%
2797	5.37	5.85	8.9%
2799	2.70	2.65	-1.9%
2802	3.89	3.79	-2.6%
2835	2.61	2.50	-4.2%
2836	2.58	2.33	-9.7%
2841	3.14	3.71	18.2%
2881	2.91	2.95	1.4%
2883	3.36	3.29	-2.1%
2913	3.20	2.88	-10.0%
2915	3.71	2.79	-24.8%
2916	3.52	3.14	-10.8%
2923	2.15	1.92	-10.7%
2942	2.35	2.08	-11.5%
2960	4.13	3.50	-15.3%
3004	1.33	1.35	1.5%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
3018	2.33	2.37	1.7%
3022	4.32	5.34	23.6%
3027	2.14	2.15	0.5%
3028	4.79	4.00	-16.5%
3030	5.75	5.73	-0.3%
3040	5.37	5.75	7.1%
3041	4.13	4.92	19.1%
3042	4.01	4.11	2.5%
3064	5.33	4.77	-10.5%
3069	6.28	4.71	-25.0%
3076	2.99	3.16	5.7%
3081	3.26	3.40	4.3%
3082	4.79	4.79	0.0%
3085	4.12	4.68	13.6%
3110	3.76	4.70	25.0%
3111	3.10	2.72	-12.3%
3113	1.84	2.03	10.3%
3114	3.52	3.15	-10.5%
3118	3.07	2.35	-23.5%
3119	0.97	0.87	-10.3%
3122	2.41	2.26	-6.2%
3126	2.33	2.44	4.7%
3131	1.13	1.19	5.3%
3132	3.19	2.85	-10.7%
3145	2.07	2.23	7.7%
3146	2.37	2.26	-4.6%
3169	2.93	3.55	21.2%
3175	2.46	3.07	24.8%
3179	1.52	1.53	0.7%
3180	2.02	1.87	-7.4%
3188	1.82	1.63	-10.4%
3220	2.32	2.57	10.8%
3223	2.64	2.54	-3.8%
3224	2.80	2.84	1.4%
3227	3.43	3.10	-9.6%
3240	2.02	1.98	-2.0%
3241	3.76	3.25	-13.6%
3255	1.63	1.70	4.3%
3257	2.52	2.73	8.3%
3270	1.98	2.44	23.2%
3300	5.02	4.14	-17.5%
3303	2.59	2.14	-17.4%
3307	3.75	3.35	-10.7%
3315	4.72	4.34	-8.1%
3334	3.76	3.95	5.1%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
3336	2.75	2.88	4.7%
3365	9.94	8.62	-13.3%
3372	3.40	3.85	13.2%
3373	3.83	4.78	24.8%
3383	1.17	1.10	-6.0%
3385	0.88	0.88	0.0%
3400	2.84	2.70	-4.9%
3507	2.36	2.29	-3.0%
3515	2.00	1.89	-5.5%
3516	1.44	1.30	-9.7%
3548	1.56	1.55	-0.6%
3559	3.02	2.27	-24.8%
3574	0.91	0.79	-13.2%
3581	2.46	2.04	-17.1%
3612	1.80	1.95	8.3%
3620	6.10	5.50	-9.8%
3629	1.72	1.50	-12.8%
3632	2.69	2.57	-4.5%
3634	1.59	1.58	-0.6%
3635	2.49	2.11	-15.3%
3638	1.60	1.43	-10.6%
3642	0.77	0.96	24.7%
3643	2.42	1.94	-19.8%
3647	2.36	2.14	-9.3%
3648	1.26	1.38	9.5%
3681	1.52	1.19	-21.7%
3685	1.16	1.08	-6.9%
3719	1.76	1.49	-15.3%
3724	4.62	4.44	-3.9%
3726	9.32	8.42	-9.7%
3803	2.26	2.17	-4.0%
3807	2.33	2.04	-12.4%
3808	1.94	2.19	12.9%
3821	5.16	5.46	5.8%
3822	4.95	4.89	-1.2%
3824	3.82	3.92	2.6%
3826	1.06	0.98	-7.5%
3827	1.29	1.45	12.4%
3830	1.92	1.50	-21.9%
3851	4.06	3.92	-3.4%
3865	1.89	1.78	-5.8%
3881	3.70	3.67	-0.8%
4000	5.81	5.25	-9.6%
4021	5.14	4.86	-5.4%
4024	3.69	4.04	9.5%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
4034	5.81	5.71	-1.7%
4036	2.56	2.37	-7.4%
4038	4.10	3.09	-24.6%
4053	2.72	2.79	2.6%
4061	5.22	4.34	-16.9%
4062	1.65	1.61	-2.4%
4101	2.22	2.37	6.8%
4109	0.64	0.64	0.0%
4110	2.14	1.65	-22.9%
4111	2.13	1.63	-23.5%
4113	1.91	1.82	-4.7%
4114	5.36	6.09	13.6%
4130	5.36	4.26	-20.5%
4131	4.02	4.26	6.0%
4133	3.08	2.89	-6.2%
4149	0.54	0.56	3.7%
4206	2.95	2.92	-1.0%
4207	1.04	1.12	7.7%
4239	2.66	2.98	12.0%
4240	1.95	2.29	17.4%
4243	2.08	1.87	-10.1%
4244	2.30	2.12	-7.8%
4250	1.51	1.35	-10.6%
4251	1.71	1.86	8.8%
4263	2.64	2.91	10.2%
4273	2.10	2.35	11.9%
4279	1.94	2.16	11.3%
4282	2.01	2.34	16.4%
4283	4.27	3.56	-16.6%
4299	1.94	2.01	3.6%
4301	1.15	1.15	0.0%
4304	3.74	3.65	-2.4%
4307	1.13	1.30	15.0%
4351	0.90	0.99	10.0%
4352	1.09	1.21	11.0%
4360	1.73	1.67	-3.5%
4361	1.30	1.24	-4.6%
4410	3.29	3.67	11.6%
4417	2.45	2.36	-3.7%
4420	7.27	7.75	6.6%
4431	1.80	1.46	-18.9%
4432	1.29	1.43	10.9%
4439	1.78	1.91	7.3%
4452	3.08	3.46	12.3%
4459	2.43	2.35	-3.3%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
4470	1.95	2.26	15.9%
4484	2.61	2.69	3.1%
4493	3.48	3.20	-8.0%
4511	0.48	0.43	-10.4%
4557	1.76	2.08	18.2%
4558	2.00	1.68	-16.0%
4568	2.30	2.57	11.7%
4581	1.59	1.20	-24.5%
4583	6.19	6.32	2.1%
4611	0.68	0.64	-5.9%
4635	2.57	2.67	3.9%
4653	2.41	2.22	-7.9%
4665	8.38	7.63	-8.9%
4670	3.89	3.72	-4.4%
4683	1.99	2.48	24.6%
4686	1.73	1.84	6.4%
4692	0.56	0.56	0.0%
4693	0.85	0.86	1.2%
4703	1.65	1.66	0.6%
4717	1.98	2.02	2.0%
4720	1.27	1.58	24.4%
4740	2.80	2.53	-9.6%
4741	1.60	1.54	-3.8%
4751	3.23	3.48	7.7%
4771	2.34	2.27	-3.0%
4777	6.65	7.16	7.7%
4825	1.06	1.10	3.8%
4828	1.92	1.80	-6.2%
4829	1.83	1.95	6.6%
4902	2.25	2.73	21.3%
4923	1.00	1.04	4.0%
5020	8.83	7.94	-10.1%
5022	5.79	5.97	3.1%
5037	40.73	35.83	-12.0%
5040	27.85	20.61	-26.0%
5057	11.12	10.31	-7.3%
5059	36.29	32.28	-11.0%
5069	39.23	34.35	-12.4%
5102	5.82	6.60	13.4%
5146	5.54	6.53	17.9%
5160	4.77	4.07	-14.7%
5183	4.50	4.91	9.1%
5188	4.61	4.85	5.2%
5190	4.81	4.83	0.4%
5191	0.84	0.82	-2.4%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
5192	4.12	4.18	1.5%
5213	8.68	7.37	-15.1%
5215	3.65	3.84	5.2%
5221	3.89	4.26	9.5%
5222	10.38	10.23	-1.4%
5223	5.41	4.87	-10.0%
5348	4.82	4.40	-8.7%
5402	3.69	3.48	-5.7%
5403	8.35	7.21	-13.7%
5437	5.43	6.17	13.6%
5443	3.85	3.71	-3.6%
5445	7.57	7.97	5.3%
5462	5.70	6.58	15.4%
5472	7.54	6.16	-18.3%
5473	7.89	8.78	11.3%
5474	5.90	6.44	9.2%
5478	4.52	4.26	-5.8%
5479	6.00	5.96	-0.7%
5480	6.72	6.46	-3.9%
5491	4.20	4.23	0.7%
5506	7.44	6.22	-16.4%
5507	3.78	4.34	14.8%
5508	18.76	15.21	-18.9%
5535	6.28	7.44	18.5%
5537	5.90	5.43	-8.0%
5551	17.58	16.19	-7.9%
5606	1.82	1.71	-6.0%
5610	6.84	7.25	6.0%
5645	13.21 +	13.78	4.3%
5703	20.24	19.26	-4.8%
5705	9.72	11.59	19.2%
5951	0.39	0.36	-7.7%
6003	7.99	7.60	-4.9%
6005	6.21	6.39	2.9%
6017	6.66	6.46	-3.0%
6018	2.93	3.59	22.5%
6045	3.27	3.14	-4.0%
6204	13.26	11.88	-10.4%
6206	4.42	4.36	-1.4%
6213	2.85	2.76	-3.2%
6214	3.62	3.35	-7.5%
6216	7.80	7.79	-0.1%
6217	6.80	7.05	3.7%
6229	4.55	4.11	-9.7%
6233	3.88	4.00	3.1%

+Effective 4/1/2012 as per Item B-1415

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
6235	9.69	8.80	-9.2%
6236	14.27	12.41	-13.0%
6237	2.17	2.00	-7.8%
6251	22.21	16.44	-26.0%
6252	9.81	7.94	-19.1%
6260	5.95	5.73	-3.7%
6306	6.83	6.54	-4.2%
6319	4.96	6.02	21.4%
6325	7.87	5.83	-25.9%
6400	5.54	6.13	10.6%
6503	2.49	2.40	-3.6%
6504	2.49	2.40	-3.6%
6702	9.27	7.05	-23.9%
6703	18.35	14.26	-22.3%
6704	10.31	7.83	-24.1%
6801	3.55	3.27	-7.9%
6811	4.12	5.10	23.8%
6824	8.06	8.75	8.6%
6826	5.50	4.68	-14.9%
6834	2.82	2.98	5.7%
6836	5.22	5.40	3.4%
6843	10.13	11.15	10.1%
6845	14.11	12.00	-15.0%
6854	6.91	6.15	-11.0%
6872	16.92	14.39	-15.0%
6874	23.37	20.82	-10.9%
6882	4.24	4.22	-0.5%
6884	9.00	8.30	-7.8%
7016	4.71	3.86	-18.0%
7024	5.24	4.29	-18.1%
7038	6.32	5.52	-12.7%
7046	6.84	6.70	-2.0%
7047	9.32	7.81	-16.2%
7050	12.50	11.16	-10.7%
7090	7.03	6.13	-12.8%
7098	7.59	7.44	-2.0%
7099	13.52	13.55	0.2%
7133	5.71	6.25	9.5%
7151	6.93	7.59	9.5%
7152	13.71	15.36	12.0%
7153	7.70	8.44	9.6%
7222	10.66	8.75	-17.9%
7228	8.71	8.16	-6.3%
7229	10.72	10.90	1.7%
7230	5.74	6.54	13.9%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
7231	8.36	8.95	7.1%
7232	9.55	10.06	5.3%
7309	15.34	13.33	-13.1%
7313	3.61	3.60	-0.3%
7317	8.31	8.15	-1.9%
7323	4.67	4.46	-4.5%
7327	10.45	12.01	14.9%
7333	5.26	5.89	12.0%
7335	5.84	6.54	12.0%
7337	10.41	11.91	14.4%
7350	9.02	10.37	15.0%
7360	5.45	4.26	-21.8%
7370	5.47	6.25	14.3%
7380	4.30	4.70	9.3%
7382	6.04	5.63	-6.8%
7390	4.71	4.48	-4.9%
7394	10.45	7.79	-25.5%
7395	11.61	8.66	-25.4%
7398	20.67	15.77	-23.7%
7402	0.21	0.18	-14.3%
7403	4.93	4.59	-6.9%
7405	1.48	1.83	23.6%
7420	22.08	19.01	-13.9%
7421	1.57	1.71	8.9%
7422	2.37	2.37	0.0%
7425	7.23	5.36	-25.9%
7431	3.27	2.42	-26.0%
7445	0.50	0.61	22.0%
7453	1.09	0.81	-25.7%
7502	4.21	4.02	-4.5%
7515	2.65	1.97	-25.7%
7520	3.92	3.74	-4.6%
7529	8.60	10.66	24.0%
7538	16.79	14.65	-12.7%
7539	3.66	3.26	-10.9%
7540	6.68	6.58	-1.5%
7580	3.39	3.33	-1.8%
7590	5.88	5.50	-6.5%
7600	5.81 ^	5.34	-8.1%
7605	3.22	2.87	-10.9%
7610	0.51	0.52	2.0%
7705	5.47	6.78	23.9%
7710	3.96	4.67	17.9%
7711	3.96	4.67	17.9%
7720	2.74	2.48	-9.5%

^Effective 4/1/2012 as per Item B-1413

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Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
7723	3.14	3.48	10.8%
7855	7.63	5.80	-24.0%
8001	2.01	2.55	26.9%
8002	2.06	2.00	-2.9%
8006	2.73	2.99	9.5%
8008	1.48	1.55	4.7%
8010	1.60	1.51	-5.6%
8013	0.49	0.45	-8.2%
8015	0.94	0.84	-10.6%
8017	1.79	1.82	1.7%
8018	2.29	2.58	12.7%
8021	2.07	1.90	-8.2%
8031	2.50	2.89	15.6%
8032	2.57	2.88	12.1%
8033	1.91	2.00	4.7%
8037	1.79	1.82	1.7%
8039	2.68	2.50	-6.7%
8044	4.07	3.60	-11.5%
8045	0.76	0.69	-9.2%
8046	2.60	2.89	11.2%
8047	1.00	0.88	-12.0%
8058	2.57	2.91	13.2%
8072	0.80	0.75	-6.3%
8102	2.15	1.72	-20.0%
8103	2.49	3.01	20.9%
8105	3.29	2.91	-11.6%
8106	4.48	4.39	-2.0%
8107	3.62	4.18	15.5%
8111	2.87	2.52	-12.2%
8116	3.47	3.38	-2.6%
8203	5.55	5.38	-3.1%
8204	2.90	3.13	7.9%
8209	3.11	3.21	3.2%
8215	3.47	3.57	2.9%
8227	5.42	5.27	-2.8%
8232	4.24	4.34	2.4%
8233	4.78	4.25	-11.1%
8235	5.13	5.38	4.9%
8236	5.45	6.53	19.8%
8263	9.03	6.96	-22.9%
8264	4.73	5.27	11.4%
8265	7.53	7.49	-0.5%
8279	6.49	6.30	-2.9%
8288	5.81	7.37	26.9%
8291	6.63	5.47	-17.5%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
8292	3.21	3.53	10.0%
8293	9.27	10.47	12.9%
8304	5.25	5.00	-4.8%
8350	7.68	9.30	21.1%
8380	2.70	2.65	-1.9%
8381	2.48	2.66	7.3%
8385	3.82	3.39	-11.3%
8392	2.67	2.72	1.9%
8393	2.03	1.83	-9.9%
8500	6.24	6.52	4.5%
8601	0.81	0.78	-3.7%
8602	0.81	0.78	-3.7%
8603	0.21	0.18	-14.3%
8606	3.69	3.56	-3.5%
8709	3.96	4.55	14.9%
8710	2.44	2.43	-0.4%
8719	2.34	2.97	26.9%
8720	1.50	1.78	18.7%
8721	0.49	0.35	-28.6%
8723	0.21 *	0.18	-14.3%
8725	1.50	1.78	18.7%
8726	3.47	3.08	-11.2%
8734	0.54	0.53	-1.9%
8737	0.49	0.47	-4.1%
8738	0.95	0.96	1.1%
8742	0.40	0.39	-2.5%
8745	4.69	4.09	-12.8%
8748	0.64	0.71	10.9%
8755	0.39	0.39	0.0%
8799	0.92	0.71	-22.8%
8800	0.92	0.97	5.4%
8803	0.09	0.08	-11.1%
8805	0.28	0.24	-14.3%
8810	0.21	0.18	-14.3%
8814	0.26	0.22	-15.4%
8815	0.50	0.44	-12.0%
8820	0.17	0.16	-5.9%
8824	3.46	3.67	6.1%
8825	1.97	1.89	-4.1%
8826	2.92	3.04	4.1%
8831	1.40	1.38	-1.4%
8832	0.35	0.36	2.9%
8833	1.60	1.61	0.6%
8835	2.49	2.57	3.2%
8842	1.87	2.03	8.6%

*Effective 4/1/2012 as per Item B-1419

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
8848	2.74	2.66	-2.9%
8849	2.87	3.12	8.7%
8855	0.21 *	0.18	-14.3%
8856	0.21 *	0.18	-14.3%
8864	1.87	1.64	-12.3%
8868	0.42	0.45	7.1%
8869	0.99	1.15	16.2%
8871	0.30	0.21	-30.0%
8901	0.24	0.21	-12.5%
9012	1.42	1.36	-4.2%
9014	2.60	2.79	7.3%
9015	2.96	3.06	3.4%
9016	3.45	3.31	-4.1%
9019	2.00	2.33	16.5%
9033	2.18	2.00	-8.3%
9040	2.94	2.96	0.7%
9044	1.68	1.71	1.8%
9052	2.01	1.95	-3.0%
9058	1.31	1.56	19.1%
9060	1.43	1.42	-0.7%
9061	1.42	1.39	-2.1%
9062	1.53	1.46	-4.6%
9063	1.02	1.01	-1.0%
9077	1.36	1.56	14.7%
9082	1.40	1.37	-2.1%
9083	1.42	1.37	-3.5%
9084	1.31	1.25	-4.6%
9089	0.67	0.85	26.9%
9093	1.52	1.34	-11.8%
9101	3.12	2.97	-4.8%
9102	2.68	2.77	3.4%
9154	2.03	2.01	-1.0%
9156	2.78	2.79	0.4%
9170	2.60	3.30	26.9%
9178	8.26	6.51	-21.2%
9179	23.40	19.90	-15.0%
9180	4.44	4.69	5.6%
9182	2.13	2.04	-4.2%
9186	40.57	30.03	-26.0%
9220	5.65	4.65	-17.7%
9402	6.16	6.71	8.9%
9403	8.12	7.93	-2.3%
9410	2.46	2.65	7.7%
9501	2.23	2.51	12.6%
9505	3.05	2.89	-5.2%

*Effective 4/1/2012 as per Item B-1419

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/11</u>	<u>Proposed 04/01/13</u>	<u>Percent Change</u>
9516	3.05	3.73	22.3%
9519	3.74	3.44	-8.0%
9521	4.54	4.04	-11.0%
9522	1.60	1.68	5.0%
9534	9.58	10.07	5.1%
9554	11.73	13.64	16.3%
9586	0.60	0.59	-1.7%
9600	1.97	1.94	-1.5%
9620	0.93	1.01	8.6%

NORTH CAROLINA
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PART III

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 eight 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 WCSP policy periods combined.

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- 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>
4/1/97	0.863	n/a	4/1/97	0.868	\$210
4/1/98	0.989	n/a	4/1/98	1.043	----
4/1/00	1.000	n/a	4/1/00	1.000	----
4/1/01	1.046	n/a	4/1/01	1.046	----
4/1/02	0.986	n/a	4/1/02	1.052	----
4/1/03	1.000	n/a	4/1/03	1.000	----
4/1/04	0.990	n/a	4/1/04	1.050	----
4/1/05	1.020	n/a	4/1/05	1.040	----
4/1/06	1.094	n/a	4/1/06	1.087	----
4/1/07	1.073	n/a	4/1/07	1.076	\$250
4/1/08	1.016	n/a	4/1/08	1.041	----
4/1/09	0.956	n/a	4/1/09	0.962	----
4/1/10	0.904	n/a	4/1/10	1.000	----
4/1/11	1.006	n/a	4/1/11	1.041	----

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

	<u>Policy Year 2010</u>	<u>Policy Year 2009</u>	<u>Policy Year 2008</u>	<u>Policy Year 2007</u>	<u>Policy Year 2006</u>	<u>Policy Year 2005</u>	<u>Policy Year 2004</u>	<u>Policy Year 2003</u>
(1) Assigned Risk Market Share	0.043	0.052	0.067	0.093	0.116	0.141	0.147	0.146
(2) Voluntary Market Share	0.957	0.948	0.933	0.907	0.884	0.859	0.853	0.854
(3) Assigned Risk Standard Prem. Adj. Factor	0.650	0.646	0.647	0.686	0.751	0.865	0.901	0.931
(4) Voluntary Standard Prem. Adj. Factor	0.973	0.896	0.873	0.903	0.975	1.041	1.054	1.047
(5) Current Premium Index A/R to Voluntary	1.564	1.564	1.564	1.564	1.564	1.564	1.564	1.564
(6) Final Premium Adjustment Factor = [((1)x(3))/(5) + (2)x(4)]	0.949	0.871	0.842	0.860	0.918	0.972	0.983	0.981

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Item

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

Response

See attached Exhibit 1(d).

Ten Largest Writers of Workers Compensation Insurance in North Carolina

	<u>Written Premium</u>	<u>Earned Premium</u>	Written Premium Market <u>Share</u>
Liberty Mutual Insurance Group	126,726	121,424	10.9%
Hartford Fire & Casualty Group	103,570	101,533	8.9%
Travelers Group	85,492	81,423	7.4%
WR Berkley Group	79,437	75,868	6.9%
American International Group	72,923	74,340	6.3%
Zurich Insurance Group	56,512	58,925	4.9%
Builders Mutual Group	55,755	52,778	4.8%
James River Group	32,654	32,789	2.8%
Old Republic Group	29,390	30,982	2.5%
Accident Fund Group	26,977	25,531	2.3%

Note: The premium figures are based on calendar year 2011 Annual Statement data and shown in thousands of dollars.

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Item

- 1(e) The filer shall provide the following information on losses and loss adjustment expenses:
- (i) For each of the latest three available accident and calendar years, undeveloped and untrended losses and loss adjustment expenses;
 - (ii) For each accident year and policy year included in the filing, paid losses, case basis reserves, loss development, incurred allocated loss adjustment expenses (if collected separately from losses), incurred unallocated (or combined allocated and unallocated) loss adjustment expenses, applied trend factors, and trended incurred losses and loss adjustment expenses.

Response

- (i) See attached Exhibit 1(e), page 1*.
- (ii) See attached Exhibit 1(e), page 1 for paid losses and case basis reserves.

See RB-1, Appendix A-II for loss development.

See RB-1, Exhibit II and attached Exhibit 1(e), page 2 for loss adjustment expense data*.

See RB-1, Appendix A-III and Exhibit I for the applied trend factors and trended losses.

* The Rate Bureau is advised by NCCI that incurred losses and loss adjustment expense data on a policy year and accident year basis by state is not regularly collected. In North Carolina, NCCI collects such data through a special Financial Call. The results are attached as Exhibit 1(e), page 2. Note that not all large companies have responded to the Call and this data has not been used in any loss cost level calculations.

Undeveloped and untrended losses and loss adjustment expenses

North Carolina

<u>Year</u>	Accident Year Direct Losses <u>Incurred</u>	Accident Year Direct LAE <u>Incurred</u>	Calendar Year Direct Losses <u>Incurred</u>	Calendar Year Direct LAE <u>Incurred</u>
2009	+	+	829,301,157	146,085,934
2010	+	+	814,010,799	146,953,272
2011	+	+	810,491,747	129,316,164

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>
2003	331,202,313	18,677,154	250,134,192	28,558,469
2004	352,216,460	26,616,141	294,494,386	38,968,747
2005	353,969,768	32,718,603	298,530,686	40,338,224
2006	350,738,931	36,551,908	298,453,190	33,866,226
2007	356,722,832	54,753,266	310,076,081	57,976,938
2008	280,349,404	65,846,859	264,877,602	44,030,285
2009	196,556,121	85,679,245	220,747,670	59,243,091
2010	101,894,400	111,591,570	175,956,195	102,784,756

* PY data is valued as of 12/31/11.

+ 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>
2006	52,250,394	15,004,496	57,832,778	6,745,869	110,083,172	21,750,365
2007	55,683,910	20,781,160	55,195,809	9,027,601	110,879,719	29,808,761
2008	47,381,351	25,031,212	45,917,577	12,211,593	93,298,928	37,242,805
2009	37,123,145	31,604,600	38,543,072	16,295,787	75,666,217	47,900,387
2010	21,828,492	47,782,854	27,743,892	25,816,370	49,572,384	73,599,224

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>
2006	50,719,369	12,842,398	57,285,143	6,475,619	108,004,512	19,318,017
2007	53,914,396	18,660,866	58,589,173	8,145,468	112,503,569	26,806,334
2008	54,631,881	26,215,951	53,100,203	10,714,518	107,732,084	36,930,469
2009	38,318,145	29,551,319	45,088,262	14,088,013	83,406,407	43,639,332
2010	30,290,188	40,228,130	33,397,243	21,962,435	63,687,431	62,190,565
2011	10,362,280	60,778,595	22,146,550	34,674,891	32,508,830	95,453,486

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>
2006	48,677,981	197,636,692	68,925,265	96,294,567	117,603,246	293,931,259
2007	52,412,520	225,701,364	74,069,919	101,931,799	126,482,439	327,633,163
2008	62,074,176	241,023,762	71,861,709	104,743,079	133,935,885	345,766,841
2009	65,160,074	248,119,042	62,799,718	116,041,591	127,959,792	364,160,633
2010	66,865,841	256,872,462	67,016,326	119,176,934	133,882,167	376,049,396
2011	66,377,627	259,266,729	66,641,945	122,471,770	133,019,572	381,738,499

* Please see the response to Item 1(e).

[^] PY and AY data is valued as of 12/31/11

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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 North Carolina filings effective 4/1/2010 and 4/1/2011. Partial credibilities are calculated using the square root of the ratio of actual compensable cases to the applicable full credibility standard.

The determined full credibility standards and the partial credibility formula were a result of NCCI's examination of the inherent variability in each industry group. These standards were chosen to moderate the effect of random fluctuations in the industry group differentials.

Pure Premium Calculation:

The workers compensation classification ratemaking methodology relies on three estimates of the class pure premiums: the indicated pure premium (based on the latest available class experience for the state), the present-on-rate level pure premium (based on the prior pure premium update by the industry group change), and the national pure premium (based on class data nationally). The final (derived by formula) pure premium is a credibility-weighted combination of these three component pure premiums.

The credibility weights are based on the volume of information used to calculate the pure premiums. Expected losses are used to measure the volume of data for a class. Expected losses for a class are calculated by taking the pure premium underlying the current loss costs, adjusting it to the proposed level, and multiplying by payroll (in hundreds). This is done separately for indemnity and medical. The volume of expected losses required for 100% credibility is as follows:

Indemnity	850 x indemnity average cost per case
Medical	400 x medical average cost per case

Note that the medical average cost per case is computed as total medical loss dollars (including medical-only) divided by the number of lost-time claims. This methodology was also used in North Carolina filings effective 4/1/2010 and 4/1/2011.

The credibility applied to the indicated pure premiums is calculated via the following state partial credibility formula:

$$\text{State Partial Credibility} = \left[\frac{\text{Expected Losses}}{\text{Full Credibility Standard}} \right]^{0.4}$$

For the pure premiums indicated by national relativity, credibility is determined by the number of actual cases. The full credibility standards, which are based on three years of data, are as follows:

Indemnity	1,150 compensable cases
Medical	1,000 compensable cases

This methodology was also used in North Carolina filings effective 4/1/2010 and 4/1/2011.

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

$$\text{National Credibility} = \text{The smaller of} \\ \left[\frac{\text{Cases Nationally}}{\text{Full Credibility Standard}} \right]^{0.4} \text{ and } \left[\frac{(1 - \text{state credibility})}{2} \right]$$

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

An empirical study was performed to determine what full credibility standards and what partial credibility formula should be used to limit the fluctuations in the formula pure premiums.

North Carolina

Credibility Criteria - Policy Period 1/1/09 to 12/31/09

	(1)	(2)	(3)	(4)
Loss Group	Lost-Time Cases	Converted Indicated Losses*	Average Cost Per Case [(2) / (1)]	Index for Credibility
Indemnity	96,564	4,305,028,049	44,582	850
Medical	96,564	4,492,161,808	46,520	400
Total		8,797,189,857		

Injury Group	(5) Converted Expected Losses**	(6) Adjustment of Indicateds to Expecteds (5) / (2)	(7) Full Standard for State Credibility (Expected Losses) [(3)x(4)]xtot(6)	(8) Full Standard for National Credibility (Lost-Time Cases)
Indemnity	3,667,503,075		32,134,706	1,150
Medical	3,794,545,173		15,779,584	1,000
Total	7,462,048,248	0.848		

State credibility exponent: 0.4

National credibility exponent: 0.4

Percentage of the complement of state credibility that the national credibility is limited to: 50%

* These expected unlimited losses are at ultimate, on-level, trended, and include the proposed experience and loss-based expense changes as well as any miscellaneous premium adjustments.

** These expected losses are payroll extended underlying pure premiums adjusted to include the proposed experience, trend, benefit and loss-based expense changes as well as any miscellaneous premium adjustments.

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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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Item

- 3(b) The filer shall provide at least the latest five available years of the aggregate loss data described in Sub-items (3)(b)(i) through (iii) of this Rule for matching companies for all pairs of successive evaluation dates. The filer shall also provide the corresponding loss development factors and five-year average factors derivable from the data.
- (i) Data on both a policy year and an accident year basis;
 - (ii) Data separated into indemnity and medical portions, as well as combined data;
 - (iii) Data separated into paid, case incurred and incurred but not reported* portions, as well as combined data.

Response

See attached Exhibit 3(b) for all requested data.

* The Rate Bureau is advised by NCCI that bulk and IBNR reserves are not collected on the ratemaking financial calls.

North Carolina - Paid

Policy Year Development Factors

Indemnity Losses				Medical Losses			Total Losses		
<u>PY</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>
2005	94,208,606	187,795,693	1.993	177,598,690	235,252,553	1.325	271,807,296	423,048,246	1.556
2006	93,150,590	194,477,835	2.088	178,990,800	237,686,967	1.328	272,141,390	432,164,802	1.588
2007	109,045,024	225,313,155	2.066	195,149,939	260,731,496	1.336	304,194,963	486,044,651	1.598
2008	103,179,829	213,143,554	2.066	182,946,679	240,537,339	1.315	286,126,508	453,680,893	1.586
2009	97,208,388	196,556,121	2.022	167,006,234	220,747,670	1.322	264,214,622	417,303,791	1.579
2-yr avg			2.044			1.319			1.583
3-yr avg			2.051			1.324			1.588
4-yr avg			2.061			1.325			1.588
5-yr avg			2.047			1.325			1.581

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>
2004	185,706,594	259,294,234	1.396	224,797,860	250,505,871	1.114	410,504,454	509,800,105	1.242
2005	186,302,861	262,105,864	1.407	232,086,592	258,593,727	1.114	418,389,453	520,699,591	1.245
2006	197,833,890	275,524,119	1.393	242,473,126	271,724,255	1.121	440,307,016	547,248,374	1.243
2007	225,331,220	307,464,699	1.365	260,731,496	290,331,748	1.114	486,062,716	597,796,447	1.230
2008	212,600,635	280,349,404	1.319	239,925,300	264,877,602	1.104	452,525,935	545,227,006	1.205
2-yr avg			1.342			1.109			1.218
3-yr avg			1.359			1.113			1.226
4-yr avg			1.371			1.113			1.231
5-yr avg			1.376			1.113			1.233

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>
2003	235,958,500	277,140,060	1.175	215,374,083	227,669,454	1.057	451,332,583	504,809,514	1.118
2004	257,620,179	300,554,145	1.167	248,506,016	263,923,416	1.062	506,126,195	564,477,561	1.115
2005	267,952,246	312,519,777	1.166	264,032,444	280,639,686	1.063	531,984,690	593,159,463	1.115
2006	274,393,846	320,715,535	1.169	270,575,649	285,796,337	1.056	544,969,495	606,511,872	1.113
2007	307,464,699	356,722,833	1.160	290,331,748	310,164,755	1.068	597,796,447	666,887,588	1.116
2-yr avg			1.165			1.062			1.115
3-yr avg			1.165			1.062			1.115
4-yr avg			1.166			1.062			1.115
5-yr avg			1.167			1.061			1.115

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>
2002	248,802,263	274,630,588	1.104	207,823,708	216,514,620	1.042	456,625,971	491,145,208	1.076
2003	277,965,816	301,128,388	1.083	228,268,590	236,947,215	1.038	506,234,406	538,075,603	1.063
2004	305,401,391	330,720,251	1.083	267,869,707	282,294,699	1.054	573,271,098	613,014,950	1.069
2005	309,500,913	333,302,218	1.077	278,614,102	289,663,039	1.040	588,115,015	622,965,257	1.059
2006	320,758,238	350,738,931	1.093	285,796,337	298,453,190	1.044	606,554,575	649,192,121	1.070
2-yr avg			1.085			1.042			1.065
3-yr avg			1.084			1.046			1.066
4-yr avg			1.084			1.044			1.065
5-yr avg			1.088			1.044			1.067

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>
2001	265,931,739	286,024,915	1.076	198,395,379	206,478,736	1.041	464,327,118	492,503,651	1.061
2002	275,170,875	291,292,110	1.059	217,007,220	222,125,666	1.024	492,178,095	513,417,776	1.043
2003	301,400,973	317,838,338	1.055	237,303,751	243,791,791	1.027	538,704,724	561,630,129	1.043
2004	327,915,963	340,569,765	1.039	280,441,615	287,284,196	1.024	608,357,578	627,853,961	1.032
2005	333,302,218	353,969,768	1.062	289,663,039	298,534,566	1.031	622,965,257	652,504,334	1.047
2-yr avg			1.051			1.028			1.040
3-yr avg			1.052			1.027			1.041
4-yr avg			1.054			1.027			1.041
5-yr avg			1.058			1.029			1.045

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>
2000	272,912,949	282,306,313	1.034	204,894,905	209,703,604	1.023	477,807,854	492,009,917	1.030
2001	284,856,409	295,484,544	1.037	205,987,267	211,124,904	1.025	490,843,676	506,609,448	1.032
2002	290,614,050	299,113,181	1.029	221,765,968	224,792,821	1.014	512,380,018	523,906,002	1.022
2003	315,980,865	326,143,467	1.032	242,409,262	247,392,048	1.021	558,390,127	573,535,515	1.027
2004	340,569,765	352,216,460	1.034	281,900,197	290,954,083	1.032	622,469,962	643,170,543	1.033
2-yr avg			1.033			1.027			1.030
3-yr avg			1.032			1.022			1.027
4-yr avg			1.033			1.023			1.029
5-yr avg			1.033			1.023			1.029

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>
1999	277,528,993	284,863,772	1.026	198,989,732	202,335,680	1.017	476,518,725	487,199,452	1.022
2000	282,600,488	290,215,535	1.027	209,766,700	213,730,855	1.019	492,367,188	503,946,390	1.024
2001	289,832,211	295,600,475	1.020	207,259,330	210,501,850	1.016	497,091,541	506,102,325	1.018
2002	295,735,394	300,545,519	1.016	222,029,641	226,661,438	1.021	517,765,035	527,206,957	1.018
2003	324,330,046	331,202,313	1.021	246,389,150	250,141,210	1.015	570,719,196	581,343,523	1.019
2-yr avg			1.019			1.018			1.019
3-yr avg			1.019			1.017			1.018
4-yr avg			1.021			1.018			1.020
5-yr avg			1.022			1.018			1.020

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>	<u>8th</u>	<u>9th</u>	<u>Dev't</u>
1998	263,117,679	267,125,132	1.015	195,356,125	198,376,369	1.015	458,473,804	465,501,501	1.015
1999	284,381,292	289,318,986	1.017	202,904,697	205,826,188	1.014	487,285,989	495,145,174	1.016
2000	281,075,038	284,759,050	1.013	204,891,188	208,025,827	1.015	485,966,226	492,784,877	1.014
2001	289,327,687	292,792,543	1.012	205,337,159	208,144,169	1.014	494,664,846	500,936,712	1.013
2002	297,661,262	301,420,726	1.013	224,946,933	229,493,802	1.020	522,608,195	530,914,528	1.016
2-yr avg			1.013			1.017			1.015
3-yr avg			1.013			1.016			1.014
4-yr avg			1.014			1.016			1.015
5-yr avg			1.014			1.016			1.015

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>
1997	175,063,991	176,384,210	1.008	129,964,612	131,347,525	1.011	305,028,603	307,731,735	1.009
1998	268,553,052	272,714,896	1.015	199,971,351	206,297,681	1.032	468,524,403	479,012,577	1.022
1999	277,677,148	281,434,911	1.014	197,239,597	200,274,200	1.015	474,916,745	481,709,111	1.014
2000	274,461,397	276,467,056	1.007	201,635,030	204,635,558	1.015	476,096,427	481,102,614	1.011
2001	291,201,549	293,753,331	1.009	207,303,660	208,913,707	1.008	498,505,209	502,667,038	1.008
2-yr avg			1.008			1.012			1.010
3-yr avg			1.010			1.013			1.011
4-yr avg			1.011			1.018			1.014
5-yr avg			1.011			1.016			1.013

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>
1996	140,326,496	141,729,996	1.010	109,345,254	109,989,759	1.006	249,671,750	251,719,755	1.008
1997	178,610,205	180,121,734	1.008	133,500,549	134,241,440	1.006	312,110,754	314,363,174	1.007
1998	263,257,666	265,414,865	1.008	197,198,002	198,908,012	1.009	460,455,668	464,322,877	1.008
1999	272,337,059	274,447,401	1.008	193,344,282	195,097,288	1.009	465,681,341	469,544,689	1.008
2000	276,429,757	278,523,846	1.008	204,633,911	206,946,806	1.011	481,063,668	485,470,652	1.009
2-yr avg			1.008			1.010			1.009
3-yr avg			1.008			1.010			1.008
4-yr avg			1.008			1.009			1.008
5-yr avg			1.008			1.008			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>
1995	120,579,776	121,127,180	1.005	101,623,782	102,073,572	1.004	222,203,558	223,200,752	1.004
1996	144,084,133	145,327,251	1.009	112,017,393	113,118,714	1.010	256,101,526	258,445,965	1.009
1997	174,383,897	175,071,793	1.004	130,267,942	131,166,134	1.007	304,651,839	306,237,927	1.005
1998	254,961,516	256,148,512	1.005	190,199,819	191,911,838	1.009	445,161,335	448,060,350	1.007
1999	273,850,612	276,266,673	1.009	194,560,392	196,942,483	1.012	468,411,004	473,209,156	1.010
2-yr avg			1.007			1.011			1.009
3-yr avg			1.006			1.009			1.007
4-yr avg			1.007			1.010			1.008
5-yr avg			1.006			1.008			1.007

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>
1994	120,645,208	121,138,283	1.004	96,339,186	96,783,954	1.005	216,984,394	217,922,237	1.004
1995	123,082,900	123,333,151	1.002	104,205,429	104,886,270	1.007	227,288,329	228,219,421	1.004
1996	144,046,997	144,893,753	1.006	112,475,027	113,175,163	1.006	256,522,024	258,068,916	1.006
1997	166,660,411	167,291,825	1.004	124,543,381	125,240,178	1.006	291,203,792	292,532,003	1.005
1998	255,818,988	257,452,667	1.006	191,424,553	193,089,703	1.009	447,243,541	450,542,370	1.007
2-yr avg			1.005			1.008			1.006
3-yr avg			1.005			1.007			1.006
4-yr avg			1.005			1.007			1.006
5-yr avg			1.004			1.007			1.005

North Carolina - Paid

Policy Year Development Factors, Continued

13th									
PY	Indemnity Losses			Medical Losses			Total Losses		
	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't
1993	149,721,154	150,485,070	1.005	132,195,680	132,905,788	1.005	281,916,834	283,390,858	1.005
1994	122,087,502	122,399,779	1.003	97,626,014	97,787,650	1.002	219,713,516	220,187,429	1.002
1995	123,053,958	123,286,034	1.002	104,522,878	104,961,338	1.004	227,576,836	228,247,372	1.003
1996	140,505,760	141,145,286	1.005	108,530,437	110,430,436	1.018	249,036,197	251,575,722	1.010
1997	166,766,468	167,219,756	1.003	124,816,272	125,473,011	1.005	291,582,740	292,692,767	1.004
2-yr avg			1.004			1.012			1.007
3-yr avg			1.003			1.009			1.006
4-yr avg			1.003			1.007			1.005
5-yr avg			1.004			1.007			1.005
14th									
PY	Indemnity Losses			Medical Losses			Total Losses		
	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
1992	185,989,955	186,521,446	1.003	161,497,527	162,781,670	1.008	347,487,482	349,303,116	1.005
1993	150,026,819	150,446,284	1.003	129,697,219	130,224,670	1.004	279,724,038	280,670,954	1.003
1994	122,238,615	122,472,745	1.002	97,474,476	97,888,934	1.004	219,713,091	220,361,679	1.003
1995	119,830,240	119,961,103	1.001	101,753,474	102,157,619	1.004	221,583,714	222,118,722	1.002
1996	140,658,163	140,984,542	1.002	110,213,403	110,729,560	1.005	250,871,566	251,714,102	1.003
2-yr avg			1.002			1.005			1.003
3-yr avg			1.002			1.004			1.003
4-yr avg			1.002			1.004			1.003
5-yr avg			1.002			1.005			1.003
15th									
PY	Indemnity Losses			Medical Losses			Total Losses		
	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't
1991	242,974,065	244,698,859	1.007	203,070,981	204,756,710	1.008	446,045,046	449,455,569	1.008
1992	185,675,857	186,518,529	1.005	162,315,727	163,509,069	1.007	347,991,584	350,027,598	1.006
1993	150,280,820	150,730,815	1.003	130,035,132	130,463,267	1.003	280,315,952	281,194,082	1.003
1994	120,796,076	121,140,868	1.003	96,256,696	96,555,743	1.003	217,052,772	217,696,611	1.003
1995	119,785,062	119,913,956	1.001	102,053,186	102,579,792	1.005	221,838,248	222,493,748	1.003
2-yr avg			1.002			1.004			1.003
3-yr avg			1.002			1.004			1.003
4-yr avg			1.003			1.005			1.004
5-yr avg			1.004			1.005			1.005
16th									
PY	Indemnity Losses			Medical Losses			Total Losses		
	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
1990	255,280,595	256,658,390	1.005	199,445,295	200,317,499	1.004	454,725,890	456,975,889	1.005
1991	244,104,790	244,832,659	1.003	204,380,844	205,845,683	1.007	448,485,634	450,678,342	1.005
1992	185,316,859	185,865,484	1.003	162,650,521	163,533,697	1.005	347,967,584	349,399,181	1.004
1993	149,997,105	150,735,835	1.005	129,871,791	130,886,565	1.008	279,868,896	281,622,400	1.006
1994	121,137,817	121,300,414	1.001	96,555,053	96,766,135	1.002	217,692,870	218,066,549	1.002
2-yr avg			1.003			1.005			1.004
3-yr avg			1.003			1.005			1.004
4-yr avg			1.003			1.006			1.004
5-yr avg			1.003			1.005			1.004
17th									
PY	Indemnity Losses			Medical Losses			Total Losses		
	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't
1989	247,358,433	248,167,158	1.003	190,446,677	191,308,557	1.005	437,805,110	439,475,715	1.004
1990	255,826,799	256,791,402	1.004	199,914,129	200,907,394	1.005	455,740,928	457,698,796	1.004
1991	243,974,258	244,935,258	1.004	205,208,504	206,845,844	1.008	449,182,762	451,781,102	1.006
1992	185,303,647	185,713,649	1.002	163,302,894	163,966,445	1.004	348,606,541	349,680,094	1.003
1993	150,735,835	151,239,678	1.003	130,886,565	132,404,667	1.012	281,622,400	283,644,345	1.007
2-yr avg			1.003			1.008			1.005
3-yr avg			1.003			1.008			1.005
4-yr avg			1.003			1.007			1.005
5-yr avg			1.003			1.007			1.005
18th									
PY	Indemnity Losses			Medical Losses			Total Losses		
	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
1988	201,703,092	202,691,425	1.005	160,403,729	161,309,606	1.006	362,106,821	364,001,031	1.005
1989	247,621,041	247,981,035	1.001	191,076,849	191,765,366	1.004	438,697,890	439,746,401	1.002
1990	256,294,149	257,065,036	1.003	200,346,202	201,169,378	1.004	456,640,351	458,234,414	1.003
1991	244,833,767	245,987,509	1.005	206,694,975	208,416,476	1.008	451,528,742	454,403,985	1.006
1992	185,713,649	186,085,236	1.002	163,966,445	164,469,525	1.003	349,680,094	350,554,761	1.003
2-yr avg			1.004			1.006			1.005
3-yr avg			1.003			1.005			1.004
4-yr avg			1.003			1.005			1.004
5-yr avg			1.003			1.005			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>
2005	216,165,974	298,355,056	1.380	285,085,762	315,143,337	1.105	501,251,736	613,498,393	1.224
2006	213,762,887	289,609,398	1.355	274,415,711	303,924,359	1.108	488,178,598	593,533,757	1.216
2007	234,776,456	332,508,714	1.416	301,801,819	332,650,725	1.102	536,578,275	665,159,439	1.240
2008	219,372,926	302,595,194	1.379	287,976,976	310,351,660	1.078	507,349,902	612,946,854	1.208
2009	205,072,643	282,235,366	1.376	257,180,787	279,990,761	1.089	462,253,430	562,226,127	1.216
2-yr avg			1.378			1.084			1.212
3-yr avg			1.390			1.090			1.221
4-yr avg			1.382			1.094			1.220
5-yr avg			1.381			1.096			1.221

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>
2004	289,644,810	329,318,614	1.137	304,374,978	310,692,359	1.021	594,019,788	640,010,973	1.077
2005	295,635,856	335,347,009	1.134	311,658,460	309,025,565	0.992	607,294,316	644,372,574	1.061
2006	294,136,216	351,100,514	1.194	315,512,426	329,091,278	1.043	609,648,642	680,191,792	1.116
2007	332,527,279	385,458,610	1.159	333,347,764	348,434,092	1.045	665,875,043	733,892,702	1.102
2008	302,001,089	346,196,263	1.146	309,724,537	308,907,887	0.997	611,725,626	655,104,150	1.071
2-yr avg			1.153			1.021			1.087
3-yr avg			1.166			1.028			1.096
4-yr avg			1.158			1.019			1.088
5-yr avg			1.154			1.020			1.085

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>
2003	306,153,546	326,266,604	1.066	263,730,461	267,871,700	1.016	569,884,007	594,138,304	1.043
2004	327,337,539	348,107,069	1.063	308,533,131	312,086,520	1.012	635,870,670	660,193,589	1.038
2005	342,301,876	365,954,254	1.069	315,022,031	321,570,800	1.021	657,323,907	687,525,054	1.046
2006	349,826,048	373,142,733	1.067	328,028,616	326,743,668	0.996	677,854,664	699,886,401	1.033
2007	385,458,610	411,476,099	1.067	348,434,092	368,141,693	1.057	733,892,702	779,617,792	1.062
2-yr avg			1.067			1.027			1.048
3-yr avg			1.068			1.025			1.047
4-yr avg			1.067			1.022			1.045
5-yr avg			1.066			1.020			1.044

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>
2002	300,628,341	311,966,400	1.038	244,418,066	250,287,011	1.024	545,046,407	562,253,411	1.032
2003	327,198,550	338,110,122	1.033	268,464,855	271,267,585	1.010	595,663,405	609,377,707	1.023
2004	353,413,568	369,213,210	1.045	316,205,906	325,983,522	1.031	669,619,474	695,196,732	1.038
2005	362,630,970	375,315,744	1.035	319,824,146	328,797,363	1.028	682,455,116	704,113,107	1.032
2006	373,185,436	387,290,839	1.038	326,743,668	332,319,416	1.017	699,929,104	719,610,255	1.028
2-yr avg			1.037			1.023			1.030
3-yr avg			1.039			1.025			1.033
4-yr avg			1.038			1.022			1.030
5-yr avg			1.038			1.022			1.031

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>
2001	303,953,109	313,111,946	1.030	230,968,077	227,325,035	0.984	534,921,186	540,436,981	1.010
2002	312,171,375	316,036,357	1.012	250,623,334	251,661,586	1.004	562,794,709	567,697,943	1.009
2003	338,426,889	345,823,164	1.022	271,711,144	274,827,131	1.011	610,138,033	620,650,295	1.017
2004	366,403,952	372,981,250	1.018	324,127,267	329,525,662	1.017	690,531,219	702,506,912	1.017
2005	375,315,744	386,688,371	1.030	328,797,363	338,872,790	1.031	704,113,107	725,561,161	1.030
2-yr avg			1.024			1.024			1.024
3-yr avg			1.023			1.020			1.021
4-yr avg			1.021			1.016			1.018
5-yr avg			1.022			1.009			1.017

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>
2000	299,954,668	304,915,060	1.017	236,305,777	240,921,414	1.020	536,260,445	545,836,474	1.018
2001	311,943,440	315,032,302	1.010	226,833,566	230,550,111	1.016	538,777,006	545,582,413	1.013
2002	315,662,983	319,232,687	1.011	251,325,996	250,103,496	0.995	566,988,979	569,336,183	1.004
2003	343,965,499	348,288,050	1.013	273,478,903	277,648,469	1.015	617,444,402	625,936,519	1.014
2004	372,981,250	378,832,601	1.016	324,048,532	329,550,853	1.017	697,029,782	708,383,454	1.016
2-yr avg			1.015			1.016			1.015
3-yr avg			1.013			1.009			1.011
4-yr avg			1.013			1.011			1.012
5-yr avg			1.013			1.013			1.013

North Carolina - Paid+Case

Policy Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>
1999	300,331,015	302,394,351	1.007	220,457,522	222,673,913	1.010	520,788,537	525,068,264	1.008
2000	304,961,958	305,528,163	1.002	241,005,734	241,405,183	1.002	545,967,692	546,933,346	1.002
2001	308,883,881	310,851,662	1.006	226,141,149	225,232,654	0.996	535,025,030	536,084,316	1.002
2002	315,512,138	318,303,155	1.009	247,529,843	255,180,500	1.031	563,041,981	573,483,655	1.019
2003	346,474,629	349,879,467	1.010	276,645,571	278,699,679	1.007	623,120,200	628,579,146	1.009
2-yr avg			1.010			1.019			1.014
3-yr avg			1.008			1.011			1.010
4-yr avg			1.007			1.009			1.008
5-yr avg			1.007			1.009			1.008
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>
1998	277,798,888	279,054,730	1.005	218,951,662	220,429,393	1.007	496,750,550	499,484,123	1.006
1999	301,427,104	304,386,859	1.010	222,271,696	226,898,963	1.021	523,698,800	531,285,822	1.014
2000	294,835,731	296,394,826	1.005	224,759,310	227,223,367	1.011	519,595,041	523,618,193	1.008
2001	304,438,210	305,026,111	1.002	219,999,192	223,245,986	1.015	524,437,402	528,272,097	1.007
2002	315,112,567	317,575,748	1.008	252,902,864	257,886,338	1.020	568,015,431	575,462,086	1.013
2-yr avg			1.005			1.018			1.010
3-yr avg			1.005			1.015			1.009
4-yr avg			1.006			1.017			1.011
5-yr avg			1.006			1.015			1.010
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>
1997	181,480,931	181,903,799	1.002	138,779,315	139,280,986	1.004	320,260,246	321,184,785	1.003
1998	280,514,955	281,771,727	1.004	221,978,421	219,931,985	0.991	502,493,376	501,703,712	0.998
1999	292,136,129	293,815,098	1.006	217,852,553	222,753,240	1.022	509,988,682	516,568,338	1.013
2000	285,560,097	286,118,420	1.002	220,613,176	221,879,421	1.006	506,173,273	507,997,841	1.004
2001	303,435,117	304,241,847	1.003	222,405,477	228,633,964	1.028	525,840,594	532,875,811	1.013
2-yr avg			1.003			1.017			1.009
3-yr avg			1.004			1.019			1.010
4-yr avg			1.004			1.012			1.007
5-yr avg			1.003			1.010			1.006
Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>
1996	146,015,794	146,291,898	1.002	119,122,615	118,970,339	0.999	265,138,409	265,262,237	1.000
1997	184,129,794	185,003,413	1.005	141,434,010	140,852,570	0.996	325,563,804	325,855,983	1.001
1998	271,751,599	272,803,057	1.004	210,671,752	211,573,836	1.004	482,423,351	484,376,893	1.004
1999	284,524,751	284,737,985	1.001	215,782,146	215,420,353	0.998	500,306,897	500,158,338	1.000
2000	286,081,121	287,394,283	1.005	221,877,774	224,356,939	1.011	507,958,895	511,751,222	1.007
2-yr avg			1.003			1.005			1.004
3-yr avg			1.003			1.004			1.004
4-yr avg			1.004			1.002			1.003
5-yr avg			1.003			1.002			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>
1995	122,399,769	122,501,743	1.001	104,589,930	104,804,913	1.002	226,989,699	227,306,656	1.001
1996	148,646,035	149,241,116	1.004	120,997,973	122,216,198	1.010	269,644,008	271,457,314	1.007
1997	179,260,576	179,330,922	1.000	136,853,309	139,107,118	1.016	316,113,885	318,438,040	1.007
1998	262,180,645	263,003,531	1.003	202,723,604	205,153,999	1.012	464,904,249	468,157,530	1.007
1999	284,141,196	286,224,238	1.007	214,883,457	215,457,283	1.003	499,024,653	501,681,521	1.005
2-yr avg			1.005			1.008			1.006
3-yr avg			1.003			1.010			1.006
4-yr avg			1.004			1.010			1.007
5-yr avg			1.003			1.009			1.005
Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>
1994	123,011,323	123,425,791	1.003	99,244,141	99,097,089	0.999	222,255,464	222,522,880	1.001
1995	124,506,425	124,620,161	1.001	106,990,102	109,389,474	1.022	231,496,527	234,009,635	1.011
1996	147,960,862	148,716,947	1.005	121,572,511	121,663,721	1.001	269,533,373	270,380,668	1.003
1997	170,723,086	171,676,309	1.006	132,517,322	133,701,863	1.009	303,240,408	305,378,172	1.007
1998	262,674,007	263,806,083	1.004	204,666,714	202,757,145	0.991	467,340,721	466,563,228	0.998
2-yr avg			1.005			1.000			1.003
3-yr avg			1.005			1.000			1.003
4-yr avg			1.004			1.006			1.005
5-yr avg			1.004			1.004			1.004

North Carolina - Paid+Case

Policy Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>
1993	154,302,053	154,602,207	1.002	139,220,921	141,095,057	1.013	293,522,974	295,697,264	1.007
1994	124,375,010	124,272,867	0.999	99,939,149	99,918,118	1.000	224,314,159	224,190,985	0.999
1995	124,331,211	124,918,687	1.005	109,014,861	109,830,651	1.007	233,346,072	234,749,338	1.006
1996	144,286,124	144,228,585	1.000	116,482,221	117,100,641	1.005	260,768,345	261,329,226	1.002
1997	171,140,951	171,161,816	1.000	133,277,957	133,773,831	1.004	304,418,908	304,935,647	1.002
2-yr avg			1.000			1.005			1.002
3-yr avg			1.002			1.005			1.003
4-yr avg			1.001			1.004			1.002
5-yr avg			1.001			1.006			1.003

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>
1992	190,896,096	190,377,052	0.997	170,488,975	175,202,935	1.028	361,385,071	365,579,987	1.012
1993	153,788,029	153,785,548	1.000	136,700,268	138,504,372	1.013	290,488,297	292,289,920	1.006
1994	124,111,703	124,072,271	1.000	99,604,944	100,145,284	1.005	223,716,647	224,217,555	1.002
1995	121,460,347	121,459,937	1.000	106,731,233	106,679,666	1.000	228,191,580	228,139,603	1.000
1996	143,741,462	143,658,521	0.999	116,883,608	117,086,256	1.002	260,625,070	260,744,777	1.000
2-yr avg			1.000			1.001			1.000
3-yr avg			1.000			1.002			1.001
4-yr avg			1.000			1.005			1.002
5-yr avg			0.999			1.010			1.004

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>
1991	251,787,381	251,857,045	1.000	218,005,721	220,474,034	1.011	469,793,102	472,331,079	1.005
1992	189,531,463	189,839,511	1.002	174,736,992	174,932,929	1.001	364,268,455	364,772,440	1.001
1993	153,620,084	153,568,023	1.000	138,314,834	138,084,979	0.998	291,934,918	291,653,002	0.999
1994	122,395,602	122,570,453	1.001	98,513,046	99,807,643	1.013	220,908,648	222,378,096	1.007
1995	121,283,896	121,386,386	1.001	106,575,233	108,107,490	1.014	227,859,129	229,493,876	1.007
2-yr avg			1.001			1.014			1.007
3-yr avg			1.001			1.008			1.004
4-yr avg			1.001			1.007			1.004
5-yr avg			1.001			1.007			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>
1990	262,627,393	262,692,053	1.000	213,276,168	213,757,403	1.002	475,903,561	476,449,456	1.001
1991	251,262,976	251,390,726	1.001	220,098,168	221,069,471	1.004	471,361,144	472,460,197	1.002
1992	188,637,841	188,743,762	1.001	174,074,381	169,908,312	0.976	362,712,222	358,652,074	0.989
1993	152,834,313	152,860,108	1.000	137,862,033	136,485,509	0.990	290,696,346	289,345,617	0.995
1994	122,567,402	122,520,611	1.000	99,806,953	99,733,038	0.999	222,374,355	222,253,649	0.999
2-yr avg			1.000			0.995			0.997
3-yr avg			1.000			0.988			0.994
4-yr avg			1.001			0.992			0.996
5-yr avg			1.000			0.994			0.997

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>
1989	251,247,247	251,376,037	1.001	198,524,219	198,918,104	1.002	449,771,466	450,294,141	1.001
1990	261,860,462	261,688,277	0.999	213,354,033	213,399,934	1.000	475,214,495	475,088,211	1.000
1991	250,532,325	250,770,324	1.001	220,432,292	220,278,549	0.999	470,964,617	471,048,873	1.000
1992	188,181,925	188,508,598	1.002	169,886,894	170,659,958	1.005	358,068,819	359,168,556	1.003
1993	152,860,108	152,916,071	1.000	136,485,509	136,411,754	0.999	289,345,617	289,327,825	1.000
2-yr avg			1.001			1.002			1.002
3-yr avg			1.001			1.001			1.001
4-yr avg			1.001			1.001			1.001
5-yr avg			1.001			1.001			1.001

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>
1988	206,030,764	206,334,295	1.001	166,973,432	171,038,848	1.024	373,004,196	377,373,143	1.012
1989	250,829,920	251,023,167	1.001	198,686,396	200,024,201	1.007	449,516,316	451,047,368	1.003
1990	261,191,024	261,206,903	1.000	212,838,742	213,165,709	1.002	474,029,766	474,372,612	1.001
1991	250,668,833	250,690,737	1.000	220,614,932	221,460,207	1.004	471,283,765	472,150,944	1.002
1992	188,508,598	188,512,353	1.000	170,659,958	169,996,745	0.996	359,168,556	358,509,098	0.998
2-yr avg			1.000			1.000			1.000
3-yr avg			1.000			1.001			1.000
4-yr avg			1.000			1.002			1.001
5-yr avg			1.000			1.007			1.003

North Carolina - Paid

Accident Year Development Factors

Indemnity Losses			Medical Losses			Total Losses			
AY	1st	2nd	Dev't	1st	2nd	Dev't	1st	2nd	Dev't
2006	37,543,517	134,166,646	3.574	99,631,124	210,864,990	2.116	137,174,641	345,031,636	2.515
2007	41,032,420	151,822,165	3.700	107,156,213	226,063,541	2.110	148,188,633	377,885,706	2.550
2008	43,778,263	162,634,385	3.715	114,633,507	229,963,712	2.006	158,411,770	392,598,097	2.478
2009	38,008,065	145,801,855	3.836	102,367,524	205,747,281	2.010	140,375,589	351,549,136	2.504
2010	39,257,491	147,972,690	3.769	101,269,144	205,362,229	2.028	140,526,635	353,334,919	2.514
2-yr avg			3.803			2.019			2.509
3-yr avg			3.773			2.015			2.499
4-yr avg			3.755			2.039			2.512
5-yr avg			3.719			2.054			2.512

Indemnity Losses			Medical Losses			Total Losses			
AY	2nd	3rd	Dev't	2nd	3rd	Dev't	2nd	3rd	Dev't
2005	136,495,864	225,074,874	1.649	217,563,295	255,980,605	1.177	354,059,159	481,055,479	1.359
2006	132,126,093	224,753,695	1.701	206,500,048	242,660,289	1.175	338,626,141	467,413,984	1.380
2007	152,772,004	252,647,328	1.654	226,985,282	267,270,486	1.177	379,757,286	519,917,814	1.369
2008	162,634,385	270,484,269	1.663	229,962,277	270,101,843	1.175	392,596,662	540,586,112	1.377
2009	145,238,357	230,246,696	1.585	205,211,510	239,593,002	1.168	350,449,867	469,839,698	1.341
2-yr avg			1.624			1.172			1.359
3-yr avg			1.634			1.173			1.362
4-yr avg			1.651			1.174			1.367
5-yr avg			1.650			1.174			1.365

Indemnity Losses			Medical Losses			Total Losses			
AY	3rd	4th	Dev't	3rd	4th	Dev't	3rd	4th	Dev't
2004	214,788,724	273,484,669	1.273	218,240,693	234,767,012	1.076	433,029,417	508,251,681	1.174
2005	222,904,797	283,616,595	1.272	253,091,911	273,687,728	1.081	475,996,708	557,304,323	1.171
2006	229,415,020	290,526,844	1.266	248,986,141	271,622,139	1.091	478,401,161	562,148,983	1.175
2007	252,647,328	311,136,513	1.232	267,270,486	287,717,172	1.077	519,917,814	598,853,685	1.152
2008	270,104,294	329,158,225	1.219	269,697,314	291,297,726	1.080	539,801,608	620,455,951	1.149
2-yr avg			1.226			1.079			1.151
3-yr avg			1.239			1.083			1.159
4-yr avg			1.247			1.082			1.162
5-yr avg			1.252			1.081			1.164

Indemnity Losses			Medical Losses			Total Losses			
AY	4th	5th	Dev't	4th	5th	Dev't	4th	5th	Dev't
2003	244,743,613	277,512,622	1.134	214,140,706	225,606,190	1.054	458,884,319	503,118,812	1.096
2004	273,549,297	305,029,772	1.115	234,376,414	245,325,812	1.047	507,925,711	550,355,584	1.084
2005	289,494,653	325,047,859	1.123	278,527,678	295,417,745	1.061	568,022,331	620,465,604	1.092
2006	288,999,900	324,758,937	1.124	270,296,368	282,463,341	1.045	559,296,268	607,222,278	1.086
2007	311,180,245	350,911,738	1.128	287,717,172	305,437,322	1.062	598,897,417	656,349,060	1.096
2-yr avg			1.126			1.054			1.091
3-yr avg			1.125			1.056			1.091
4-yr avg			1.123			1.054			1.090
5-yr avg			1.125			1.054			1.091

Indemnity Losses			Medical Losses			Total Losses			
AY	5th	6th	Dev't	5th	6th	Dev't	5th	6th	Dev't
2002	253,869,113	275,006,372	1.083	199,679,404	208,040,007	1.042	453,548,517	483,046,379	1.065
2003	278,078,554	298,397,197	1.073	226,062,369	233,265,082	1.032	504,140,923	531,662,279	1.055
2004	307,663,626	327,690,961	1.065	247,464,823	256,653,775	1.037	555,128,449	584,344,736	1.053
2005	322,374,065	340,577,380	1.056	293,537,089	303,511,838	1.034	615,911,154	644,089,218	1.046
2006	324,758,937	348,815,716	1.074	282,463,341	291,199,619	1.031	607,222,278	640,015,335	1.054
2-yr avg			1.065			1.033			1.050
3-yr avg			1.065			1.034			1.051
4-yr avg			1.067			1.034			1.052
5-yr avg			1.070			1.035			1.055

Indemnity Losses			Medical Losses			Total Losses			
AY	6th	7th	Dev't	6th	7th	Dev't	6th	7th	Dev't
2001	269,364,745	284,230,023	1.055	203,960,794	209,850,963	1.029	473,325,539	494,080,986	1.044
2002	275,452,204	287,522,004	1.044	208,514,459	212,796,324	1.021	483,966,663	500,318,328	1.034
2003	298,698,894	311,498,225	1.043	233,673,040	238,148,914	1.019	532,371,934	549,647,139	1.032
2004	324,851,651	336,824,360	1.037	254,662,261	260,135,343	1.021	579,513,912	596,959,703	1.030
2005	340,577,380	357,697,188	1.050	293,209,695	302,095,023	1.030	633,787,075	659,792,211	1.041
2-yr avg			1.044			1.026			1.036
3-yr avg			1.043			1.023			1.034
4-yr avg			1.044			1.023			1.034
5-yr avg			1.046			1.024			1.036

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>
2000	280,126,205	287,905,835	1.028	204,907,044	208,859,108	1.019	485,033,249	496,764,943	1.024
2001	282,695,962	293,510,473	1.038	209,314,394	214,710,111	1.026	492,010,356	508,220,584	1.033
2002	286,615,100	293,072,400	1.023	211,542,591	214,845,175	1.016	498,157,691	507,917,575	1.020
2003	309,268,326	316,908,742	1.025	236,391,917	242,034,766	1.024	545,660,243	558,943,508	1.024
2004	336,083,419	345,446,968	1.028	259,706,937	266,397,320	1.026	595,790,356	611,844,288	1.027
2-yr avg			1.027			1.025			1.026
3-yr avg			1.025			1.022			1.024
4-yr avg			1.029			1.023			1.026
5-yr avg			1.028			1.022			1.026

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>
1999	273,079,465	279,973,855	1.025	194,696,397	197,922,455	1.017	467,775,862	477,896,310	1.022
2000	286,648,064	292,064,836	1.019	208,231,923	211,177,204	1.014	494,879,987	503,242,040	1.017
2001	283,951,110	289,140,329	1.018	208,300,150	211,938,575	1.017	492,251,260	501,078,904	1.018
2002	287,968,210	292,148,548	1.015	211,089,505	214,556,038	1.016	499,057,715	506,704,586	1.015
2003	314,615,512	320,671,450	1.019	240,692,580	245,688,500	1.021	555,308,092	566,359,950	1.020
2-yr avg			1.017			1.019			1.018
3-yr avg			1.017			1.018			1.018
4-yr avg			1.018			1.017			1.018
5-yr avg			1.019			1.017			1.018

Indemnity Losses				Medical Losses			Total Losses		
<u>AY</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>	<u>9th</u>	<u>10th</u>	<u>Dev't</u>
1998	232,912,285	236,062,574	1.014	180,005,778	182,692,258	1.015	412,918,063	418,754,832	1.014
1999	282,393,043	286,146,607	1.013	199,812,934	206,017,170	1.031	482,205,977	492,163,777	1.021
2000	282,165,181	285,418,229	1.012	202,348,251	204,006,291	1.008	484,513,432	489,424,520	1.010
2001	279,927,367	282,275,385	1.008	205,347,388	207,470,166	1.010	485,274,755	489,745,551	1.009
2002	289,365,654	291,595,614	1.008	212,939,264	215,332,934	1.011	502,304,918	506,928,548	1.009
2-yr avg			1.008			1.011			1.009
3-yr avg			1.009			1.010			1.009
4-yr avg			1.010			1.015			1.012
5-yr avg			1.011			1.015			1.013

Indemnity Losses				Medical Losses			Total Losses		
<u>AY</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>	<u>10th</u>	<u>11th</u>	<u>Dev't</u>
1997	161,654,116	163,026,951	1.008	117,641,489	118,136,922	1.004	279,295,605	281,163,873	1.007
1998	236,636,720	240,507,070	1.016	183,967,791	186,498,961	1.014	420,604,511	427,006,031	1.015
1999	275,234,283	278,609,187	1.012	197,848,648	200,767,329	1.015	473,082,931	479,376,516	1.013
2000	277,519,117	279,193,115	1.006	198,444,872	201,058,322	1.013	475,963,989	480,251,437	1.009
2001	281,803,778	284,426,099	1.009	207,299,621	209,557,523	1.011	489,103,399	493,983,622	1.010
2-yr avg			1.008			1.012			1.010
3-yr avg			1.009			1.013			1.011
4-yr avg			1.011			1.013			1.012
5-yr avg			1.010			1.011			1.011

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>
1996	134,430,675	135,159,975	1.005	109,981,667	110,483,806	1.005	244,412,342	245,643,781	1.005
1997	165,222,355	166,211,361	1.006	120,156,949	120,519,300	1.003	285,379,304	286,730,661	1.005
1998	233,988,654	235,744,332	1.008	179,653,063	181,963,254	1.013	413,641,717	417,707,586	1.010
1999	267,792,851	269,993,910	1.008	192,569,700	194,610,956	1.011	460,362,551	464,604,866	1.009
2000	279,044,573	280,966,605	1.007	201,054,879	202,982,949	1.010	480,099,452	483,949,554	1.008
2-yr avg			1.008			1.011			1.009
3-yr avg			1.008			1.011			1.009
4-yr avg			1.007			1.009			1.008
5-yr avg			1.007			1.008			1.007

Indemnity Losses				Medical Losses			Total Losses		
<u>AY</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>	<u>12th</u>	<u>13th</u>	<u>Dev't</u>
1995	118,753,333	119,412,930	1.006	98,148,902	98,921,530	1.008	216,902,235	218,334,460	1.007
1996	137,362,217	138,292,798	1.007	112,326,773	113,490,818	1.010	249,688,990	251,783,616	1.008
1997	161,133,854	161,804,075	1.004	117,188,784	117,545,790	1.003	278,322,638	279,349,865	1.004
1998	226,083,545	226,988,960	1.004	173,988,362	175,436,421	1.008	400,071,907	402,425,381	1.006
1999	269,448,289	271,152,430	1.006	193,985,042	195,651,284	1.009	463,433,331	466,803,714	1.007
2-yr avg			1.005			1.009			1.007
3-yr avg			1.005			1.007			1.006
4-yr avg			1.005			1.008			1.006
5-yr avg			1.005			1.008			1.006

North Carolina - Paid

Accident Year Development Factors, Continued

13th - 14th									
	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>
1994	132,813,098	133,543,193	1.005	111,581,129	111,926,023	1.003	244,394,227	245,469,216	1.004
1995	121,153,578	121,522,137	1.003	100,835,356	101,425,915	1.006	221,988,934	222,948,052	1.004
1996	137,574,441	138,130,556	1.004	112,994,172	113,595,840	1.005	250,568,613	251,726,396	1.005
1997	155,704,547	155,979,555	1.002	112,469,297	114,135,538	1.015	268,173,844	270,115,093	1.007
1998	226,633,442	228,262,358	1.007	174,892,485	177,083,625	1.013	401,525,927	405,345,983	1.010
2-yr avg			1.005			1.014			1.009
3-yr avg			1.004			1.011			1.007
4-yr avg			1.004			1.010			1.007
5-yr avg			1.004			1.008			1.006
14th - 15th									
	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>
1993	158,197,259	158,643,073	1.003	144,774,811	145,608,338	1.006	302,972,070	304,251,411	1.004
1994	134,289,824	134,709,992	1.003	112,657,188	113,043,475	1.003	246,947,012	247,753,467	1.003
1995	121,422,621	121,714,975	1.002	101,045,655	101,733,087	1.007	222,468,276	223,448,062	1.004
1996	134,482,298	135,021,853	1.004	109,609,973	109,988,102	1.003	244,092,271	245,009,955	1.004
1997	155,255,105	155,515,446	1.002	113,740,295	113,937,472	1.002	268,995,400	269,452,918	1.002
2-yr avg			1.003			1.003			1.003
3-yr avg			1.003			1.004			1.003
4-yr avg			1.003			1.004			1.003
5-yr avg			1.003			1.004			1.003
15th - 16th									
	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>
1992	204,803,071	205,867,880	1.005	171,254,727	172,817,283	1.009	376,057,798	378,685,163	1.007
1993	158,221,301	158,915,604	1.004	142,458,128	143,302,398	1.006	300,679,429	302,218,002	1.005
1994	134,533,166	134,959,667	1.003	112,858,239	113,063,307	1.002	247,391,405	248,022,974	1.003
1995	118,709,607	118,963,294	1.002	98,766,009	99,292,881	1.005	217,475,616	218,256,175	1.004
1996	134,678,896	134,976,455	1.002	109,805,157	110,263,199	1.004	244,484,053	245,239,654	1.003
2-yr avg			1.002			1.005			1.004
3-yr avg			1.002			1.004			1.003
4-yr avg			1.003			1.004			1.004
5-yr avg			1.003			1.005			1.004
16th - 17th									
	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>
1991	252,651,706	254,132,519	1.006	208,399,285	210,077,291	1.008	461,050,991	464,209,810	1.007
1992	204,852,951	205,535,892	1.003	172,248,679	173,273,356	1.006	377,101,630	378,809,248	1.005
1993	158,683,726	158,989,940	1.002	143,003,260	143,614,990	1.004	301,686,986	302,604,930	1.003
1994	133,262,235	133,812,033	1.004	111,498,188	112,208,168	1.006	244,760,423	246,020,201	1.005
1995	118,928,249	119,071,376	1.001	99,273,160	99,893,765	1.006	218,201,409	218,965,141	1.004
2-yr avg			1.003			1.006			1.005
3-yr avg			1.002			1.005			1.004
4-yr avg			1.003			1.006			1.004
5-yr avg			1.003			1.006			1.005
17th - 18th									
	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>
1990	257,957,930	259,184,776	1.005	192,545,495	193,031,154	1.003	450,503,425	452,215,930	1.004
1991	253,669,474	254,191,810	1.002	209,781,834	211,394,533	1.008	463,451,308	465,586,343	1.005
1992	204,404,413	205,144,859	1.004	172,495,416	173,575,453	1.006	376,899,829	378,720,312	1.005
1993	158,241,554	158,861,428	1.004	143,208,410	143,722,142	1.004	301,449,964	302,583,570	1.004
1994	133,808,982	134,212,775	1.003	112,207,478	112,935,290	1.006	246,016,460	247,148,065	1.005
2-yr avg			1.004			1.005			1.005
3-yr avg			1.004			1.005			1.005
4-yr avg			1.003			1.006			1.005
5-yr avg			1.004			1.005			1.005
18th - 19th									
	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>
1989	231,198,933	232,252,336	1.005	183,402,815	184,592,213	1.006	414,601,748	416,844,549	1.005
1990	258,317,489	259,243,534	1.004	192,638,466	193,367,464	1.004	450,955,955	452,610,998	1.004
1991	253,174,814	254,030,573	1.003	210,676,807	212,430,202	1.008	463,851,621	466,460,775	1.006
1992	204,885,770	205,463,027	1.003	173,347,247	174,341,981	1.006	378,233,017	379,805,008	1.004
1993	158,861,428	159,070,529	1.001	143,722,142	144,673,069	1.007	302,583,570	303,743,598	1.004
2-yr avg			1.002			1.007			1.004
3-yr avg			1.002			1.007			1.005
4-yr avg			1.003			1.006			1.005
5-yr avg			1.003			1.006			1.005

North Carolina - Paid+Case
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>
2006	149,859,557	253,443,414	1.691	236,188,459	300,647,283	1.273	386,048,016	554,090,697	1.435
2007	161,324,579	270,722,995	1.678	252,868,360	317,356,815	1.255	414,192,939	588,079,810	1.420
2008	156,348,435	283,171,019	1.811	250,997,219	321,448,472	1.281	407,345,654	604,619,491	1.484
2009	139,529,696	248,248,059	1.779	230,623,240	278,702,487	1.208	370,152,936	526,950,546	1.424
2010	141,565,837	252,135,290	1.781	226,945,137	289,056,181	1.274	368,510,974	541,191,471	1.469
2-yr avg			1.780			1.241			1.447
3-yr avg			1.790			1.254			1.459
4-yr avg			1.762			1.255			1.449
5-yr avg			1.748			1.258			1.446
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>
2005	257,163,210	319,994,612	1.244	314,021,501	331,031,545	1.054	571,184,711	651,026,157	1.140
2006	249,611,486	305,556,414	1.224	288,637,460	296,429,539	1.027	538,248,946	601,985,953	1.118
2007	271,949,365	345,249,455	1.270	318,406,002	328,710,620	1.032	590,355,367	673,960,075	1.142
2008	283,171,019	357,537,650	1.263	321,747,334	339,291,672	1.055	604,918,353	696,829,322	1.152
2009	247,510,643	303,344,126	1.226	278,116,506	284,427,097	1.023	525,627,149	587,771,223	1.118
2-yr avg			1.245			1.039			1.135
3-yr avg			1.253			1.037			1.137
4-yr avg			1.246			1.034			1.133
5-yr avg			1.245			1.038			1.134
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>
2004	300,741,062	329,386,217	1.095	270,270,023	270,905,458	1.002	571,011,085	600,291,675	1.051
2005	317,083,311	346,247,182	1.092	328,065,213	328,388,755	1.001	645,148,524	674,635,937	1.046
2006	311,919,770	352,567,641	1.130	309,874,787	322,514,994	1.041	621,794,557	675,082,635	1.086
2007	345,249,455	377,448,943	1.093	329,437,354	340,184,014	1.033	674,686,809	717,632,957	1.064
2008	357,112,921	395,845,475	1.108	338,873,971	342,143,974	1.010	695,986,892	737,989,449	1.060
2-yr avg			1.101			1.022			1.062
3-yr avg			1.110			1.028			1.070
4-yr avg			1.106			1.021			1.064
5-yr avg			1.104			1.017			1.061
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>
2003	309,189,319	324,123,976	1.048	261,871,775	269,897,503	1.031	571,061,094	594,021,479	1.040
2004	329,371,259	346,098,995	1.051	270,513,200	273,615,243	1.011	599,884,459	619,714,238	1.033
2005	352,574,400	369,893,546	1.049	333,381,778	342,399,424	1.027	685,956,178	712,292,970	1.038
2006	350,936,227	368,605,211	1.050	321,241,291	317,504,808	0.988	672,177,518	686,110,019	1.021
2007	377,492,675	394,262,028	1.044	340,184,014	356,283,585	1.047	717,676,689	750,545,613	1.046
2-yr avg			1.047			1.018			1.034
3-yr avg			1.048			1.021			1.035
4-yr avg			1.049			1.018			1.035
5-yr avg			1.048			1.021			1.036
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>
2002	297,017,319	305,419,833	1.028	235,291,651	233,875,146	0.994	532,308,970	539,294,979	1.013
2003	324,435,425	330,870,501	1.020	270,345,118	271,474,956	1.004	594,780,543	602,345,457	1.013
2004	349,043,628	362,154,740	1.038	275,887,092	281,004,814	1.019	624,930,720	643,159,554	1.029
2005	367,033,625	378,941,652	1.032	340,713,823	352,260,095	1.034	707,747,448	731,201,747	1.033
2006	368,605,211	383,396,704	1.040	317,504,808	328,128,011	1.033	686,110,019	711,524,715	1.037
2-yr avg			1.036			1.034			1.035
3-yr avg			1.037			1.029			1.033
4-yr avg			1.033			1.023			1.028
5-yr avg			1.032			1.017			1.025
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>
2001	302,668,592	311,188,306	1.028	235,144,442	238,928,539	1.016	537,813,034	550,116,845	1.023
2002	305,859,755	310,113,747	1.014	234,222,355	237,656,827	1.015	540,082,110	547,770,574	1.014
2003	331,521,066	336,684,751	1.016	271,994,044	272,381,128	1.001	603,515,110	609,065,879	1.009
2004	359,312,462	363,338,762	1.011	279,025,743	283,985,370	1.018	638,338,205	647,324,132	1.014
2005	378,941,652	387,017,497	1.021	337,946,383	344,186,818	1.018	716,888,035	731,204,315	1.020
2-yr avg			1.016			1.018			1.017
3-yr avg			1.016			1.012			1.014
4-yr avg			1.016			1.013			1.014
5-yr avg			1.018			1.014			1.016

North Carolina - Paid+Case

Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
AY	7th	8th	Dev't	7th	8th	Dev't	7th	8th	Dev't
2000	300,602,774	304,848,538	1.014	231,271,846	234,756,440	1.015	531,874,620	539,604,978	1.015
2001	309,340,434	310,693,695	1.004	238,349,794	235,103,914	0.986	547,690,228	545,797,609	0.997
2002	309,077,147	311,341,805	1.007	236,187,203	235,863,837	0.999	545,264,350	547,205,642	1.004
2003	334,344,562	338,842,444	1.013	270,953,712	278,970,853	1.030	605,298,274	617,813,297	1.021
2004	362,597,821	366,289,900	1.010	283,556,964	288,393,151	1.017	646,154,785	654,683,051	1.013
2-yr avg			1.012			1.024			1.017
3-yr avg			1.010			1.015			1.013
4-yr avg			1.009			1.008			1.009
5-yr avg			1.010			1.009			1.010

Indemnity Losses			Medical Losses			Total Losses			
AY	8th	9th	Dev't	8th	9th	Dev't	8th	9th	Dev't
1999	295,425,547	296,160,995	1.002	216,986,424	217,401,446	1.002	512,411,971	513,562,441	1.002
2000	303,638,742	304,803,972	1.004	234,207,084	238,247,614	1.017	537,845,826	543,051,586	1.010
2001	300,160,609	302,409,183	1.007	227,447,929	229,032,608	1.007	527,608,538	531,441,791	1.007
2002	305,942,465	307,125,543	1.004	231,910,970	233,967,789	1.009	537,853,435	541,093,332	1.006
2003	336,549,214	340,504,748	1.012	277,628,667	283,709,329	1.022	614,177,881	624,214,077	1.016
2-yr avg			1.008			1.016			1.011
3-yr avg			1.008			1.013			1.010
4-yr avg			1.007			1.014			1.010
5-yr avg			1.006			1.011			1.008

Indemnity Losses			Medical Losses			Total Losses			
AY	9th	10th	Dev't	9th	10th	Dev't	9th	10th	Dev't
1998	245,329,146	247,078,229	1.007	200,188,454	202,919,140	1.014	445,517,600	449,997,369	1.010
1999	297,986,856	300,203,218	1.007	218,150,016	221,100,466	1.014	516,136,872	521,303,684	1.010
2000	293,564,017	295,279,545	1.006	222,166,329	221,742,777	0.998	515,730,346	517,022,322	1.003
2001	292,800,036	293,022,109	1.001	222,371,288	226,209,962	1.017	515,171,324	519,232,071	1.008
2002	304,036,318	304,817,713	1.003	231,787,884	232,662,926	1.004	535,824,202	537,480,639	1.003
2-yr avg			1.002			1.011			1.006
3-yr avg			1.003			1.006			1.005
4-yr avg			1.004			1.008			1.006
5-yr avg			1.005			1.009			1.007

Indemnity Losses			Medical Losses			Total Losses			
AY	10th	11th	Dev't	10th	11th	Dev't	10th	11th	Dev't
1997	166,299,293	166,287,091	1.000	121,020,134	120,957,497	0.999	287,319,427	287,244,588	1.000
1998	247,784,279	249,148,521	1.006	204,343,857	204,144,347	0.999	452,128,136	453,292,868	1.003
1999	289,078,742	290,684,427	1.006	212,993,776	218,368,049	1.025	502,072,518	509,052,476	1.014
2000	287,161,524	287,814,477	1.002	215,991,410	215,729,042	0.999	503,152,934	503,543,519	1.001
2001	292,550,502	294,333,060	1.006	226,039,417	232,919,070	1.030	518,589,919	527,252,130	1.017
2-yr avg			1.004			1.015			1.009
3-yr avg			1.005			1.018			1.011
4-yr avg			1.005			1.013			1.009
5-yr avg			1.004			1.010			1.007

Indemnity Losses			Medical Losses			Total Losses			
AY	11th	12th	Dev't	11th	12th	Dev't	11th	12th	Dev't
1996	138,584,387	138,807,261	1.002	118,834,386	119,210,397	1.003	257,418,773	258,017,658	1.002
1997	168,482,495	168,864,866	1.002	122,977,524	122,997,807	1.000	291,460,019	291,862,673	1.001
1998	242,066,162	242,071,624	1.000	196,980,897	198,873,193	1.010	439,047,059	440,944,817	1.004
1999	279,634,675	279,584,796	1.000	210,173,341	211,293,288	1.005	489,808,016	490,878,084	1.002
2000	287,665,935	288,575,673	1.003	215,725,599	216,645,774	1.004	503,391,534	505,221,447	1.004
2-yr avg			1.002			1.005			1.003
3-yr avg			1.001			1.006			1.003
4-yr avg			1.001			1.005			1.003
5-yr avg			1.001			1.004			1.003

Indemnity Losses			Medical Losses			Total Losses			
AY	12th	13th	Dev't	12th	13th	Dev't	12th	13th	Dev't
1995	121,105,118	121,417,626	1.003	101,983,148	101,913,600	0.999	223,088,266	223,331,226	1.001
1996	141,009,503	141,687,965	1.005	121,053,364	122,000,604	1.008	262,062,867	263,688,569	1.006
1997	163,782,359	164,383,444	1.004	119,641,528	120,990,010	1.011	283,423,887	285,373,454	1.007
1998	232,209,716	234,046,835	1.008	190,750,043	193,088,499	1.012	422,959,759	427,135,334	1.010
1999	279,039,175	280,866,946	1.007	210,667,374	212,087,047	1.007	489,706,549	492,953,993	1.007
2-yr avg			1.008			1.010			1.009
3-yr avg			1.006			1.010			1.008
4-yr avg			1.006			1.010			1.008
5-yr avg			1.005			1.007			1.006

North Carolina - Paid+Case

Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
AY	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't
1994	136,948,826	137,178,548	1.002	116,456,034	116,671,848	1.002	253,404,860	253,850,396	1.002
1995	123,207,241	123,172,284	1.000	103,883,024	106,177,818	1.022	227,090,265	229,350,102	1.010
1996	140,959,851	141,501,275	1.004	121,494,201	121,494,062	1.000	262,454,052	262,995,337	1.002
1997	158,160,446	158,154,250	1.000	116,173,664	117,297,237	1.010	274,334,110	275,451,487	1.004
1998	233,691,317	234,470,764	1.003	192,544,563	190,811,099	0.991	426,235,880	425,281,863	0.998
2-yr avg			1.002			1.001			1.001
3-yr avg			1.002			1.000			1.001
4-yr avg			1.002			1.006			1.004
5-yr avg			1.002			1.005			1.003

Indemnity Losses			Medical Losses			Total Losses			
AY	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
1993	161,876,566	161,604,426	0.998	153,781,270	158,282,391	1.029	315,657,836	319,886,817	1.013
1994	137,925,179	138,045,695	1.001	117,403,013	118,652,904	1.011	255,328,192	256,698,599	1.005
1995	123,072,768	123,644,674	1.005	105,796,094	106,811,656	1.010	228,868,862	230,456,330	1.007
1996	137,810,187	137,832,610	1.000	116,865,972	116,304,587	0.995	254,676,159	254,137,197	0.998
1997	157,419,799	157,343,461	1.000	116,901,994	117,298,841	1.003	274,321,793	274,642,302	1.001
2-yr avg			1.000			0.999			1.000
3-yr avg			1.002			1.003			1.002
4-yr avg			1.002			1.005			1.003
5-yr avg			1.001			1.010			1.005

Indemnity Losses			Medical Losses			Total Losses			
AY	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't
1992	211,444,397	211,549,636	1.000	178,417,273	180,483,906	1.012	389,861,670	392,033,542	1.006
1993	160,826,727	160,983,046	1.001	153,945,961	154,005,953	1.000	314,772,688	314,988,999	1.001
1994	137,868,869	137,907,009	1.000	118,467,668	119,002,647	1.005	256,336,537	256,909,656	1.002
1995	120,636,934	120,858,067	1.002	103,839,921	105,193,410	1.013	224,476,855	226,051,477	1.007
1996	137,489,653	137,465,934	1.000	116,121,642	116,092,022	1.000	253,611,295	253,557,956	1.000
2-yr avg			1.001			1.007			1.004
3-yr avg			1.001			1.006			1.003
4-yr avg			1.001			1.005			1.003
5-yr avg			1.001			1.006			1.003

Indemnity Losses			Medical Losses			Total Losses			
AY	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
1991	260,513,390	260,683,476	1.001	230,248,009	233,241,688	1.013	490,761,399	493,925,164	1.006
1992	210,534,707	210,881,384	1.002	179,915,302	181,075,299	1.006	390,450,009	391,956,683	1.004
1993	160,751,168	160,433,838	0.998	153,706,815	147,767,384	0.961	314,457,983	308,201,222	0.980
1994	136,209,577	135,611,724	0.996	117,557,559	116,317,921	0.989	253,767,136	251,929,645	0.993
1995	120,823,022	120,914,184	1.001	105,173,689	106,603,882	1.014	225,996,711	227,518,066	1.007
2-yr avg			0.999			1.002			1.000
3-yr avg			0.998			0.988			0.993
4-yr avg			0.999			0.993			0.996
5-yr avg			1.000			0.997			0.998

Indemnity Losses			Medical Losses			Total Losses			
AY	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't
1990	264,287,580	264,358,653	1.000	198,616,578	198,730,269	1.001	462,904,158	463,088,922	1.000
1991	260,220,431	259,700,873	0.998	232,946,231	233,576,311	1.003	493,166,662	493,277,184	1.000
1992	209,749,905	209,952,030	1.001	180,297,359	182,061,498	1.010	390,047,264	392,013,528	1.005
1993	159,685,452	160,246,768	1.004	147,609,303	147,644,945	1.000	307,294,755	307,891,713	1.002
1994	135,608,673	135,739,397	1.001	116,317,231	116,207,888	0.999	251,925,904	251,947,285	1.000
2-yr avg			1.003			1.000			1.001
3-yr avg			1.002			1.003			1.002
4-yr avg			1.001			1.003			1.002
5-yr avg			1.001			1.003			1.001

Indemnity Losses			Medical Losses			Total Losses			
AY	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
1989	235,211,893	235,160,301	1.000	192,669,462	196,554,322	1.020	427,881,355	431,714,623	1.009
1990	263,491,366	263,657,447	1.001	198,337,581	198,552,264	1.001	461,828,947	462,209,711	1.001
1991	258,683,877	259,012,120	1.001	232,858,585	232,671,345	0.999	491,542,462	491,683,465	1.000
1992	209,692,941	210,118,352	1.002	182,042,677	183,285,670	1.007	391,735,618	393,404,022	1.004
1993	160,246,768	160,123,687	0.999	147,644,945	147,973,205	1.002	307,891,713	308,096,892	1.001
2-yr avg			1.001			1.005			1.003
3-yr avg			1.001			1.003			1.002
4-yr avg			1.001			1.002			1.002
5-yr avg			1.001			1.006			1.003

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Item

- 3(c) The filer shall provide for each of the loss amounts in Sub-item (3)(b) of this Rule, paid claim counts, incurred claim counts, and outstanding claim counts.

Response

The requested claim count data are not regularly collected through the statistical plan. Incurred claim counts are available from NCCI's financial calls and are attached as Exhibit 3(c), pages 1 and 2.

The requested paid and outstanding claim count data are attached as Exhibit 3(c), page 3. The source of this data is a special North Carolina Financial Call to which not all large companies have responded. Caution should be used in interpreting the data shown on these exhibits. For instance, the data, as it is shown, cannot be used to make a determination on the relative frequency of claims—the data must first be developed to an ultimate basis. In addition, consideration would have to be given to matching companies, shifts in premium and loss volume and any differences in reporting methods by company. This data does not correspond to the loss amounts in the response to Item 3(b) and has not been used in any loss cost level calculations.

North Carolina Open and Closed Claim Count Data*

Policy Year

Policy Year	Paid (Closed) Claim Counts			Outstanding (Open) Claim Counts			Total Claim Counts		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	<u>Indemnity</u>	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>
2006	12,434	47,123	59,557	463	79	542	12,897	47,202	60,099
2007	12,369	46,371	58,740	789	91	880	13,158	46,462	59,620
2008	10,612	40,467	51,079	1,115	158	1,273	11,727	40,625	52,352
2009	8,543	38,053	46,596	2,325	545	2,870	10,868	38,598	49,466
2010	5,673	36,571	42,244	5,137	2,793	7,930	10,810	39,364	50,174

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>
2007	12,472	46,800	59,272	585	65	650	13,057	46,865	59,922
2008	11,605	43,136	54,741	1,028	142	1,170	12,633	43,278	55,911
2009	9,287	36,463	45,750	1,567	367	1,934	10,854	36,830	47,684
2010	7,514	37,804	45,318	3,577	1,242	4,819	11,091	39,046	50,137
2011	2,614	26,182	28,796	7,216	13,974	21,190	9,830	40,156	49,986

* 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 12/31/11.

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Item

- 3(d) The filer shall provide at least the latest ten available policy years of the incurred loss data described in Sub-items (3)(d)(i) through (ii) of this Rule from the Unit Statistical Plan for matching policies for all pairs of successive evaluation dates. The filer shall also provide the corresponding loss development factors and five-year average factors derivable from the data.
- (i) Losses separated into indemnity and medical portions, as well as combined data;
 - (ii) Losses separated into deaths, permanent totals, major permanent partials, minor permanent partials, temporary totals, and medicals only.

Response

See attached Exhibit 3(d) for the available incurred loss data from the Workers Compensation Statistical Plan.

NORTH CAROLINA

WORKERS COMPENSATION STATISTICAL PLAN DATA

Injury Type: Fatal

Indemnity					Medical					Combined (Indemnity + Medical)							
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2000	10,544,568	11,238,653	11,689,793	12,491,824	12,980,204	2000	664,263	677,396	699,490	816,865	815,973	2000	11,208,831	11,916,049	12,389,283	13,308,689	13,796,177
2001	11,276,525	12,533,844	13,148,608	13,289,436	13,320,876	2001	1,959,020	2,140,942	2,134,505	1,894,293	2,012,870	2001	13,235,545	14,674,786	15,283,113	15,183,729	15,333,746
2002	9,271,523	9,827,704	10,416,678	10,607,571	10,792,154	2002	1,333,820	1,080,768	1,097,033	1,772,611	1,761,731	2002	10,605,343	10,908,472	11,513,711	12,380,182	12,553,885
2003	11,464,041	12,806,621	12,815,208	12,383,323	12,779,243	2003	2,118,882	1,616,264	1,199,515	1,230,792	1,184,380	2003	13,582,923	14,422,885	14,014,723	13,614,115	13,963,623
2004	13,070,788	13,522,044	13,568,586	14,155,174	14,701,942	2004	6,071,665	5,919,245	5,580,497	5,801,025	6,155,452	2004	19,142,453	19,441,289	19,149,083	19,956,199	20,857,394
2005	11,357,283	12,841,413	13,809,348	13,988,409	14,196,793	2005	2,104,691	3,179,612	4,248,839	4,240,027	4,238,277	2005	13,461,974	16,021,025	18,058,187	18,228,436	18,435,070
2006	10,651,320	12,126,960	12,519,448	13,440,194		2006	911,379	728,016	634,274	698,529		2006	11,562,699	12,854,976	13,153,722	14,138,723	
2007	10,315,780	10,394,407	11,353,926			2007	2,061,258	1,160,156	1,194,092			2007	12,377,038	11,554,563	12,548,018		
2008	7,537,611	8,681,764				2008	2,653,940	2,014,623				2008	10,191,551	10,696,387			
2009	9,388,193					2009	3,267,123					2009	12,655,316				
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	
2000	1.066	1.040	1.069	1.039		2000	1.020	1.033	1.168	0.999		2000	1.063	1.040	1.074	1.037	
2001	1.111	1.049	1.011	1.002		2001	1.093	0.997	0.887	1.063		2001	1.109	1.041	0.993	1.010	
2002	1.060	1.060	1.018	1.017		2002	0.810	1.015	1.616	0.994		2002	1.029	1.055	1.075	1.014	
2003	1.117	1.001	0.966	1.032		2003	0.763	0.742	1.026	0.962		2003	1.062	0.972	0.971	1.026	
2004	1.035	1.003	1.043	1.039		2004	0.975	0.943	1.040	1.061		2004	1.016	0.985	1.042	1.045	
2005	1.131	1.075	1.013	1.015		2005	1.511	1.336	0.998	1.000		2005	1.190	1.127	1.009	1.011	
2006	1.139	1.032	1.074			2006	0.799	0.871	1.101			2006	1.112	1.023	1.075		
2007	1.008	1.092				2007	0.563	1.029				2007	0.934	1.086			
2008	1.152					2008	0.759					2008	1.050				
5-yr Avg	1.093	1.041	1.023	1.021		5-yr Avg	0.921	0.984	1.156	1.016		5-yr Avg	1.060	1.039	1.034	1.021	

Injury Type: Permanent Total

Indemnity					Medical					Combined (Indemnity + Medical)							
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2000	3,945,984	7,893,430	12,460,323	20,509,072	26,407,612	2000	4,849,400	9,481,576	13,764,471	25,028,162	36,525,206	2000	8,795,384	17,375,006	26,224,794	45,537,234	62,932,818
2001	4,657,301	7,090,802	14,610,143	18,604,544	23,513,849	2001	29,905,196	39,565,589	33,740,210	37,970,554	40,761,371	2001	34,562,497	46,656,391	48,350,353	56,575,098	64,275,220
2002	4,137,175	7,572,578	14,409,695	25,296,723	26,282,031	2002	19,356,033	24,117,468	28,157,248	40,428,403	40,305,236	2002	23,493,208	31,690,046	42,566,943	65,725,126	66,587,267
2003	4,506,033	6,455,115	13,322,172	19,107,181	21,807,043	2003	15,382,222	18,004,351	27,438,616	36,698,839	35,399,042	2003	19,888,255	24,459,466	40,760,788	55,806,020	57,206,085
2004	4,028,790	7,834,958	12,088,855	16,140,549	17,560,943	2004	12,768,859	37,207,662	40,034,838	43,989,675	45,536,832	2004	16,797,649	45,042,620	52,123,693	60,130,224	63,097,775
2005	7,090,095	11,381,911	14,539,900	16,968,926	22,084,655	2005	34,941,595	47,148,473	40,069,811	44,586,184	54,081,792	2005	42,031,690	58,530,384	54,609,711	61,555,110	76,166,447
2006	5,657,938	8,210,347	13,139,589	22,919,529		2006	26,157,898	29,459,973	38,592,293	33,969,701		2006	31,815,836	37,670,320	51,731,882	56,889,230	
2007	4,957,635	8,688,511	11,519,056			2007	19,443,102	35,943,566	37,063,850			2007	24,400,737	44,632,077	48,582,906		
2008	5,135,922	7,702,410				2008	24,005,926	31,087,632				2008	29,141,848	38,790,042			
2009	2,256,930					2009	11,739,376					2009	13,996,306				
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	
2000	2.000	1.579	1.646	1.288		2000	1.955	1.452	1.818	1.459		2000	1.975	1.509	1.736	1.382	
2001	1.523	2.060	1.273	1.264		2001	1.323	0.853	1.125	1.073		2001	1.350	1.036	1.170	1.136	
2002	1.830	1.903	1.756	1.039		2002	1.246	1.168	1.436	0.997		2002	1.349	1.343	1.544	1.013	
2003	1.433	2.064	1.434	1.141		2003	1.170	1.524	1.337	0.965		2003	1.230	1.666	1.369	1.025	
2004	1.945	1.543	1.335	1.088		2004	2.914	1.076	1.099	1.035		2004	2.681	1.157	1.154	1.049	
2005	1.605	1.277	1.167	1.301		2005	1.349	0.850	1.113	1.213		2005	1.393	0.933	1.127	1.237	
2006	1.451	1.600	1.744			2006	1.126	1.310	0.880			2006	1.184	1.373	1.100		
2007	1.753	1.326				2007	1.849	1.031				2007	1.829	1.089			
2008	1.500					2008	1.295					2008	1.331				
5-yr Avg	1.651	1.562	1.487	1.167		5-yr Avg	1.707	1.158	1.173	1.057		5-yr Avg	1.684	1.244	1.259	1.092	

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
2000	115,879,694	183,589,716	236,628,948	278,859,606	303,352,079	2000	99,902,671	129,654,288	148,135,675	163,926,590	171,810,997	2000	215,782,365	313,244,004	384,764,623	442,786,196	475,163,076
2001	115,651,981	182,137,512	248,159,234	291,987,873	320,181,572	2001	105,371,307	131,312,483	157,269,494	172,005,746	181,450,265	2001	221,023,288	313,449,995	405,428,728	463,993,619	501,631,837
2002	122,396,632	209,770,555	275,462,418	309,907,145	330,439,400	2002	120,243,351	165,595,820	189,340,061	197,709,904	207,519,058	2002	242,639,983	375,366,375	464,802,479	507,617,049	537,958,458
2003	148,739,405	258,970,203	322,755,386	358,138,458	377,825,015	2003	136,806,278	196,293,472	215,213,362	225,284,375	235,718,672	2003	285,545,683	455,263,675	537,968,748	583,422,833	613,543,687
2004	164,842,290	288,832,555	358,614,427	394,174,432	409,030,159	2004	167,674,125	230,128,186	247,349,305	259,640,322	268,139,853	2004	332,516,415	518,960,741	605,963,732	653,814,754	677,170,012
2005	170,761,289	306,597,670	372,610,976	410,811,924	427,061,404	2005	171,845,344	244,143,662	266,637,806	280,135,151	285,754,532	2005	342,606,633	550,741,332	639,248,782	690,947,075	712,815,936
2006	175,546,134	310,761,953	380,703,957	416,412,380		2006	180,781,463	257,788,944	285,732,126	294,888,215		2006	356,327,597	568,550,897	666,436,083	711,300,595	
2007	182,310,373	336,276,735	410,332,663			2007	187,461,496	260,764,957	288,470,135			2007	369,771,869	597,041,692	698,802,798		
2008	175,962,012	316,993,280				2008	180,271,498	262,970,646				2008	356,233,510	579,963,926			
2009	161,794,490					2009	166,329,886					2009	328,124,376				
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	
2000	1.584	1.289	1.178	1.088		2000	1.298	1.143	1.107	1.048		2000	1.452	1.228	1.151	1.073	
2001	1.575	1.362	1.177	1.097		2001	1.246	1.198	1.094	1.055		2001	1.418	1.293	1.144	1.081	
2002	1.714	1.313	1.125	1.066		2002	1.377	1.143	1.044	1.050		2002	1.547	1.238	1.092	1.060	
2003	1.741	1.246	1.110	1.055		2003	1.435	1.096	1.047	1.046		2003	1.594	1.182	1.084	1.052	
2004	1.752	1.242	1.099	1.038		2004	1.372	1.075	1.050	1.033		2004	1.561	1.168	1.079	1.036	
2005	1.795	1.215	1.103	1.040		2005	1.421	1.092	1.051	1.020		2005	1.608	1.161	1.081	1.032	
2006	1.770	1.225	1.094			2006	1.426	1.108	1.032			2006	1.596	1.172	1.067		
2007	1.845	1.220				2007	1.391	1.106				2007	1.615	1.170			
2008	1.801					2008	1.459					2008	1.628				
5-yr Avg	1.793	1.230	1.106	1.059		5-yr Avg	1.414	1.095	1.045	1.041		5-yr Avg	1.602	1.171	1.081	1.052	

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
2000	141,230,000	168,781,158	196,099,079	202,366,636	204,583,181	2000	140,172,223	141,726,471	145,670,873	144,098,191	139,772,410	2000	281,402,223	310,507,629	341,769,952	346,464,827	344,355,591
2001	140,893,199	175,218,070	195,556,119	195,886,541	194,402,654	2001	155,853,893	159,977,359	153,080,559	140,622,223	132,733,260	2001	296,747,092	335,195,429	348,636,678	336,508,764	327,135,914
2002	137,181,354	164,939,718	172,826,967	165,860,391	164,613,223	2002	154,509,830	154,021,759	143,157,732	129,563,273	128,890,188	2002	291,691,184	318,961,477	315,984,699	295,423,664	293,503,411
2003	139,628,594	148,183,034	153,045,727	156,611,632	158,199,929	2003	163,586,622	137,407,633	127,618,614	124,007,957	121,884,871	2003	303,215,216	285,590,667	280,664,341	280,619,589	280,084,800
2004	127,932,016	122,238,954	127,693,994	130,848,370	132,548,414	2004	164,456,997	123,101,047	115,718,990	113,939,097	113,664,919	2004	292,389,013	245,340,001	243,412,984	244,787,467	246,213,333
2005	130,744,595	127,344,071	134,654,974	137,329,089	139,839,974	2005	166,706,850	123,126,941	119,678,141	117,454,241	118,161,309	2005	297,451,445	250,471,012	254,333,115	254,783,330	258,001,283
2006	137,962,099	132,540,754	145,767,023	147,221,001		2006	173,315,874	132,144,894	129,725,127	129,998,597		2006	311,277,973	264,685,648	275,492,150	277,219,598	
2007	145,778,695	144,933,632	156,751,734			2007	177,554,010	143,866,863	140,704,020			2007	323,332,705	288,800,495	297,455,754		
2008	140,459,246	143,945,274				2008	178,288,935	135,496,607				2008	318,748,181	279,441,881			
2009	148,928,249					2009	182,514,457					2009	331,442,706				
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	
2000	1.195	1.162	1.032	1.011		2000	1.011	1.028	0.989	0.970		2000	1.103	1.101	1.014	0.994	
2001	1.244	1.116	1.002	0.992		2001	1.026	0.957	0.919	0.944		2001	1.130	1.040	0.965	0.972	
2002	1.202	1.048	0.960	0.992		2002	0.997	0.929	0.905	0.995		2002	1.093	0.991	0.935	0.994	
2003	1.061	1.033	1.023	1.010		2003	0.840	0.929	0.972	0.983		2003	0.942	0.983	1.000	0.998	
2004	0.955	1.045	1.025	1.013		2004	0.749	0.940	0.985	0.998		2004	0.839	0.992	1.006	1.006	
2005	0.974	1.057	1.020	1.018		2005	0.739	0.972	0.981	1.006		2005	0.842	1.015	1.002	1.013	
2006	0.961	1.100	1.010			2006	0.762	0.982	1.002			2006	0.850	1.041	1.006		
2007	0.994	1.082				2007	0.810	0.978				2007	0.893	1.030			
2008	1.025					2008	0.760					2008	0.877				
5-yr Avg	0.982	1.063	1.008	1.005		5-yr Avg	0.764	0.960	0.969	0.985		5-yr Avg	0.860	1.012	0.990	0.997	

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
2000	0	0	0	0	0	2000	46,762,554	48,631,009	49,121,914	49,586,348	49,540,183	2000	46,762,554	48,631,009	49,121,914	49,586,348	49,540,183
2001	0	0	0	0	0	2001	47,450,582	48,760,357	48,476,304	48,755,169	49,044,489	2001	47,450,582	48,760,357	48,476,304	48,755,169	49,044,489
2002	0	0	0	0	0	2002	46,608,274	47,482,301	47,633,336	47,812,002	48,049,088	2002	46,608,274	47,482,301	47,633,336	47,812,002	48,049,088
2003	0	0	0	0	0	2003	49,149,790	50,124,796	50,338,159	50,423,704	50,535,042	2003	49,149,790	50,124,796	50,338,159	50,423,704	50,535,042
2004	0	0	0	0	0	2004	50,379,371	50,931,189	50,672,199	51,317,764	51,458,739	2004	50,379,371	50,931,189	50,672,199	51,317,764	51,458,739
2005	0	0	0	0	0	2005	54,815,451	55,020,835	55,368,208	55,634,071	55,741,758	2005	54,815,451	55,020,835	55,368,208	55,634,071	55,741,758
2006	0	0	0	0	0	2006	57,867,265	57,185,486	57,618,929	57,609,813		2006	57,867,265	57,185,486	57,618,929	57,609,813	
2007	0	0	0	0	0	2007	60,654,290	58,862,808	58,959,606			2007	60,654,290	58,862,808	58,959,606		
2008	0	0	0	0	0	2008	54,457,912	53,792,120				2008	54,457,912	53,792,120			
2009	0	0	0	0	0	2009	53,141,574					2009	53,141,574				
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	
2000	-	-	-	-		2000	1.040	1.010	1.009	0.999		2000	1.040	1.010	1.009	0.999	
2001	-	-	-	-		2001	1.028	0.994	1.006	1.006		2001	1.028	0.994	1.006	1.006	
2002	-	-	-	-		2002	1.019	1.003	1.004	1.005		2002	1.019	1.003	1.004	1.005	
2003	-	-	-	-		2003	1.020	1.004	1.002	1.002		2003	1.020	1.004	1.002	1.002	
2004	-	-	-	-		2004	1.011	0.995	1.013	1.003		2004	1.011	0.995	1.013	1.003	
2005	-	-	-	-		2005	1.004	1.006	1.005	1.002		2005	1.004	1.006	1.005	1.002	
2006	-	-	-	-		2006	0.988	1.008	1.000			2006	0.988	1.008	1.000		
2007	-	-	-	-		2007	0.970	1.002				2007	0.970	1.002			
2008	-	-	-	-		2008	0.988					2008	0.988				
5-yr Avg	-	-	-	-		5-yr Avg	0.992	1.003	1.005	1.004		5-yr Avg	0.992	1.003	1.005	1.004	

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
2000	271,600,246	371,502,957	456,878,143	514,227,138	547,323,076	2000	292,351,111	330,170,740	357,392,423	383,456,156	398,464,769	2000	563,951,357	701,673,697	814,270,566	897,683,294	945,787,845
2001	272,479,006	376,980,228	471,474,104	519,768,394	551,418,951	2001	340,539,998	381,756,730	394,701,072	401,247,985	406,002,255	2001	613,019,004	758,736,958	866,175,176	921,016,379	957,421,206
2002	272,986,684	392,110,555	473,115,758	511,671,830	532,126,808	2002	342,051,308	392,298,116	409,385,410	417,286,193	426,525,301	2002	615,037,992	784,408,671	882,501,168	928,958,023	958,652,109
2003	304,338,073	426,414,973	501,938,493	546,240,594	570,611,230	2003	367,043,794	403,446,516	421,808,266	437,645,667	444,722,007	2003	671,381,867	829,861,489	923,746,759	983,886,261	1,015,333,237
2004	309,873,884	432,428,511	511,965,862	555,318,525	573,841,458	2004	401,351,017	447,287,329	459,355,829	474,687,883	484,955,795	2004	711,224,901	879,715,840	971,321,691	1,030,006,408	1,058,797,253
2005	319,953,262	458,165,065	535,615,198	579,098,348	603,182,826	2005	430,413,931	472,619,523	486,002,805	502,049,674	517,977,668	2005	750,367,193	930,784,588	1,021,618,003	1,081,148,022	1,121,160,494
2006	329,817,491	463,640,014	552,130,017	599,993,104		2006	439,033,879	477,307,313	512,302,749	517,164,855		2006	768,851,370	940,947,327	1,064,432,766	1,117,157,959	
2007	343,362,483	500,293,285	589,957,379			2007	447,174,156	500,598,350	526,391,703			2007	790,536,639	#####	1,116,349,082		
2008	329,094,791	477,322,728				2008	439,678,211	485,361,628				2008	768,773,002	962,684,356			
2009	322,367,862					2009	416,992,416					2009	739,360,278				
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	
2000	1.368	1.230	1.126	1.064		2000	1.129	1.082	1.073	1.039		2000	1.244	1.160	1.102	1.054	
2001	1.384	1.251	1.102	1.061		2001	1.121	1.034	1.017	1.012		2001	1.238	1.142	1.063	1.040	
2002	1.436	1.207	1.081	1.040		2002	1.147	1.044	1.019	1.022		2002	1.275	1.125	1.053	1.032	
2003	1.401	1.177	1.088	1.045		2003	1.099	1.046	1.038	1.016		2003	1.236	1.113	1.065	1.032	
2004	1.395	1.184	1.085	1.033		2004	1.114	1.027	1.033	1.022		2004	1.237	1.104	1.060	1.028	
2005	1.432	1.169	1.081	1.042		2005	1.098	1.028	1.033	1.032		2005	1.240	1.098	1.058	1.037	
2006	1.406	1.191	1.087			2006	1.087	1.073	1.009			2006	1.224	1.131	1.050		
2007	1.457	1.179				2007	1.119	1.052				2007	1.266	1.115			
2008	1.450					2008	1.104					2008	1.252				
5-yr Avg	1.428	1.180	1.084	1.044		5-yr Avg	1.104	1.045	1.026	1.021		5-yr Avg	1.244	1.112	1.057	1.034	

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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>
2000	73,208,852,451	1,271,365,252
2001	74,153,154,309	1,370,010,759
2002	74,434,766,496	1,468,803,169
2003	77,863,536,245	1,619,435,745
2004	82,221,754,365	1,714,105,841
2005	89,266,236,593	1,879,208,159
2006	95,680,736,730	2,067,039,016
2007	104,349,662,260	2,311,409,480
2008	102,565,612,070	2,181,747,476
2009	100,562,931,417	2,010,667,763

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>
2000	69	81	87	90	92	2000	47	69	84	109	128
2001	80	91	94	96	97	2001	24	35	56	71	83
2002	71	76	82	84	84	2002	20	32	52	77	84
2003	71	77	77	78	79	2003	26	35	57	70	78
2004	75	80	83	86	89	2004	28	36	44	57	62
2005	73	81	84	88	88	2005	28	41	46	55	66
2006	68	73	75	81		2006	26	35	49	69	
2007	61	65	70			2007	18	35	41		
2008	46	58				2008	18	26			
2009	52					2009	11				

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>
2000	6,366	7,306	7,612	7,852	7,956	2000	15,591	15,412	15,454	15,300	15,116
2001	5,698	6,644	7,147	7,337	7,409	2001	14,917	14,518	14,273	13,944	13,829
2002	5,776	7,002	7,534	7,681	7,702	2002	13,509	12,780	12,242	12,081	12,070
2003	6,286	8,006	8,445	8,496	8,511	2003	13,731	12,313	11,958	11,923	11,928
2004	6,743	8,585	8,789	8,817	8,823	2004	12,442	11,120	11,061	11,019	11,041
2005	7,125	9,009	9,199	9,258	9,333	2005	12,697	11,277	11,214	11,241	11,166
2006	7,217	8,965	9,190	9,331		2006	12,330	11,037	10,956	10,830	
2007	7,111	9,056	9,488			2007	12,416	11,082	10,818		
2008	6,348	8,592				2008	11,275	9,669			
2009	5,808					2009	10,967				

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>
2000	92,462	95,229	96,394	96,831	97,070	2000	114,535	118,097	119,631	120,182	120,362
2001	83,730	85,337	85,857	86,158	86,430	2001	104,449	106,625	107,427	107,606	107,848
2002	76,547	77,790	78,027	78,168	78,205	2002	95,923	97,680	97,937	98,091	98,145
2003	75,482	76,598	76,774	76,832	76,826	2003	95,596	97,029	97,311	97,399	97,422
2004	69,078	70,174	70,363	70,412	70,480	2004	88,366	89,995	90,340	90,391	90,495
2005	72,718	73,646	73,747	73,793	73,844	2005	92,641	94,054	94,290	94,435	94,497
2006	71,460	72,313	72,595	72,661		2006	91,101	92,423	92,865	92,972	
2007	71,397	72,160	72,276			2007	91,003	92,398	92,693		
2008	62,050	62,744				2008	79,737	81,089			
2009	58,074					2009	74,912				

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 3(f) The filer shall provide for each of the policy periods in Sub-items (3)(b) and (3)(d) of this Rule the law amendment factors for adjusting past losses to current benefit levels.

Response

See attached Exhibit 3(f).

North Carolina

Amendment Factors Adjusting Losses to the January 1, 2012 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>
1/09- 12/09	1.232	1.004	0.978	1.004	0.987	0.993	0.991
1/08- 12/08	1.242	1.012	0.984	1.012	0.993	0.993	0.994
1/07- 12/07	1.250	1.019	0.987	1.019	0.997	0.993	0.996
1/06- 12/06	1.261	1.028	0.994	1.028	1.003	0.993	1.000
1/05- 12/05	1.267	1.033	0.998	1.033	1.008	0.993	1.003
1/04- 12/04	1.271	1.036	1.000	1.036	1.010	0.993	1.004
1/03- 12/03	1.282	1.045	1.008	1.045	1.018	0.993	1.009
1/02- 12/02	1.293	1.054	1.017	1.054	1.027	0.993	1.014
1/01- 12/01	1.304	1.063	1.024	1.063	1.035	0.993	1.019
1/00- 12/00	1.315	1.072	1.033	1.072	1.044	0.993	1.024

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 3(g) The filer shall include a description of the reasons for the difference between the policy year data provided in response to Sub-items (3)(b) and (3)(c) of this Rule and those provided in response to Sub-items (3)(d) and (3)(e) of this Rule.

Response

Listed below are several reasons for the difference between the policy year data from the financial calls provided in response to Items (3)(b) and (3)(c) and the Workers Compensation Statistical Plan (WCSP) data provided in response to Items (3)(d) and (3)(e).

Evaluation Dates:

All policies included in the financial data are evaluated as of December 31 of each year, regardless of the actual effective dates of the individual policies whose combined experience is being reported. Therefore, for a given year, the reported financial data is comprised of individual policy experience at differing maturity levels.

Each policy reported in the workers compensation statistical plan is at a date corresponding to its own expiration date—six months after expiration, 18 months, etc. This means that a policy effective on January 1 of a given year would first be evaluated at July 1 of the next year; and a policy effective on October 1 of that year would be first evaluated as of April 1 of the year following its expiration.

Matching companies:

The set of companies that may be missing for a given set of matching financial reports is not necessarily identical to individual matching units that may be missing. In each case, the maximum amount of data possible is retained for the calculation of development factors.

Validation and edit criteria:

The validation and edit criteria used on the financial calls is not necessarily identical to that used on the WCSP data. In each case, the validation and edit criteria used are designed to ensure the highest possible degree of data quality.

Pension reserve discounting:

These reserves are required to be discounted at 3.5% in the WCSP data but do not have to be discounted at this rate in the financial data.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 4(a) Trending factor development and application: 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) In the current filing, trends are displayed from the prior filing along with trends based on exponential curves fit to each of the most recent five and eight years of North Carolina data. The trend factors used in the filing were judgmentally selected based on a review of these trend indications and various other considerations. See also Exhibits RB-3 and RB-5. In the previous three filings, the trend factors used in the filings similarly were selected judgmentally 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 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.
- (ii) See attached Exhibit 4(b), which contains the available trend factors based on multi-state data. The multi-state trend factors are computed as premium-weighted averages of the annual trend factors filed in the specified jurisdictions.

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.
FILED ANNUAL LOSS RATIO TRENDS
BASED ON FILINGS MADE DURING THE 2011/2012 FILING SEASON

<u>State</u>	<u>Indemnity</u>	<u>Medical</u>
ALABAMA	0.950	0.980
ALASKA	0.945	1.000
ARIZONA	0.945	0.990
ARKANSAS	0.945	0.985
COLORADO	0.950	0.980
CONNECTICUT	0.980	1.005
DISTRICT OF COLUMBIA	0.980	0.990
FLORIDA	0.970	0.990
GEORGIA	0.975	1.000
HAWAII	0.940	0.965
IDAHO	0.960	1.005
ILLINOIS	1.000	1.010
INDIANA	0.970	1.020
IOWA	1.000	1.025
KANSAS	0.970	0.990
KENTUCKY	0.960	0.990
LOUISIANA	0.975	0.995
MAINE	0.980	1.000
MARYLAND	0.980	0.995
MISSISSIPPI	0.950	0.995
MISSOURI	0.955	1.005
MONTANA	0.000	0.000
NEBRASKA	0.970	1.010
NEVADA	0.985	0.970
NEW HAMPSHIRE	0.970	1.020
NEW MEXICO	0.965	0.995
OKLAHOMA	0.995	0.990
OREGON	0.985	1.008
RHODE ISLAND	0.995	1.000
SOUTH CAROLINA	0.980	0.990
SOUTH DAKOTA	0.985	1.015
TENNESSEE	0.970	1.010
TEXAS	0.965	0.970
UTAH	0.965	0.990
VERMONT	0.985	0.990
VIRGINIA	0.966	0.991
WEST VIRGINIA	0.985	1.000
All States Average	0.974	0.997

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

State Average Weekly Wages

Calendar Year

2007	743	
2008	758	
2009	757	
2010	786	
2011	808	*
2012	838	*
2013	879	*
2014	915	*

Policy Year

2001	618	
2002	632	
2003	651	
2004	675	
2005	700	
2006	728	
2007	749	
2008	758	
2009	769	
2010	795	
2011	820	*
2012	855	*
2013	894	*

* 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	0.973
Change in trend	1.012
Change in benefits	1.001
Offset to reflect the impact of approved Item B-1425	1.009
Change in loss-based expense provisions	<u>1.000</u>
Overall Statewide Loss Costs change	0.995
Change in the assigned risk loss cost multiplier	<u>1.103</u>
Overall Statewide Assigned Risk Rate change	1.097

(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, Exhibit III, and the response to Item 2, pages 5 and 6.

(ii) See attached Exhibit 10(a)(ii) and Exhibit III items RR1-RR2 of the Loss Cost Filing. For the complete table of insurance charges, please refer to the Retrospective Rating Plan Manual. In the Assigned Risk filing, the tax multiplier covers licenses, fees, assessments and taxes that the insurance carrier must pay on its collected premium. For voluntary business, each carrier calculates its own tax multiplier.

Expected Loss Rates and Discount Ratios

Expected Loss Rates

An expected loss rate (ELR) estimates the average expected loss level of a classification for the experience rating period. An ELR is a statewide rate that gets applied to payroll in hundreds to estimate the expected losses for a risk. These expected losses are compared with the actual losses of a risk during the experience rating period and used in the calculation of the experience modification (the "mod"). This North Carolina filing, proposed effective 4/1/2013, contains ELRs that will be used to estimate losses during the 4/1/2009 to 3/31/2012 time period for experience ratings to be issued between 4/1/2013 and 3/31/2014.

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, in accordance with approved Item filing E-1402, a fixed amount of \$10,000 is considered to be the primary portion of any loss greater than \$10,000. For a loss less than or equal to \$10,000, the entire loss is considered primary.

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:

$$\text{d-ratio} = \frac{\{(HG \text{ indemnity d-ratio factor}) \times (\text{indemnity pure premium}) + (HG \text{ medical d-ratio factor}) \times (\text{medical pure premium})\}}{\text{total pure premium}}$$

ELR FACTOR CALCULATION

ERA Experience Rating

Exp Rating 3rd rpt 04/01/09	WCSP 3rd rpt Losses	3:U Devel.*	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^4	Trended Losses
Fatal Likely	1,249,609	1.266	1,582,005	1.230	1,945,866	0.980	1,906,949
Permanent Total	6,256,941	1.266	7,921,287	1.002	7,937,130	0.980	7,778,387
Permanent Partial Likely	186,122,176	1.266	235,630,675	0.977	230,211,169	0.980	225,606,946
Temporary Total Likely	65,501,066	1.266	82,924,350	1.002	83,090,199	0.980	81,428,395
Likely	259,129,792	1.266	328,058,317	0.985	323,184,364	0.980	316,720,677
Fatal Not Likely	10,104,317	1.123	11,347,148	1.230	13,956,992	0.980	13,677,852
Permanent Partial Not Likely	215,292,585	1.123	241,773,573	0.977	236,212,781	0.980	231,488,525
Temporary Total Not Likely	87,271,263	1.123	98,005,628	1.002	98,201,639	0.980	96,237,606
Not-Likely	312,668,165	1.123	351,126,349	0.992	348,371,412	0.980	341,403,983
Medical Likely	187,800,054	1.338	251,276,472	0.993	249,517,537	1.000	249,517,537
Medical Not Likely	290,485,346	1.080	313,724,174	0.993	311,528,105	1.000	311,528,105
Medical	478,285,400	1.181	565,000,646	0.993	561,045,642	1.000	561,045,642

Exp Rating 2nd rpt 04/01/10	WCSP 2nd rpt Losses	2:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^3	Trended Losses
Fatal Likely	1,404,000	1.551	2,177,604	1.153	2,510,777	0.985	2,473,115
Permanent Total	3,775,679	1.551	5,856,078	0.999	5,850,222	0.985	5,762,469
Permanent Partial Likely	135,754,806	1.551	210,555,704	0.981	206,555,146	0.985	203,456,819
Temporary Total Likely	57,273,736	1.551	88,831,565	0.999	88,742,733	0.985	87,411,592
Likely	198,208,221	1.551	307,420,951	0.988	303,658,878	0.985	299,103,995
Fatal Not Likely	7,138,196	1.277	9,115,476	1.153	10,510,144	0.985	10,352,492
Permanent Partial Not Likely	174,776,597	1.277	223,189,714	0.981	218,949,109	0.985	215,664,872
Temporary Total Not Likely	84,241,478	1.277	107,576,367	0.999	107,468,791	0.985	105,856,759
Not Likely	266,156,271	1.277	339,881,557	0.991	336,928,044	0.985	331,874,123
Medical Likely	163,217,513	1.454	237,318,264	0.995	236,131,673	1.000	236,131,673
Medical Not Likely	273,480,362	1.104	301,922,320	0.995	300,412,708	1.000	300,412,708
Medical	436,697,875	1.235	539,240,584	0.995	536,544,381	1.000	536,544,381

Exp Rating 1st rpt 04/01/11	WCSP 1st rpt Losses	1:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^2	Trended Losses
Fatal Likely	0	2.541	0	1.007	0	0.990	0
Permanent Total	778,134	2.541	1,977,238	1.001	1,979,215	0.990	1,959,423
Permanent Partial Likely	56,307,595	2.541	143,077,599	1.000	143,077,599	0.990	141,646,823
Temporary Total Likely	57,203,798	2.541	145,354,851	1.001	145,500,206	0.990	144,045,204
Likely	114,289,527	2.541	290,409,688	1.001	290,557,020	0.990	287,651,450
Fatal Not Likely	8,925,143	1.710	15,261,995	1.007	15,368,829	0.990	15,215,141
Permanent Partial Not Likely	97,450,310	1.710	166,640,030	1.000	166,640,030	0.990	164,973,630
Temporary Total Not Likely	89,928,446	1.710	153,777,643	1.001	153,931,421	0.990	152,392,107
Not Likely	196,303,899	1.710	335,679,668	1.001	335,940,280	0.990	332,580,878
Medical Likely	134,307,764	1.740	233,695,509	1.000	233,695,509	1.000	233,695,509
Medical Not Likely	252,474,434	1.150	290,345,599	1.000	290,345,599	1.000	290,345,599
Medical	386,782,198	1.355	524,041,108	1.000	524,041,108	1.000	524,041,108

Injury Type	Development	x Benefit	x Trend	x(LBP)	= Total	Reciprocal
Indemnity	1.450	0.993	0.985	1.165	1.652	0.605
Medical	1.251	0.996	1.000	1.165	1.452	0.689
Total	1.352	0.994	0.992	1.165	1.553	0.644

* Development factor limited at \$500,000.

NORTH CAROLINA

04/01/13

1st Report WCSP Start: Jan-09
1st Report WCSP End: Dec-09

	Indemnity	Medical					
1.) Reciprocal Weighted Averages	0.605	0.689					
ERA Medical Adjustment Factor		0.906					
Final Weighted Averages	0.605	0.624					
2.) (a) Trended WCSP Experience Change		Overall 1.196					
(1) WCSP Experience Change		1.190					
(2) WCSP Trend		1.005					
(3) Adjustment to Target Off-Balance(Mult.)		1.000					
(b) Financial Data Experience Change		0.987					
(c) Experience Adj. Factor a)/(b)		1.212					
3.) ELR Composite Factor (1)x(2)		1.009					
(1) Change in MPM		1.0000					
(2) Other Adjustments (Mult.)		1.009					
4.) Avg. RERP/GERT ELR Factor	Indemnity 0.727	Medical 0.828					
Avg. ERA ELR Factor	0.727	0.750					
[(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	0.845	0.807	0.773	0.745	0.701	0.635	0.554
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)]	0.614	0.587	0.562	0.542	0.510	0.462	0.403
Medical [(4 Med)x(5)x(6)x(7)]	0.634	0.605	0.580	0.559	0.526	0.476	0.416
9.) LAE & Assessment							
Loss Adj. Expense							1.165
Indemnity Assessment							1.00000
Medical Assessment							1.00000
Overall Assessment							1.00000
10.) Financial Data Annual Trend							
Indemnity							0.995
Medical							1.000

The Table of Insurance Charges

What is the Table of Insurance Charges?

This table is the source of the "insurance charges and savings" used in the retrospective rating plans. On a voluntary basis, the policyholder is hoping to reap the benefit of good experience at the risk of bearing the costs of possible bad experience within the limits of the plan.

A retrospective rating plan responds to policyholder's loss experience by adjusting the final premium on the basis of this experience, subject to certain restrictions agreed upon in the policy at issuance. One important restriction is the limitation of the final premium to a maximum amount. When the policyholder chooses a maximum premium, the insurance company will then use an industrywide average cost for the expected dollars above this maximum.

This type of limitation makes it possible for a policyholder to purchase a retrospectively rated policy, even if the policyholder cannot afford to pay for extremely adverse experience. The Table of Insurance Charges tabulates these average costs, which are developed from actual industry experience.

Many retrospectively rated plans also have a minimum premium set above the costs of servicing the policy. In this case, there will be an average credit in the premium of the insured because some policyholders will have losses below the minimum, resulting in a net savings to the insurer. This savings is distributed equitably to all plan participants. In addition to being the source of the insurance charges, the Table is also the source of the insurance savings.

On the average, it is expected that losses paid by the policyholder plus the insurance charge paid to the insurance company will sum to total expected losses. This is called a balanced plan. In reality, this will not always work perfectly because insurance charges are based on past experience. Because of this, the Table of Expected Loss Ranges is updated regularly to bring the rating process closer to the ideal balance.

Why do we need insurance charges?

Essentially, this question has to be answered in two steps:

- a) There is a need for retrospectively rated policies in the insurance marketplace.
- b) Although the policyholder may wish to pay his/her own losses within limits, he/she may not have the financial reserves to retain unlimited loss potential.

The first point is discussed in many places in the standard insurance literature. Some policyholders simply would like to pay for their own costs to the greatest extent possible without relying on industry rates. Others have a more specific reason—such as a belief that their safety program will produce superior results.

Few corporate entities are strong enough to retain unlimited exposure to loss. Even large insurance companies buy reinsurance to further spread the risk. An insurance charge to limit the loss ratio in a retrospectively rated policy is analogous to a reinsurance premium.

How is the Table of Insurance Charges structured?

To use the Table, one must know the Expected Loss Group assignment of a policyholder and the entry ratio for the subject retrospective rating plan.

Because of the law of large numbers, the variance in results tends to decrease with increasing premium size. Since insurance charges measure the amount of loss above certain loss ratios, it follows that for any fixed maximum loss ratio, decreasing variance leads to decreasing insurance charges for larger policyholders. The Table is therefore indexed by Expected Loss Size Ranges determined by expected losses (expected loss ratio times standard premium).

The Table of Insurance Charges also needs an index determined by the loss ratio at which one wishes to measure the insurance charge. If one used the actual loss ratio as the index, the Table would be valid for only one expected loss ratio. To eliminate the need to create a Table of Insurance Charges for each expected loss ratio, the entry ratio (the particular loss ratio divided by the expected loss ratio), is used.

North Carolina

Calculation of State and Federal Tax Multipliers Effective April 1, 2013

	Assigned Risk
A. Proposed overall state loss assessments	1.0000
B. Proposed state premium taxes and assessments	
1. Premium Tax	0.0265
2. Miscellaneous Tax	<u>0.0030</u>
	0.0295
C. Proposed residual market subsidy (Item R-1244)	n/a
D. Total of taxes and residual market subsidy = (B)+(C)	0.0295
E. Proposed target cost ratio (excludes subsidy)	0.565
F. Loss adjustment expense provision	1.165
G. State permissible loss ratio = [(E) / ((A)+(F)-1.000)]	0.485
H. State tax multiplier = $[0.2+(A) \times (G)] / [0.2+(G)] \times [1 / (1-(D))]$ ^	1.030
I. Proposed overall federal assessment	1.079
J. State weight +	0.088
K. Federal weight +	0.912
L. Weighted federal assessment = ((A)x(J)) + ((I)x(K))	1.072
M. Federal permissible loss ratio = [(E) / ((F)+(L)-1.000)]	0.457
N. Federal tax multiplier = $[0.2+(L) \times (M)] / [0.2+(M)] \times [1 / (1-(D))]$ ^	1.082

^ Where 0.2 is the average expense provision for retrospectively rated risks and all figures are expressed in decimal notation
+ From F-class summary data.

Excess Loss Factors

At the onset of a policy, the insurer and the insured may agree that the final premium paid by the insured can be a function of not only the payroll, but also of the actual losses during the coverage period. An arrangement of this sort is formalized in the Retrospective Rating Plan as approved in most states. Ultimate premium is based on actual losses, expenses and a net insurance charge to compensate for the application of maximum and minimum aggregate amounts.

For most insureds, the maximum premium can be a burdensome amount, but an amount they are reasonably confident they will not have to pay. However, there remains a fear that a single disastrous accident may cause enough loss by itself to result in the maximum premium being charged. Because of this, the insured may select a "loss limit" or cap on individual losses that enter the retrospective premium formula.

Charges for excess coverage can be calculated using excess loss factors (ELFs). These vary by the state and hazard group assignment of the insured as well as the selected loss limit. The excess coverage is on a per occurrence basis. Therefore, the portion of the loss in excess of the loss limit due to a single occurrence (possibly multiple-claim) is excluded from the calculation of the retrospective premium.

The ELF for a given loss limit can be applied to standard premium to generate the pure loss charge for the coverage. The tax multiplier is applied to the final retrospective premium to compensate for taxes, loss assessments and other miscellaneous items.

The distribution of losses in excess of the selected loss limit (i.e., the excess ratios) is central to the ELF calculation. These distributions vary by hazard group, injury type, and by the state's applicable benefit structure. In particular, North Carolina's benefits are considered "limited" due the existence of a specified duration of time for which benefits are payable.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 10(b) Describe all payments made to all consultants (including lawyers, actuaries, and economists) related to this filing and the previous one on workers' compensation insurance. If payment cannot be specifically identified as related to particular filings, the filer shall estimate them.

Response

September 1, 2011 Loss Cost & Residual Market Rate Review

National Council on Compensation Insurance, Inc.: NCCI has advised the Rate Bureau that, of the total amount billed its affiliates for actuarial support during 2011, approximately \$349,500 has been designated for work specifically related to the 2011 workers compensation insurance loss cost and residual market rate filings.

Young Moore and Henderson P.A.: The firm has billed the Rate Bureau approximately \$16,887 for fees in connection with the 2011 workers compensation insurance loss cost and residual market rate review.

Financial Strategy Associates: The firm has billed the Rate Bureau approximately \$7,225 for services rendered in connection with the 2009 workers compensation insurance residual market rate review.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$35,119.14 for services rendered in connection with the 2011 workers compensation insurance residual market rate review.

September 1, 2012 Loss Cost & Residual Market Rate Filings

National Council on Compensation Insurance, Inc.: NCCI has advised the Rate Bureau that, of the total amount billed its affiliates for actuarial support during 2012, approximately \$406,027 has been designated for work specifically related to the 2012 workers compensation insurance loss cost and residual market rate filings.

Young Moore and Henderson P.A.: The firm has billed the Rate Bureau approximately \$15,100 for fees in connection with the 2012 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 2012 workers compensation insurance residual market rate filing.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$14,207.48 for services rendered in connection with the 2012 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

In past North Carolina filings, bulk and IBNR (incurred but not reported) reserves were included in the calculation of the 19th-to-ultimate report loss development factor (LDF). Beginning with financial data valued as of December 31, 2011, carriers no longer report bulk and IBNR reserves on their ratemaking financial calls. As a result, the calculation of the 19th-to-ultimate report LDF in this filing has been revised to be based on paid losses plus case reserves (“paid plus case” or “case incurred losses”).

Since prior to this year IBNR was only reported on the calendar-accident year financial calls, the 19th-to-ultimate report LDF in previous filings was calculated based on accident year data—regardless of the data aggregation used to calculate LDFs from a 1st to 19th report. Since bulk and IBNR reserves will no longer be used in the calculation beginning with this year’s filing, the data (accident or policy year) used in the 19th-to-ultimate report LDF will be consistent with that used to calculate LDFs from a 1st to 19th report.

Changes in IBNR reserves can have a notable impact on total incurred loss development factors—due to reserve strengthening/weakening in a given calendar year. Therefore, using paid plus case losses is expected to add stability to the resulting 19th-to-ultimate report LDFs over time.

PRE-FILED TESTIMONY
OF
RAYMOND F. EVANS

NORTH CAROLINA WORKERS COMPENSATION INSURANCE
2012 LOSS COSTS FILING
BY THE NORTH CAROLINA RATE BUREAU

Q. Would you state your full name and business address?

A. Raymond F. Evans, Jr. CPCU, 2910 Sumner Boulevard, Raleigh, North Carolina.

Q. Are you employed by the North Carolina Rate Bureau ("Bureau")?

A. Yes.

Q. In what capacity?

A. I am the General Manager.

Q. How long have you been employed by the Bureau?

A. Since September 2000.

Q. Would you summarize your educational background?

A. I graduated from Ohio State University with a Bachelor of Science Degree in Accounting. I also have the designation of Chartered Property Casualty Underwriter.

Q. What was your work experience after graduation and prior to your employment by the Bureau?

A. From March 1966 to July 2000, I was employed by the State Auto Insurance Companies, Columbus, Ohio in various capacities, including the position of Executive Vice President of a subsidiary.

Q. Can you identify Exhibits RB-1 through RB-5?

A. Yes. Exhibit RB-1 is a reference filing containing advisory prospective loss costs, the data and calculations underlying those loss costs, and the data and exhibits required in response to 11 NCAC 10.1111. 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 31, 2012 submitted by the Bureau to the Honorable Wayne Goodwin, Commissioner of Insurance, with respect to workers compensation insurance loss costs in North Carolina.

Q. Does the Bureau have actuaries on its staff?

A. Yes, the Bureau has an actuary on its staff. However, the Bureau continues to obtain actuarial expertise for preparation of the Filing from the Workers Compensation Committee, the National Council on

Compensation Insurance, Inc. and from Milliman, Inc.

Q. Does the Filing submitted to the Commissioner include, to the extent available, the information to be furnished in connection with filings under Article 36 of Chapter 58 of the General Statutes?

A. Yes. Those data that were available have been submitted to the Commissioner as part of the Filing. As shown and explained in that submission, some data were not collected or, if collected, were not retrievable from the statistical data in the form requested. The individual circumstances with respect to such data are explained in the submission.

Q Does that conclude your prefiled testimony?

A. Yes.

PREFILED TESTIMONY
OF
JAY A. ROSEN

2012 NORTH CAROLINA WORKERS COMPENSATION
LOSS COST AND ASSIGNED RISK RATE FILINGS

Q. *Please state your name, title, employer, and position you hold.*

A. My name is Jay Rosen, and I am a Director and Actuary for the National Council on Compensation Insurance, Inc. ("NCCI") in Boca Raton, Florida. My current responsibilities include oversight of the actuarial function, including the preparation of rate filings and presentation of actuarial testimony, for six jurisdictions in NCCI's Eastern Region (including North Carolina).

Q. *Would you outline your academic and professional training?*

A. I have a Bachelor of Science degree and a Master of Science degree, both in Mathematics, from the University of Florida, in Gainesville, Florida. I am a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries and am in good standing with both of those organizations.

Q. *How long have you been employed by NCCI?*

A. I have been employed by NCCI since June of 1992.

Q. *Would you briefly describe the principal functions of NCCI?*

A. NCCI is the major data collector of workers compensation statistics, and is recognized as the expert organization in workers compensation data collection, ratemaking, and research. NCCI's principal functions are to collect and process statistical data, inspect and administer a detailed classification system and develop prices for workers compensation insurance that are not excessive, inadequate or unfairly discriminatory. It prepares manual loss costs, manual rates, rating plans and policy forms

for use by its members and subscribers and files same with various supervisory authorities on their behalf.

Q. *Who belongs to NCCI?*

A. NCCI is an organization of some 600 members and subscribers who are insurance companies and self-insured funds writing workers compensation insurance. These loss cost and rate filings are based on the data submitted to NCCI and the North Carolina Rate Bureau (NCRB) by insurance companies writing workers compensation business in North Carolina.

Q. *Are you familiar with the filings for revised workers compensation loss costs and assigned risk rates by the North Carolina Rate Bureau (the "Filings") of which this testimony is a part?*

A. Yes, I am.

Q *Did you supervise the production of the Filings?*

A. Yes, I did. NCCI has contracted with the North Carolina Rate Bureau as its actuarial services vendor in connection with these Filings.

Q *What is the purpose and scope of your testimony?*

A. I will provide testimony on the key actuarial issues and components in the Filings. Specifically, my testimony will discuss the (i) development of the overall average loss cost level indication, (ii) assigned risk differential analysis, and (iii) various expense components contained in the voluntary loss costs and assigned risk rates.

Q. *Could you briefly describe the purpose of the Filings that have been submitted to the North Carolina Department of Insurance?*

A. Sure. One of the Filings proposes revised loss costs and rating values for the voluntary market. The other Filing proposes revised rates and rating values for the Workers Compensation Insurance Plan, which is the assigned risk market.

Q. *What is the voluntary market and what is the assigned risk market?*

- A. Those insurers electing to provide employers workers compensation coverage in North Carolina’s competitive marketplace—incorporating their own underwriting guidelines and expense needs—constitute the “voluntary market.”

An employer unable to secure workers compensation insurance in the voluntary market obtains coverage through the Workers Compensation Insurance Plan—also referred to as the assigned risk market. This market of last resort provides a method for those employers not written voluntarily to obtain coverage.

- Q. *For the voluntary market, you mentioned a revision to the current loss costs has been filed. What is the difference between a loss cost and a rate?*

- A. The term loss cost is used because, in general, it represents only that portion of the full rate that provides for loss and loss adjustment expenses. Loss costs are also referred to as "pure premiums" and both of these terms are used throughout the Filings. 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 their individual expense needs, developing a loss cost multiplier (LCM), and determining their 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 their 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 decrease equal to the overall average proposed change?*

- A. No. The proposed loss cost indication represents the overall average change for the voluntary market. The actual percentage loss cost change

may vary between individual classification codes—both above and below this average.

The proposed overall average change is equitably distributed to the various industry groupings and then to the more than 600 individual classification codes during the ratemaking process. The final premium charged 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 their 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 revenue need and costs associated with writing workers compensation insurance in North Carolina during the period April 1, 2013 through March 31, 2014 are determined. In this process, expenses are analyzed and provisions for these components are included. A comparison of this expected revenue need to the expected future costs determines the extent to which the currently approved overall loss cost and rate levels should change.

Q. *Do the Filings include data for all companies writing workers compensation business in North Carolina?*

A. No. There are several reasons that would prevent a carrier's data from being included in a filing, including (i) data that was not reported prior to the filing and (ii) quality issues that exist with the reported data. While it would clearly be preferable to include all carriers' data in the filing, it is critical that the data be of the highest quality possible. Carriers with a premium market share greater than 0.1% and whose data is not contained in the Filings' experience period are listed in Appendix A-IV.

NCCI has the following processes in place to provide all carriers the incentive to submit aggregate data in a timely and accurate manner:

(i) Aggregate Data Quality Incentive Program (ADQIP): In response to carriers reporting late and/or inaccurate data, they are subject to financial assessments levied by NCCI.

(ii) Financial Data Escalation Process: During the data collection and validation process, data issues are discussed with insurance carrier personnel at progressively increasing levels of authority until the issues are resolved.

The data goes through a series of three validation procedures implemented by NCCI: (i) arithmetic checks, (ii) reasonableness checks, and (iii) a reconciliation report.

The first check, the arithmetic check, is used to make sure that the data submitted to NCCI in the various rows and columns of the aggregate financial data reports sum to the correct totals as stated by the carriers in those submissions.

The second check, the reasonableness check, is used to make sure that all unusual fluctuations in a carrier's data are explained. For example, a company reporting \$100,000 in premium in 2010 and then \$10 million in 2011 would be questioned about the large change in premium amounts.

The third test is a reconciliation. The North Carolina data submitted to NCCI is reconciled with the NAIC Annual Statement data submitted by companies to the North Carolina Department of Insurance.

Q. *Are the data used in the Filings reasonable and reliable for determining voluntary loss costs and assigned risk rates in North Carolina?*

A. Yes, in my opinion, the data as collected and validated provides an actuarially appropriate, reasonable, and credible dataset on which to base the Loss Cost and Assigned Risk rate filings.

Q. *What overall average change does the Loss Cost filing propose?*

A. The Loss Cost filing seeks an overall average decrease of 0.5% from the current loss cost level for the industrial classifications.

Q. *What overall average rate level change does the Assigned Risk filing propose?*

A. The Assigned Risk rate filing seeks an overall average rate level increase of 9.7% 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, 2013. The actual use of the loss costs is subject to individual company actions to adopt the filed loss costs.

Q. *Would you please briefly describe the method used in the Filings to determine the overall average changes?*

A. Yes. In very general terms, the overall changes are determined by taking the latest available financial data experience and adjusting it to reflect conditions that are expected to exist during the period April 1, 2013 through March 31, 2014. 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 2010 and is commonly referred to as "policy year 2010" data. The second block of data reflects the experience from all policies with effective dates during 2009 and is referred to as "policy year 2009" data. This data consists of earned premiums and losses during these periods reported to NCCI by those companies writing workers compensation insurance in North Carolina. "Losses" is simply another name for the benefits carriers provide to or on behalf of injured workers. They can be in the form of medical services or indemnity (lost wage) payments. While three years of

data were reviewed in connection with this year's actuarial analysis, data for policy years 2010 and 2009 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 2010 (Exhibit I, Section A) and 2009 (Exhibit I, Section B). An average of the separate policy year 2010 and 2009 loss cost level indications (Exhibit I, Section C) serves as the basis for the Rate Bureau's filed overall average voluntary pure premium level change.

In calculating the overall pure premium 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 pure premium 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 pure premium level. Once the historical premium has been adjusted to what it would be if it had been earned under the latest approved loss costs, one may opine on the adequacy of the current set of loss costs in terms of providing for future losses.

Q. *Would you now describe the adjustments to the policy year indemnity and medical losses?*

A. Yes. The losses from these two blocks of data are reviewed. Indemnity and medical losses are analyzed separately. Initially, losses are limited to mitigate the impact of individual large workers compensation claims.

Medical reserves for example can extend into the multi-million dollar range on extremely severe cases. At this stage, limiting such claims is appropriate in determining future premiums.

Next, the limited losses must be developed to their ultimate level (lines 4 and 16). This is especially necessary for workers compensation insurance because it takes many years before some losses are finally paid. For example, depending on the nature and seriousness of a work-related injury, indemnity payments may extend many years into the future. Further, since even the conditions giving rise to some of these losses may take many years to manifest themselves, many years may pass before some claims are even known to the insurer—let alone settled. Asbestosis claims are an example of this type of loss.

Next, since we are trying to estimate future losses and the data reflects historical benefit levels, the reported losses are adjusted to reflect the impact of any subsequent changes in the level of workers compensation benefits. This is accomplished in two steps (lines 5, 14, 17, and 26). The losses are then increased by 16.5% so that the final loss costs will include a provision for loss adjustment expense (lines 6 and 18).

The resulting loss figures are compared to the total estimated premium that would be available to fund these losses (lines 9 and 21). Next, the indemnity and medical cost ratios data must be trended to account for inflationary pressures between the time period of the historical data and the period when the loss costs will be in effect (lines 10 and 22). Trend adjusts the historical data to account for the differential impact of inflation on losses and premiums. If losses were changing at the same rate as payrolls, trend would not be needed since the change in losses would be exactly matched by a corresponding change in payrolls and, therefore, premiums. On the other hand, if losses have been changing at a different rate than payroll, trend is necessary if historical data is to be used as a predictor of future losses.

The trend factors selected by the Rate Bureau and applied in these filings are -0.5% per year for indemnity losses and 0.0% per year for medical losses.

The final step is to adjust the developed limited cost ratios to an unlimited basis. This is accomplished in lines 12 and 24. The employed methodology involves replacing the amount of actual reported individual claim losses in excess of a North Carolina-specific dollar threshold with an excess loss provision. The excess provision represents the expected volume of losses in excess of the threshold. This procedure serves to smooth out the impact of large losses.

Q. *What are the final steps in determining the overall average voluntary loss cost level change?*

A. Indicated loss cost level changes for each of policy years 2010 and 2009 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 1.4% to the current voluntary pure premium level (Exhibit I, Section C). After applying the offset due to the approval of Item B-1425, the Rate Bureau's final proposed overall average voluntary pure premium level change of -0.5% results.

Q. *Please explain the purpose of the "Offset to Reflect the Impact of Approved Item B-1425."*

A. An offset to reflect the impact of previously-approved Item filing B-1425 (Revisions to Employers Liability and Admiralty or FELA Coverage Increased Limits Percentages and Factors) has been included in this year's filing. The offset is necessary so that the impact due to the approval of Item B-1425 remains revenue neutral on a statewide basis.

Q. *Please provide the derivation of the "Offset to Reflect the Impact of Approved Item B-1425."*

A. Please see the table below for the detail underlying the calculation of the offset. In accordance with the changes to the employers liability (EL) increased limits factors approved in Item B-1425, an overall weighted-

average percentage change (-0.9%, as shown in row (4)) was calculated based on the information in column (2), using the percentages in column (3) as weights. After adjusting the change in row (4) to a percentage of total premium, including EL premium, the figure in row (6) is the impact on premium due to Item B-1425 (= 0.991). So that the impact of Item B-1425 remains revenue neutral on a statewide basis, an offset equal to the reciprocal of 0.991 (= 1.009 = 1.000 / 0.991) has been included in this year's filing.

(1) <u>Employers Liability Limit</u>	(2) % Change in Employers Liability Increased Limits <u>Factors</u>	(3) Modified Premium (MP) <u>Distribution</u>
Greater than \$1M/1M/10M	-3.3%	0.3%
\$1M/1M/1M	-1.7%	31.5%
\$1M/1M/10M	-3.3%	0.0%
\$1M/1M/2.5M	-2.5%	0.0%
\$1M/1M/5M	-3.2%	0.0%
\$100K/100K/1M	-0.5%	0.0%
\$100K/100K/10M	-2.1%	0.0%
\$100K/100K/5M	-2.0%	0.0%
\$500K/500K/1M	-1.4%	0.1%
\$500K/500K/5M	-2.9%	0.0%
\$500K/500K/500K	-0.9%	37.0%
All Other Limits	-0.5%	0.7%
Basic Limit	0.0%	30.4%
(4) Weighted Average of Column (2)	-0.9%	
(5) MP / (MP + EL MP)	0.985	
(6) Impact of Item B-1425 = (4) x (5)	-0.9% (or 0.991)	

Q. *What loss development methodologies were analyzed and utilized in connection with the Filings?*

A. The financial data were analyzed in order to select the most actuarially sound loss development projection methodology to be used in determining experience indications. This analysis involves identifying changes in the level of reserve adequacy and trends in development that could skew the

results of one or more of the loss development projection methods. In addition, the base to which the loss development factors will be applied is analyzed in conjunction with the factors themselves.

The loss development projection methods examined in this year's analysis were based on (i) paid losses and (ii) paid losses plus case reserves. Results based on an average of these two loss development methodologies were chosen as being most appropriate for this year's Filings.

Q. *After identifying the most appropriate loss development methodology, what is the next step in the process to compute the actual loss development factors?*

A. After identifying the most appropriate loss development methodology, the next step in the process is to compute the actual loss development factors. In calculating these factors, prior years' losses are examined to determine how they evolve from the time they are first reported to the time they are finally settled.

For inclusion in this filing, (i) final paid loss development factors were derived based on an average of the two most recent historical factors at each loss age interval and (ii) final paid plus case loss development factors were derived based on an average of the five most recent historical factors at each loss age interval. Statewide loss development (tail) factors were used to develop losses from a nineteenth report to an ultimate basis. The tail factors used in the Filings are based on an average of the most recent five historical factors at a nineteenth report.

Q. *Please explain the tail factor methodology included in the Filings.*

A. In workers compensation, payments and loss reserve changes persist for extended periods of time. The ultimate losses of a policy year are determined by multiplying the current reported losses by the expected loss development factor. This expected loss development factor is calculated as the product of individual link ratios. However, due to data constraints, it is not possible to calculate all of the required individual link ratios. Therefore, it is necessary to aggregate all loss development that occurs

after a nineteenth report into a single (tail) factor. Tail factors are calculated separately for indemnity and medical losses by comparing the changes in the volume of policy year paid plus case losses after a nineteenth report to the volume of policy year paid plus case losses as of a nineteenth report, along with the application of a growth adjustment factor.

Q. *Will you please describe how the final indemnity and medical annual trend factors were determined for the Filings?*

A. Yes. The final trend factors were judgmentally selected by the NCRB after reviewing the results of several different trend estimates, including (i) a North Carolina frequency/severity trend analysis and (ii) indicated annual loss ratio trend factors.

A North Carolina-specific frequency/severity analysis was performed to separately examine changes in the frequency of workers compensation claims being filed and changes in their average cost per case. Indicated loss ratio trend factors based on both paid and paid plus case losses were also examined in order to review trend estimates that are independent of possible fluctuations in carrier-reported claim counts from year to year.

Q. *For inclusion in these Filings, did the NCRB select the highest possible trend factors that result from the various actuarially accepted approaches?*

A. No. In fact, the final trend factors selected may be overly optimistic—that is, higher trend factors would also have been actuarially appropriate in view of the results of the various trending methodologies shown in the filing's Appendix A-III. All else equal, utilizing higher trend factors would result in a higher indicated loss cost level change than that filed.

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 16.5% loss adjustment expense provision for use in the Filings.

Q. *Did you review the process used to allocate the overall average loss cost level change to the five industry groups and to the individual classification codes?*

A. Yes.

Q. *Do the Filings contain a description of the manner in which the overall change is distributed to the individual classifications?*

A. Yes. Part II, Appendices 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 pure premium level and the proposed change in the Loss Cost Multiplier the final Assigned Risk rate level increase of 9.7% results (Exhibit I, Section E 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, five 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 and LAE for servicing carriers – This represents a weighted-average expense provision between the assigned risk (i) servicing carriers and (ii) direct assignment writers.

- (iv) Underwriting profit – The underwriting profit analysis was conducted by Dr. Vander Weide and Dr. Appel.
- (v) Taxes, licenses, and fees – This includes a 2.65% provision for the premium tax, including the regulatory surcharge (equal to 6.0% of the premium tax), and 0.3% for miscellaneous tax.
- (vi) Effect of expense constant and minimum premiums – It is expected that the \$250 expense constant, a minimum premium multiplier of 200, and a maximum minimum premium of \$1,250 (which this filing proposes to be increased from \$1,000) will generate 19.0% of premium in the assigned risk market (Exhibit II-D, Sheet 1).

Q. *Please describe the rationale in support of increasing the maximum minimum premium.*

A. A review of the collective intrastate loss ratio experience for minimum premium risks versus that for all risks supports the fact that the collective experience for North Carolina minimum premium risks is significantly worse than that for all risks combined. With the goal of ultimately bringing the loss ratio experience for intrastate minimum premium risks more in line with that for all intrastate risks, a proposed increase to the current maximum minimum premium value is being proposed in this filing.

There are several reasons that support the proposed increase in the maximum minimum premium. These include:

- (i) Based on the current approved assigned risk rates in the state, the following percentage of classification codes by industry group are currently hitting the maximum minimum premium:

- Manufacturing – 77%
- Contracting – 99%
- Office and Clerical – 11%
- Goods and Services – 73%
- Miscellaneous – 99%

- (ii) The change allows a more equitable sharing of workers compensation costs between minimum premium and non-minimum premium risks.

Q. *Have the proposed assigned risk rates been lowered (or offset) in anticipation of the additional premium expected to be collected as a result of these minimum premium program parameter changes?*

A. Yes, these program changes have been incorporated with the expectation that they will be revenue neutral within the assigned risk market.

Q. *Are there any additional changes in miscellaneous rating values contained in the Filings?*

A. Yes. The pages summarizing the Filings by component identify additional changes, as do the miscellaneous values and retrospective rating plan sections of Exhibit III. The Table of Weighting Values and the Table of Ballast Values in Exhibit III were also updated.

Q. *Please describe what is meant by the term "F-classifications."*

A. The "F" or "Federal" classifications are those operations conducted on or about navigable waters for which benefit levels and related costs are determined by the United States Longshore and Harbor Workers' Compensation Act, rather than individual state laws. Typical F-classifications include those covering ship builders and stevedores.

Q. *What changes are proposed for the Federal classifications ("F-classes")?*

A. Based on the latest available North Carolina F-class experience (contained in Appendix B-V of the Loss Cost filing), the loss cost filing proposes an overall average change of -0.9% from the current loss cost level. The assigned risk filing proposes an overall average rate level change of +8.5% 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

2012 ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW -- Evaluated as of 12/31/2011

LOSS ADJUSTMENT EXPENSE SUMMARY Analysis Based on Private Carrier Data

Year	(1) Call # 19 DCCE Ratio (Avg. of Paid and Incurred Indications)	(2) Call # 19 AOE Ratio (Avg. of Paid and Incurred Indications) ¹	(3)=(1)+(2) Call # 19 LAE Ratio	(4) Calendar Year Incurred DCCE Ratio From IEE ²	(5) Calendar Year Incurred AOE Ratio IEE ^{1,2}	(6)=(4)+(5) Incurred LAE Ratio IEE ²	(7)=(3)-(6) Difference
2002	10.3%	6.6%	16.9%	8.4%	5.9%	14.3%	2.6%
2003	10.4%	7.5%	17.9%	9.9%	5.6%	15.5%	2.4%
2004	10.3%	7.1%	17.4%	10.2%	6.4%	16.6%	0.8%
2005	10.4%	7.9%	18.3%	10.4%	7.2%	17.6%	0.7%
2006	10.4%	8.3%	18.7%	12.6%	7.2%	19.8%	-1.1%
2007	10.9%	8.3%	19.2%	10.1%	7.3%	17.4%	1.8%
2008	11.3%	7.6%	18.9%	11.9%	7.1%	19.0%	-0.1%
2009	11.8%	7.8%	19.6%	11.3%	7.3%	18.6%	1.0%
2010	12.1%	7.5%	19.6%	11.9%	7.2%	19.1%	0.5%
2011	12.9%	7.0%	19.9%	11.4%	6.7%	18.1%	1.8%

Notes

Loss adjustment expense indications are displayed as a percentage of loss.

¹ Adjusted for impact of large deductibles.

² The IEE data is direct of reinsurance, excludes state funds and is from the NCCI Compiled IEE Validated Summary.

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2012 ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW -- Evaluated as of 12/31/2011

Analysis Based on Private Carrier Data

DCCE—PAID ANALYSIS

<u>AY</u>	<u>(1)</u> <u>Paid</u> <u>Losses Excluding</u> <u>Large Deductibles</u> <u>@12/31/2011</u>	<u>(2)</u> <u>Paid</u> <u>DCCE Excluding</u> <u>Large Deductibles</u> <u>@12/31/2011</u>	<u>(3)</u> <u>Incremental</u> <u>Paid Loss</u> <u>Development</u> <u>Factors</u>	<u>(4)</u> <u>Incremental</u> <u>Paid DCCE</u> <u>Development</u> <u>Factors</u>	<u>(5)</u> <u>Cumulative</u> <u>Paid Loss</u> <u>Development</u> <u>Factors</u>	<u>(6)</u> <u>Cumulative</u> <u>Paid DCCE</u> <u>Development</u> <u>Factors</u>	<u>(7)=(1)x(5)</u> <u>Estimated</u> <u>Ultimate</u> <u>Losses</u>	<u>(8)=(2)x(6)</u> <u>Estimated</u> <u>Ultimate</u> <u>DCCE</u>	<u>(9)=(8)/(7)</u> <u>Estimated</u> <u>Ultimate</u> <u>DCCE</u> <u>Ratio</u>
2002	14,600,863,644	1,515,185,590	n/a	n/a	1.188	1.173	17,345,826,009	1,777,312,697	10.2%
2003	13,468,202,448	1,402,078,298	1.016	1.016	1.207	1.192	16,256,120,355	1,671,277,331	10.3%
2004	12,550,345,593	1,285,631,031	1.019	1.020	1.230	1.216	15,436,925,079	1,563,327,334	10.1%
2005	12,434,077,924	1,286,514,163	1.025	1.027	1.261	1.249	15,679,372,262	1,606,856,190	10.2%
2006	13,113,250,127	1,351,825,932	1.034	1.038	1.304	1.296	17,099,678,166	1,751,966,408	10.2%
2007	13,535,664,773	1,429,096,074	1.049	1.059	1.368	1.372	18,516,789,409	1,960,719,814	10.6%
2008	13,289,750,598	1,435,934,709	1.077	1.098	1.473	1.506	19,575,802,631	2,162,517,672	11.0%
2009	11,010,181,940	1,215,966,050	1.144	1.176	1.685	1.771	18,552,156,569	2,153,475,875	11.6%
2010	9,070,332,855	978,328,136	1.309	1.389	2.206	2.460	20,009,154,278	2,406,687,215	12.0%
2011	4,284,650,760	406,528,988	2.177	2.648	4.802	6.514	20,574,892,950	2,648,129,828	12.9%

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2012 ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW -- Evaluated as of 12/31/2011

Analysis Based on Private Carrier Data

DCCE—INCURRED ANALYSIS

AY	(1) Incurred Losses Excluding Large Deductibles <u>@12/31/2011</u>	(2) Incurred DCCE Excluding Large Deductibles <u>@12/31/2011</u>	(3) Incremental Incurred Loss Development <u>Factors</u>	(4) Incremental Incurred DCCE Development <u>Factors</u>	(5) Cumulative Incurred Loss Development <u>Factors</u>	(6) Cumulative Incurred DCCE Development <u>Factors</u>	(7)=(1)x(5) Estimated Ultimate <u>Losses</u>	(8)=(2)x(6) Estimated Ultimate DCCE <u>DCCE</u>	(9)=(8)/(7) Estimated Ultimate DCCE <u>Ratio</u>
2002	16,952,071,550	1,696,771,160	n/a	n/a	1.051	1.084	17,816,627,199	1,839,299,937	10.3%
2003	15,853,075,312	1,603,530,783	1.002	1.005	1.053	1.089	16,693,288,304	1,746,245,023	10.5%
2004	15,065,320,971	1,524,895,455	1.004	1.009	1.057	1.099	15,924,044,266	1,675,860,105	10.5%
2005	15,347,817,494	1,548,132,834	1.001	1.004	1.058	1.103	16,237,990,909	1,707,590,516	10.5%
2006	16,948,024,383	1,698,492,176	1.000	1.010	1.058	1.114	17,931,009,797	1,892,120,284	10.6%
2007	18,046,205,554	1,894,242,669	0.997	0.998	1.055	1.112	19,038,746,859	2,106,397,848	11.1%
2008	18,941,333,143	2,045,197,867	0.985	1.000	1.039	1.112	19,680,045,136	2,274,260,028	11.6%
2009	17,961,802,818	1,999,202,652	0.983	0.994	1.021	1.105	18,339,000,677	2,209,118,930	12.0%
2010	18,941,084,759	2,109,534,679	0.982	0.992	1.003	1.096	18,997,908,013	2,312,050,008	12.2%
2011	19,874,474,748	2,261,392,240	0.989	1.024	0.992	1.122	19,715,478,950	2,537,282,093	12.9%

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2012 ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW -- Evaluated as of 12/31/2011

Analysis Based on Private Carrier Data

AOE—PAID ANALYSIS

AY	(1) Paid Losses Including Large Deductibles @12/31/2011	(2) Paid AOE Including Large Deductibles @12/31/2011	(3) Incremental Paid Loss Development Factors	(4) Incremental Paid AOE Development Factors	(5) Cumulative Paid Loss Development Factors	(6) Cumulative Paid AOE Development Factors	(7)=(1)x(5) Estimated Ultimate Losses	(8)=(2)x(6) Estimated Ultimate AOE	(9)=(8)/(7) Estimated Ultimate AOE Ratio*
2002	15,720,398,990	1,696,291,874	n/a	n/a	1.218	1.110	19,147,445,970	1,882,883,980	6.7% (1)
2003	14,338,732,546	1,766,715,543	1.020	1.016	1.242	1.128	17,808,705,822	1,992,855,133	7.6% (2)
2004	13,158,909,929	1,608,076,128	1.022	1.015	1.269	1.145	16,698,656,700	1,841,247,167	7.3% (3)
2005	12,976,200,321	1,715,723,508	1.028	1.019	1.305	1.167	16,933,941,419	2,002,249,334	8.1% (4)
2006	13,607,362,971	1,907,576,120	1.036	1.028	1.352	1.200	18,397,154,737	2,289,091,344	8.6% (5)
2007	13,989,364,089	1,884,620,619	1.052	1.036	1.422	1.243	19,892,875,735	2,342,583,429	8.5% (6)
2008	13,699,992,558	1,716,542,254	1.082	1.053	1.539	1.309	21,084,288,547	2,246,953,810	7.7% (7)
2009	11,287,723,310	1,515,788,764	1.148	1.078	1.767	1.411	19,945,407,089	2,138,777,946	7.8% (8)
2010	9,252,747,680	1,294,129,616	1.313	1.156	2.320	1.631	21,466,374,618	2,110,725,404	7.3% (9)
2011	4,367,764,407	832,758,440	2.179	1.442	5.055	2.352	22,079,049,077	1,958,647,851	6.5% (10)

* Adjusted for Impact of Large Deductibles

- (1) (Col.8/Col.7 + .008) x .63
- (2) (Col.8/Col.7 + .007) x .64
- (3) (Col.8/Col.7 + .004) x .64
- (4) (Col.8/Col.7 + .007) x .65
- (5) (Col.8/Col.7 + .008) x .65
- (6) (Col.8/Col.7 + .009) x .67
- (7) (Col.8/Col.7 + .008) x .67
- (8) (Col.8/Col.7 + .008) x .68
- (9) (Col.8/Col.7 + .007) x .69
- (10) (Col.8/Col.7 + .005) x .69

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2012 ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW -- Evaluated as of 12/31/2011

Analysis Based on Private Carrier Only Data

AOE—INCURRED ANALYSIS

AY	(1) Incurred Losses Including Large Deductibles @12/31/2011	(2) Incurred AOE Including Large Deductibles @12/31/2011	(3) Incremental Incurred Loss Development Factors	(4) Incremental Incurred AOE Development Factors	(5) Cumulative Incurred Loss Development Factors	(6) Cumulative Incurred AOE Development Factors	(7)=(1)x(5) Estimated Ultimate Losses	(8)=(2)x(6) Estimated Ultimate AOE	(9)=(8)/(7) Estimated Ultimate AOE Ratio*
2002	19,050,484,384	1,785,638,932	n/a	n/a	1.061	1.071	20,212,563,931	1,912,419,296	6.5% (1)
2003	17,748,739,647	1,871,115,373	1.005	1.004	1.066	1.075	18,920,156,464	2,011,449,026	7.3% (2)
2004	16,711,407,578	1,722,420,501	1.006	1.007	1.072	1.083	17,914,628,924	1,865,381,403	6.9% (3)
2005	17,075,997,136	1,869,165,797	1.007	1.009	1.080	1.093	18,442,076,907	2,042,998,216	7.7% (4)
2006	18,642,123,243	2,098,565,432	1.003	1.011	1.083	1.105	20,189,419,472	2,318,914,802	8.0% (5)
2007	19,919,023,916	2,114,342,148	0.995	1.011	1.078	1.117	21,472,707,781	2,361,720,179	8.0% (6)
2008	20,760,775,295	2,039,958,307	0.989	1.011	1.066	1.129	22,130,986,464	2,303,112,929	7.5% (7)
2009	19,627,425,197	1,940,308,758	0.987	1.009	1.052	1.139	20,648,051,307	2,210,011,675	7.8% (8)
2010	20,596,074,846	1,947,462,930	0.986	1.002	1.037	1.141	21,358,129,615	2,222,055,203	7.7% (9)
2011	21,690,843,393	2,074,586,107	0.989	0.968	1.026	1.104	22,254,805,321	2,290,343,062	7.4% (10)

* Adjusted for Impact of Large Deductibles

- (1) (Col.8/Col.7 + .008) x .63
- (2) (Col.8/Col.7 + .007) x .64
- (3) (Col.8/Col.7 + .004) x .64
- (4) (Col.8/Col.7 + .007) x .65
- (5) (Col.8/Col.7 + .008) x .65
- (6) (Col.8/Col.7 + .009) x .67
- (7) (Col.8/Col.7 + .008) x .67
- (8) (Col.8/Col.7 + .008) x .68
- (9) (Col.8/Col.7 + .007) x .69
- (10) (Col.8/Col.7 + .005) x .69

PRE-FILED TESTIMONY
OF
MARK MULVANEY
2012 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 20 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. Founded in Seattle in 1947 as Milliman & Robertson, the company currently has 55 offices in key locations worldwide. Milliman employs more than 2,600 people, with a professional staff of more than 1,300 qualified consultants and actuaries, 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 2012 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 in order to present suitable alternatives 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, and profit and contingencies. Since 1995 in North Carolina, the voluntary market workers compensation filings by the Rate Bureau have included provisions for losses, loss adjustment expenses, and loss-based assessments only. As a consequence, they are called "loss cost" filings, and they specifically exclude provision for production expenses, general expenses, dividends, taxes licenses and fees (since 1999), and profit and contingencies.

Individual insurance companies will analyze their own books of business along with the approved loss costs, and then make filings with the Insurance Department for loadings that represent an anticipated difference in loss costs (if any), along with their production and general expense, taxes licenses and fees, and profit and contingency provisions.

Q. Can you briefly explain the overall theory underpinning the filed loss cost change?

A. Yes, the fundamental principle is that historical North Carolina loss cost experience will be predictive of the level of loss costs that will emerge in the future.

Q. What is the overall change in Loss Costs the Rate Bureau is seeking in this filing?

A. The Rate Bureau is seeking a 0.5% decrease in the overall level of loss costs.

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 0.5%, different class codes will change by different amounts. By industry group the changes are as follows:

Manufacturing 0.0% change
Contracting 1.4% decrease
Office and Clerical 4.9% decrease
Goods and Services 1.7% increase
Miscellaneous 0.9% decrease

Q. What is the proposed effective date of the filed loss costs?

A. April 1, 2013.

Q. When did the current loss costs take effect in North Carolina?

A. The current loss costs became effective April 1, 2011.

Q. For what period of time are the projections made?

A. The filed loss costs are anticipated to go into effect on April 1, 2013. Because it is anticipated that loss cost filings are made annually, these loss costs are expected to remain in effect until April 1, 2014. Therefore, loss costs are projected for policies to become effective from April 1, 2013 through March 31, 2014. 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, 2013 and the last covered claim could occur no later than March 30, 2015. 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. Can you provide more detail on exactly what historical experience is used and how the projection is made?

A. Fundamentally, the proposed overall change in loss costs is based on Policy Year 2009 and Policy Year 2010 data, valued as of December 31, 2011.

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 2010, for example, consists of the experience of policies (both

losses and exposures) with effective dates on any day during 2010.

Q. It's now August 2012, policy year 2010 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 2010 was written on December 31, 2010 with normal expiration approximately one year later, on December 30, 2011. The valuation date of the data is December 31, 2011. 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 reasonable that policy year 2010 is the most recent policy year that could feasibly be included.

Q. What about Policy Year 2011?

A. As of December 31, 2011, policy year 2011 is incomplete. Most policies written in 2011 will continue in force during 2012. Roughly speaking, only one half of policy year 2011 written premium would be earned as of year-end 2011, and only one half of the claims that will eventually occur will have occurred by year-end 2011. The Rate Bureau does collect this data, even in its incomplete form. However in my view the losses and exposures are just too immature to be used reliably for ratemaking.

Q. OK, tell me more about the projection process.

A. It's easiest to start with the overall change, and then work backwards exposing more layers of complexity as we go. Most insurance professionals are familiar with the term "loss ratio." A loss ratio is simply losses divided by premium. In North Carolina, the loss costs are required to include provision for losses, loss adjustment expenses, and loss-based assessments, but to exclude provision for other insurance company expenses and profit and contingencies. By convention, we often call a premium excluding expenses and profit as a "pure premium." For convenience, we'll define the term "loss and LAE pure premium ratio" as a numerator that includes losses, loss adjustment expenses, and loss-based assessments divided by a denominator that includes a provision in the premium for the same three elements. In essence, the numerator is the actual cost for losses, loss-based assessments, and loss adjustment expense 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 2009 and policy year 2010 experience.

Q. What companies' data are included in policy year 2009 and policy year 2010 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 that one carrier representing 0.3% of the market was excluded in both policy year 2009 and policy year 2010. No other carriers representing more than 0.1% of the market were excluded.

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 2009 and policy year 2010 loss and loss adjustment expense pure premium ratios?

A. There are seven major steps.

1. Pure premiums are developed to an ultimate basis.
2. Pure premiums are adjusted to the current loss cost level.
3. Limited losses are developed to an ultimate basis.
4. Limited losses are adjusted to an unlimited basis.
5. Losses are adjusted to the proposed benefit level.
6. Loss adjustment expenses are included.

7. The loss and loss adjustment pure premium ratio is trended to the midpoint of loss cost use.

Q. In your opinion, is each of these seven steps necessary and actuarially appropriate?

A. Yes they are.

Q. Why do pure premiums need to be developed to an ultimate basis?

A. Workers compensation policies are typically priced by calculating the premiums (and by extension pure premiums) on the basis of estimated exposures (usually payroll). After policy expiration, these exposures are audited and trued-up. Historically, this process has usually resulted in an increase in revenue. 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 (4/1/2011) 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 2009 and 2010 will therefore include many claims which have not been resolved as of December 31, 2011, 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 (2009 or 2010) to a 19th report. At the 19th report, the policy year ratio of paid loss plus case reserves to paid loss is selected based on an average of the five most recently available policy years that have a 19th report valuation. Additionally, a policy year 19th to ultimate case-incurred loss development factor is applied to obtain losses at ultimate.

In addition to using paid losses, the Rate Bureau also projects development on a case-incurred basis. Case-incurred losses are defined as losses paid to date, plus case reserves. Case reserves are estimates made by insurance adjusters for the future cost of a claim, considering the facts known to the adjuster at the time the estimate is made. As with paid losses, these values tend to grow as a cohort of claims matures, losses are paid, claims are closed, and the remaining case reserves are revalued.

The Rate Bureau used the unweighted average of the five most recently available age-to-age factors up to a 19th report. Five years were used consistent with the methodology used over the past several years.

In a manner consistent with the paid loss development, policy year cumulative development to a 19th report first calculated. Additionally, a policy year 19th to ultimate case-incurred loss development factor is applied.

Because indemnity and medical losses typically develop at different rates, loss development factors are calculated separately for these components.

Q. Is this the same loss development methodology used in the prior filing?

A. It is slightly different in the manner in which 19th to ultimate development factors are calculated and applied. I do not believe the effect of this change is material. This filing computes policy year development up to a 19th report using an identical methodology as the prior filing. However, for paid losses, the prior filing used *accident year* ratios of paid plus *total outstanding* losses to paid losses at a 19th report and an *accident year incurred* 19th to ultimate factor to complete the development. As described above, this filing uses *policy year* ratios of paid plus *case outstanding* losses to paid losses at a 19th report and a *policy year case incurred* 19th to ultimate factor to complete the development. This change is made because bulk reserves are no longer collected on an accident year basis. The difference between *case outstanding* losses and *total outstanding* losses are these bulk reserves. Therefore, neither the ratio of paid plus *total outstanding* losses to paid losses nor an *incurred* 19th to ultimate factor can be computed for this filing. The change also obviates the need to use accident year data at all. A similar change in methodology was implemented for case-incurred 19th to ultimate development factors.

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 is the limit?

A. Some workers compensation losses can be very large, and consequently can have a destabilizing effect on the losses for a policy year or on the loss development factors. Consequently, the losses for policy years 2009 and 2010 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 current filing uses a factor of 1.009 (nine-tenths of one percent) to include losses excess of the limit. This

factor is based on the fitted severity distributions used for the Excess Loss Pure Premium Factors in the Retrospective Rating Plan.

As might be expected, the loss limit will increase over time as inflation drives loss costs upward. For example, the loss limit for the midpoint of loss cost use (March 23, 2014) is approximately \$17.1 million. However, this limit is detrended to obtain the individual loss limit in each historical policy year. Appendix A-II of the filing shows the factor to include losses excess of the limit and the limits used in each year.

Additionally, the Rate Bureau will identify certain large multi-claim occurrences as catastrophes and assign them a catastrophe number to be excluded entirely from the experience used to derive the loss cost change. There were no such catastrophes identified for either policy year 2009 or policy year 2010.

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 losses that occurred during policy year 2009 and policy year 2010 are paid benefits based on the law that was in effect on the date of occurrence. The benefits that will ultimately be paid for the occurrences during the expected effective period will be based on the level of benefits during that time period. By convention, the Rate Bureau estimates changes in benefits in two stages. The first adjustment is from the average benefit level based on the claims in each policy year up to the benefit level of the valuation date of the filing (December 31, 2011). This adjustment is calculated in Appendix A-I of the filing. The second adjustment is for impact of the change in the maximum weekly benefits effective January 1, 2012. This change is summarized in Appendix C-I of the filing.

Q. Does the filing include consideration for North Carolina House Bill 709, effective in 2011?

A. Yes, it does. First, the effective date of the legislation was June 24, 2011, so some of the losses included in policy year 2010 have occurrence dates after the effective date. These losses therefore reflect the impact of the law and no adjustment is necessary. The Rate Bureau includes a factor for the impact of this legislation on claims with occurrence dates prior to the effective date of the law in its Appendix A-I calculation. The details supporting this factor were included in the Rate Bureau's loss cost and rate review filed with the North Carolina Insurance Department on September 1, 2011.

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 is a countrywide ratio based on calendar year data filed with the Insurance Expense Exhibit, a supplement to insurance companies' statutory financial statements. The second is a countrywide accident year ratio of loss adjustment expenses to accident year losses, developed to ultimate, and separated between Defense and Cost Containment Expenses (DCCE) and Adjusting and Other Expenses (AOE), based on a special call for accident year loss adjustment expenses. The countrywide accident year ratio of DCCE to loss is adjusted to North Carolina level by multiplying by a ratio, the numerator of which is the North Carolina ratio of calendar year paid DCCE to calendar year paid loss, and the denominator of which is the countrywide ratio of calendar year paid DCCE to calendar year paid loss. The accident year ultimate DCCE ratios so adjusted are added to the countrywide AOE ratios to produce an estimate of the North Carolina ratio of total LAE to total loss. Additionally, the third source is the North Carolina calendar year ratios of total LAE to total loss from insurance company statutory statements page 14.

Q. What factor did the Rate Bureau select to incorporate loss adjustment expenses?

A. The Rate Bureau selected 1.165, the same factor that was used in the 2010 loss cost filing.

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 2009 and 2010, even after adjustment for development and on-leveling, represents the ultimate level of costs during policy year 2009 and 2010 respectively. However, the loss costs are proposed to be applied to policies effective from 4/1/2013 through 3/31/2014. 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, 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 1996 through 2010, but focused chiefly on the most recent years. 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 4/1/2011 loss cost level, the pure premiums that form the denominator are also adjusted to the policy year 2010 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 2010 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 2010 wage levels) and a denominator consistent with the denominator of the frequency trend (developed pure premiums adjusted to current loss cost and 2010 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 .995 (a negative 0.5% annual trend). Their medical pure premium annual trend selection was a factor of 1.000 (no annual trend). Since in North Carolina indemnity losses dominate, the end result is that the combined trend rate is negative, implying that loss costs are expected to improve between the time they were last observed (policy year 2009 and policy year 2010) and the time that they will be used (policies written between 4/1/2013 and 3/31/2014).

Q. What trends did the Rate Bureau use for the loss costs currently in effect?

A. The 2010 loss cost filing incorporated an annual trend factor of .985 and an annual medical trend factor of 1.005.

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. Are there any other adjustments the Rate Bureau made?

A. Yes, there is one more. Approved Item filing B-1425 reduces the increased limits factors applicable to employers liability and admiralty or FELA coverage. This loss cost filing includes an offset of 0.9% to render Item filing B-1425 revenue neutral.

Q. In your opinion, is the adjustment for Item filing B-1425 reasonable?

A. Yes.

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 0.5%, 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 2010 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 change for the F classifications are reasonable.

Q. Have you reviewed the methodology used to spread the overall industry group changes to loss cost level to the individual classification loss costs within each industry group?

A. Yes I have.

Q. Has the methodology the Rate Bureau used to distribute the overall loss cost change by industry group to the individual classifications within each industry group changed from the 2010 filing?

A. No it has not. The Rate Bureau is continuing with same methodology it adopted in the 2010 filing.

Q. Are swing limits still applied?

A. Yes. Swing limits are applied in the same manner as prior filings, namely, the maximum loss cost change for any given classification is limited. For the industrial classes, the limits remain the industry group average change plus or minus 25%. For the F classes, the Rate Bureau is continuing with the plus or minus 15% adopted in the 2010 filing.

Q. In your opinion, is this methodology reasonable and are the resulting loss costs by classification reasonable?

A. Yes.

Q. Do you have an opinion whether the filed loss costs are actuarially sound and reasonably reflect the needed level of loss costs for workers compensation insurance in North Carolina?

A. Yes, in my opinion the overall level of the loss costs as filed by the Rate Bureau reasonably reflects the expected level of loss costs for workers compensation insurance in North Carolina, and the loss costs by classification as contained in this filing are actuarially sound. Further it is my opinion that the filed loss costs are not excessive, inadequate, or unfairly discriminatory.

Q. Does this conclude your testimony?

A. Yes it does.