



August 30, 2013

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

Re: Workers Compensation Insurance
2013 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, 2014.

The enclosed memoranda, exhibits, testimony and other supporting detail explain the calculations underlying, on average, a 0.3% increase from loss costs approved effective April 1, 2013. By industry group, the changes are: Manufacturing 0.2% increase; Contracting 2.0% decrease; Office & Clerical 0.9% decrease; Goods & Services 1.4% increase; and Miscellaneous 1.6% increase. 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 6.8% 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 the approved reference filing will be provided to 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, 2014

I. Industrial Classifications

Overall Proposed Change in Pure Premium Level

- New and Renewal Policies +0.3%

By Industry Group

Manufacturing +0.2%

Contracting -2.0%

Office and Clerical -0.9%

Goods and Services +1.4%

Miscellaneous +1.6%

Overall +0.3%

II. Federal Classifications

Overall Proposed Change in Pure Premium Level

- New and Renewal Policies -6.8%

III. Summary of Miscellaneous Changes

Current

Proposed

A. USL&HW %

90%

92%

NORTH CAROLINA

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NORTH CAROLINA

EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section A - Policy Year 2011 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$973,627,556
(2) Premium On-level Factor (Appendix A-I)	0.963
(3) Premium Available for Benefit Costs = (1) x (2)	\$937,603,336

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$425,002,230
(5) Indemnity Loss On-level Factor (Appendix A-I)	0.998
(6) Factor to Include Loss Adjustment Expense (Exhibit II)	1.165
(7) Composite Adjustment Factor = (5) x (6)	1.163
(8) Adjusted Limited Indemnity Losses = (4) x (7)	\$494,277,593
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.527
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.983
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.518
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.009
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.523
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.526

Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$399,168,613
(17) Medical Loss On-level Factor (Appendix A-I)	0.999
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.165
(19) Composite Adjustment Factor = (17) x (18)	1.164
(20) Adjusted Limited Medical Losses = (16) x (19)	\$464,632,266
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.496
(22) Factor to Reflect Medical Trend (Appendix A-III)	1.000
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.496
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.009
(25) Projected Medical Cost Ratio = (23) x (24)	0.500
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	0.981
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.491

Total Benefit Cost:

(28) Indicated Change Based on Experience, Trend and Benefits = (15) + (27)	1.017
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NORTH CAROLINA

EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section B - Policy Year 2010 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$962,023,964
(2) Premium On-level Factor (Appendix A-I)	0.934
(3) Premium Available for Benefit Costs = (1) x (2)	\$898,530,382

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$411,497,721
(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)	\$472,399,384
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.526
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.979
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.515
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.009
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.520
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.523

Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$364,328,063
(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)	\$421,891,897
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.470
(22) Factor to Reflect Medical Trend (Appendix A-III)	1.000
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.470
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.009
(25) Projected Medical Cost Ratio = (23) x (24)	0.474
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	0.981
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.465

Total Benefit Cost:

(28) Indicated Change Based on Experience, Trend and Benefits = (15) + (27)	0.988
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NORTH CAROLINA

EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section C - Indicated Change Based on Experience, Trend and Benefits

(1) Policy Year 2011 Indicated Change Based on Experience, Trend, and Benefits	1.017 (+1.7%)
(2) Policy Year 2010 Indicated Change Based on Experience, Trend, and Benefits	0.988 (-1.2%)
(3) Indicated Change Based on Experience, Trend and Benefits = $[(1)+(2)] / 2$	1.003 (+0.3%)

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

Industry Group Differentials (Appendix A-V):

Manufacturing	0.999
Contracting	0.977
Office & Clerical	0.988
Goods & Services	1.011
Miscellaneous	1.013

Applying these industry group differentials to the final overall loss cost level change produces the changes in loss cost level proposed for each group as shown:

Industry Group	(1) Final Overall Loss Cost Level Change	(2) Industry Group Differential	(3) = (1) x (2) Final Loss Cost Level Change by Industry Group	
Manufacturing	1.003	0.999	1.002	(+0.2%)
Contracting	1.003	0.977	0.980	(-2.0%)
Office & Clerical	1.003	0.988	0.991	(-0.9%)
Goods & Services	1.003	1.011	1.014	(+1.4%)
Miscellaneous	1.003	1.013	1.016	(+1.6%)
Overall	1.003	1.000	1.003	(+0.3%)

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 0.718[^]</u>	(6) Accident Year LAE Ratio Adjusted to NC Relativity <u>(4) + (5)</u>	(7) <u>Calendar Year</u>
2008	18.4%	11.3%	7.1%	8.1%	15.2%	16.4%
2009	19.4%	11.7%	7.7%	8.4%	16.1%	17.6%
2010	19.3%	12.0%	7.3%	8.6%	15.9%	18.1%
2011	19.5%	12.5%	7.0%	9.0%	16.0%	16.0%
2012	20.3%	12.9%	7.4%	9.3%	16.7%	16.3%
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 2011 and 2012 <u>Paid Losses* ('000s)</u>	Calendar Years 2011 and 2012 <u>Paid DCCE* ('000s)</u>	DCCE Ratio <u>(2)/(1)</u>
(a) North Carolina	\$1,637,285	\$137,119	8.4%
(b) Countrywide	46,291,273	5,405,938	11.7%
North Carolina DCCE relativity (3a) / (3b)			0.718
Selected DCCE relativity			0.718

* 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, 2014

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	2.64	1.51	0.26	2002	2.50	1.49	0.29	2702	19.43	7.98	0.18
0008	2.29	1.27	0.24	2003	2.92	1.66	0.26	2705X*	49.79	25.59	0.21
0016	9.00	4.72	0.21	2014	4.78	2.49	0.21	2709	10.74	5.53	0.21
0034	3.96	2.27	0.26	2016	1.76	1.04	0.29	2710	8.71	4.11	0.19
0035	2.66	1.59	0.29	2021	2.25	1.24	0.24	2714	4.55	2.73	0.29
0036	3.71	2.12	0.26	2039	2.37	1.40	0.29	2727X	7.74	3.97	0.21
0037	3.91	2.16	0.24	2041	3.16	1.88	0.29	2731	3.56	1.85	0.21
0042	4.44	2.45	0.24	2065	3.74	2.13	0.26	2735	4.23	2.52	0.29
0050	7.07	4.04	0.26	2070	5.55	3.16	0.26	2759	4.79	2.85	0.29
0059D	0.39	0.08	0.18	2081	2.78	1.60	0.26	2790	1.75	1.05	0.29
0065D	0.09	0.03	0.21	2089	2.90	1.66	0.26	2791X	1.60	1.00	0.32
0066D	0.09	0.03	0.21	2095	4.25	2.43	0.26	2797	6.20	3.55	0.26
0067D	0.09	0.03	0.21	2105	2.67	1.59	0.29	2799	2.69	1.48	0.23
0079	3.64	1.90	0.21	2110	1.83	1.09	0.29	2802	4.06	2.24	0.24
0083	3.46	1.98	0.26	2111	4.56	2.75	0.29	2812	-	1.97	0.26
0106	23.08	10.87	0.19	2112	2.55	1.52	0.29	2835	2.58	1.60	0.32
0113	5.12	2.94	0.26	2114	1.36	0.81	0.29	2836	2.17	1.36	0.32
0170	3.61	2.07	0.26	2121	1.62	0.92	0.26	2841	3.85	2.29	0.29
0251	4.62	2.64	0.26	2130	2.13	1.22	0.26	2881	2.67	1.67	0.32
0400	7.22	3.96	0.23	2131	2.38	1.36	0.26	2883	3.45	1.97	0.26
0401	8.74	4.14	0.19	2143	2.55	1.53	0.29	2913	2.65	1.66	0.32
0763FN	1.87	-	-	2157	4.86	2.76	0.26	2915	2.38	1.30	0.23
0771N	0.40	-	-	2172	1.98	1.08	0.23	2916	2.85	1.33	0.19
0908P	148.00	84.38	0.26	2174	3.41	2.02	0.29	2923	1.90	1.13	0.29
0913P	432.00	245.56	0.26	2211	7.97	4.19	0.21	2942	1.92	1.19	0.32
0917	4.70	2.80	0.29	2220	2.61	1.49	0.26	2960	3.61	2.05	0.26
1005*	10.26	2.81	0.19	2286	1.57	0.94	0.29	3004	1.48	0.76	0.21
1164	7.65	3.12	0.18	2288	3.50	2.07	0.29	3018	2.73	1.41	0.21
1165XD	5.03	2.32	0.19	2300	2.54	1.58	0.32	3022	6.23	3.70	0.29
1320	2.85	1.34	0.19	2302	1.78	1.01	0.26	3027	2.19	1.13	0.21
1322	10.36	4.83	0.19	2305	2.71	1.48	0.23	3028	3.49	2.00	0.26
1430	6.83	3.56	0.21	2361	2.14	1.22	0.26	3030	5.44	2.82	0.21
1438	4.12	1.93	0.19	2362	1.51	0.86	0.26	3040	6.02	3.13	0.21
1452	2.56	1.33	0.21	2380	2.18	1.25	0.26	3041	4.79	2.72	0.26
1463	9.02	4.25	0.19	2386	1.29	0.77	0.29	3042	4.06	2.23	0.23
1470X	3.86	1.97	0.21	2388	2.14	1.27	0.29	3064	4.88	2.80	0.26
1473X	1.96	1.01	0.21	2402	1.96	1.02	0.21	3069	3.54	1.84	0.21
1474X	2.36	1.21	0.21	2413	2.33	1.34	0.26	3076	3.29	1.96	0.29
1624D	3.31	1.54	0.19	2416	2.00	1.15	0.26	3081D	3.86	1.97	0.21
1642	3.07	1.58	0.21	2417	1.81	1.03	0.26	3082D	4.42	2.26	0.21
1654	17.89	9.23	0.21	2501	2.16	1.23	0.26	3085D	4.70	2.39	0.21
1655	4.39	2.27	0.21	2503	1.48	0.88	0.29	3110	4.90	2.80	0.26
1699	4.46	2.31	0.21	2534	1.98	1.19	0.29	3111	2.86	1.63	0.26
1701	5.56	2.87	0.21	2570	4.60	2.72	0.29	3113	2.05	1.17	0.26
1710	5.46	2.84	0.21	2585	4.02	2.40	0.29	3114	3.11	1.78	0.26
1741D	2.91	1.03	0.18	2586	2.85	1.63	0.26	3118	2.07	1.24	0.29
1747	1.90	0.98	0.21	2587	3.95	2.34	0.29	3119	0.80	0.50	0.32
1748	3.17	1.65	0.21	2589	1.82	1.04	0.26	3122	2.01	1.20	0.29
1803D	8.45	3.63	0.19	2600	2.18	1.28	0.29	3126	2.77	1.58	0.26
1852D	2.36	0.95	0.18	2623	5.01	2.75	0.24	3131	1.23	0.70	0.26
1853	1.27	0.69	0.23	2651	2.30	1.37	0.29	3132	2.67	1.53	0.26
1860	1.80	1.07	0.29	2660	2.43	1.45	0.29	3145	2.16	1.23	0.26
1924	2.71	1.62	0.29	2670	1.39	0.87	0.32	3146	2.18	1.25	0.26
1925	3.04	1.68	0.24	2683	1.37	0.82	0.29	3169	3.55	2.03	0.26
2001	-	1.66	0.26	2688	3.18	1.89	0.29	3175	3.83	2.19	0.26

* 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, 2014

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3179	1.42	0.84	0.29	3830	1.23	0.68	0.23	4470	2.07	1.18	0.26
3180	1.74	1.04	0.29	3851	4.46	2.66	0.29	4484	2.54	1.45	0.26
3188	1.51	0.90	0.29	3865	1.80	1.13	0.32	4493	2.82	1.60	0.26
3220	2.37	1.34	0.26	3881	3.77	2.15	0.26	4511	0.45	0.25	0.23
3223	2.27	1.42	0.32	4000	4.98	2.34	0.19	4557	2.36	1.40	0.29
3224	2.70	1.60	0.29	4021	4.45	2.30	0.21	4558	1.46	0.83	0.26
3227	2.89	1.70	0.29	4024D	3.47	1.78	0.21	4561	-	1.04	0.23
3240	2.36	1.41	0.29	4034	5.32	2.76	0.21	4568	2.52	1.30	0.21
3241	2.90	1.66	0.26	4036	2.32	1.20	0.21	4581	1.03	0.49	0.19
3255	2.12	1.32	0.32	4038	2.63	1.64	0.32	4583	6.44	3.04	0.19
3257	2.72	1.56	0.26	4053	2.63	1.51	0.26	4611	0.61	0.36	0.29
3270	2.75	1.57	0.26	4061	3.53	2.08	0.29	4635	2.77	1.14	0.18
3300	3.68	2.11	0.26	4062	1.84	1.05	0.26	4653	2.10	1.25	0.29
3303	2.38	1.41	0.29	4101	2.63	1.45	0.23	4665	8.13	4.21	0.21
3307	3.26	1.86	0.26	4109	0.60	0.36	0.29	4670	4.65	2.42	0.21
3315	4.15	2.47	0.29	4110	1.34	0.76	0.26	4683	2.64	1.51	0.26
3334	4.49	2.54	0.26	4111	1.65	0.97	0.29	4686	2.02	1.04	0.21
3336	2.84	1.47	0.21	4112	-	0.76	0.26	4692	0.53	0.31	0.29
3365	7.80	4.04	0.21	4113	1.80	1.02	0.26	4693	0.79	0.45	0.26
3372	3.88	2.14	0.24	4114	5.80	3.28	0.26	4703	1.94	1.11	0.26
3373	4.73	2.70	0.26	4130	3.70	2.12	0.26	4717	1.99	1.24	0.32
3383	1.04	0.62	0.29	4131	4.27	2.54	0.29	4720	1.64	0.94	0.26
3385	0.89	0.53	0.29	4133	2.71	1.63	0.29	4740	1.90	0.99	0.21
3400	2.86	1.58	0.24	4149	0.55	0.34	0.32	4741	1.62	0.92	0.26
3507	2.37	1.35	0.26	4150	-	0.34	0.32	4751	3.22	1.70	0.21
3515	1.76	1.01	0.26	4206	2.78	1.59	0.26	4771N	2.27	0.94	0.18
3516X	1.14	0.67	0.29	4207	1.18	0.61	0.21	4777	7.55	3.13	0.18
3548	1.64	0.94	0.26	4239	2.78	1.44	0.21	4825	0.99	0.51	0.21
3559	1.97	1.13	0.26	4240	2.50	1.48	0.29	4828	1.80	0.98	0.23
3574	0.75	0.44	0.29	4243	1.74	0.99	0.26	4829	1.97	0.93	0.19
3581	1.71	1.01	0.29	4244	1.92	1.09	0.26	4902	3.18	1.89	0.29
3612	2.06	1.13	0.23	4250	1.47	0.84	0.26	4923	1.12	0.64	0.26
3620	5.72	2.96	0.21	4251	1.91	1.09	0.26	5020	7.64	3.95	0.21
3629	1.52	0.90	0.29	4263	3.59	2.08	0.27	5022	6.32	2.97	0.19
3632	2.79	1.54	0.23	4273	2.39	1.37	0.26	5037	28.29	11.58	0.18
3634	1.57	0.93	0.29	4279	2.15	1.23	0.26	5040	15.05	6.15	0.18
3635	2.04	1.17	0.26	4282	2.72	1.59	0.28	5057	9.83	4.04	0.18
3638	1.35	0.80	0.29	4283	3.01	1.73	0.26	5059	26.88	11.16	0.18
3642	1.11	0.63	0.26	4299	1.99	1.18	0.29	5069	29.10	11.79	0.19
3643	1.87	1.07	0.26	4301X	1.15	0.67	0.28	5102	6.66	3.12	0.19
3647	2.12	1.16	0.24	4304	3.97	2.19	0.24	5146	6.59	3.40	0.21
3648	1.29	0.77	0.29	4307	1.50	0.94	0.32	5160	3.76	1.76	0.19
3681	0.99	0.59	0.29	4351	1.16	0.66	0.26	5183	4.67	2.41	0.21
3685	1.06	0.63	0.29	4352	1.22	0.73	0.29	5188	5.18	2.68	0.21
3719	1.45	0.59	0.18	4360	1.60	0.94	0.29	5190	4.52	2.34	0.21
3724	4.20	1.97	0.19	4361	1.24	0.74	0.29	5191	0.77	0.44	0.26
3726	7.16	2.93	0.18	4362	-	0.94	0.29	5192	4.05	2.31	0.26
3803	2.26	1.29	0.26	4410	3.34	1.91	0.26	5213	7.02	3.31	0.19
3807	1.80	1.07	0.29	4417X	2.35	1.38	0.29	5215	3.87	2.12	0.23
3808	2.63	1.44	0.23	4420	7.76	3.62	0.19	5221	4.11	2.13	0.21
3821	5.64	3.10	0.24	4431	1.32	0.82	0.32	5222	10.55	4.97	0.19
3822X	4.86	2.65	0.23	4432	1.23	0.76	0.32	5223	4.71	2.45	0.21
3824X	3.85	2.11	0.23	4439	1.90	1.04	0.23	5348	4.61	2.38	0.21
3826	0.94	0.53	0.26	4452	3.24	1.86	0.26	5402	4.16	2.48	0.29
3827	1.68	0.92	0.24	4459	2.50	1.43	0.26	5403	6.54	3.07	0.19

* 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, 2014

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5437	5.96	3.09	0.21	6826F	3.98	1.75	0.20	7453N	0.76	-	-
5443	3.84	2.19	0.26	6834	2.75	1.51	0.23	7502	3.25	1.68	0.21
5445	8.18	3.84	0.19	6836	5.48	2.85	0.21	7515	1.67	0.69	0.18
5462	6.58	3.40	0.21	6843F	11.99	4.38	0.16	7520	3.65	2.08	0.26
5472	4.84	1.98	0.18	6845F	10.20	3.75	0.16	7529X	12.56	5.16	0.18
5473	9.82	4.04	0.18	6854	5.39	2.21	0.18	7538	12.39	5.09	0.18
5474	6.50	3.06	0.19	6872F	12.24	4.42	0.16	7539	2.85	1.33	0.19
5478	3.92	2.01	0.21	6874F	18.93	6.92	0.16	7540	6.06	2.50	0.18
5479	6.75	3.71	0.23	6882	4.74	1.93	0.18	7580	3.29	1.71	0.21
5480	5.63	2.63	0.19	6884	7.56	3.05	0.19	7590	5.43	2.98	0.23
5491	3.29	1.54	0.19	7016M	3.60	1.45	0.19	7600	5.77	2.99	0.21
5506	6.80	2.80	0.18	7024M	4.00	1.61	0.19	7601	-	2.99	0.21
5507	4.55	2.13	0.19	7038M	5.37	2.22	0.18	7605	2.74	1.42	0.21
5508	12.74	6.54	0.21	7046M	6.73	2.76	0.18	7610	0.55	0.30	0.23
5535	7.16	3.73	0.21	7047M	7.41	2.77	0.19	7611	-	2.99	0.21
5537	5.54	2.87	0.21	7050M	11.06	4.26	0.18	7612	-	2.99	0.21
5551	17.05	7.06	0.18	7090M	5.97	2.47	0.18	7613	-	2.99	0.21
5606	1.87	0.88	0.19	7098M	7.48	3.06	0.18	7705	8.27	4.55	0.24
5610	6.76	3.87	0.26	7099M	13.86	5.27	0.18	7710	5.03	2.38	0.19
5645	14.10	6.64	0.19	7133	5.85	2.74	0.19	7711	5.03	2.38	0.19
5651	-	6.64	0.19	7151M	7.11	3.33	0.19	7720X	2.52	1.31	0.21
5703	18.21	9.38	0.21	7152M	14.63	6.37	0.19	7723X	3.25	1.34	0.18
5705	14.25	7.50	0.21	7153M	7.90	3.70	0.19	7855	5.17	2.66	0.21
5951	0.34	0.20	0.29	7222	8.17	4.20	0.21	8001	2.92	1.74	0.29
6003	7.06	3.63	0.21	7228	8.16	4.20	0.21	8002	2.09	1.20	0.27
6005	6.23	3.16	0.21	7229	11.34	5.28	0.19	8006	3.06	1.74	0.26
6017	6.08	3.11	0.21	7230	8.03	4.41	0.23	8008	1.54	0.92	0.29
6018	3.76	1.92	0.21	7231	8.54	4.67	0.23	8010	1.43	0.85	0.29
6045	3.39	1.74	0.21	7232	10.56	4.91	0.19	8013	0.49	0.28	0.26
6204	11.31	5.32	0.19	7309F	14.52	5.33	0.16	8015	0.83	0.47	0.26
6206	4.36	1.79	0.18	7313F	3.40	1.24	0.16	8017	1.74	1.04	0.29
6213	2.78	1.30	0.19	7317F	8.21	2.97	0.16	8018	2.47	1.46	0.29
6214	3.17	1.30	0.18	7323FNX	4.37	1.51	0.17	8021	2.22	1.28	0.26
6216	7.63	3.11	0.18	7327F	13.81	5.11	0.16	8031	3.59	2.07	0.27
6217	6.96	3.27	0.19	7333M	5.30	2.14	0.19	8032	2.23	1.33	0.29
6229	4.37	2.05	0.19	7335M	5.89	2.37	0.19	8033	2.16	1.24	0.26
6233	4.21	1.96	0.19	7337M	10.91	4.08	0.19	8037	1.74	1.04	0.29
6235	8.16	3.33	0.18	7350F	10.16	4.13	0.17	8039	2.54	1.52	0.29
6236	11.61	5.98	0.21	7360	4.00	2.07	0.21	8044	3.81	2.09	0.23
6237	1.95	1.01	0.21	7370	6.39	3.65	0.26	8045	0.58	0.35	0.29
6251D	12.00	5.61	0.19	7380	4.98	2.72	0.23	8046	3.00	1.72	0.26
6252D	6.15	2.48	0.18	7382	5.36	3.06	0.26	8047	0.95	0.56	0.29
6260	5.51	2.22	0.19	7390	5.04	2.87	0.26	8058	3.35	1.92	0.26
6306	6.18	2.90	0.19	7394M	6.26	2.52	0.19	8072	0.72	0.43	0.29
6319	6.28	2.96	0.19	7395M	6.96	2.80	0.19	8102	1.51	0.90	0.29
6325	5.76	2.70	0.19	7398M	12.90	4.82	0.19	8103	3.00	1.65	0.24
6400	5.76	3.16	0.23	7402	0.17	0.10	0.26	8105	2.53	1.51	0.29
6503	2.50	1.49	0.29	7403	4.38	2.28	0.21	8106	4.71	2.44	0.21
6504	2.50	1.49	0.29	7405N	1.95	1.01	0.21	8107	4.06	2.10	0.21
6702M*	6.28	3.23	0.21	7420	17.97	7.20	0.19	8111	2.09	1.19	0.26
6703M*	12.93	6.19	0.21	7421	1.66	0.77	0.19	8116	3.24	1.85	0.26
6704M*	6.98	3.60	0.21	7422	2.26	0.92	0.18	8203	5.98	3.43	0.26
6801F	3.02	1.32	0.20	7425	4.13	1.67	0.19	8204	3.16	1.64	0.21
6811	6.47	3.33	0.21	7431N	2.27	0.91	0.19	8209	3.28	1.87	0.26
6824F	8.33	3.40	0.17	7445N	0.65	-	-	8215	3.63	1.88	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

Page S4

Effective April 1, 2014

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8227	5.27	2.16	0.18	8837	-	0.92	0.26	9600	2.12	1.25	0.29
8232	4.19	2.17	0.21	8842X	2.23	1.28	0.26	9620	0.99	0.55	0.24
8233	3.32	1.70	0.21	8848X	2.77	1.58	0.26				
8235	5.18	2.97	0.26	8849X	3.28	1.87	0.26				
8236X	6.15	3.17	0.21	8855	0.17	0.10	0.26				
8263	6.38	3.51	0.24	8856	0.17	0.10	0.26				
8264	5.45	2.82	0.21	8864X	1.61	0.92	0.26				
8265	7.06	3.34	0.19	8868	0.48	0.29	0.29				
8279	6.27	2.96	0.19	8869	1.25	0.75	0.29				
8288	9.28	4.85	0.21	8871	0.16	0.09	0.29				
8291	4.59	2.54	0.24	8901	0.22	0.12	0.23				
8292	3.79	2.16	0.26	9012	1.34	0.74	0.23				
8293	11.91	6.15	0.21	9014	2.82	1.61	0.26				
8304	4.76	2.47	0.21	9015	3.54	2.02	0.26				
8350	9.32	4.38	0.19	9016	3.02	1.74	0.26				
8380	2.69	1.48	0.23	9019	2.49	1.29	0.21				
8381	2.74	1.52	0.24	9033	1.87	1.07	0.26				
8385	3.04	1.58	0.21	9040	2.87	1.71	0.29				
8392	2.73	1.57	0.26	9044	1.69	1.01	0.29				
8393	1.83	1.04	0.26	9052	2.06	1.23	0.29				
8500	6.29	3.27	0.21	9058	1.48	0.93	0.32				
8601	0.68	0.37	0.23	9059	-	0.75	0.29				
8602	0.74	0.41	0.23	9060	1.35	0.80	0.29				
8603	0.15	0.08	0.26	9061	1.24	0.78	0.32				
8606	3.35	1.57	0.19	9062	1.42	0.89	0.32				
8709F	4.36	1.61	0.16	9063	1.06	0.64	0.29				
8710X	2.40	1.23	0.21	9077F	1.79	0.83	0.25				
8719	3.40	1.40	0.18	9082	1.31	0.83	0.32				
8720	1.96	1.01	0.21	9083	1.44	0.90	0.32				
8721	0.32	0.17	0.21	9084	1.27	0.73	0.26				
8723	0.17	0.10	0.26	9089	1.07	0.64	0.29				
8725	2.21	1.15	0.21	9093	1.33	0.80	0.29				
8726F	2.72	1.20	0.20	9101	3.25	1.94	0.29				
8734M	0.54	0.28	0.21	9102	2.78	1.60	0.26				
8737M	0.49	0.25	0.21	9154	2.01	1.15	0.26				
8738M	1.00	0.49	0.21	9156	2.87	1.58	0.23				
8742	0.40	0.21	0.21	9170	4.15	1.72	0.18				
8745	5.15	2.86	0.24	9178	6.68	4.22	0.32				
8748	0.69	0.38	0.23	9179	16.16	9.71	0.29				
8755	0.44	0.23	0.21	9180	4.61	2.41	0.21				
8799	0.58	0.33	0.26	9182	2.06	1.19	0.27				
8800	1.10	0.68	0.32	9186	23.13	11.00	0.19				
8803	0.09	0.05	0.21	9220	4.63	2.54	0.23				
8805M	0.23	0.13	0.26	9402	6.31	3.26	0.21				
8810	0.17	0.10	0.26	9403	8.31	3.90	0.19				
8814M	0.21	0.12	0.26	9410	2.98	1.70	0.26				
8815M	0.43	0.23	0.26	9501	2.71	1.49	0.24				
8820	0.15	0.08	0.24	9505	2.73	1.50	0.23				
8824	3.48	2.08	0.29	9516	4.69	2.43	0.21				
8825	1.76	1.10	0.32	9519	4.08	2.11	0.21				
8826	3.17	1.81	0.26	9521	3.85	1.99	0.21				
8831	1.35	0.78	0.27	9522	1.82	1.04	0.26				
8832	0.38	0.22	0.26	9534	9.47	4.43	0.19				
8833	1.58	0.90	0.26	9554	13.19	6.21	0.19				
8835	2.53	1.44	0.26	9586	0.61	0.38	0.32				

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

Effective April 1, 2014

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	0.02	S	3082D	0.07	S
0065D	0.09	S	1741D	0.40	S	3085D	0.09	S
0066D	0.09	S	1803D	0.71	S	4024D	0.03	S
0067D	0.09	S	1852D	0.07	Asb	6251D	0.07	S
1165XD	0.05	S	3081D	0.07	S	6252D	0.05	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 \$3.34. (For coverage written separately for federal benefits only, \$2.09. For coverage written separately for state benefits only, \$1.25.)

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 2.502 and elr x 2.326.

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, 2014

ADVISORY MISCELLANEOUS VALUES

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

Deductible Amount	Advisory Loss Elimination Ratios						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.0%	0.7%	0.6%	0.5%	0.4%	0.3%	0.2%
\$200	2.0%	1.4%	1.2%	1.0%	0.8%	0.5%	0.4%
\$300	2.8%	2.1%	1.7%	1.4%	1.1%	0.8%	0.6%
\$400	3.6%	2.7%	2.2%	1.8%	1.5%	1.0%	0.7%
\$500	4.3%	3.2%	2.7%	2.2%	1.8%	1.2%	0.9%
\$1,000	6.6%	5.1%	4.3%	3.5%	2.9%	2.0%	1.5%
\$1,500	8.1%	6.4%	5.4%	4.5%	3.7%	2.6%	2.0%
\$2,000	9.4%	7.4%	6.3%	5.2%	4.4%	3.1%	2.4%
\$2,500	10.4%	8.2%	7.1%	5.9%	5.0%	3.5%	2.7%
\$5,000	14.6%	11.7%	10.2%	8.7%	7.4%	5.5%	4.2%

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

Employee operated vehicle.....	\$62,600
Leased or rented vehicle.....	\$41,800

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

Minimum Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" \$800

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 \$41,800

Terrorism - (Advisory Loss Cost) \$0.01

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

(Multiply a Non-F classification loss cost by a factor of 1.92 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.79) and the adjustment for differences in loss-based expenses (1.07).)

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. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective April 1, 2014

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

Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,439	0.04	1,375,737	--	1,451,621	0.44
2,440	--	9,862	0.05	1,451,622	--	1,531,900	0.45
9,863	--	17,443	0.06	1,531,901	--	1,616,966	0.46
17,444	--	25,189	0.07	1,616,967	--	1,707,262	0.47
25,190	--	33,103	0.08	1,707,263	--	1,803,285	0.48
33,104	--	55,368	0.09	1,803,286	--	1,905,600	0.49
55,369	--	82,418	0.10	1,905,601	--	2,014,847	0.50
82,419	--	106,479	0.11	2,014,848	--	2,131,756	0.51
106,480	--	129,906	0.12	2,131,757	--	2,257,163	0.52
129,907	--	153,336	0.13	2,257,164	--	2,392,030	0.53
153,337	--	177,055	0.14	2,392,031	--	2,537,470	0.54
177,056	--	201,223	0.15	2,537,471	--	2,694,779	0.55
201,224	--	225,949	0.16	2,694,780	--	2,865,472	0.56
225,950	--	251,316	0.17	2,865,473	--	3,051,334	0.57
251,317	--	277,391	0.18	3,051,335	--	3,254,481	0.58
277,392	--	304,237	0.19	3,254,482	--	3,477,444	0.59
304,238	--	331,912	0.20	3,477,445	--	3,723,270	0.60
331,913	--	360,472	0.21	3,723,271	--	3,995,669	0.61
360,473	--	389,975	0.22	3,995,670	--	4,299,194	0.62
389,976	--	420,480	0.23	4,299,195	--	4,639,507	0.63
420,481	--	452,047	0.24	4,639,508	--	5,023,727	0.64
452,048	--	484,741	0.25	5,023,728	--	5,460,939	0.65
484,742	--	518,629	0.26	5,460,940	--	5,962,919	0.66
518,630	--	553,784	0.27	5,962,920	--	6,545,211	0.67
553,785	--	590,283	0.28	6,545,212	--	7,228,768	0.68
590,284	--	628,208	0.29	7,228,769	--	8,042,521	0.69
628,209	--	667,648	0.30	8,042,522	--	9,027,585	0.70
667,649	--	708,699	0.31	9,027,586	--	10,244,424	0.71
708,700	--	751,464	0.32	10,244,425	--	11,785,748	0.72
751,465	--	796,056	0.33	11,785,749	--	13,801,319	0.73
796,057	--	842,596	0.34	13,801,320	--	16,549,818	0.74
842,597	--	891,216	0.35	16,549,819	--	20,519,864	0.75
891,217	--	942,062	0.36	20,519,865	--	26,758,497	0.76
942,063	--	995,292	0.37	26,758,498	--	37,988,024	0.77
995,293	--	1,051,077	0.38	37,988,025	--	64,190,231	0.78
1,051,078	--	1,109,610	0.39	64,190,232	--	195,201,203	0.79
1,109,611	--	1,171,098	0.40	195,201,204	AND OVER	0.80	
1,171,099	--	1,235,774	0.41				
1,235,775	--	1,303,892	0.42				
1,303,893	--	1,375,736	0.43				

(a) G	11.65
(b) State Per Claim Accident Limitation	\$291,500
(c) State Multiple Claim Accident Limitation	\$583,000
(d) USL&HW Per Claim Accident Limitation	\$636,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,273,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$13,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.78
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.78.)</i>	

Effective April 1, 2014
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 -- 62,663	29,125	2,010,802 -- 2,069,018	233,000	4,048,961 -- 4,107,202	436,875
62,664 -- 107,849	34,950	2,069,019 -- 2,127,237	238,825	4,107,203 -- 4,165,444	442,700
107,850 -- 159,769	40,775	2,127,238 -- 2,185,457	244,650	4,165,445 -- 4,223,686	448,525
159,770 -- 214,540	46,600	2,185,458 -- 2,243,679	250,475	4,223,687 -- 4,281,928	454,350
214,541 -- 270,644	52,425	2,243,680 -- 2,301,903	256,300	4,281,929 -- 4,340,171	460,175
270,645 -- 327,452	58,250	2,301,904 -- 2,360,127	262,125	4,340,172 -- 4,398,414	466,000
327,453 -- 384,671	64,075	2,360,128 -- 2,418,353	267,950	4,398,415 -- 4,456,656	471,825
384,672 -- 442,149	69,900	2,418,354 -- 2,476,580	273,775	4,456,657 -- 4,514,900	477,650
442,150 -- 499,800	75,725	2,476,581 -- 2,534,809	279,600	4,514,901 -- 4,573,143	483,475
499,801 -- 557,573	81,550	2,534,810 -- 2,593,038	285,425	4,573,144 -- 4,631,386	489,300
557,574 -- 615,433	87,375	2,593,039 -- 2,651,268	291,250	4,631,387 -- 4,689,630	495,125
615,434 -- 673,360	93,200	2,651,269 -- 2,709,498	297,075	4,689,631 -- 4,747,874	500,950
673,361 -- 731,336	99,025	2,709,499 -- 2,767,730	302,900	4,747,875 -- 4,806,118	506,775
731,337 -- 789,353	104,850	2,767,731 -- 2,825,963	308,725	4,806,119 -- 4,864,362	512,600
789,354 -- 847,401	110,675	2,825,964 -- 2,884,196	314,550	4,864,363 -- 4,922,606	518,425
847,402 -- 905,474	116,500	2,884,197 -- 2,942,429	320,375	4,922,607 -- 4,980,851	524,250
905,475 -- 963,569	122,325	2,942,430 -- 3,000,664	326,200	4,980,852 -- 5,039,095	530,075
963,570 -- 1,021,681	128,150	3,000,665 -- 3,058,899	332,025	5,039,096 -- 5,097,340	535,900
1,021,682 -- 1,079,808	133,975	3,058,900 -- 3,117,134	337,850	5,097,341 -- 5,155,584	541,725
1,079,809 -- 1,137,947	139,800	3,117,135 -- 3,175,371	343,675	5,155,585 -- 5,213,829	547,550
1,137,948 -- 1,196,097	145,625	3,175,372 -- 3,233,607	349,500	5,213,830 -- 5,272,074	553,375
1,196,098 -- 1,254,256	151,450	3,233,608 -- 3,291,844	355,325	5,272,075 -- 5,330,319	559,200
1,254,257 -- 1,312,423	157,275	3,291,845 -- 3,350,082	361,150	5,330,320 -- 5,388,565	565,025
1,312,424 -- 1,370,597	163,100	3,350,083 -- 3,408,320	366,975	5,388,566 -- 5,446,810	570,850
1,370,598 -- 1,428,777	168,925	3,408,321 -- 3,466,558	372,800	5,446,811 -- 5,505,055	576,675
1,428,778 -- 1,486,963	174,750	3,466,559 -- 3,524,797	378,625	5,505,056 -- 5,562,875	582,500
1,486,964 -- 1,545,154	180,575	3,524,798 -- 3,583,036	384,450		
1,545,155 -- 1,603,348	186,400	3,583,037 -- 3,641,275	390,275		
1,603,349 -- 1,661,547	192,225	3,641,276 -- 3,699,515	396,100		
1,661,548 -- 1,719,749	198,050	3,699,516 -- 3,757,755	401,925		
1,719,750 -- 1,777,954	203,875	3,757,756 -- 3,815,996	407,750		
1,777,955 -- 1,836,162	209,700	3,815,997 -- 3,874,236	413,575		
1,836,163 -- 1,894,373	215,525	3,874,237 -- 3,932,477	419,400		
1,894,374 -- 1,952,586	221,350	3,932,478 -- 3,990,718	425,225		
1,952,587 -- 2,010,801	227,175	3,990,719 -- 4,048,960	431,050		

For Expected Losses greater than \$5,562,875, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(11.65) / (\text{Expected Losses} + (700)(11.65))$$

G = 11.65

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

NORTH CAROLINA

RR 1

Exhibit III

Effective April 1, 2014

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.36	1.03	0.92	0.82	0.71	0.57	0.44

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	0.680	0.714	0.731	0.747	0.763	0.785	0.801
\$15,000	0.639	0.678	0.698	0.716	0.736	0.762	0.783
\$20,000	0.605	0.647	0.669	0.690	0.712	0.742	0.766
\$25,000	0.575	0.620	0.644	0.666	0.691	0.724	0.751
\$30,000	0.549	0.596	0.621	0.645	0.672	0.707	0.737
\$35,000	0.525	0.574	0.600	0.625	0.654	0.691	0.724
\$40,000	0.504	0.554	0.581	0.607	0.637	0.677	0.712
\$50,000	0.467	0.519	0.547	0.575	0.607	0.650	0.689
\$75,000	0.398	0.450	0.480	0.510	0.546	0.594	0.641
\$100,000	0.348	0.398	0.430	0.460	0.498	0.549	0.601
\$125,000	0.309	0.358	0.390	0.420	0.459	0.512	0.568
\$150,000	0.278	0.326	0.358	0.389	0.428	0.482	0.540
\$175,000	0.253	0.299	0.331	0.360	0.400	0.455	0.515
\$200,000	0.231	0.275	0.307	0.336	0.376	0.431	0.493
\$225,000	0.213	0.255	0.286	0.315	0.354	0.410	0.473
\$250,000	0.198	0.238	0.269	0.297	0.336	0.391	0.456
\$275,000	0.184	0.223	0.253	0.280	0.318	0.374	0.439
\$300,000	0.172	0.209	0.239	0.265	0.303	0.358	0.423
\$325,000	0.162	0.197	0.226	0.252	0.288	0.343	0.409
\$350,000	0.152	0.186	0.215	0.240	0.276	0.329	0.395
\$375,000	0.144	0.176	0.204	0.228	0.264	0.317	0.383
\$400,000	0.136	0.168	0.195	0.218	0.253	0.305	0.371
\$425,000	0.129	0.160	0.186	0.209	0.243	0.294	0.361
\$450,000	0.123	0.152	0.179	0.201	0.234	0.284	0.350
\$475,000	0.117	0.145	0.171	0.193	0.225	0.275	0.341
\$500,000	0.112	0.139	0.165	0.185	0.217	0.266	0.332
\$600,000	0.095	0.119	0.142	0.161	0.190	0.236	0.301
\$700,000	0.082	0.103	0.125	0.142	0.169	0.212	0.275
\$800,000	0.073	0.092	0.113	0.128	0.153	0.193	0.255
\$900,000	0.066	0.083	0.102	0.116	0.139	0.177	0.237
\$1,000,000	0.059	0.075	0.093	0.106	0.128	0.164	0.221
\$2,000,000	0.029	0.038	0.049	0.057	0.069	0.092	0.135
\$3,000,000	0.019	0.025	0.033	0.038	0.048	0.064	0.099
\$4,000,000	0.014	0.019	0.025	0.029	0.036	0.049	0.078
\$5,000,000	0.012	0.015	0.021	0.024	0.029	0.040	0.064
\$6,000,000	0.009	0.012	0.017	0.019	0.024	0.032	0.054
\$7,000,000	0.008	0.011	0.014	0.016	0.020	0.028	0.046
\$8,000,000	0.007	0.009	0.013	0.015	0.018	0.025	0.041
\$9,000,000	0.007	0.008	0.011	0.013	0.016	0.022	0.037
\$10,000,000	0.006	0.008	0.010	0.012	0.015	0.020	0.033

Effective April 1, 2014

**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	0.756	0.791	0.808	0.825	0.841	0.864	0.880
\$15,000	0.714	0.754	0.775	0.794	0.814	0.841	0.861
\$20,000	0.679	0.723	0.746	0.767	0.790	0.820	0.845
\$25,000	0.648	0.695	0.720	0.743	0.768	0.802	0.830
\$30,000	0.620	0.670	0.696	0.721	0.748	0.785	0.815
\$35,000	0.596	0.647	0.674	0.701	0.730	0.769	0.802
\$40,000	0.573	0.626	0.655	0.682	0.713	0.754	0.790
\$50,000	0.534	0.589	0.619	0.648	0.682	0.726	0.766
\$75,000	0.459	0.515	0.548	0.579	0.617	0.668	0.716
\$100,000	0.405	0.460	0.494	0.526	0.567	0.621	0.675
\$125,000	0.362	0.416	0.451	0.484	0.525	0.582	0.640
\$150,000	0.328	0.381	0.416	0.449	0.491	0.549	0.611
\$175,000	0.299	0.351	0.386	0.418	0.461	0.520	0.584
\$200,000	0.275	0.324	0.359	0.391	0.435	0.495	0.560
\$225,000	0.254	0.301	0.336	0.368	0.411	0.472	0.539
\$250,000	0.237	0.282	0.316	0.348	0.391	0.451	0.520
\$275,000	0.221	0.265	0.298	0.329	0.371	0.432	0.502
\$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	0.323	0.383	0.454
\$375,000	0.173	0.211	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	0.405
\$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	0.171	0.192	0.226	0.278	0.349
\$700,000	0.100	0.125	0.151	0.170	0.201	0.250	0.320
\$800,000	0.089	0.112	0.136	0.154	0.182	0.229	0.297
\$900,000	0.080	0.101	0.123	0.139	0.166	0.210	0.277
\$1,000,000	0.072	0.091	0.112	0.128	0.153	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	0.077	0.117
\$4,000,000	0.018	0.023	0.031	0.035	0.044	0.059	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	0.064
\$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	0.049
\$9,000,000	0.008	0.010	0.014	0.016	0.019	0.026	0.044
\$10,000,000	0.007	0.009	0.013	0.014	0.018	0.024	0.040

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

APPENDIX A-I

Determination of Policy Year On-level Factors

Section A - Factor Adjusting 2011 Policy Year Assigned Risk Premium to Present Assigned Risk Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Date	Rate Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For Expense Removal	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)x(8)
NR 04/01/10	Base	1.000	0.328	0.328	1.053	0.897	0.704	0.939	0.624
NR 04/01/11	1.041	1.041	0.672	0.700					
NR 01/01/13	0.991	1.032							
NR 04/01/13	1.048	1.082							
				<u>1.028</u>					

Section B - Factor Adjusting 2011 Policy Year Voluntary Premium to Present Voluntary Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Date	Loss Cost Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)
NR 04/01/10	Base	1.000	0.328	0.328	0.988	1.000	1.000	0.988
NR 04/01/11	1.006	1.006	0.672	0.676				
NR 01/01/13	0.991	0.997						
NR 04/01/13	0.995	0.992						
				<u>1.004</u>				

Section C - Factor Adjusting 2011 Policy Year Assigned Risk Premium and Voluntary Premium to Present Statewide Level

(1) Assigned Risk Market Share PY 2011	0.042
(2) Voluntary Market Share PY 2011	0.958
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. A)	0.624
(4) Voluntary Standard Premium Adjustment Factor (See Sec. B)	0.988
(5) Premium Adjustment Factor = [(1)x(3)]/1.577+(2)x(4) #	0.963

NR New and renewal business.

@ Eliminates premium derived from expense constants.

* Eliminates premium derived from minimum premiums.

Current premium index (assigned risk-to-voluntary) = 1.577

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section D - Factor Adjusting 2011 Policy Year Indemnity Losses To Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
01/01/11	Base	1.000	0.174	0.174	0.998
06/24/11	0.979	0.979	0.423	0.414	
01/01/12	1.002	0.981	0.403	0.395	
				<u>0.983</u>	

Section E - Factor Adjusting 2011 Policy Year Medical Losses To Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
01/01/11	Base	1.000	0.174	0.174	0.999
06/24/11	0.993	0.993	0.423	0.420	
01/01/12	1.000	0.993	0.403	0.400	
				<u>0.994</u>	

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section F - Factor Adjusting 2010 Policy Year Assigned Risk Premium to Present Assigned Risk Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Date	Rate Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For Expense Removal	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)x(8)
NR 04/01/09	Base	1.000	0.328	0.328	1.082	0.883	0.704	0.939	0.631
NR 04/01/10	1.000	1.000	0.672	0.672					
NR 04/01/11	1.041	1.041							
NR 01/01/13	0.991	1.032							
NR 04/01/13	1.048	1.082							
				<u>1.000</u>					

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Date	Loss Cost Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)
NR 04/01/09	Base	1.000	0.328	0.328	0.958	1.000	1.000	0.958
NR 04/01/10	0.904	0.904	0.672	0.607				
NR 04/01/11	1.006	0.909						
NR 01/01/13	0.991	0.901						
NR 04/01/13	0.995	0.896						
				<u>0.935</u>				

Section H - Factor Adjusting 2010 Policy Year Assigned Risk Premium and Voluntary Premium to Present Statewide 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. F)	0.631
(4) Voluntary Standard Premium Adjustment Factor (See Sec. G)	0.958
(5) Premium Adjustment Factor = [(1)x(3)]/1.577+(2)x(4) #	0.934

NR New and renewal business.

@ Eliminates premium derived from expense constants.

* Eliminates premium derived from minimum premiums.

Current premium index (assigned risk-to-voluntary) = 1.577

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section I - Factor Adjusting 2010 Policy Year Indemnity Losses To Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
01/01/10	Base	1.000	0.597	0.597	0.985
01/01/11	1.003	1.003	0.307	0.308	
06/24/11	0.979	0.982	0.096	0.094	
01/01/12	1.002	0.984			
				<u>0.999</u>	

Section J - Factor Adjusting 2010 Policy Year Medical Losses To Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
01/01/10	Base	1.000	0.597	0.597	0.994
01/01/11	1.000	1.000	0.307	0.307	
06/24/11	0.993	0.993	0.096	0.095	
01/01/12	1.000	0.993			
				<u>0.999</u>	

NORTH CAROLINA

APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section A - Premium and Loss Summary Valued as of 12/31/2012

Policy Year 2011

(1) Standard Earned Premium	\$972,654,901
(2) Factor to Develop Premium to Ultimate	1.001
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$973,627,556
(4) Limited Indemnity Paid Losses	\$104,989,179
(5) Limited Indemnity Paid Development Factor to Ultimate	4.139
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$434,550,212
(7) Limited Indemnity Paid+Case Losses	\$218,430,204
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.902
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$415,454,248
(10) Policy Year 2011 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$425,002,230
(11) Limited Medical Paid Losses	\$188,580,131
(12) Limited Medical Paid Development Factor to Ultimate	2.102
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$396,395,435
(14) Limited Medical Paid+Case Losses	\$305,659,156
(15) Limited Medical Paid+Case Development Factor to Ultimate	1.315
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$401,941,790
(17) Policy Year 2011 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$399,168,613

Policy Year 2010

(1) Standard Earned Premium	\$962,023,964
(2) Factor to Develop Premium to Ultimate	1.000
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$962,023,964
(4) Limited Indemnity Paid Losses	\$206,116,832
(5) Limited Indemnity Paid Development Factor to Ultimate	2.043
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$421,096,688
(7) Limited Indemnity Paid+Case Losses	\$291,442,171
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.379
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$401,898,754
(10) Policy Year 2010 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$411,497,721
(11) Limited Medical Paid Losses	\$235,128,927
(12) Limited Medical Paid Development Factor to Ultimate	1.578
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$371,033,447
(14) Limited Medical Paid+Case Losses	\$295,800,396
(15) Limited Medical Paid+Case Development Factor to Ultimate	1.209
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$357,622,679
(17) Policy Year 2010 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$364,328,063

NORTH CAROLINA

APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section B - Premium Development Factors

<u>Policy Year</u>	<u>1st/2nd</u>	<u>Policy Year</u>	<u>2nd/3rd</u>	<u>Policy Year</u>	<u>3rd/4th</u>	<u>Policy Year</u>	<u>4th/5th</u>
2008	0.990	2007	1.000	2006	1.000	2005	1.000
2009	1.003	2008	1.000	2007	1.001	2006	1.000
2010	1.010	2009	1.000	2008	1.000	2007	1.000
Average	1.001	Average	1.000	Average	1.000	Average	1.000

Summary of Premium Development Factors

<u>1st/5th</u>	<u>2nd/5th</u>	<u>3rd/5th</u>	<u>4th/5th</u>
1.001	1.000	1.000	1.000

NORTH CAROLINA

APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section C1 - Limited Indemnity Paid Loss Development Factors

Policy Year	<u>1st/2nd</u>	Policy Year	<u>2nd/3rd</u>	Policy Year	<u>3rd/4th</u>	Policy Year	<u>4th/5th</u>
2009	2.022	2008	1.319	2007	1.161	2006	1.093
2010	2.029	2009	1.333	2008	1.154	2007	1.079
Average	2.026	Average	1.326	Average	1.158	Average	1.086
Policy Year	<u>5th/6th</u>	Policy Year	<u>6th/7th</u>	Policy Year	<u>7th/8th</u>	Policy Year	<u>8th/9th</u>
2005	1.062	2004	1.033	2003	1.021	2002	1.013
2006	1.049	2005	1.038	2004	1.024	2003	1.011
Average	1.056	Average	1.036	Average	1.023	Average	1.012
Policy Year	<u>9th/10th</u>	Policy Year	<u>10th/11th</u>	Policy Year	<u>11th/12th</u>	Policy Year	<u>12th/13th</u>
2001	1.009	2000	1.008	1999	1.009	1998	1.006
2002	1.017	2001	1.009	2000	1.007	1999	1.010
Average	1.013	Average	1.009	Average	1.008	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>
1997	1.003	1996	1.002	1995	1.001	1994	1.001
1998	1.002	1997	1.002	1996	1.002	1995	1.001
Average	1.003	Average	1.002	Average	1.002	Average	1.001
Policy Year	<u>17th/18th</u>	Policy Year	<u>18th/19th</u>				
1993	1.003	1992	1.002				
1994	1.002	1993	1.001				
Average	1.003	Average	1.002				

NORTH CAROLINA

APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section C1 - Limited Medical Paid Loss Development Factors

Policy <u>Year</u>	<u>1st/2nd</u>	Policy <u>Year</u>	<u>2nd/3rd</u>	Policy <u>Year</u>	<u>3rd/4th</u>	Policy <u>Year</u>	<u>4th/5th</u>
2009	1.322	2008	1.104	2007	1.068	2006	1.044
2010	1.342	2009	1.103	2008	1.054	2007	1.043
Average	1.332	Average	1.104	Average	1.061	Average	1.044
Policy <u>Year</u>	<u>5th/6th</u>	Policy <u>Year</u>	<u>6th/7th</u>	Policy <u>Year</u>	<u>7th/8th</u>	Policy <u>Year</u>	<u>8th/9th</u>
2005	1.031	2004	1.034	2003	1.015	2002	1.020
2006	1.026	2005	1.029	2004	1.018	2003	1.010
Average	1.029	Average	1.032	Average	1.017	Average	1.015
Policy <u>Year</u>	<u>9th/10th</u>	Policy <u>Year</u>	<u>10th/11th</u>	Policy <u>Year</u>	<u>11th/12th</u>	Policy <u>Year</u>	<u>12th/13th</u>
2001	1.008	2000	1.011	1999	1.012	1998	1.009
2002	1.017	2001	1.016	2000	1.011	1999	1.013
Average	1.013	Average	1.014	Average	1.012	Average	1.011
Policy <u>Year</u>	<u>13th/14th</u>	Policy <u>Year</u>	<u>14th/15th</u>	Policy <u>Year</u>	<u>15th/16th</u>	Policy <u>Year</u>	<u>16th/17th</u>
1997	1.005	1996	1.005	1995	1.005	1994	1.002
1998	1.005	1997	1.006	1996	1.005	1995	1.004
Average	1.005	Average	1.006	Average	1.005	Average	1.003
Policy <u>Year</u>	<u>17th/18th</u>	Policy <u>Year</u>	<u>18th/19th</u>				
1993	1.012	1992	1.003				
1994	1.003	1993	1.002				
Average	1.008	Average	1.003				

NORTH CAROLINA

APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section C2 - Limited Indemnity Paid + Case Loss Development Factors

<u>Policy Year</u>	<u>1st/2nd</u>	<u>Policy Year</u>	<u>2nd/3rd</u>	<u>Policy Year</u>	<u>3rd/4th</u>	<u>Policy Year</u>	<u>4th/5th</u>
2006	1.355	2005	1.134	2004	1.063	2003	1.033
2007	1.416	2006	1.194	2005	1.067	2004	1.045
2008	1.379	2007	1.160	2006	1.067	2005	1.035
2009	1.376	2008	1.147	2007	1.068	2006	1.038
2010	1.368	2009	1.140	2008	1.074	2007	1.026
Average	1.379	Average	1.155	Average	1.068	Average	1.035

<u>Policy Year</u>	<u>5th/6th</u>	<u>Policy Year</u>	<u>6th/7th</u>	<u>Policy Year</u>	<u>7th/8th</u>	<u>Policy Year</u>	<u>8th/9th</u>
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	1.004
2005	1.030	2004	1.014	2003	1.010	2002	1.008
2006	1.022	2005	1.008	2004	1.008	2003	1.004
Average	1.021	Average	1.011	Average	1.007	Average	1.006

<u>Policy Year</u>	<u>9th/10th</u>	<u>Policy Year</u>	<u>10th/11th</u>	<u>Policy Year</u>	<u>11th/12th</u>	<u>Policy Year</u>	<u>12th/13th</u>
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
2002	1.002	2001	1.002	2000	1.000	1999	1.003
Average	1.003	Average	1.003	Average	1.003	Average	1.004

<u>Policy Year</u>	<u>13th/14th</u>	<u>Policy Year</u>	<u>14th/15th</u>	<u>Policy Year</u>	<u>15th/16th</u>	<u>Policy Year</u>	<u>16th/17th</u>
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
1998	1.000	1997	1.003	1996	1.001	1995	1.002
Average	1.001	Average	1.000	Average	1.001	Average	1.001

<u>Policy Year</u>	<u>17th/18th</u>	<u>Policy Year</u>	<u>18th/19th</u>
1990	0.999	1989	1.001
1991	1.001	1990	1.000
1992	1.002	1991	1.000
1993	1.000	1992	1.000
1994	1.001	1993	0.999
Average	1.001	Average	1.000

NORTH CAROLINA

APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section C2 - Limited Medical Paid + Case Loss Development Factors

<u>Policy Year</u>	<u>1st/2nd</u>	<u>Policy Year</u>	<u>2nd/3rd</u>	<u>Policy Year</u>	<u>3rd/4th</u>	<u>Policy Year</u>	<u>4th/5th</u>
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	1.046	2006	0.996	2005	1.028
2009	1.088	2008	0.997	2007	1.057	2006	1.017
2010	1.065	2009	1.034	2008	1.026	2007	1.020
Average	1.088	Average	1.022	Average	1.022	Average	1.021

<u>Policy Year</u>	<u>5th/6th</u>	<u>Policy Year</u>	<u>6th/7th</u>	<u>Policy Year</u>	<u>7th/8th</u>	<u>Policy Year</u>	<u>8th/9th</u>
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	1.017
2005	1.031	2004	1.019	2003	1.007	2002	1.020
2006	1.003	2005	1.017	2004	1.013	2003	1.004
Average	1.013	Average	1.012	Average	1.010	Average	1.015

<u>Policy Year</u>	<u>9th/10th</u>	<u>Policy Year</u>	<u>10th/11th</u>	<u>Policy Year</u>	<u>11th/12th</u>	<u>Policy Year</u>	<u>12th/13th</u>
1998	0.991	1997	0.996	1996	1.010	1995	1.022
1999	1.023	1998	1.004	1997	1.016	1996	1.001
2000	1.006	1999	0.998	1998	1.012	1997	1.009
2001	1.014	2000	1.011	1999	1.003	1998	0.991
2002	0.995	2001	1.007	2000	1.003	1999	1.007
Average	1.006	Average	1.003	Average	1.009	Average	1.006

<u>Policy Year</u>	<u>13th/14th</u>	<u>Policy Year</u>	<u>14th/15th</u>	<u>Policy Year</u>	<u>15th/16th</u>	<u>Policy Year</u>	<u>16th/17th</u>
1994	1.000	1993	1.013	1992	1.001	1991	1.004
1995	1.007	1994	1.005	1993	0.998	1992	0.994
1996	1.005	1995	1.000	1994	1.013	1993	0.990
1997	1.004	1996	1.002	1995	1.014	1994	0.999
1998	1.006	1997	1.012	1996	1.002	1995	0.997
Average	1.004	Average	1.006	Average	1.006	Average	0.997

<u>Policy Year</u>	<u>17th/18th</u>	<u>Policy Year</u>	<u>18th/19th</u>
1990	1.000	1989	1.008
1991	0.999	1990	1.000
1992	1.005	1991	1.004
1993	0.999	1992	0.996
1994	0.994	1993	1.001
Average	0.999	Average	1.002

NORTH CAROLINA

APPENDIX A-II

Determination of Loss Development Factors to Ultimate Report

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

Indemnity Paid+Case Data for Matching Companies

(1) Policy Year	(2) <u>Losses for Policy Year</u> 19th Report 20th Report		(4) <u>Losses for All Prior Policy Years</u> Previous Current		(6) Factor to Adjust Losses for Prior Policy Years	(7) Indicated 19th-to-Ult Development for Policy Year
1988	205,594,992	206,136,324	1,210,634,831	1,212,997,442	0.446	1.028
1989	249,419,751	249,530,896	1,417,797,145	1,419,808,759	0.413	1.020
1990	258,791,113	259,471,733	1,665,158,333	1,668,563,418	0.471	1.031
1991	248,246,618	248,514,166	1,928,035,151	1,929,823,672	0.570	1.014
1992	186,334,442	185,608,780	2,178,337,838	2,182,507,686	0.859	1.022
Selected Indemnity 19th-to-Ultimate Loss Development Factor						1.023

Medical Paid+Case Data for Matching Companies

(8) Policy Year	(9) <u>Losses for Policy Year</u> 19th Report 20th Report		(11) <u>Losses for All Prior Policy Years</u> Previous Current		(13) Factor to Adjust Losses for Prior Policy Years	(14) Indicated 19th-to-Ult Development for Policy Year
1988	170,279,408	170,071,034	905,639,694	911,796,132	0.417	1.085
1989	197,376,559	197,874,235	1,080,957,405	1,084,167,952	0.409	1.042
1990	211,339,456	212,069,977	1,282,070,898	1,285,133,385	0.458	1.035
1991	220,022,209	221,860,021	1,497,203,362	1,501,231,790	0.515	1.044
1992	168,418,963	167,892,049	1,723,091,811	1,733,589,244	0.776	1.077
Selected Medical 19th-to-Ultimate Loss Development Factor						1.057

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

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

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 Premium and Losses Developed to an Ultimate Report

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

<u>Policy Year</u>	<u>Indemnity Paid-to-Paid+Case Ratio 19th Report</u>	<u>Medical Paid-to-Paid+Case Ratio 19th Report</u>
1989	0.988	0.962
1990	0.984	0.949
1991	0.981	0.941
1992	0.987	0.967
1993	0.991	0.972
Average	0.986	0.958

	<u>Indemnity</u>	<u>Medical</u>
(1) Paid+Case 19th-to-Ultimate Loss Development Factor (Section G)	1.023	1.057
(2) Factor to Adjust 19th-to-Ultimate Development Factor to a Limited Basis	0.708	0.708
(3) Limited Paid+Case 19th-to-Ultimate Loss Development Factor = [(1)-1]x(2)+1	1.016	1.040
(4) Limited Paid-to-Paid+Case Ratio (Section E)	0.986	0.958
(5) Limited Paid 19th-to-Ultimate Loss Development Factor = (3) / (4)	1.030	1.086

Section F1 - Summary of Limited Paid Loss Development Factors

<u>Indemnity Paid Loss Development</u>			<u>Medical Paid Loss Development</u>		
<u>Report</u>	<u>(1) to Next Report</u>	<u>(2) to Ultimate</u>	<u>Report</u>	<u>(3) to Next Report</u>	<u>(4) to Ultimate</u>
1st	2.026	4.139	1st	1.332	2.102
2nd	1.326	2.043	2nd	1.104	1.578
3rd	1.158	1.541	3rd	1.061	1.429
4th	1.086	1.331	4th	1.044	1.347
5th	1.056	1.226	5th	1.029	1.290
6th	1.036	1.161	6th	1.032	1.254
7th	1.023	1.121	7th	1.017	1.215
8th	1.012	1.096	8th	1.015	1.195
9th	1.013	1.083	9th	1.013	1.177
10th	1.009	1.069	10th	1.014	1.162
11th	1.008	1.059	11th	1.012	1.146
12th	1.008	1.051	12th	1.011	1.132
13th	1.003	1.043	13th	1.005	1.120
14th	1.002	1.040	14th	1.006	1.114
15th	1.002	1.038	15th	1.005	1.107
16th	1.001	1.036	16th	1.003	1.101
17th	1.003	1.035	17th	1.008	1.098
18th	1.002	1.032	18th	1.003	1.089
19th		1.030	19th		1.086

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

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

NORTH CAROLINA

APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

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

Indemnity Paid+Case Loss Development			Medical Paid+Case Loss Development		
<u>Report</u>	<u>(1)</u> <u>to Next Report</u>	<u>(2)</u> <u>to Ultimate</u>	<u>Report</u>	<u>(3)</u> <u>to Next Report</u>	<u>(4)</u> <u>to Ultimate</u>
1st	1.379	1.902	1st	1.088	1.315
2nd	1.155	1.379	2nd	1.022	1.209
3rd	1.068	1.194	3rd	1.022	1.183
4th	1.035	1.118	4th	1.021	1.158
5th	1.021	1.080	5th	1.013	1.134
6th	1.011	1.058	6th	1.012	1.119
7th	1.007	1.046	7th	1.010	1.106
8th	1.006	1.039	8th	1.015	1.095
9th	1.003	1.033	9th	1.006	1.079
10th	1.003	1.030	10th	1.003	1.073
11th	1.003	1.027	11th	1.009	1.070
12th	1.004	1.024	12th	1.006	1.060
13th	1.001	1.020	13th	1.004	1.054
14th	1.000	1.019	14th	1.006	1.050
15th	1.001	1.019	15th	1.006	1.044
16th	1.001	1.018	16th	0.997	1.038
17th	1.001	1.017	17th	0.999	1.041
18th	1.000	1.016	18th	1.002	1.042
19th		1.016	19th		1.040

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

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

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

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

(1) Threshold at the Midpoint of the Loss Cost Effective Period*	15,371,816
(2) Statewide Excess Ratio for (1)	0.009
(3) Market Share for Carriers Missing from Large Loss and Catastrophe Call	0.000
(4) Factor to Adjust Limited Losses to an Unlimited Basis = $1.0 / \{1.0 - [(2) \times (1.0 - (3))]\}$	1.009

Section H - Policy Year Large Loss Limits

<u>Experience Year</u>	<u>Policy Year Detrended Limit</u>
2011	13,625,715
2010	13,366,445
2009	12,928,431
2008	12,741,040
2007	12,596,972
2006	12,237,015
2005	11,771,767
2004	11,355,064
2003	10,954,918
2002	10,622,236
2001	10,401,124
2000	10,146,662
1999	9,713,430
1998	9,242,960
1997	8,775,637
1996	8,316,191
1995	7,938,744
1994	7,611,452
1993	7,343,300

* March 25, 2015 is the midpoint of the effective period for which the revised loss costs 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 4/1/2013	0.995	(-0.5%)	1.000	(0.0%)
Indicated Eight-Point Exponential Trends				
Claim Frequency	0.996	(-0.4%)	0.996	(-0.4%)
Paid Claim Severity	1.002	(+0.2%)	1.002	(+0.2%)
Paid+Case Claim Severity	0.994	(-0.6%)	0.996	(-0.4%)
Paid Loss Ratio	0.998	(-0.2%)	0.998	(-0.2%)
Paid+Case Loss Ratio	0.990	(-1.0%)	0.993	(-0.7%)
Indicated Five-Point Exponential Trends				
Claim Frequency	1.008	(+0.8%)	1.008	(+0.8%)
Paid Claim Severity	0.989	(-1.1%)	0.998	(-0.2%)
Paid+Case Claim Severity	0.986	(-1.4%)	0.996	(-0.4%)
Paid Loss Ratio	0.998	(-0.2%)	1.007	(+0.7%)
Paid+Case Loss Ratio	0.994	(-0.6%)	1.004	(+0.4%)
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 2011	3.329		3.329	
Policy year 2010	4.329		4.329	
Trend impact on				
Policy year 2011	0.983		1.000	
Policy year 2010	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>
2004	0.480	0.430	0.482	0.443	13.0	37,078	33,248	37,262	34,241
2005	0.461	0.413	0.457	0.423	12.5	36,926	33,111	36,619	33,937
2006	0.449	0.399	0.441	0.389	12.1	37,196	33,043	36,519	32,169
2007	0.469	0.413	0.453	0.421	12.2	38,547	33,891	37,238	34,611
2008	0.460	0.401	0.444	0.392	11.9	38,780	33,814	37,428	33,014
2009	0.460	0.399	0.438	0.393	12.1	37,929	32,893	36,110	32,377
2010	0.462	0.410	0.441	0.396	12.4	37,120	33,000	35,427	31,807
2011	0.463	0.422	0.442	0.428	12.4	37,277	34,038	35,639	34,514

**NORTH CAROLINA
APPENDIX A-III
Loss Ratio Trend Supporting Information
Financial Data is Valued as of December 31, 2012**

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)
2004	838,847,543	xxx	838,847,543	0.967	811,165,574
2005	915,078,548	xxx	915,078,548	0.956	874,815,092
2006	1,033,229,823	xxx	1,033,229,823	0.903	933,006,530
2007	1,185,440,262	xxx	1,185,440,262	0.846	1,002,882,462
2008	1,119,327,203	1.000	1,119,327,203	0.831	930,160,906
2009	1,007,466,732	1.000	1,007,466,732	0.859	865,413,923
2010	962,023,964	1.000	962,023,964	0.934	898,530,382
2011	972,654,901	1.001	973,627,556	0.963	937,603,336

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)]
2004	351,684,797	1.096	385,446,538	1.010	389,301,003	0.480
2005	357,245,045	1.121	400,471,695	1.008	403,675,469	0.461
2006	360,136,841	1.161	418,118,872	1.003	419,373,229	0.449
2007	384,903,745	1.226	471,891,991	0.997	470,476,315	0.469
2008	323,706,753	1.331	430,853,688	0.993	427,837,712	0.460
2009	261,893,388	1.541	403,577,711	0.987	398,331,201	0.460
2010	206,116,832	2.043	421,096,688	0.985	414,780,238	0.462
2011	104,989,179	4.139	434,550,212	0.998	433,681,112	0.463

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)]
2004	294,160,191	1.195	351,521,428	0.993	349,060,778	0.430
2005	299,469,901	1.215	363,855,930	0.993	361,308,938	0.413
2006	299,252,748	1.254	375,262,946	0.993	372,636,105	0.399
2007	323,115,532	1.290	416,819,036	0.993	413,901,303	0.413
2008	278,901,748	1.347	375,680,655	0.993	373,050,890	0.401
2009	243,286,116	1.429	347,655,860	0.993	345,222,269	0.399
2010	235,128,927	1.578	371,033,447	0.994	368,807,246	0.410
2011	188,580,131	2.102	396,395,435	0.999	395,999,040	0.422

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)]
2004	372,637,482	1.039	387,170,344	1.010	391,042,047	0.482
2005	379,284,878	1.046	396,731,982	1.008	399,905,838	0.457
2006	387,977,676	1.058	410,480,381	1.003	411,711,822	0.441
2007	422,092,465	1.080	455,859,862	0.997	454,492,282	0.453
2008	371,942,442	1.118	415,831,650	0.993	412,920,828	0.444
2009	321,793,619	1.194	384,221,581	0.987	379,226,700	0.438
2010	291,442,171	1.379	401,898,754	0.985	395,870,273	0.441
2011	218,430,204	1.902	415,454,248	0.998	414,623,340	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)]
2004	330,275,091	1.095	361,651,225	0.993	359,119,666	0.443
2005	336,568,803	1.106	372,245,096	0.993	369,639,380	0.423
2006	326,423,357	1.119	365,267,736	0.993	362,710,862	0.389
2007	375,375,592	1.134	425,675,921	0.993	422,696,190	0.421
2008	316,739,444	1.158	366,784,276	0.993	364,216,786	0.392
2009	289,268,004	1.183	342,204,049	0.993	339,808,621	0.393
2010	295,800,396	1.209	357,622,679	0.994	355,476,943	0.396
2011	305,659,156	1.315	401,941,790	0.999	401,539,848	0.428

NORTH CAROLINA
APPENDIX A-III
Frequency and Severity Trend Supporting Information
Financial Data is Valued as of December 31, 2012

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 2011 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 2011 Wage Levels		
2004	12,499	1.000	12,499	830,536,977	1.000	830,536,977	0.967	1.201	964,253,430	13.0
2005	12,428	1.000	12,428	897,103,656	1.000	897,103,656	0.956	1.158	993,093,747	12.5
2006	12,532	1.000	12,532	1,031,014,790	1.000	1,031,014,790	0.903	1.114	1,037,200,879	12.1
2007	13,209	1.000	13,209	1,185,440,262	1.000	1,185,440,262	0.846	1.082	1,084,677,840	12.2
2008	11,798	1.001	11,810	1,119,327,203	1.000	1,119,327,203	0.831	1.070	995,081,883	11.9
2009	11,022	1.004	11,066	1,007,448,201	1.000	1,007,448,201	0.859	1.054	911,740,622	12.1
2010	11,266	1.012	11,401	962,023,964	1.000	962,023,964	0.934	1.020	916,808,838	12.4
2011	11,091	1.049	11,634	972,654,901	1.001	973,627,556	0.963	1.000	937,603,336	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 2011 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 2011 Wage Levels		
2004	12,499	1.000	12,499	348,591,238	1.096	382,055,997	1.010	1.201	463,433,924	37,078
2005	12,428	1.000	12,428	350,796,851	1.121	393,243,270	1.008	1.158	458,914,896	36,926
2006	12,532	1.000	12,532	359,439,900	1.161	417,309,724	1.003	1.114	466,134,962	37,196
2007	13,209	1.000	13,209	384,903,745	1.226	471,891,991	0.997	1.082	509,171,458	38,547
2008	11,798	1.001	11,810	323,706,753	1.331	430,853,688	0.993	1.070	457,997,470	38,780
2009	11,022	1.004	11,066	261,893,291	1.541	403,577,561	0.987	1.054	419,720,663	37,929
2010	11,266	1.012	11,401	206,116,832	2.043	421,096,688	0.985	1.020	423,202,171	37,120
2011	11,091	1.049	11,634	104,989,179	4.139	434,550,212	0.998	1.000	433,681,112	37,277

	(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 2011 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 2011 Wage Levels		
2004	12,499	1.000	12,499	291,498,704	1.195	348,340,951	0.993	1.201	415,570,755	33,248
2005	12,428	1.000	12,428	294,507,589	1.215	357,826,721	0.993	1.158	411,500,729	33,111
2006	12,532	1.000	12,532	298,573,704	1.254	374,411,425	0.993	1.114	414,099,036	33,043
2007	13,209	1.000	13,209	323,115,532	1.290	416,819,036	0.993	1.082	447,663,645	33,891
2008	11,798	1.001	11,810	278,901,748	1.347	375,680,655	0.993	1.070	399,348,536	33,814
2009	11,022	1.004	11,066	243,286,116	1.429	347,655,860	0.993	1.054	363,995,685	32,893
2010	11,266	1.012	11,401	235,128,927	1.578	371,033,447	0.994	1.020	376,227,915	33,000
2011	11,091	1.049	11,634	188,580,131	2.102	396,395,435	0.999	1.000	395,999,040	34,038

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 2011 Wage Level	(10) =(9)/(3) 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 2011 Wage Levels		
2004	12,499	1.000	12,499	369,543,923	1.039	383,956,136	1.010	1.201	465,738,793	37,262
2005	12,428	1.000	12,428	372,826,039	1.046	389,976,037	1.008	1.158	455,102,035	36,619
2006	12,532	1.000	12,532	387,255,697	1.058	409,716,527	1.003	1.114	457,653,361	36,519
2007	13,209	1.000	13,209	422,092,465	1.080	455,859,862	0.997	1.082	491,872,791	37,238
2008	11,798	1.001	11,810	371,942,442	1.118	415,831,650	0.993	1.070	442,029,044	37,428
2009	11,022	1.004	11,066	321,793,522	1.194	384,221,465	0.987	1.054	399,590,324	36,110
2010	11,266	1.012	11,401	291,442,171	1.379	401,898,754	0.985	1.020	403,908,248	35,427
2011	11,091	1.049	11,634	218,430,204	1.902	415,454,248	0.998	1.000	414,623,340	35,639

	(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 2011 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 2011 Wage Levels		
2004	12,499	1.000	12,499	327,613,604	1.095	358,736,896	0.993	1.201	427,973,117	34,241
2005	12,428	1.000	12,428	331,604,228	1.106	366,754,276	0.993	1.158	421,767,417	33,937
2006	12,532	1.000	12,532	325,740,812	1.119	364,503,969	0.993	1.114	403,141,390	32,169
2007	13,209	1.000	13,209	375,375,592	1.134	425,675,921	0.993	1.082	457,175,939	34,611
2008	11,798	1.001	11,810	316,739,444	1.158	366,784,276	0.993	1.070	389,891,685	33,014
2009	11,022	1.004	11,066	289,268,004	1.183	342,204,049	0.993	1.054	358,287,639	32,377
2010	11,266	1.012	11,401	295,800,396	1.209	357,622,679	0.994	1.020	362,629,397	31,807
2011	11,091	1.049	11,634	305,659,156	1.315	401,941,790	0.999	1.000	401,539,848	34,514

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 2011 and 2010 aggregate data.

Carriers not included in policy year experience valued as of December 31, 2012

Policy Year 2011

<u>Name of Carrier</u>	<u>Percentage of Premium Volume</u>
CAGC Insurance Co.	0.3%
Ullico Casualty Co.	0.3%

Policy Year 2010

<u>Name of Carrier</u>	<u>Percentage of Premium Volume</u>
CAGC Insurance Co.	0.3%
Ullico Casualty Co.	0.1%

Note: Figures are based on 2011 and 2010 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	891,607,283	820,335,829	1,711,943,113	1.080	0.987	0.994	0.994
Contracting	1,034,298,599	1,000,578,551	2,034,877,150	1.064	1.002	1.001	1.001
Off. & Cler.	454,017,172	462,073,654	916,090,826	1.068	0.998	0.999	0.999
Goods and Srv.	1,309,138,671	1,373,220,572	2,682,359,243	1.059	1.007	1.004	1.004
Miscellaneous	780,687,801	643,115,583	1,423,803,384	1.064	1.002	1.001	1.001
Statewide	4,469,749,527	4,299,324,189	8,769,073,716	1.066		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	1,457,770,324	1.098	1.096	281,690,296	1,446,485,751	1,450,160,022	0.997	0.999
Contracting	1,732,682,113	1.092	1.091	295,518,036	1,769,757,096	1,773,781,241	0.998	1.000
Off. & Cler.	780,855,402	1.116	1.118	169,456,932	788,367,227	789,896,218	0.998	1.000
Goods and Srv.	2,287,313,980	1.021	1.019	475,929,133	2,265,800,066	2,269,936,727	0.998	1.000
Miscellaneous	1,210,638,473	1.075	1.069	246,338,987	1,192,306,393	1,196,035,361	0.997	0.999
Statewide	7,469,260,292			1,468,933,384	7,462,716,533	7,479,809,569	0.998	

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	1.006	1.007	1.000	19,897	12,000	1.00	1.000	0.999	0.999
Contracting	0.977	0.978	0.978	15,590	12,000	1.00	0.978	0.977	0.977
Off. & Cler.	0.989	0.990	0.988	10,696	12,000	0.94	0.989	0.988	0.988
Goods and Srv.	1.008	1.009	1.012	35,339	12,000	1.00	1.012	1.011	1.011
Miscellaneous	1.013	1.014	1.014	12,264	12,000	1.00	1.014	1.013	1.013
Statewide	0.999		0.999				1.001		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 additional supporting material for the calculation of the industry group differentials shown in Appendix A-V.

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 (1/06 through 12/10) to the midpoint of the most recent calendar year (2012).

NORTH CAROLINA

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.

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.

**NORTH CAROLINA
APPENDIX B-I**

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
1/06-12/06	1.105	1.040	1.193	1.035
1/07-12/07	1.154	1.065	1.218	1.042
1/08-12/08	1.265	1.126	1.272	1.055
1/09-12/09	1.541	1.277	1.370	1.073
1/10-12/10	2.498	1.683	1.604	1.115

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
1/06-12/06	0.959	1.000
1/07-12/07	0.964	1.000
1/08-12/08	0.969	1.000
1/09-12/09	0.974	1.000
1/10-12/10	0.979	1.000

3. Factors to Adjust to the April 1, 2013 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
1/06-12/06	1.267	1.034	0.999	1.034	0.974
1/07-12/07	1.255	1.025	0.992	1.025	0.974
1/08-12/08	1.248	1.018	0.989	1.018	0.974
1/09-12/09	1.238	1.010	0.983	1.010	0.974
1/10-12/10	1.206	1.005	0.982	1.005	0.975

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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)
1/06-12/06	1.343	1.264	1.096	1.059	0.996	1.096	1.031	1.162	1.008
1/07-12/07	1.396	1.288	1.140	1.104	1.018	1.140	1.052	1.186	1.015
1/08-12/08	1.530	1.362	1.248	1.212	1.079	1.248	1.111	1.239	1.028
1/09-12/09	1.858	1.540	1.516	1.475	1.223	1.516	1.256	1.334	1.045
1/10-12/10	2.949	1.987	2.458	2.402	1.618	2.458	1.656	1.564	1.087

* 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	0.130	0.162	0.192	0.216	0.253	0.310	0.387
(2) Excess Factors 1/(1-(1))	1.150	1.194	1.237	1.276	1.338	1.449	1.630

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*	1.007	0.978	0.990	1.009	1.014
(2) Final Differentials**	0.999	0.977	0.988	1.011	1.013
(3) Adjustment (2)/(1)	0.992	0.999	0.998	1.002	0.999

*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)
1/06-12/06	0.866	1.073	1.070	1.003	0.869
1/07-12/07	0.881	1.072	1.082	0.991	0.873
1/08-12/08	0.875	1.071	1.080	0.992	0.868
1/09-12/09	0.854	1.071	1.070	1.001	0.855
1/10-12/10	0.855	1.070	1.053	1.016	0.869

3. Adjustment for Experience Change

A factor of 1.010 is applied to adjust for the experience change in the proposed loss cost level.

4. Factor to Reflect the Proposed Loss Adjustment Expense

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

5. Secondary Conversion Factors: Indicated Pure Premiums

The factors above, contained within section A-3, are combined multiplicatively, resulting in the following factors:

Policy Period	Manufacturing	Contracting	Office and Clerical	Goods and Services	Miscellaneous
1/06-12/06	1.014	1.021	1.020	1.025	1.021
1/07-12/07	1.019	1.026	1.025	1.029	1.026
1/08-12/08	1.013	1.020	1.019	1.023	1.020
1/09-12/09	0.998	1.005	1.004	1.008	1.005
1/10-12/10	1.014	1.021	1.020	1.025	1.021

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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 1.010 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 factors, 0.999 and 1.000 for indemnity and medical, respectively, are applied to adjust to the proposed trend level.

3. Factors to Adjust to the April 1, 2013 Benefit Level

The pure premiums underlying current loss costs are at the current January 1, 2012 level. The following factors are applied to adjust to the proposed benefit level.

Effective Date	Indemnity	Medical
January 1, 2013 (Appendix C-I)	1.005	1.000
January 1, 2013 (Appendix C-II)	1.000	1.013
February 1, 2013 (Appendix C-III)	1.000	0.992
April 1, 2013 (Appendix C-III)	1.000	0.976
Combined Benefit Adjustment	1.005	0.981

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	1.098	1.096	1.002
Contracting	1.092	1.091	1.001
Office & Clerical	1.116	1.118	0.998
Goods & Services	1.021	1.019	1.002
Miscellaneous	1.075	1.069	1.006

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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	0.999	0.999	0.998
Contracting	0.977	1.000	0.977
Office & Clerical	0.988	1.000	0.988
Goods & Services	1.011	1.000	1.011
Miscellaneous	1.013	0.999	1.012

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

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

7. Combined Conversion Factors

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

Industry Group	Indemnity	Medical
Manufacturing	1.014	0.991
Contracting	0.992	0.969
Office & Clerical	1.000	0.977
Goods & Services	1.027	1.004
Miscellaneous	1.032	1.009

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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: \$34,027,192 for indemnity, and \$15,843,905 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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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.
1/06 through 12/06	88,752,785	5	242,389	41	821,735	344,071	781,492	2,189,687	2.47
1/07 through 12/07	94,052,762	7	264,605	23	752,801	150,418	611,992	1,779,816	1.89
1/08 through 12/08	88,244,655	2	71,511	29	563,478	44,039	538,831	1,217,859	1.38
1/09 through 12/09	78,451,945	10	878,933	22	418,540	1,704,088	806,647	3,808,208	4.85
1/10 through 12/10	78,664,320	1	86,055	17	313,653	58,806	426,130	884,644	1.12
5 YR. TOTAL	428,166,467	25	1,543,493	132	2,870,207	2,301,422	3,165,092	9,880,214	2.31
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	1.031	73%	1.277	2.31			
Pure Premium Indicated by National Relativity		26%	1.462	13%	1.654	3.12			
Pure Premium Present on Rate Level		26%	1.313	14%	1.719	3.03			
Pure Premium Derived by Formula		1.216			1.388			2.60	

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.
1/06 through 12/06	31,836,838	3	592,181	7	141,625	91,343	196,883	1,022,032	3.21
1/07 through 12/07	37,479,957	2	38,562	8	196,361	134,301	224,610	593,834	1.59
1/08 through 12/08	41,313,778	2	60,177	7	25,399	21,100	77,412	184,088	0.45
1/09 through 12/09	52,584,951	1	360,754	8	109,402	445,670	186,541	1,102,367	2.10
1/10 through 12/10	50,477,288	2	319,830	9	159,271	875,160	441,727	1,795,988	3.56
5 YR. TOTAL	213,692,812	10	1,371,504	39	632,058	1,567,574	1,127,173	4,698,309	2.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.938	45%	1.261	2.20			
Pure Premium Indicated by National Relativity		33%	1.159	27%	1.412	2.57			
Pure Premium Present on Rate Level		34%	0.978	28%	1.022	2.00			
Pure Premium Derived by Formula		1.025			1.235			2.26	

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.
1/06 through 12/06	1,461,182	0	0	2	327,139	0	423,407	750,546	51.37
1/07 through 12/07	1,820,472	0	0	0	0	0	5,238	5,238	0.29
1/08 through 12/08	2,496,201	1	44,318	1	100,991	383,471	81,090	609,870	24.43
1/09 through 12/09	2,357,984	0	0	0	0	0	4,206	4,206	0.18
1/10 through 12/10	2,889,075	0	0	0	0	0	2,845	2,845	0.10
5 YR. TOTAL	11,024,914	1	44,318	3	428,130	383,471	516,786	1,372,705	12.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	4.285	27%	8.166	12.45			
Pure Premium Indicated by National Relativity		42%	3.292	36%	3.295	6.59			
Pure Premium Present on Rate Level		42%	3.198	37%	5.588	8.79			
Pure Premium Derived by Formula		3.411			5.459			8.87	

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

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CLASS 0034		FARM: POULTRY OR EGG PRODUCER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	52,478,163	6	988,844	14	207,631	982,196	246,852	2,425,523	4.62
1/07 through 12/07	46,005,794	4	490,474	16	252,104	160,862	439,147	1,342,587	2.92
1/08 through 12/08	47,037,789	1	126,534	19	320,638	120,795	605,153	1,173,120	2.49
1/09 through 12/09	50,914,043	9	712,412	20	297,808	971,657	565,853	2,547,730	5.00
1/10 through 12/10	51,589,480	5	565,849	21	831,741	493,940	676,485	2,568,015	4.98
5 YR. TOTAL	248,025,269	25	2,884,113	90	1,909,922	2,729,450	2,533,490	10,056,975	4.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	1.933	63%	2.122	4.06			
Pure Premium Indicated by National Relativity		28%	1.726	18%	2.038	3.76			
Pure Premium Present on Rate Level		29%	1.718	19%	2.055	3.77			
Pure Premium Derived by Formula			1.813		2.094	3.91			

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.
1/06 through 12/06	44,787,041	4	212,427	14	329,617	250,764	322,140	1,114,948	2.49
1/07 through 12/07	49,001,544	6	193,396	16	483,639	438,297	555,797	1,671,129	3.41
1/08 through 12/08	30,798,166	2	368,541	9	28,973	174,223	116,960	688,697	2.24
1/09 through 12/09	43,345,809	0	0	10	337,443	0	475,939	813,382	1.88
1/10 through 12/10	35,695,636	2	106,613	11	166,044	90,551	265,210	628,418	1.76
5 YR. TOTAL	203,628,196	14	880,977	60	1,345,716	953,835	1,736,046	4,916,574	2.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	1.094	51%	1.321	2.42			
Pure Premium Indicated by National Relativity		32%	1.348	24%	1.516	2.86			
Pure Premium Present on Rate Level		33%	1.207	25%	1.461	2.67			
Pure Premium Derived by Formula			1.213		1.403	2.62			

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.
1/06 through 12/06	6,023,711	1	8,120	3	12,340	44,732	39,265	104,457	1.73
1/07 through 12/07	6,482,365	1	128,597	0	0	131,721	9,646	269,964	4.17
1/08 through 12/08	8,350,655	1	55,489	1	305	97,559	31,501	184,854	2.21
1/09 through 12/09	8,248,126	0	0	5	180,885	0	146,737	327,622	3.97
1/10 through 12/10	8,852,174	1	15,351	1	11,791	60,963	31,240	119,345	1.35
5 YR. TOTAL	37,957,031	4	207,557	10	205,321	334,975	258,389	1,006,242	2.65
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	1.088	30%	1.563	2.65			
Pure Premium Indicated by National Relativity		39%	1.927	35%	2.046	3.97			
Pure Premium Present on Rate Level		39%	2.000	35%	2.001	4.00			
Pure Premium Derived by Formula			1.771		1.885	3.66			

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

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CLASS 0037		FARM: FIELD CROPS & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	110,952,712	9	709,026	44	1,498,729	646,118	1,085,277	3,939,150	3.55
1/07 through 12/07	124,629,383	10	451,106	56	834,386	375,957	1,449,179	3,110,628	2.50
1/08 through 12/08	133,814,352	13	1,004,160	48	1,069,795	696,449	1,452,539	4,222,943	3.16
1/09 through 12/09	139,469,012	10	359,990	53	1,706,974	252,495	2,266,530	4,585,989	3.29
1/10 through 12/10	147,846,145	13	1,864,239	51	2,533,587	2,388,652	2,564,329	9,350,807	6.33
5 YR. TOTAL	656,711,604	55	4,388,521	252	7,643,471	4,359,671	8,817,854	25,209,517	3.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	1.832	90%	2.007	3.84			
Pure Premium Indicated by National Relativity		18%	2.079	5%	2.332	4.41			
Pure Premium Present on Rate Level		19%	1.628	5%	1.862	3.49			
Pure Premium Derived by Formula		1.838			2.016			3.85	

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.
1/06 through 12/06	222,342,056	22	1,387,666	91	1,808,347	1,269,877	2,257,756	6,723,646	3.02
1/07 through 12/07	229,540,951	31	1,538,968	105	1,991,402	1,835,513	3,117,273	8,483,156	3.70
1/08 through 12/08	204,094,216	16	1,202,177	116	1,960,610	1,265,066	2,570,364	6,998,217	3.43
1/09 through 12/09	167,583,666	15	769,262	84	2,568,509	1,503,722	2,214,537	7,056,030	4.21
1/10 through 12/10	164,021,260	25	1,672,600	107	2,924,537	2,283,219	2,977,703	9,858,059	6.01
5 YR. TOTAL	987,582,149	109	6,570,673	503	11,253,405	8,157,397	13,137,633	39,119,108	3.96
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		77%	1.805	100%	2.156	3.96			
Pure Premium Indicated by National Relativity		11%	2.793	0%	2.974	5.77			
Pure Premium Present on Rate Level		12%	1.750	0%	2.176	3.93			
Pure Premium Derived by Formula		1.907			2.156			4.06	

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.
1/06 through 12/06	6,550,867	1	280,198	2	7,975	424,175	21,576	733,924	11.20
1/07 through 12/07	11,071,669	4	415,930	2	22,619	310,295	46,051	794,895	7.18
1/08 through 12/08	10,595,159	2	174,223	4	9,477	109,642	76,837	370,179	3.49
1/09 through 12/09	7,619,055	1	46,181	4	94,757	0	158,539	299,477	3.93
1/10 through 12/10	8,460,407	1	25,187	1	8,911	44,636	17,237	95,971	1.13
5 YR. TOTAL	44,297,157	9	941,719	13	143,739	888,748	320,240	2,294,446	5.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	2.450	41%	2.729	5.18			
Pure Premium Indicated by National Relativity		35%	3.694	29%	3.500	7.19			
Pure Premium Present on Rate Level		36%	3.308	30%	3.794	7.10			
Pure Premium Derived by Formula		3.194			3.272			6.47	

* 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.
1/06 through 12/06	4,021,626	0	0	0	0	0	5,084	5,084	0.13
1/07 through 12/07	8,676,281	1	2,173	2	5,325	7,975	11,279	26,752	0.31
1/08 through 12/08	6,975,671	0	0	1	558	0	7,234	7,792	0.11
1/09 through 12/09	8,662,448	0	0	2	6,216	0	95,816	102,032	1.18
1/10 through 12/10	10,146,948	2	350,998	2	88,981	504,700	120,199	1,064,878	10.49
5 YR. TOTAL	38,482,974	3	353,171	7	101,080	512,675	239,612	1,206,538	3.14
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	1.180	28%	1.955	3.14			
Pure Premium Indicated by National Relativity		40%	1.755	36%	2.313	4.07			
Pure Premium Present on Rate Level		40%	1.543	36%	1.805	3.35			
Pure Premium Derived by Formula			1.555		2.030	3.59			

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.
1/06 through 12/06	88,269,159	8	549,494	35	1,570,640	731,154	898,305	3,749,593	4.25
1/07 through 12/07	117,977,962	22	1,242,279	49	863,222	1,180,211	1,499,802	4,785,514	4.06
1/08 through 12/08	118,740,983	11	266,036	50	808,502	417,383	1,357,940	2,849,861	2.40
1/09 through 12/09	106,907,312	3	479,561	32	325,469	188,843	541,733	1,535,606	1.44
1/10 through 12/10	120,015,894	5	232,786	37	1,295,086	296,577	984,203	2,808,652	2.34
5 YR. TOTAL	551,911,310	49	2,770,156	203	4,862,919	2,814,168	5,281,983	15,729,226	2.85
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	1.383	82%	1.467	2.85			
Pure Premium Indicated by National Relativity		20%	2.851	9%	3.437	6.29			
Pure Premium Present on Rate Level		21%	1.685	9%	1.796	3.48			
Pure Premium Derived by Formula			1.740		1.674	3.41			

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.
1/06 through 12/06	13,438,283	12	1,196,151	20	288,474	932,044	445,912	2,862,581	21.30
1/07 through 12/07	15,290,665	6	842,569	16	1,138,160	898,937	745,745	3,625,411	23.71
1/08 through 12/08	14,297,790	5	728,177	17	627,680	974,511	1,160,878	3,491,246	24.42
1/09 through 12/09	14,951,638	5	915,258	22	1,391,109	1,733,296	795,067	4,834,730	32.34
1/10 through 12/10	16,437,019	5	452,138	21	1,077,693	438,134	723,640	2,691,605	16.38
5 YR. TOTAL	74,415,395	33	4,134,293	96	4,523,116	4,976,922	3,871,242	17,505,573	23.52
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		54%	11.634	79%	11.890	23.52			
Pure Premium Indicated by National Relativity		23%	7.726	10%	7.535	15.26			
Pure Premium Present on Rate Level		23%	9.909	11%	11.945	21.85			
Pure Premium Derived by Formula			10.338		11.461	21.80			

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

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CLASS 0113		FARM: FISH HATCHERY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	1,792,746	0	0	1	957	0	11,872	12,829	0.72
1/07 through 12/07	2,785,989	0	0	2	85,493	0	249,805	335,298	12.04
1/08 through 12/08	2,779,814	0	0	1	13,037	0	27,653	40,690	1.46
1/09 through 12/09	2,301,273	0	0	1	147,831	0	205,872	353,703	15.37
1/10 through 12/10	2,161,848	0	0	0	0	0	2,080	2,080	0.10
5 YR. TOTAL	11,821,670	0	0	5	247,318	0	497,282	744,600	6.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	2.092	22%			4.207	6.30	
Pure Premium Indicated by National Relativity		42%	1.935	39%			1.884	3.82	
Pure Premium Present on Rate Level		43%	2.385	39%			3.141	5.53	
Pure Premium Derived by Formula							2.885	5.04	

CLASS 0170		FARM: ANIMAL RAISING & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	129,335	0	0	0	0	0	0	0	0.00
1/07 through 12/07	310,230	0	0	1	5,165	0	3,699	8,864	2.86
1/08 through 12/08	275,490	0	0	0	0	0	1,177	1,177	0.43
1/09 through 12/09	110,424	0	0	0	0	0	0	0	0.00
1/10 through 12/10	111,428	0	0	0	0	0	567	567	0.51
5 YR. TOTAL	936,907	0	0	1	5,165	0	5,443	10,608	1.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.551	7%			0.581	1.13	
Pure Premium Indicated by National Relativity		27%	2.137	29%			2.452	4.59	
Pure Premium Present on Rate Level		69%	1.441	64%			1.885	3.33	
Pure Premium Derived by Formula							1.958	3.55	

CLASS 0251		IRRIGATION WORKS OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	433,895	0	0	0	0	0	0	0	0.00
1/07 through 12/07	380,246	1	5,627	0	0	11,939	0	17,566	4.62
1/08 through 12/08	238,334	0	0	0	0	0	0	0	0.00
1/09 through 12/09	133,272	0	0	0	0	0	0	0	0.00
1/10 through 12/10	135,025	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,320,772	1	5,627	0	0	11,939	0	17,566	1.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.426	8%			0.904	1.33	
Pure Premium Indicated by National Relativity		47%	2.587	46%			2.472	5.06	
Pure Premium Present on Rate Level		47%	1.975	46%			2.145	4.12	
Pure Premium Derived by Formula							2.196	4.37	

* 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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
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
1/10 through 12/10	9,877	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	123,887	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%	4.324	6%	10.052	14.38			
Pure Premium Present on Rate Level		91%	3.917	91%	2.958	6.88			
Pure Premium Derived by Formula		3.824		3.295		7.12			

CLASS 0401		COTTON GIN OPERATION & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	8,080,166	1	141,523	3	5,089	383,680	214,354	744,646	9.22
1/07 through 12/07	5,511,437	0	0	1	1,291	0	26,441	27,732	0.50
1/08 through 12/08	5,700,687	0	0	3	58,148	0	49,620	107,768	1.89
1/09 through 12/09	7,146,838	1	282,845	4	94,812	589,266	94,823	1,061,746	14.86
1/10 through 12/10	7,868,512	1	122,139	5	405,284	63,936	634,064	1,225,423	15.57
5 YR. TOTAL	34,307,640	3	546,507	16	564,624	1,036,882	1,019,302	3,167,315	9.23
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	3.239	38%	5.993	9.23			
Pure Premium Indicated by National Relativity		37%	3.916	31%	4.750	8.67			
Pure Premium Present on Rate Level		37%	3.435	31%	4.222	7.66			
Pure Premium Derived by Formula		3.562		5.059		8.62			

CLASS 0908 + +		DOMESTIC WORKERS - RESIDENCES - PART-TIME							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	EXPOSURE	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	1,943	0	0	0	0	0	0	0	0.00
1/07 through 12/07	2,016	0	0	1	56,093	0	17,731	73,824	366.19
1/08 through 12/08	1,901	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,805	0	0	0	0	0	0	0	0.00
1/10 through 12/10	2,335	0	0	1	5,922	0	36,491	42,413	181.64
5 YR. TOTAL	10,000	0	0	2	62,015	0	54,222	116,237	116.24
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.**	CRED.	PURE PREM.**	PURE PREM.**			
Indicated Pure Premium		9%	62.015	11%	54.222	116.24			
Pure Premium Indicated by National Relativity		34%	79.504	36%	66.509	146.01			
Pure Premium Present on Rate Level		57%	80.232	53%	71.562	151.79			
Pure Premium Derived by Formula		78.345		67.836		146.18			

* 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.
1/06 through 12/06	5,027	1	4,492	4	62,582	6,533	60,272	133,879	266.32
1/07 through 12/07	4,852	0	0	1	142,662	0	59,032	201,694	415.69
1/08 through 12/08	4,859	0	0	2	182,956	0	119,240	302,196	621.93
1/09 through 12/09	4,865	0	0	1	126,752	0	41,001	167,753	344.82
1/10 through 12/10	4,433	2	148,871	1	1,454	139,105	36,898	326,328	736.13
5 YR. TOTAL	24,036	3	153,363	9	516,406	145,638	316,443	1,131,850	470.90
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**	PURE PREM.**			
Indicated Pure Premium		19%	278.653	24%	192.245	470.90			
Pure Premium Indicated by National Relativity		40%	227.486	38%	200.594	428.08			
Pure Premium Present on Rate Level		41%	219.456	38%	183.354	402.81			
Pure Premium Derived by Formula			233.915		192.039	425.95			

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.
1/06 through 12/06	5,647,003	1	2,679	4	13,501	16,134	31,615	63,929	1.13
1/07 through 12/07	5,634,968	1	181,317	6	160,671	19,407	85,258	446,653	7.93
1/08 through 12/08	6,963,077	2	84,561	5	60,954	26,170	178,210	349,895	5.03
1/09 through 12/09	6,692,268	1	6,036	6	108,865	9,110	130,932	254,943	3.81
1/10 through 12/10	7,185,660	2	700	6	65,158	1,822	198,224	265,904	3.70
5 YR. TOTAL	32,122,976	7	275,293	27	409,149	72,643	624,239	1,381,324	4.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	2.131	29%	2.169	4.30			
Pure Premium Indicated by National Relativity		40%	2.587	35%	2.749	5.34			
Pure Premium Present on Rate Level		40%	1.988	36%	2.183	4.17			
Pure Premium Derived by Formula			2.256		2.377	4.63			

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.
1/06 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
1/10 through 12/10	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%	3.974	50%	2.555	6.53			
Pure Premium Present on Rate Level		50%	3.998	50%	2.539	6.54			
Pure Premium Derived by Formula			3.986		2.547	6.53			

* 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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
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
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	539,870	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%	4.241	46%	3.077	7.32			
Pure Premium Present on Rate Level		47%	4.574	47%	3.550	8.12			
Pure Premium Derived by Formula		4.143			3.084			7.23	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
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	34,232	0	28,060	62,292	5.85
1/08 through 12/08	1,494,435	0	0	2	238,184	0	116,019	354,203	23.70
1/09 through 12/09	3,704,478	0	0	0	0	0	11,112	11,112	0.30
1/10 through 12/10	7,828,546	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	16,693,138	0	0	3	272,416	0	155,191	427,607	2.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	1.632	21%	0.930	2.56			
Pure Premium Indicated by National Relativity		41%	3.462	39%	2.195	5.66			
Pure Premium Present on Rate Level		41%	2.775	40%	2.009	4.78			
Pure Premium Derived by Formula		2.851			1.855			4.71	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
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
1/10 through 12/10	49,438	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	762,670	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		48%	1.482	47%	1.340	2.82			
Pure Premium Present on Rate Level		48%	1.588	48%	1.242	2.83			
Pure Premium Derived by Formula		1.474			1.226			2.70	

* 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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
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
1/10 through 12/10	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%	5.381	50%	4.037	9.42			
Pure Premium Present on Rate Level		50%	5.689	50%	3.852	9.54			
Pure Premium Derived by Formula		5.535			3.945			9.48	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	708,865	0	0	0	0	0	8,742	8,742	1.23
1/07 through 12/07	580,726	0	0	0	0	0	3,736	3,736	0.64
1/08 through 12/08	549,624	0	0	2	110,085	0	166,185	276,270	50.27
1/09 through 12/09	107,925	0	0	0	0	0	591	591	0.55
1/10 through 12/10	136,328	0	0	1	40,469	0	24,547	65,016	47.69
5 YR. TOTAL	2,083,468	0	0	3	150,554	0	203,801	354,355	17.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	7.226	11%	9.782	17.01			
Pure Premium Indicated by National Relativity		31%	2.382	33%	2.392	4.77			
Pure Premium Present on Rate Level		62%	2.343	56%	3.002	5.35			
Pure Premium Derived by Formula		2.697			3.547			6.24	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	19,007,887	2	171,702	2	30,059	26,860	14,883	243,504	1.28
1/07 through 12/07	20,285,384	7	897,244	4	18,888	882,485	45,944	1,844,561	9.09
1/08 through 12/08	22,744,401	2	79,173	6	99,242	0	177,982	356,397	1.57
1/09 through 12/09	21,132,082	1	42,664	5	404,389	0	215,913	662,966	3.14
1/10 through 12/10	23,718,287	1	78,212	4	177,608	57,078	223,643	536,541	2.26
5 YR. TOTAL	106,888,041	13	1,268,995	21	730,186	966,423	678,365	3,643,969	3.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.870	39%	1.539	3.41			
Pure Premium Indicated by National Relativity		35%	2.480	30%	2.447	4.93			
Pure Premium Present on Rate Level		35%	1.627	31%	1.412	3.04			
Pure Premium Derived by Formula		1.998			1.772			3.77	

* 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.
1/06 through 12/06	5,920,579	1	33,458	1	8,708	41,210	10,329	93,705	1.58
1/07 through 12/07	3,306,555	0	0	1	16,892	0	48,796	65,688	1.99
1/08 through 12/08	5,368,027	0	0	3	36,782	0	64,225	101,007	1.88
1/09 through 12/09	3,193,966	0	0	0	0	0	5,340	5,340	0.17
1/10 through 12/10	3,490,130	0	0	1	118,119	0	69,538	187,657	5.38
5 YR. TOTAL	21,279,257	1	33,458	6	180,501	41,210	198,228	453,397	2.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	1.005	18%	1.125	2.13			
Pure Premium Indicated by National Relativity		43%	1.376	41%	1.139	2.52			
Pure Premium Present on Rate Level		43%	1.211	41%	1.037	2.25			
Pure Premium Derived by Formula			1.253		1.095	2.35			

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.
1/06 through 12/06	22,119,355	3	276,955	9	74,248	537,542	181,293	1,070,038	4.84
1/07 through 12/07	25,462,313	2	72,605	13	341,482	47,046	1,007,617	1,468,750	5.77
1/08 through 12/08	24,263,203	4	229,902	11	327,520	239,289	410,820	1,207,531	4.98
1/09 through 12/09	23,668,074	7	1,407,860	6	140,367	1,857,612	178,560	3,584,399	15.14
1/10 through 12/10	26,112,787	1	553,711	7	80,116	216,249	113,566	963,642	3.69
5 YR. TOTAL	121,625,732	17	2,541,033	46	963,733	2,897,738	1,891,856	8,294,360	6.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	2.882	73%	3.938	6.82			
Pure Premium Indicated by National Relativity		26%	5.597	13%	4.302	9.90			
Pure Premium Present on Rate Level		26%	4.461	14%	5.858	10.32			
Pure Premium Derived by Formula			3.998		4.254	8.25			

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.
1/06 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
1/10 through 12/10	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%	2.318	100%	1.213	3.53			
Pure Premium Derived by Formula			2.318		1.213	3.53			

* 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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
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
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	237,621	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		14%	1.266	14%	0.792	2.06			
Pure Premium Present on Rate Level		84%	1.023	83%	0.774	1.80			
Pure Premium Derived by Formula		1.037			0.753			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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
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
1/10 through 12/10	0	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%	0.786	6%	0.657	1.44			
Pure Premium Present on Rate Level		93%	1.428	93%	0.795	2.22			
Pure Premium Derived by Formula		1.375			0.779			2.15	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	62,603,523	4	259,972	22	520,967	332,064	596,533	1,709,536	2.73
1/07 through 12/07	60,029,389	3	254,100	10	693,416	182,263	744,291	1,874,070	3.12
1/08 through 12/08	55,827,157	4	131,535	10	662,186	219,608	776,278	1,789,607	3.21
1/09 through 12/09	53,616,655	0	0	6	370,519	0	398,377	768,896	1.43
1/10 through 12/10	68,883,872	1	13,705	15	211,068	35,061	512,380	772,214	1.12
5 YR. TOTAL	300,960,596	12	659,312	63	2,458,156	768,996	3,027,859	6,914,323	2.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	1.036	62%	1.262	2.30			
Pure Premium Indicated by National Relativity		25%	2.517	19%	1.959	4.48			
Pure Premium Present on Rate Level		26%	1.955	19%	1.631	3.59			
Pure Premium Derived by Formula		1.645			1.465			3.11	

* 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.
1/06 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
1/10 through 12/10	55,792	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,572,913	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		38%	1.488	40%	1.242	2.73			
Pure Premium Present on Rate Level		56%	1.757	53%	1.444	3.20			
Pure Premium Derived by Formula		1.549			1.262			2.81	

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.
1/06 through 12/06	279,404	0	0	0	0	0	0	0	0.00
1/07 through 12/07	203,014	0	0	1	271,211	0	137,114	408,325	201.13
1/08 through 12/08	43,120	0	0	1	141,789	0	86,699	228,488	529.89
1/09 through 12/09	2,499	0	0	0	0	0	0	0	0.00
1/10 through 12/10	36,264	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	564,301	0	0	2	413,000	0	223,813	636,813	112.85
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	73.188	9%	39.662	112.85			
Pure Premium Indicated by National Relativity		38%	4.869	40%	4.790	9.66			
Pure Premium Present on Rate Level		55%	7.171	51%	6.216	13.39			
Pure Premium Derived by Formula		10.917			8.656			19.57	

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.
1/06 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
1/10 through 12/10	476,837	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,464,894	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		29%	2.149	30%	1.615	3.76			
Pure Premium Present on Rate Level		65%	2.498	62%	2.289	4.79			
Pure Premium Derived by Formula		2.247			1.904			4.15	

* 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.
1/06 through 12/06	7,753,976	2	88,596	6	360,315	257,507	205,170	911,588	11.76
1/07 through 12/07	9,688,395	1	60,231	1	16,547	0	60,102	136,880	1.41
1/08 through 12/08	9,252,238	0	0	7	349,034	0	149,517	498,551	5.39
1/09 through 12/09	8,326,055	2	245,845	5	41,099	211,041	58,934	556,919	6.69
1/10 through 12/10	7,749,817	1	89,213	3	34,268	31,267	24,510	179,258	2.31
5 YR. TOTAL	42,770,481	6	483,885	22	801,263	499,815	498,233	2,283,196	5.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	3.005	31%	2.333	5.34			
Pure Premium Indicated by National Relativity		39%	1.659	34%	1.860	3.52			
Pure Premium Present on Rate Level		39%	1.891	35%	1.937	3.83			
Pure Premium Derived by Formula		2.046			2.034			4.08	

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.
1/06 through 12/06	2,650,613	2	46,163	2	13,877	43,973	15,534	119,547	4.51
1/07 through 12/07	8,747,551	2	101,847	1	12,897	36,077	22,339	173,160	1.98
1/08 through 12/08	4,150,388	2	344,041	0	0	106,051	13,014	463,106	11.16
1/09 through 12/09	3,374,455	0	0	9	676,023	0	513,373	1,189,396	35.25
1/10 through 12/10	3,228,206	1	73,153	3	4,774	63,423	40,585	181,935	5.64
5 YR. TOTAL	22,151,213	7	565,204	15	707,571	249,524	604,845	2,127,144	9.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	5.746	25%	3.857	9.60			
Pure Premium Indicated by National Relativity		40%	1.499	37%	1.469	2.97			
Pure Premium Present on Rate Level		41%	2.557	38%	2.208	4.77			
Pure Premium Derived by Formula		2.740			2.347			5.09	

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.
1/06 through 12/06	2,837,930	0	0	1	51,919	0	90,508	142,427	5.02
1/07 through 12/07	2,980,946	0	0	1	6,823	0	30,123	36,946	1.24
1/08 through 12/08	2,995,469	0	0	2	75,282	0	178,466	253,748	8.47
1/09 through 12/09	2,458,172	1	10,197	0	0	0	6,673	16,870	0.69
1/10 through 12/10	3,025,214	0	0	2	48,047	0	50,364	98,411	3.25
5 YR. TOTAL	14,297,731	1	10,197	6	182,071	0	356,134	548,402	3.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	1.345	22%	2.491	3.84			
Pure Premium Indicated by National Relativity		42%	2.801	39%	2.681	5.48			
Pure Premium Present on Rate Level		42%	2.669	39%	2.708	5.38			
Pure Premium Derived by Formula		2.513			2.650			5.16	

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

NORTH CAROLINA
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EFFECTIVE 4/1/2014

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	3,073,950	0	0	1	3,977	0	35,175	39,152	1.27
1/07 through 12/07	3,365,332	0	0	0	0	0	645	645	0.02
1/08 through 12/08	3,614,309	0	0	0	0	0	11,697	11,697	0.32
1/09 through 12/09	4,211,145	0	0	0	0	0	1,566	1,566	0.04
1/10 through 12/10	4,864,712	0	0	0	0	0	22,724	22,724	0.47
5 YR. TOTAL	19,129,448	0	0	1	3,977	0	71,807	75,784	0.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.021	19%	0.375			0.40	
Pure Premium Indicated by National Relativity		22%	2.178	23%	1.383			3.56	
Pure Premium Present on Rate Level		65%	1.063	58%	1.261			2.32	
Pure Premium Derived by Formula		1.173		1.121				2.29	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
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	227	227	0.03
1/09 through 12/09	733,252	0	0	0	0	0	0	0	0.00
1/10 through 12/10	855,343	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,295,169	0	0	0	0	0	227	227	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.000	9%	0.005			0.01	
Pure Premium Indicated by National Relativity		30%	1.143	32%	0.801			1.94	
Pure Premium Present on Rate Level		63%	1.039	59%	0.808			1.85	
Pure Premium Derived by Formula		0.997		0.733				1.73	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
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
1/10 through 12/10	74,553	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	805,887	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	6%	0.000			0.00	
Pure Premium Indicated by National Relativity		32%	1.380	34%	2.034			3.41	
Pure Premium Present on Rate Level		64%	1.374	60%	1.482			2.86	
Pure Premium Derived by Formula		1.321		1.581				2.90	

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

NORTH CAROLINA
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EFFECTIVE 4/1/2014

CLASS 1803		STONE CUTTING OR POLISHING NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	18,735,256	4	371,548	16	484,554	277,021	375,145	1,508,268	8.05
1/07 through 12/07	21,760,888	2	386,333	8	83,055	235,743	196,209	901,340	4.14
1/08 through 12/08	19,765,849	3	313,731	13	561,479	79,900	467,262	1,422,372	7.20
1/09 through 12/09	15,086,599	2	388,336	9	751,862	362,086	448,682	1,950,966	12.93
1/10 through 12/10	14,444,137	2	349,629	6	230,787	364,295	761,806	1,706,517	11.81
5 YR. TOTAL	89,792,729	13	1,809,577	52	2,111,737	1,319,045	2,249,104	7,489,463	8.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	4.367	50%	3.974	8.34			
Pure Premium Indicated by National Relativity		30%	2.828	25%	2.704	5.53			
Pure Premium Present on Rate Level		31%	3.492	25%	3.138	6.63			
Pure Premium Derived by Formula		3.634			3.448			7.08	

CLASS 1852		ASBESTOS GOODS MFG							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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	4,622	4,622	0.71
1/08 through 12/08	363,658	0	0	0	0	0	1,207	1,207	0.33
1/09 through 12/09	510,184	0	0	0	0	0	3,660	3,660	0.72
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,522,344	0	0	0	0	0	9,489	9,489	0.62
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.623	0.62			
Pure Premium Indicated by National Relativity		13%	0.739	14%	1.203	1.94			
Pure Premium Present on Rate Level		82%	0.995	79%	1.228	2.22			
Pure Premium Derived by Formula		0.912			1.182			2.09	

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	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
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	504	504	0.18
1/08 through 12/08	251,474	0	0	0	0	0	0	0	0.00
1/09 through 12/09	131,518	0	0	0	0	0	0	0	0.00
1/10 through 12/10	100,616	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,115,653	0	0	0	0	0	504	504	0.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	4%	0.045	0.05			
Pure Premium Indicated by National Relativity		8%	0.332	8%	0.472	0.80			
Pure Premium Present on Rate Level		88%	0.776	88%	0.471	1.25			
Pure Premium Derived by Formula		0.709			0.454			1.16	

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

NORTH CAROLINA
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EFFECTIVE 4/1/2014

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	4,481,420	1	14,968	1	15,387	47,440	45,030	122,825	2.74
1/07 through 12/07	4,076,255	0	0	0	0	0	2,615	2,615	0.06
1/08 through 12/08	3,629,202	0	0	0	0	0	2,444	2,444	0.07
1/09 through 12/09	3,080,009	0	0	0	0	0	4,228	4,228	0.14
1/10 through 12/10	2,981,462	0	0	0	0	0	10,448	10,448	0.35
5 YR. TOTAL	18,248,348	1	14,968	1	15,387	47,440	64,765	142,560	0.78
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.166	15%	0.615	0.78			
Pure Premium Indicated by National Relativity		23%	1.077	25%	1.027	2.10			
Pure Premium Present on Rate Level		66%	0.834	60%	0.801	1.64			
Pure Premium Derived by Formula		0.816		0.830		1.65			

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	22,851,602	8	171,294	21	307,439	193,777	713,774	1,386,284	6.07
1/07 through 12/07	14,183,064	2	200,236	9	76,112	57,397	175,433	509,178	3.59
1/08 through 12/08	21,797,767	3	182,538	11	61,395	177,885	207,846	629,664	2.89
1/09 through 12/09	18,406,495	3	173,071	1	37,724	89,042	156,389	456,226	2.48
1/10 through 12/10	19,203,694	1	85,513	4	72,867	30,636	126,345	315,361	1.64
5 YR. TOTAL	96,442,622	17	812,652	46	555,537	548,737	1,379,787	3,296,713	3.42
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	1.419	36%	2.000	3.42			
Pure Premium Indicated by National Relativity		37%	0.744	32%	0.769	1.51			
Pure Premium Present on Rate Level		37%	1.219	32%	1.286	2.51			
Pure Premium Derived by Formula		1.095		1.378		2.47			

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	4,712,409	0	0	1	1,583	0	41,581	43,164	0.92
1/07 through 12/07	6,204,472	1	6,882	2	16,584	20,656	50,085	94,207	1.52
1/08 through 12/08	5,725,400	0	0	2	15,952	0	27,075	43,027	0.75
1/09 through 12/09	5,081,821	0	0	3	38,009	0	96,514	134,523	2.65
1/10 through 12/10	7,074,223	1	19,332	2	91,597	38,409	164,255	313,593	4.43
5 YR. TOTAL	28,798,325	2	26,214	10	163,725	59,065	379,510	628,514	2.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.660	25%	1.523	2.18			
Pure Premium Indicated by National Relativity		41%	1.237	37%	1.563	2.80			
Pure Premium Present on Rate Level		42%	1.310	38%	1.703	3.01			
Pure Premium Derived by Formula		1.170		1.606		2.78			

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

NORTH CAROLINA
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EFFECTIVE 4/1/2014

CLASS 2002		PASTA OR NOODLE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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
1/10 through 12/10	24,774	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	57,796	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		41%	0.763	43%	1.147	1.91			
Pure Premium Present on Rate Level		58%	1.266	55%	1.349	2.62			
Pure Premium Derived by Formula		1.047			1.235			2.28	

CLASS 2003		BAKERY - SALESPERSONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	186,539,288	11	498,221	53	1,644,983	871,737	1,763,632	4,778,573	2.56
1/07 through 12/07	217,442,653	11	1,070,947	59	1,532,731	369,413	1,855,920	4,829,011	2.22
1/08 through 12/08	215,439,596	8	653,721	69	1,868,217	498,397	1,640,282	4,660,617	2.16
1/09 through 12/09	232,469,655	21	2,008,771	68	1,923,325	1,253,958	2,136,469	7,322,523	3.15
1/10 through 12/10	246,765,721	23	1,570,665	64	1,791,666	1,542,302	2,131,772	7,036,405	2.85
5 YR. TOTAL	1,098,656,913	74	5,802,325	313	8,760,922	4,535,807	9,528,075	28,627,129	2.61
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		71%	1.326	94%	1.280	2.61			
Pure Premium Indicated by National Relativity		14%	1.678	3%	1.665	3.34			
Pure Premium Present on Rate Level		15%	1.326	3%	1.241	2.57			
Pure Premium Derived by Formula		1.375			1.290			2.67	

CLASS 2014		GRAIN OR FEED MILLING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	28,081,321	2	194,851	12	352,940	177,259	511,141	1,236,191	4.40
1/07 through 12/07	31,978,131	3	592,996	11	493,218	1,033,020	668,878	2,788,112	8.72
1/08 through 12/08	35,452,061	1	278,044	7	125,259	313,182	198,881	915,366	2.58
1/09 through 12/09	39,873,364	3	223,938	19	294,410	511,347	449,479	1,479,174	3.71
1/10 through 12/10	39,103,421	1	102,669	7	238,773	290,159	253,862	885,463	2.26
5 YR. TOTAL	174,488,298	10	1,392,498	56	1,504,600	2,324,967	2,082,241	7,304,306	4.19
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	1.660	59%	2.526	4.19			
Pure Premium Indicated by National Relativity		29%	2.100	20%	2.178	4.28			
Pure Premium Present on Rate Level		30%	2.128	21%	2.469	4.60			
Pure Premium Derived by Formula		1.928			2.444			4.37	

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

NORTH CAROLINA
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EFFECTIVE 4/1/2014

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.
1/06 through 12/06	25,394	0	0	0	0	0	0	0	0.00
1/07 through 12/07	6,062,548	1	4,102	0	0	38,464	0	42,566	0.70
1/08 through 12/08	5,775,253	0	0	0	0	0	0	0	0.00
1/09 through 12/09	10,925,639	0	0	1	2,858	0	21,996	24,854	0.23
1/10 through 12/10	13,606,918	0	0	2	35,922	0	62,866	98,788	0.73
5 YR. TOTAL	36,395,752	1	4,102	3	38,780	38,464	84,862	166,208	0.46
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.118	21%	0.339	0.46			
Pure Premium Indicated by National Relativity		42%	1.255	39%	0.803	2.06			
Pure Premium Present on Rate Level		43%	0.803	40%	0.850	1.65			
Pure Premium Derived by Formula		0.890			0.724			1.61	

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.
1/06 through 12/06	7,684,510	0	0	0	0	0	306	306	0.00
1/07 through 12/07	8,065,035	0	0	0	0	0	5,047	5,047	0.06
1/08 through 12/08	8,186,709	0	0	0	0	0	0	0	0.00
1/09 through 12/09	8,441,703	0	0	0	0	0	0	0	0.00
1/10 through 12/10	8,732,609	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	41,110,566	0	0	0	0	0	5,353	5,353	0.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.000	24%	0.013	0.01			
Pure Premium Indicated by National Relativity		41%	1.294	38%	1.587	2.88			
Pure Premium Present on Rate Level		41%	1.197	38%	1.140	2.34			
Pure Premium Derived by Formula		1.021			1.039			2.06	

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.
1/06 through 12/06	7,131,655	0	0	1	1,094	0	17,351	18,445	0.26
1/07 through 12/07	7,555,423	1	74,958	2	3,358	29,218	4,629	112,163	1.49
1/08 through 12/08	2,530,179	1	87,874	0	0	134,787	3,821	226,482	8.95
1/09 through 12/09	2,396,617	0	0	0	0	0	1,299	1,299	0.05
1/10 through 12/10	2,582,520	0	0	1	8,851	0	17,092	25,943	1.01
5 YR. TOTAL	22,196,394	2	162,832	4	13,303	164,005	44,192	384,332	1.73
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.794	20%	0.938	1.73			
Pure Premium Indicated by National Relativity		42%	1.050	40%	0.787	1.84			
Pure Premium Present on Rate Level		43%	1.417	40%	1.232	2.65			
Pure Premium Derived by Formula		1.169			0.995			2.16	

* 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.
1/06 through 12/06	12,732,554	0	0	5	53,312	0	65,696	119,008	0.94
1/07 through 12/07	13,514,866	2	184,169	6	287,618	90,164	498,146	1,060,097	7.84
1/08 through 12/08	14,859,132	0	0	5	95,567	0	140,166	235,733	1.59
1/09 through 12/09	16,380,259	0	0	3	95,626	0	133,957	229,583	1.40
1/10 through 12/10	17,482,624	0	0	4	90,032	0	202,143	292,175	1.67
5 YR. TOTAL	74,969,435	2	184,169	23	622,155	90,164	1,040,108	1,936,596	2.58
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	1.076	37%	1.508	2.58			
Pure Premium Indicated by National Relativity		37%	1.346	31%	1.416	2.76			
Pure Premium Present on Rate Level		38%	1.449	32%	1.785	3.23			
Pure Premium Derived by Formula		1.318			1.568			2.89	

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.
1/06 through 12/06	60,429	0	0	0	0	0	0	0	0.00
1/07 through 12/07	226,206	0	0	0	0	0	0	0	0.00
1/08 through 12/08	315,659	0	0	0	0	0	0	0	0.00
1/09 through 12/09	371,159	0	0	1	1,405	0	3,643	5,048	1.36
1/10 through 12/10	493,311	0	0	1	33,464	0	55,153	88,617	17.96
5 YR. TOTAL	1,466,764	0	0	2	34,869	0	58,796	93,665	6.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	2.377	7%	4.009	6.39			
Pure Premium Indicated by National Relativity		47%	1.830	46%	1.435	3.27			
Pure Premium Present on Rate Level		47%	1.770	47%	1.372	3.14			
Pure Premium Derived by Formula		1.835			1.586			3.42	

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.
1/06 through 12/06	33,574,841	17	1,458,545	18	251,685	1,143,942	329,627	3,183,799	9.48
1/07 through 12/07	32,529,746	4	448,410	13	266,650	520,627	257,241	1,492,928	4.59
1/08 through 12/08	37,068,084	10	890,796	10	60,464	672,763	172,468	1,796,491	4.85
1/09 through 12/09	37,738,079	4	187,923	11	195,993	303,837	408,074	1,095,827	2.90
1/10 through 12/10	44,062,935	8	855,561	16	377,337	853,477	319,167	2,405,542	5.46
5 YR. TOTAL	184,973,685	43	3,841,235	68	1,152,129	3,494,646	1,486,577	9,974,587	5.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	2.699	59%	2.693	5.39			
Pure Premium Indicated by National Relativity		27%	2.446	20%	2.016	4.46			
Pure Premium Present on Rate Level		27%	2.573	21%	2.292	4.87			
Pure Premium Derived by Formula		2.597			2.473			5.07	

* 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.
1/06 through 12/06	10,348,420	1	38,227	10	135,382	40,884	273,568	488,061	4.72
1/07 through 12/07	11,858,205	0	0	3	49,860	0	121,536	171,396	1.45
1/08 through 12/08	15,226,944	0	0	12	54,953	0	160,647	215,600	1.42
1/09 through 12/09	15,537,251	0	0	2	9,266	0	49,753	59,019	0.38
1/10 through 12/10	15,253,425	1	14,158	3	43,312	36,636	169,768	263,874	1.73
5 YR. TOTAL	68,224,245	2	52,385	30	292,773	77,520	775,272	1,197,950	1.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.506	35%	1.250	1.76			
Pure Premium Indicated by National Relativity		38%	1.180	32%	1.560	2.74			
Pure Premium Present on Rate Level		39%	1.259	33%	1.673	2.93			
Pure Premium Derived by Formula		1.056			1.489			2.55	

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.
1/06 through 12/06	58,295,597	4	160,951	15	244,620	181,927	722,174	1,309,672	2.25
1/07 through 12/07	192,499,610	48	1,370,181	82	1,302,638	1,844,448	1,891,427	6,408,694	3.33
1/08 through 12/08	223,294,640	55	2,288,958	57	795,182	2,575,300	969,771	6,629,211	2.97
1/09 through 12/09	246,590,034	23	1,036,183	92	2,241,518	764,750	2,408,034	6,450,485	2.62
1/10 through 12/10	243,751,375	13	384,212	79	1,784,808	439,911	1,769,480	4,378,411	1.80
5 YR. TOTAL	964,431,256	143	5,240,485	325	6,368,766	5,806,336	7,760,886	25,176,473	2.61
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		64%	1.204	100%	1.407	2.61			
Pure Premium Indicated by National Relativity		18%	1.513	0%	1.688	3.20			
Pure Premium Present on Rate Level		18%	1.161	0%	1.630	2.79			
Pure Premium Derived by Formula		1.252			1.407			2.66	

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.
1/06 through 12/06	24,351,886	1	5,314	21	209,155	0	304,431	518,900	2.13
1/07 through 12/07	53,455,995	13	550,363	23	368,961	249,128	482,626	1,651,078	3.09
1/08 through 12/08	52,006,471	3	420,120	27	506,563	516,355	393,210	1,836,248	3.53
1/09 through 12/09	48,078,855	39	1,345,430	56	962,019	1,232,701	621,896	4,162,046	8.66
1/10 through 12/10	47,591,780	5	215,807	16	736,783	281,028	575,076	1,808,694	3.80
5 YR. TOTAL	225,484,987	61	2,537,034	143	2,783,481	2,279,212	2,377,239	9,976,966	4.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	2.360	60%	2.065	4.43			
Pure Premium Indicated by National Relativity		28%	1.384	20%	1.589	2.97			
Pure Premium Present on Rate Level		29%	1.879	20%	1.920	3.80			
Pure Premium Derived by Formula		1.947			1.941			3.89	

* 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.
1/06 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	1,990	1,990	0.10
1/08 through 12/08	1,768,747	0	0	1	37,685	0	22,040	59,725	3.38
1/09 through 12/09	1,685,553	0	0	1	2,777	0	1,683	4,460	0.27
1/10 through 12/10	14,332,983	0	0	2	78,875	0	46,958	125,833	0.88
5 YR. TOTAL	20,686,910	0	0	4	119,337	0	72,671	192,008	0.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.577	19%	0.351			0.93	
Pure Premium Indicated by National Relativity		43%	1.546	40%	1.712			3.26	
Pure Premium Present on Rate Level		44%	1.043	41%	1.200			2.24	
Pure Premium Derived by Formula		1.199			1.243		2.44		

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.
1/06 through 12/06	25,323,023	3	27,987	6	164,656	50,404	120,156	363,203	1.44
1/07 through 12/07	25,933,688	0	0	3	118,046	0	155,701	273,747	1.06
1/08 through 12/08	28,253,052	0	0	2	34,092	0	50,463	84,555	0.30
1/09 through 12/09	31,006,686	0	0	6	25,592	0	76,475	102,067	0.33
1/10 through 12/10	31,942,486	1	55,215	4	20,297	18,973	44,931	139,416	0.44
5 YR. TOTAL	142,458,935	4	83,202	21	362,683	69,377	447,726	962,988	0.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.313	37%	0.363			0.68	
Pure Premium Indicated by National Relativity		31%	1.213	31%	1.276			2.49	
Pure Premium Present on Rate Level		42%	0.900	32%	0.953			1.85	
Pure Premium Derived by Formula		0.839			0.835		1.67		

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.
1/06 through 12/06	9,066,067	2	74,468	5	50,320	114,285	85,174	324,247	3.58
1/07 through 12/07	9,681,209	0	0	6	252,315	0	445,054	697,369	7.20
1/08 through 12/08	16,251,118	2	273,815	14	232,265	369,769	420,406	1,296,255	7.98
1/09 through 12/09	10,662,622	0	0	10	114,481	0	217,718	332,199	3.12
1/10 through 12/10	15,673,965	2	82,642	11	713,275	116,217	499,302	1,411,436	9.01
5 YR. TOTAL	61,334,981	6	430,925	46	1,362,656	600,271	1,667,654	4,061,506	6.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	2.924	41%	3.698			6.62	
Pure Premium Indicated by National Relativity		38%	0.921	29%	1.006			1.93	
Pure Premium Present on Rate Level		39%	1.347	30%	2.717			4.06	
Pure Premium Derived by Formula		1.548			2.623		4.17		

* 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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	549,530	0	0	0	0	0	4,583	4,583	0.83
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	370	370	0.07
1/10 through 12/10	587,482	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,821,294	0	0	0	0	0	4,953	4,953	0.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.000	9%	0.176			0.18	
Pure Premium Indicated by National Relativity		47%	1.172	45%	1.381			2.55	
Pure Premium Present on Rate Level		47%	1.184	46%	1.280			2.46	
Pure Premium Derived by Formula		1.107			1.226		2.33		

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
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
1/10 through 12/10	89,209	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	751,366	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		24%	0.540	25%	0.515			1.06	
Pure Premium Present on Rate Level		73%	0.686	71%	0.687			1.37	
Pure Premium Derived by Formula		0.630			0.617		1.25		

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	36,481,840	4	753,833	8	94,910	285,422	137,239	1,271,404	3.49
1/07 through 12/07	39,030,610	1	19,905	6	78,516	11,475	90,862	200,758	0.51
1/08 through 12/08	52,871,518	1	18,880	12	358,468	10,847	353,519	741,714	1.40
1/09 through 12/09	50,998,064	0	0	10	165,260	0	184,164	349,424	0.69
1/10 through 12/10	56,599,007	0	0	6	242,838	0	307,717	550,555	0.97
5 YR. TOTAL	235,981,039	6	792,618	42	939,992	307,744	1,073,501	3,113,855	1.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	0.734	43%	0.585			1.32	
Pure Premium Indicated by National Relativity		32%	0.605	28%	0.643			1.25	
Pure Premium Present on Rate Level		32%	1.143	29%	0.796			1.94	
Pure Premium Derived by Formula		0.824			0.662		1.49		

* 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		
1/06 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	6,492	6,492	0.39
1/10 through 12/10	1,916,023	0	0	0	0	0	593	593	0.03
5 YR. TOTAL	6,469,853	0	0	0	0	0	7,085	7,085	0.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.000	12%	0.110			0.11	
Pure Premium Indicated by National Relativity		46%	1.041	44%	1.087			2.13	
Pure Premium Present on Rate Level		46%	1.028	44%	1.146			2.17	
Pure Premium Derived by Formula		0.952			0.996		1.95		

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		
1/06 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
1/10 through 12/10	101,625	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	408,570	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%	1.170	48%	1.069			2.24	
Pure Premium Present on Rate Level		51%	1.162	48%	1.114			2.28	
Pure Premium Derived by Formula		1.131			1.048		2.18		

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		
1/06 through 12/06	2,335,094	0	0	1	17,080	0	18,438	35,518	1.52
1/07 through 12/07	3,423,237	0	0	1	2,508	0	11,592	14,100	0.41
1/08 through 12/08	3,142,452	0	0	3	12,592	0	44,162	56,754	1.81
1/09 through 12/09	4,359,772	0	0	1	48	0	15,321	15,369	0.35
1/10 through 12/10	5,145,225	1	39,138	1	43,017	99,337	31,227	212,719	4.14
5 YR. TOTAL	18,405,780	1	39,138	7	75,245	99,337	120,740	334,460	1.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.621	19%	1.196			1.82	
Pure Premium Indicated by National Relativity		43%	0.892	40%	1.639			2.53	
Pure Premium Present on Rate Level		44%	1.076	41%	1.267			2.34	
Pure Premium Derived by Formula		0.938			1.402		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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	185,361,479	28	2,856,131	117	3,085,684	1,956,318	2,139,419	10,037,552	5.42
1/07 through 12/07	193,413,680	29	4,718,287	109	2,244,593	3,696,593	1,826,955	12,486,428	6.46
1/08 through 12/08	205,109,617	31	3,031,300	118	1,764,239	1,908,149	1,959,038	8,662,726	4.22
1/09 through 12/09	201,874,863	26	1,402,859	97	1,387,549	1,425,382	1,881,898	6,097,688	3.02
1/10 through 12/10	187,706,452	19	1,446,521	112	1,427,546	1,447,150	1,523,113	5,844,330	3.11
5 YR. TOTAL	973,466,091	133	13,455,098	553	9,909,611	10,433,592	9,330,423	43,128,724	4.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		87%	2.400	100%	2.030	4.43			
Pure Premium Indicated by National Relativity		6%	2.451	0%	1.939	4.39			
Pure Premium Present on Rate Level		7%	2.485	0%	1.971	4.46			
Pure Premium Derived by Formula		2.409			2.030			4.44	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	266,890,991	10	1,287,368	52	1,404,466	703,784	873,935	4,269,553	1.60
1/07 through 12/07	255,525,647	14	2,095,456	54	1,695,822	1,361,930	1,070,575	6,223,783	2.44
1/08 through 12/08	231,308,306	7	1,157,673	62	2,056,529	502,646	1,268,140	4,984,988	2.16
1/09 through 12/09	145,902,675	1	56,539	24	522,261	27,552	447,612	1,053,964	0.72
1/10 through 12/10	153,315,066	1	118,341	19	419,391	29,305	416,083	983,120	0.64
5 YR. TOTAL	1,052,942,685	33	4,715,377	211	6,098,469	2,625,217	4,076,345	17,515,408	1.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	1.027	73%	0.636	1.66			
Pure Premium Indicated by National Relativity		17%	1.590	13%	0.914	2.50			
Pure Premium Present on Rate Level		18%	1.103	14%	0.676	1.78			
Pure Premium Derived by Formula		1.136			0.678			1.81	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	41,786,680	6	381,491	8	259,947	229,250	466,487	1,337,175	3.20
1/07 through 12/07	46,870,444	4	177,501	11	128,059	215,372	224,801	745,733	1.59
1/08 through 12/08	50,776,115	4	258,369	16	368,812	312,254	459,583	1,399,018	2.76
1/09 through 12/09	94,657,046	7	663,730	14	775,114	536,836	1,074,598	3,050,278	3.22
1/10 through 12/10	46,585,387	2	443,161	19	572,105	509,065	467,332	1,991,663	4.28
5 YR. TOTAL	280,675,672	23	1,924,252	68	2,104,037	1,802,777	2,692,801	8,523,867	3.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	1.435	57%	1.602	3.04			
Pure Premium Indicated by National Relativity		18%	1.992	19%	1.319	3.31			
Pure Premium Present on Rate Level		37%	1.684	24%	1.357	3.04			
Pure Premium Derived by Formula		1.627			1.489			3.12	

* 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.
1/06 through 12/06	6,610,013	0	0	3	39,098	0	153,751	192,849	2.92
1/07 through 12/07	7,613,592	1	79,550	5	363,198	161,617	657,082	1,261,447	16.57
1/08 through 12/08	6,143,118	0	0	3	5,540	0	41,354	46,894	0.76
1/09 through 12/09	6,031,190	2	109,552	4	53,231	122,268	146,386	431,437	7.15
1/10 through 12/10	6,418,997	0	0	5	236,962	0	567,316	804,278	12.53
5 YR. TOTAL	32,816,910	3	189,102	20	698,029	283,885	1,565,889	2,736,905	8.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	2.703	37%	5.637	8.34			
Pure Premium Indicated by National Relativity		24%	3.339	26%	3.898	7.24			
Pure Premium Present on Rate Level		54%	2.357	37%	4.119	6.48			
Pure Premium Derived by Formula		2.669			4.623			7.29	

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.
1/06 through 12/06	179,625,281	11	488,933	54	1,268,093	424,597	1,279,368	3,460,991	1.93
1/07 through 12/07	187,776,197	16	1,309,916	49	1,045,109	892,341	1,276,763	4,524,129	2.41
1/08 through 12/08	131,335,674	7	897,942	38	657,247	752,881	910,832	3,218,902	2.45
1/09 through 12/09	98,400,770	7	422,613	27	983,818	588,904	1,031,803	3,027,138	3.08
1/10 through 12/10	103,212,790	10	546,277	29	973,948	517,523	1,229,565	3,267,313	3.17
5 YR. TOTAL	700,350,712	51	3,665,681	197	4,928,215	3,176,246	5,728,331	17,498,473	2.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	1.227	82%	1.271	2.50			
Pure Premium Indicated by National Relativity		21%	0.840	9%	0.857	1.70			
Pure Premium Present on Rate Level		21%	1.219	9%	1.366	2.59			
Pure Premium Derived by Formula		1.144			1.242			2.39	

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.
1/06 through 12/06	14,938,992	0	0	4	106,270	0	64,872	171,142	1.15
1/07 through 12/07	16,227,949	1	22,736	1	184	64,430	12,244	99,594	0.61
1/08 through 12/08	16,324,511	0	0	1	8,166	0	12,608	20,774	0.13
1/09 through 12/09	20,130,098	0	0	1	20,112	0	24,130	44,242	0.22
1/10 through 12/10	20,149,225	0	0	4	171,007	0	83,448	254,455	1.26
5 YR. TOTAL	87,770,775	1	22,736	11	305,739	64,430	197,302	590,207	0.67
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.374	28%	0.298	0.67			
Pure Premium Indicated by National Relativity		23%	0.878	24%	1.387	2.27			
Pure Premium Present on Rate Level		58%	0.646	48%	0.776	1.42			
Pure Premium Derived by Formula		0.648			0.789			1.44	

* 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.
1/06 through 12/06	33,786,246	4	142,551	15	271,157	99,721	305,102	818,531	2.42
1/07 through 12/07	25,287,874	1	2,936	5	50,660	8,649	98,227	160,472	0.64
1/08 through 12/08	24,422,280	0	0	3	28,928	0	65,528	94,456	0.39
1/09 through 12/09	21,874,652	2	205,741	8	499,410	185,158	324,374	1,214,683	5.55
1/10 through 12/10	29,937,893	2	600,186	23	599,670	293,385	718,921	2,212,162	7.39
5 YR. TOTAL	135,308,945	9	951,414	54	1,449,825	586,913	1,512,152	4,500,304	3.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	1.775	40%	1.551			3.33	
Pure Premium Indicated by National Relativity		34%	2.048	30%	1.548			3.60	
Pure Premium Present on Rate Level		34%	1.421	30%	1.218			2.64	
Pure Premium Derived by Formula		1.747			1.450		3.20		

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.
1/06 through 12/06	18,037,692	0	0	13	269,077	0	233,149	502,226	2.79
1/07 through 12/07	3,166,635	0	0	1	90,444	0	14,294	104,738	3.31
1/08 through 12/08	2,938,263	1	220,786	3	18,243	97,078	49,272	385,379	13.12
1/09 through 12/09	2,936,266	0	0	1	1,519	0	8,015	9,534	0.33
1/10 through 12/10	3,298,699	0	0	0	0	0	373	373	0.01
5 YR. TOTAL	30,377,555	1	220,786	18	379,283	97,078	305,103	1,002,250	3.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	1.975	21%	1.324			3.30	
Pure Premium Indicated by National Relativity		16%	0.714	16%	0.890			1.60	
Pure Premium Present on Rate Level		68%	1.193	63%	1.053			2.25	
Pure Premium Derived by Formula		1.241			1.084		2.33		

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.
1/06 through 12/06	228,621,709	12	987,682	54	1,221,950	882,263	1,556,922	4,648,817	2.03
1/07 through 12/07	207,846,220	7	740,659	48	1,524,617	522,571	1,769,220	4,557,067	2.19
1/08 through 12/08	191,805,795	6	308,324	37	546,586	171,720	550,058	1,576,688	0.82
1/09 through 12/09	179,833,973	9	549,277	38	1,798,690	660,966	938,066	3,946,999	2.20
1/10 through 12/10	210,715,827	7	246,505	30	540,644	199,772	757,707	1,744,628	0.83
5 YR. TOTAL	1,018,823,524	41	2,832,447	207	5,632,487	2,437,292	5,571,973	16,474,199	1.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		55%	0.831	74%	0.786			1.62	
Pure Premium Indicated by National Relativity		22%	0.866	13%	0.949			1.82	
Pure Premium Present on Rate Level		23%	0.763	13%	0.741			1.50	
Pure Premium Derived by Formula		0.823			0.801		1.62		

* 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.
1/06 through 12/06	223,627,297	18	668,554	57	2,306,407	732,516	1,790,160	5,497,637	2.46
1/07 through 12/07	240,471,191	16	949,469	67	1,810,438	854,955	1,762,628	5,377,490	2.24
1/08 through 12/08	219,605,209	13	1,254,354	42	1,938,301	1,225,179	1,695,377	6,113,211	2.78
1/09 through 12/09	189,516,485	10	1,887,532	53	2,059,279	1,365,195	1,650,593	6,962,596	3.67
1/10 through 12/10	232,913,585	7	1,233,072	41	1,482,379	427,898	1,362,464	4,505,813	1.94
5 YR. TOTAL	1,106,133,767	64	5,992,981	260	9,596,801	4,605,743	8,261,222	28,456,747	2.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		71%	1.409	95%	1.163	2.57			
Pure Premium Indicated by National Relativity		14%	0.807	2%	0.859	1.67			
Pure Premium Present on Rate Level		15%	1.325	3%	1.252	2.58			
Pure Premium Derived by Formula		1.312			1.160			2.47	

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.
1/06 through 12/06	295,579,235	23	1,094,845	99	1,744,257	938,599	2,073,851	5,851,552	1.98
1/07 through 12/07	207,535,004	8	267,097	73	971,255	142,350	1,283,959	2,664,661	1.28
1/08 through 12/08	193,248,603	7	487,925	61	1,352,836	434,338	1,165,448	3,440,547	1.78
1/09 through 12/09	176,112,327	5	784,774	50	944,065	588,005	983,944	3,300,788	1.88
1/10 through 12/10	181,455,791	15	1,241,599	42	1,547,525	1,235,107	1,432,515	5,456,746	3.01
5 YR. TOTAL	1,053,930,960	58	3,876,240	325	6,559,938	3,338,399	6,939,717	20,714,294	1.97
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	0.990	82%	0.975	1.97			
Pure Premium Indicated by National Relativity		20%	1.011	9%	1.129	2.14			
Pure Premium Present on Rate Level		21%	0.870	9%	0.914	1.78			
Pure Premium Derived by Formula		0.969			0.983			1.95	

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.
1/06 through 12/06	174,859,130	8	167,203	38	942,673	175,061	889,165	2,174,102	1.24
1/07 through 12/07	193,860,036	14	886,292	48	864,248	660,945	965,701	3,377,186	1.74
1/08 through 12/08	161,164,225	5	365,275	36	877,056	207,540	653,447	2,103,318	1.31
1/09 through 12/09	73,250,104	4	294,241	19	280,243	181,996	370,627	1,127,107	1.54
1/10 through 12/10	78,963,385	2	96,889	18	308,824	41,660	592,152	1,039,525	1.32
5 YR. TOTAL	682,096,880	33	1,809,900	159	3,273,044	1,267,202	3,471,092	9,821,238	1.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	0.745	65%	0.695	1.44			
Pure Premium Indicated by National Relativity		27%	0.526	17%	0.624	1.15			
Pure Premium Present on Rate Level		27%	0.718	18%	0.795	1.51			
Pure Premium Derived by Formula		0.679			0.701			1.38	

* 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.
1/06 through 12/06	34,710,994	1	18,564	10	164,723	25,299	336,852	545,438	1.57
1/07 through 12/07	34,267,319	2	191,215	7	96,672	177,984	215,612	681,483	1.99
1/08 through 12/08	32,306,269	4	81,552	6	42,881	88,757	95,316	308,506	0.96
1/09 through 12/09	33,212,941	1	115,742	3	64,907	72,629	136,471	389,749	1.17
1/10 through 12/10	37,424,523	4	451,013	2	1,906	281,398	25,750	760,067	2.03
5 YR. TOTAL	171,922,046	12	858,086	28	371,089	646,067	810,001	2,685,243	1.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	0.715	42%	0.847			1.56	
Pure Premium Indicated by National Relativity		36%	1.207	29%	1.408			2.62	
Pure Premium Present on Rate Level		36%	0.830	29%	1.032			1.86	
Pure Premium Derived by Formula		0.934				1.063		2.00	

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.
1/06 through 12/06	3,440,489	0	0	0	0	0	1,618	1,618	0.05
1/07 through 12/07	3,006,005	0	0	0	0	0	2,068	2,068	0.07
1/08 through 12/08	3,161,063	0	0	0	0	0	1,135	1,135	0.04
1/09 through 12/09	2,065,758	0	0	0	0	0	1,439	1,439	0.07
1/10 through 12/10	2,014,609	0	0	0	0	0	1,899	1,899	0.09
5 YR. TOTAL	13,687,924	0	0	0	0	0	8,159	8,159	0.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.000	12%	0.060			0.06	
Pure Premium Indicated by National Relativity		12%	0.551	13%	0.914			1.47	
Pure Premium Present on Rate Level		78%	0.744	75%	0.551			1.30	
Pure Premium Derived by Formula		0.646				0.539		1.19	

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.
1/06 through 12/06	8,657,985	0	0	3	97,909	0	85,969	183,878	2.12
1/07 through 12/07	10,627,396	1	566	2	204,577	592	81,467	287,202	2.70
1/08 through 12/08	9,508,683	0	0	7	135,617	0	232,428	368,045	3.87
1/09 through 12/09	9,754,392	0	0	2	11,296	0	41,832	53,128	0.55
1/10 through 12/10	12,232,061	0	0	3	68,137	0	35,767	103,904	0.85
5 YR. TOTAL	50,780,517	1	566	17	517,536	592	477,463	996,157	1.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	1.020	27%	0.941			1.96	
Pure Premium Indicated by National Relativity		40%	0.867	36%	0.904			1.77	
Pure Premium Present on Rate Level		41%	1.009	37%	1.145			2.15	
Pure Premium Derived by Formula		0.954				1.003		1.96	

* 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.
1/06 through 12/06	34,955,092	4	305,793	7	48,591	323,042	153,246	830,672	2.38
1/07 through 12/07	37,488,142	1	94,613	9	258,054	94,639	312,634	759,940	2.03
1/08 through 12/08	61,931,688	1	16,921	8	297,068	0	357,183	671,172	1.08
1/09 through 12/09	41,937,823	0	0	9	150,359	0	165,668	316,027	0.75
1/10 through 12/10	37,575,883	3	105,031	8	141,400	234,381	351,915	832,727	2.22
5 YR. TOTAL	213,888,628	9	522,358	41	895,472	652,062	1,340,646	3,410,538	1.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.663	46%	0.932	1.60			
Pure Premium Indicated by National Relativity		34%	0.852	27%	0.915	1.77			
Pure Premium Present on Rate Level		34%	0.944	27%	1.079	2.02			
Pure Premium Derived by Formula		0.823			0.967			1.79	

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.
1/06 through 12/06	81,302,071	8	296,331	27	504,986	489,525	534,375	1,825,217	2.25
1/07 through 12/07	77,959,464	6	512,579	28	499,079	491,887	591,555	2,095,100	2.69
1/08 through 12/08	67,734,743	5	122,405	18	450,277	128,796	588,299	1,289,777	1.90
1/09 through 12/09	60,160,340	1	207,671	25	443,558	94,576	628,070	1,373,875	2.28
1/10 through 12/10	60,213,445	2	397,301	18	395,057	331,282	496,429	1,620,069	2.69
5 YR. TOTAL	347,370,063	22	1,536,287	116	2,292,957	1,536,066	2,838,728	8,204,038	2.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	1.102	56%	1.259	2.36			
Pure Premium Indicated by National Relativity		30%	0.899	22%	0.967	1.87			
Pure Premium Present on Rate Level		31%	0.927	22%	1.056	1.98			
Pure Premium Derived by Formula		0.987			1.150			2.14	

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.
1/06 through 12/06	42,319,257	4	214,277	12	162,234	236,106	149,927	762,544	1.80
1/07 through 12/07	25,027,851	1	295,697	8	76,743	177,496	117,239	667,175	2.67
1/08 through 12/08	21,406,836	2	349,206	8	155,789	719,260	118,111	1,342,366	6.27
1/09 through 12/09	15,573,986	1	14,630	4	92,324	51,043	98,444	256,441	1.65
1/10 through 12/10	29,039,156	1	54,136	10	272,133	47,557	409,443	783,269	2.70
5 YR. TOTAL	133,367,086	9	927,946	42	759,223	1,231,462	893,164	3,811,795	2.86
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	1.265	34%	1.593	2.86			
Pure Premium Indicated by National Relativity		17%	0.512	18%	0.863	1.38			
Pure Premium Present on Rate Level		60%	0.647	48%	0.815	1.46			
Pure Premium Derived by Formula		0.766			1.088			1.85	

* 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.
1/06 through 12/06	11,966,136	2	253,347	2	43,119	216,825	42,625	555,916	4.65
1/07 through 12/07	10,278,345	0	0	1	2,496	0	17,544	20,040	0.20
1/08 through 12/08	3,167,759	0	0	1	1,360	0	8,848	10,208	0.32
1/09 through 12/09	3,690,939	0	0	0	0	0	1,660	1,660	0.05
1/10 through 12/10	3,788,300	0	0	0	0	0	7,739	7,739	0.20
5 YR. TOTAL	32,891,479	2	253,347	4	46,975	216,825	78,416	595,563	1.81
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.913	20%	0.898	1.81			
Pure Premium Indicated by National Relativity		25%	0.462	27%	0.754	1.22			
Pure Premium Present on Rate Level		59%	0.980	53%	0.817	1.80			
Pure Premium Derived by Formula		0.840			0.816			1.66	

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.
1/06 through 12/06	252,443,087	18	916,269	68	1,412,446	910,261	1,470,129	4,709,105	1.87
1/07 through 12/07	227,235,721	10	876,997	71	758,677	810,254	1,142,131	3,588,059	1.58
1/08 through 12/08	203,025,707	18	1,596,798	53	853,675	1,252,499	896,224	4,599,196	2.27
1/09 through 12/09	197,516,193	14	654,113	60	1,204,924	525,345	1,047,200	3,431,582	1.74
1/10 through 12/10	217,778,152	12	512,503	79	1,791,639	649,659	2,314,658	5,268,459	2.42
5 YR. TOTAL	1,097,998,860	72	4,556,680	331	6,021,361	4,148,018	6,870,342	21,596,401	1.97
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	0.963	86%	1.003	1.97			
Pure Premium Indicated by National Relativity		18%	0.958	7%	1.092	2.05			
Pure Premium Present on Rate Level		19%	0.976	7%	0.998	1.97			
Pure Premium Derived by Formula		0.965			1.009			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.
1/06 through 12/06	4,808,590	1	145,709	1	28,181	135,292	8,303	317,485	6.60
1/07 through 12/07	5,841,234	0	0	3	54,272	0	85,577	139,849	2.39
1/08 through 12/08	4,383,413	0	0	0	0	0	391	391	0.01
1/09 through 12/09	3,977,863	0	0	0	0	0	802	802	0.02
1/10 through 12/10	4,044,126	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	23,055,226	1	145,709	4	82,453	135,292	95,073	458,527	1.99
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.990	15%	0.999	1.99			
Pure Premium Indicated by National Relativity		30%	0.608	31%	0.724	1.33			
Pure Premium Present on Rate Level		59%	0.617	54%	0.606	1.22			
Pure Premium Derived by Formula		0.655			0.702			1.36	

* 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.
1/06 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
1/10 through 12/10	628,910	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,812,984	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		16%	0.479	16%	0.937	1.42			
Pure Premium Present on Rate Level		79%	0.859	77%	1.182	2.04			
Pure Premium Derived by Formula		0.755			1.060			1.82	

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.
1/06 through 12/06	29,910,581	4	623,752	19	593,803	160,438	442,528	1,820,521	6.09
1/07 through 12/07	30,431,270	6	950,828	17	1,000,294	379,359	468,923	2,799,404	9.20
1/08 through 12/08	28,124,840	8	899,855	16	388,804	463,473	524,508	2,276,640	8.10
1/09 through 12/09	25,777,120	2	35,149	14	486,782	46,485	324,090	892,506	3.46
1/10 through 12/10	30,153,933	2	207,924	13	357,244	156,408	311,512	1,033,088	3.43
5 YR. TOTAL	144,397,744	22	2,717,508	79	2,826,927	1,206,163	2,071,561	8,822,159	6.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	3.840	46%	2.270	6.11			
Pure Premium Indicated by National Relativity		32%	1.855	27%	1.602	3.46			
Pure Premium Present on Rate Level		32%	1.815	27%	1.546	3.36			
Pure Premium Derived by Formula		2.557			1.894			4.45	

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.
1/06 through 12/06	112,254,355	13	902,848	40	1,333,844	952,002	1,251,646	4,440,340	3.96
1/07 through 12/07	110,269,207	20	1,423,208	41	641,856	1,796,629	1,410,927	5,272,620	4.78
1/08 through 12/08	112,784,115	19	1,280,060	40	982,589	868,105	1,131,746	4,262,500	3.78
1/09 through 12/09	110,154,721	12	694,701	41	977,347	476,147	1,206,500	3,354,695	3.05
1/10 through 12/10	116,697,228	10	1,037,003	41	1,268,916	864,308	1,160,698	4,330,925	3.71
5 YR. TOTAL	562,159,626	74	5,337,820	203	5,204,552	4,957,191	6,161,517	21,661,080	3.85
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	1.875	82%	1.978	3.85			
Pure Premium Indicated by National Relativity		20%	1.535	9%	1.633	3.17			
Pure Premium Present on Rate Level		21%	1.624	9%	1.742	3.37			
Pure Premium Derived by Formula		1.754			1.926			3.68	

* 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.
1/06 through 12/06	4,205,771	0	0	2	18,820	0	26,501	45,321	1.08
1/07 through 12/07	4,472,778	1	138,281	0	0	167,230	1,845	307,356	6.87
1/08 through 12/08	4,257,076	0	0	1	10,779	0	2,564	13,343	0.31
1/09 through 12/09	5,048,255	0	0	1	10,738	0	4,063	14,801	0.29
1/10 through 12/10	6,180,184	1	228,437	4	207,691	56,251	79,896	572,275	9.26
5 YR. TOTAL	24,164,064	2	366,718	8	248,028	223,481	114,869	953,096	3.94
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	2.544	21%	1.400	3.94			
Pure Premium Indicated by National Relativity		43%	1.190	39%	1.216	2.41			
Pure Premium Present on Rate Level		43%	1.103	40%	1.251	2.35			
Pure Premium Derived by Formula		1.342			1.269			2.61	

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.
1/06 through 12/06	3,469,595	0	0	1	5,837	0	14,917	20,754	0.60
1/07 through 12/07	3,495,031	1	187,928	0	0	95,011	7,401	290,340	8.31
1/08 through 12/08	4,319,035	0	0	1	15,368	0	50,321	65,689	1.52
1/09 through 12/09	3,702,489	1	114,698	0	0	54,812	9,697	179,207	4.84
1/10 through 12/10	3,862,636	0	0	0	0	0	5,882	5,882	0.15
5 YR. TOTAL	18,848,786	2	302,626	2	21,205	149,823	88,218	561,872	2.98
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	1.718	23%	1.263	2.98			
Pure Premium Indicated by National Relativity		41%	2.101	38%	1.873	3.97			
Pure Premium Present on Rate Level		42%	2.195	39%	2.091	4.29			
Pure Premium Derived by Formula		2.075			1.818			3.89	

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.
1/06 through 12/06	58,489,214	2	34,924	14	87,198	53,155	191,273	366,550	0.63
1/07 through 12/07	61,269,677	2	91,664	19	359,285	45,782	516,259	1,012,990	1.65
1/08 through 12/08	58,851,575	2	437,643	10	67,412	86,219	184,031	775,305	1.32
1/09 through 12/09	54,707,027	5	333,631	15	196,284	401,790	232,630	1,164,335	2.13
1/10 through 12/10	51,527,158	6	427,377	11	216,620	470,453	433,696	1,548,146	3.01
5 YR. TOTAL	284,844,651	17	1,325,239	69	926,799	1,057,399	1,557,889	4,867,326	1.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.791	45%	0.918	1.71			
Pure Premium Indicated by National Relativity		33%	0.818	27%	0.900	1.72			
Pure Premium Present on Rate Level		34%	0.756	28%	0.767	1.52			
Pure Premium Derived by Formula		0.788			0.871			1.66	

* 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.
1/06 through 12/06	838,497	0	0	0	0	0	6,533	6,533	0.78
1/07 through 12/07	909,057	0	0	0	0	0	1,506	1,506	0.17
1/08 through 12/08	891,007	0	0	0	0	0	106	106	0.01
1/09 through 12/09	928,287	0	0	1	6,711	0	10,422	17,133	1.85
1/10 through 12/10	845,170	1	77,894	0	0	55,852	4,396	138,142	16.35
5 YR. TOTAL	4,412,018	1	77,894	1	6,711	55,852	22,963	163,420	3.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	1.918	8%	1.786	3.70			
Pure Premium Indicated by National Relativity		15%	2.897	16%	1.795	4.69			
Pure Premium Present on Rate Level		78%	0.974	76%	0.623	1.60			
Pure Premium Derived by Formula		1.329			0.904			2.23	

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.
1/06 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
1/10 through 12/10	36,203	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	111,920	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		30%	3.508	31%	3.049	6.56			
Pure Premium Present on Rate Level		68%	1.817	66%	2.039	3.86			
Pure Premium Derived by Formula		2.288			2.291			4.58	

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.
1/06 through 12/06	9,042,760	2	402,361	2	67,649	94,209	44,399	608,618	6.73
1/07 through 12/07	10,410,325	0	0	2	68,857	0	61,108	129,965	1.25
1/08 through 12/08	8,893,147	0	0	5	171,705	0	106,637	278,342	3.13
1/09 through 12/09	10,095,908	2	15,721	1	5,449	11,000	28,426	60,596	0.60
1/10 through 12/10	11,148,374	1	16,691	3	38,118	3,240	37,955	96,004	0.86
5 YR. TOTAL	49,590,514	5	434,773	13	351,778	108,449	278,525	1,173,525	2.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	1.586	27%	0.780	2.37			
Pure Premium Indicated by National Relativity		30%	0.538	31%	1.191	1.73			
Pure Premium Present on Rate Level		51%	1.099	42%	1.185	2.28			
Pure Premium Derived by Formula		1.023			1.078			2.10	

* 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	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	4,344,976	1	25,275	1	1,059	43,160	6,171	75,665	1.74
1/07 through 12/07	5,617,512	1	4,223	5	10,243	16,680	31,931	63,077	1.12
1/08 through 12/08	4,383,151	0	0	8	81,335	0	106,155	187,490	4.28
1/09 through 12/09	3,082,474	0	0	0	0	0	6,486	6,486	0.21
1/10 through 12/10	4,248,560	0	0	6	222,270	0	126,355	348,625	8.21
5 YR. TOTAL	21,676,673	2	29,498	20	314,907	59,840	277,098	681,343	3.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.589	19%	1.554	3.14			
Pure Premium Indicated by National Relativity		43%	1.000	40%	1.136	2.14			
Pure Premium Present on Rate Level		44%	0.894	41%	1.088	1.98			
Pure Premium Derived by Formula		1.030			1.196			2.23	

CLASS 2670		GLOVE MFG-LEATHER OR TEXTILE							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	3,872,209	0	0	2	12,676	0	20,730	33,406	0.86
1/07 through 12/07	3,299,466	0	0	1	7,006	0	18,581	25,587	0.78
1/08 through 12/08	2,609,137	1	50	0	0	1,708	319	2,077	0.08
1/09 through 12/09	2,016,320	0	0	0	0	0	2,076	2,076	0.10
1/10 through 12/10	2,020,382	0	0	0	0	0	3,550	3,550	0.18
5 YR. TOTAL	13,817,514	1	50	3	19,682	1,708	45,256	66,696	0.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.143	13%	0.340	0.48			
Pure Premium Indicated by National Relativity		25%	0.683	27%	0.679	1.36			
Pure Premium Present on Rate Level		66%	0.677	60%	0.686	1.36			
Pure Premium Derived by Formula		0.630			0.639			1.27	

CLASS 2683		LUGGAGE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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	1,887	0	3,254	5,141	0.92
1/09 through 12/09	724,035	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,040,742	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,772,639	0	0	1	1,887	0	3,254	5,141	0.19
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.068	7%	0.117	0.19			
Pure Premium Indicated by National Relativity		22%	0.502	24%	0.774	1.28			
Pure Premium Present on Rate Level		73%	0.598	69%	0.743	1.34			
Pure Premium Derived by Formula		0.550			0.707			1.26	

* 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.
1/06 through 12/06	11,454,700	2	187,302	3	42,945	163,245	38,098	431,590	3.77
1/07 through 12/07	12,811,987	1	66,027	8	282,407	67,612	166,778	582,824	4.55
1/08 through 12/08	11,323,964	0	0	5	186,338	0	90,884	277,222	2.45
1/09 through 12/09	9,871,387	0	0	11	330,748	0	274,347	605,095	6.13
1/10 through 12/10	10,224,024	1	17,598	2	185,925	20,434	143,641	367,598	3.60
5 YR. TOTAL	55,686,062	4	270,927	29	1,028,363	251,291	713,748	2,264,329	4.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	2.333	32%	1.733	4.07			
Pure Premium Indicated by National Relativity		38%	0.903	34%	1.102	2.01			
Pure Premium Present on Rate Level		40%	1.390	34%	1.654	3.04			
Pure Premium Derived by Formula		1.412			1.492			2.90	

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.
1/06 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	60,784	0	0	116,280	11,543	188,607	5.82
1/09 through 12/09	5,203,750	1	168,520	8	270,314	194,236	355,458	988,528	19.00
1/10 through 12/10	6,239,476	0	0	11	447,463	0	523,891	971,354	15.57
5 YR. TOTAL	14,717,819	2	229,304	19	717,777	310,516	890,892	2,148,489	14.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	6.435	35%	8.163	14.60			
Pure Premium Indicated by National Relativity		37%	13.088	32%	10.942	24.03			
Pure Premium Present on Rate Level		37%	7.845	33%	7.838	15.68			
Pure Premium Derived by Formula		9.418			8.945			18.36	

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.
1/06 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	141,815	0	0	159,480	0	301,295	1112.69
1/09 through 12/09	20,294	0	0	0	0	0	0	0	0.00
1/10 through 12/10	67,801	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	239,355	1	141,815	0	0	159,480	0	301,295	125.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	59.249	9%	66.629	125.88			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		92%	25.065	91%	14.552	39.62			
Pure Premium Derived by Formula		27.800			19.239			47.04	

* 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.
1/06 through 12/06	62,075,685	16	1,511,701	40	1,988,710	2,154,933	2,254,097	7,909,441	12.74
1/07 through 12/07	59,720,343	10	1,842,778	32	1,561,492	2,488,054	1,295,626	7,187,950	12.04
1/08 through 12/08	36,915,901	7	1,242,804	11	1,083,643	716,466	1,578,953	4,621,866	12.52
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	158,711,929	33	4,597,283	83	4,633,845	5,359,453	5,128,676	19,719,257	12.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	5.816	76%	6.608	12.42			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		41%	5.766	24%	5.189	10.96			
Pure Premium Derived by Formula			5.796		6.267	12.06			

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.
1/06 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	14,327,495	3	696,188	10	366,374	896,818	208,816	2,168,196	15.13
1/09 through 12/09	46,191,513	5	450,239	21	494,206	369,963	449,061	1,763,469	3.82
1/10 through 12/10	49,513,390	6	1,323,548	21	817,432	754,850	888,843	3,784,673	7.64
5 YR. TOTAL	110,035,908	14	2,469,975	52	1,678,012	2,021,631	1,546,720	7,716,338	7.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	3.770	64%	3.243	7.01			
Pure Premium Indicated by National Relativity		25%	10.182	18%	7.689	17.87			
Pure Premium Present on Rate Level		25%	5.529	18%	4.886	10.42			
Pure Premium Derived by Formula			5.813		4.339	10.15			

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.
1/06 through 12/06	56,614,955	8	958,183	56	1,088,188	758,758	1,509,125	4,314,254	7.62
1/07 through 12/07	63,799,427	7	420,704	44	1,304,115	310,039	1,682,750	3,717,608	5.83
1/08 through 12/08	50,337,757	12	1,838,928	27	587,285	2,621,420	1,033,615	6,081,248	12.08
1/09 through 12/09	49,075,321	4	756,443	38	1,762,114	398,009	1,390,937	4,307,503	8.78
1/10 through 12/10	53,680,786	4	640,145	24	893,449	831,209	1,182,788	3,547,591	6.61
5 YR. TOTAL	273,508,246	35	4,614,403	189	5,635,151	4,919,435	6,799,215	21,968,204	8.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	3.747	91%	4.285	8.03			
Pure Premium Indicated by National Relativity		18%	3.238	4%	3.741	6.98			
Pure Premium Present on Rate Level		19%	3.943	5%	4.570	8.51			
Pure Premium Derived by Formula			3.693		4.277	7.97			

* 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.
1/06 through 12/06	6,316,552	1	44,294	5	42,065	50,489	193,171	330,019	5.22
1/07 through 12/07	5,404,203	1	40,852	4	78,537	79,160	128,069	326,618	6.04
1/08 through 12/08	3,960,276	0	0	0	0	0	4,184	4,184	0.11
1/09 through 12/09	2,578,159	0	0	0	0	0	6,095	6,095	0.24
1/10 through 12/10	2,675,621	1	15,242	2	14,854	53,132	30,281	113,509	4.24
5 YR. TOTAL	20,934,811	3	100,388	11	135,456	182,781	361,800	780,425	3.73
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	1.127	26%	2.601			3.73	
Pure Premium Indicated by National Relativity		31%	1.894	33%	2.030			3.92	
Pure Premium Present on Rate Level		53%	1.759	41%	2.720			4.48	
Pure Premium Derived by Formula		1.700			2.461		4.16		

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.
1/06 through 12/06	19,555,914	3	420,688	11	1,108,713	372,694	570,632	2,472,727	12.65
1/07 through 12/07	21,187,076	3	217,412	12	817,279	218,277	417,234	1,670,202	7.88
1/08 through 12/08	18,752,800	1	181,716	10	724,436	203,592	228,885	1,338,629	7.14
1/09 through 12/09	19,828,202	3	627,805	8	341,734	349,279	198,965	1,517,783	7.66
1/10 through 12/10	21,343,994	6	619,108	8	872,084	496,237	251,570	2,238,999	10.49
5 YR. TOTAL	100,667,986	16	2,066,729	49	3,864,246	1,640,079	1,667,286	9,238,340	9.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		43%	5.892	49%	3.285			9.18	
Pure Premium Indicated by National Relativity		23%	2.193	24%	2.077			4.27	
Pure Premium Present on Rate Level		34%	4.237	27%	2.698			6.94	
Pure Premium Derived by Formula		4.479			2.837		7.32		

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.
1/06 through 12/06	55,554,807	5	302,781	22	394,650	433,288	538,540	1,669,259	3.00
1/07 through 12/07	58,397,184	3	496,329	21	466,459	388,024	635,748	1,986,560	3.40
1/08 through 12/08	54,930,688	6	744,961	25	948,518	774,632	930,603	3,398,714	6.19
1/09 through 12/09	45,004,880	0	0	14	104,625	0	263,695	368,320	0.82
1/10 through 12/10	47,457,920	3	107,239	22	351,400	63,937	433,903	956,479	2.02
5 YR. TOTAL	261,345,479	17	1,651,310	104	2,265,652	1,659,881	2,802,489	8,379,332	3.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		42%	1.499	63%	1.707			3.21	
Pure Premium Indicated by National Relativity		29%	1.537	18%	1.713			3.25	
Pure Premium Present on Rate Level		29%	1.511	19%	1.873			3.38	
Pure Premium Derived by Formula		1.514			1.740		3.25		

* 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.
1/06 through 12/06	11,736,287	1	1,522	9	77,734	28,355	115,898	223,509	1.90
1/07 through 12/07	9,999,987	0	0	7	53,914	0	93,124	147,038	1.47
1/08 through 12/08	9,846,209	1	28,221	8	144,404	9,386	421,306	603,317	6.13
1/09 through 12/09	8,109,854	1	72,232	7	94,558	0	178,228	345,018	4.26
1/10 through 12/10	9,046,888	0	0	10	190,761	0	197,161	387,922	4.29
5 YR. TOTAL	48,739,225	3	101,975	41	561,371	37,741	1,005,717	1,706,804	3.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	1.361	33%		2.141		3.50	
Pure Premium Indicated by National Relativity		38%	2.023	33%		2.021		4.04	
Pure Premium Present on Rate Level		39%	1.816	34%		2.080		3.90	
Pure Premium Derived by Formula		1.790			2.081		3.87		

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.
1/06 through 12/06	41,736,697	5	376,185	44	690,472	393,767	1,020,552	2,480,976	5.95
1/07 through 12/07	43,695,303	3	194,212	34	595,703	101,402	567,139	1,458,456	3.34
1/08 through 12/08	45,142,690	3	80,348	24	355,905	49,916	537,828	1,023,997	2.27
1/09 through 12/09	42,164,429	6	423,545	28	667,782	177,963	761,985	2,031,275	4.82
1/10 through 12/10	47,878,997	3	38,108	34	877,902	46,736	922,077	1,884,823	3.94
5 YR. TOTAL	220,618,116	20	1,112,398	164	3,187,764	769,784	3,809,581	8,879,527	4.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		45%	1.949	66%		2.076		4.03	
Pure Premium Indicated by National Relativity		27%	2.335	17%		2.898		5.23	
Pure Premium Present on Rate Level		28%	2.080	17%		2.546		4.63	
Pure Premium Derived by Formula		2.090			2.296		4.39		

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.
1/06 through 12/06	4,650,982	0	0	8	70,948	0	61,242	132,190	2.84
1/07 through 12/07	2,950,231	1	21,860	1	25,092	6,737	31,904	85,593	2.90
1/08 through 12/08	3,819,495	0	0	3	21,038	0	36,329	57,367	1.50
1/09 through 12/09	2,114,223	0	0	2	11,714	0	66,157	77,871	3.68
1/10 through 12/10	2,985,034	0	0	1	41,861	0	37,781	79,642	2.67
5 YR. TOTAL	16,519,965	1	21,860	15	170,653	6,737	233,413	432,663	2.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	1.165	15%		1.454		2.62	
Pure Premium Indicated by National Relativity		43%	0.548	42%		0.693		1.24	
Pure Premium Present on Rate Level		46%	0.777	43%		0.866		1.64	
Pure Premium Derived by Formula		0.721			0.882		1.60		

* 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.
1/06 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
1/10 through 12/10	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		6%	0.270	6%	0.388	0.66			
Pure Premium Present on Rate Level		92%	0.758	92%	0.785	1.54			
Pure Premium Derived by Formula		0.714		0.745		1.46			

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.
1/06 through 12/06	64,604,625	12	1,394,054	49	1,572,359	1,229,222	1,375,207	5,570,842	8.62
1/07 through 12/07	62,629,615	10	741,971	26	623,097	503,132	896,111	2,764,311	4.41
1/08 through 12/08	47,174,191	9	897,752	25	1,426,686	1,129,271	1,426,051	4,879,760	10.34
1/09 through 12/09	32,187,537	2	51,352	15	260,411	17,124	294,482	623,369	1.94
1/10 through 12/10	23,137,527	5	199,561	13	398,807	272,545	605,862	1,476,775	6.38
5 YR. TOTAL	229,733,495	38	3,284,690	128	4,281,360	3,151,294	4,597,713	15,315,057	6.67
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	3.293	70%	3.373	6.67			
Pure Premium Indicated by National Relativity		25%	1.642	15%	1.469	3.11			
Pure Premium Present on Rate Level		26%	2.469	15%	2.869	5.34			
Pure Premium Derived by Formula		2.666		3.012		5.68			

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.
1/06 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
1/10 through 12/10	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%	1.199	100%	1.183	2.38			
Pure Premium Derived by Formula		1.199		1.183		2.38			

* 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.
1/06 through 12/06	137,331,853	14	1,059,918	56	1,215,344	745,504	1,297,188	4,317,954	3.14
1/07 through 12/07	124,956,426	11	453,099	71	1,815,527	466,272	2,713,758	5,448,656	4.36
1/08 through 12/08	98,230,459	4	279,633	35	1,146,391	265,951	1,365,536	3,057,511	3.11
1/09 through 12/09	72,918,349	5	353,027	31	703,501	674,598	709,742	2,440,868	3.35
1/10 through 12/10	58,637,684	7	433,021	29	733,122	653,773	1,117,940	2,937,856	5.01
5 YR. TOTAL	492,074,771	41	2,578,698	222	5,613,885	2,806,098	7,204,164	18,202,845	3.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	1.665	80%	2.034	3.70			
Pure Premium Indicated by National Relativity		22%	1.900	10%	1.929	3.83			
Pure Premium Present on Rate Level		22%	1.610	10%	1.845	3.46			
Pure Premium Derived by Formula		1.705			2.005			3.71	

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.
1/06 through 12/06	9,040,965	1	67,155	5	11,018	73,109	65,299	216,581	2.40
1/07 through 12/07	13,098,135	1	44,311	7	201,554	4,820	150,279	400,964	3.06
1/08 through 12/08	10,801,759	0	0	1	60,738	0	52,220	112,958	1.05
1/09 through 12/09	11,981,104	0	0	2	2,334	0	24,098	26,432	0.22
1/10 through 12/10	7,763,709	2	364,183	1	1,061	82,662	10,877	458,783	5.91
5 YR. TOTAL	52,685,672	4	475,649	16	276,705	160,591	302,773	1,215,718	2.31
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	1.428	27%	0.879	2.31			
Pure Premium Indicated by National Relativity		38%	1.249	36%	1.270	2.52			
Pure Premium Present on Rate Level		42%	1.157	37%	1.129	2.29			
Pure Premium Derived by Formula		1.246			1.112			2.36	

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.
1/06 through 12/06	3,192,501	0	0	1	6,086	0	1,682	7,768	0.24
1/07 through 12/07	3,125,283	2	2,272	0	0	41,184	116	43,572	1.39
1/08 through 12/08	3,376,954	0	0	2	5,877	0	29,904	35,781	1.06
1/09 through 12/09	3,145,320	0	0	1	6,148	0	1,747	7,895	0.25
1/10 through 12/10	3,566,349	0	0	0	0	0	2,903	2,903	0.08
5 YR. TOTAL	16,406,407	2	2,272	4	18,111	41,184	36,352	97,919	0.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.124	17%	0.473	0.60			
Pure Premium Indicated by National Relativity		28%	0.969	29%	1.408	2.38			
Pure Premium Present on Rate Level		60%	1.008	54%	1.116	2.12			
Pure Premium Derived by Formula		0.891			1.091			1.98	

* 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.
1/06 through 12/06	4,355,848	0	0	0	0	0	8,446	8,446	0.19
1/07 through 12/07	5,132,982	1	5,650	6	140,721	2,875	144,551	293,797	5.72
1/08 through 12/08	5,294,550	3	310,755	4	67,275	64,587	65,846	508,463	9.60
1/09 through 12/09	4,288,763	1	192	3	6,480	0	18,382	25,054	0.59
1/10 through 12/10	3,181,152	1	22,255	1	9,016	29,936	13,323	74,530	2.34
5 YR. TOTAL	22,253,295	6	338,852	14	223,492	97,398	250,548	910,290	4.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	2.527	23%	1.564			4.09	
Pure Premium Indicated by National Relativity		42%	1.608	38%	1.873			3.48	
Pure Premium Present on Rate Level		42%	1.599	39%	1.787			3.39	
Pure Premium Derived by Formula						1.751	1.768	3.52	

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.
1/06 through 12/06	47,603,037	4	341,894	25	427,969	324,015	313,300	1,407,178	2.96
1/07 through 12/07	51,508,708	3	173,032	30	478,725	32,954	585,695	1,270,406	2.47
1/08 through 12/08	45,019,319	1	224,023	14	465,834	86,652	987,173	1,763,682	3.92
1/09 through 12/09	48,035,648	2	20,931	15	286,022	62,573	347,597	717,123	1.49
1/10 through 12/10	44,394,521	3	100,935	20	301,355	119,190	316,048	837,528	1.89
5 YR. TOTAL	236,561,233	13	860,815	104	1,959,905	625,384	2,549,813	5,995,917	2.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	1.192	53%	1.342			2.53	
Pure Premium Indicated by National Relativity		31%	1.000	23%	1.022			2.02	
Pure Premium Present on Rate Level		31%	1.296	24%	1.399			2.70	
Pure Premium Derived by Formula						1.165	1.282	2.45	

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.
1/06 through 12/06	366,908,072	21	1,867,078	180	3,154,897	1,540,260	3,371,078	9,933,313	2.71
1/07 through 12/07	398,679,417	23	3,169,391	167	3,523,331	2,520,800	4,449,695	13,663,217	3.43
1/08 through 12/08	343,611,130	20	1,230,595	138	3,592,885	1,225,453	3,255,808	9,304,741	2.71
1/09 through 12/09	278,893,547	16	1,216,560	112	2,587,867	922,786	2,985,829	7,713,042	2.77
1/10 through 12/10	287,316,695	19	2,006,763	160	3,846,735	2,103,518	4,398,567	12,355,583	4.30
5 YR. TOTAL	1,675,408,861	99	9,490,387	757	16,705,715	8,312,817	18,460,977	52,969,896	3.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		88%	1.564	100%	1.598			3.16	
Pure Premium Indicated by National Relativity		6%	1.602	0%	1.622			3.22	
Pure Premium Present on Rate Level		6%	1.471	0%	1.535			3.01	
Pure Premium Derived by Formula						1.561	1.598	3.16	

* 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	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
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	453	453	0.41
1/09 through 12/09	30,575	0	0	0	0	0	0	0	0.00
1/10 through 12/10	32,713	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	381,625	0	0	0	0	0	453	453	0.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.119	0.12			
Pure Premium Indicated by National Relativity		10%	0.356	11%	1.210	1.57			
Pure Premium Present on Rate Level		87%	1.223	85%	1.401	2.62			
Pure Premium Derived by Formula		1.100			1.329			2.43	

CLASS 2915		VENEER PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	33,554,946	0	0	13	314,116	0	325,388	639,504	1.91
1/07 through 12/07	32,218,094	2	9,874	10	382,264	13,283	502,749	908,170	2.82
1/08 through 12/08	21,943,377	1	27,184	3	216,613	7,374	217,825	468,996	2.14
1/09 through 12/09	45,008,508	2	114,932	6	296,340	76,202	184,253	671,727	1.49
1/10 through 12/10	44,410,423	0	0	6	83,531	0	91,242	174,773	0.39
5 YR. TOTAL	177,135,348	5	151,990	38	1,292,864	96,859	1,321,457	2,863,170	1.62
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.816	46%	0.801	1.62			
Pure Premium Indicated by National Relativity		33%	1.405	27%	1.141	2.55			
Pure Premium Present on Rate Level		33%	1.260	27%	1.285	2.55			
Pure Premium Derived by Formula		1.157			1.023			2.18	

CLASS 2916		VENEER PRODUCTS MFG-NO VENEER MFG							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	26,955,470	0	0	9	382,670	0	277,529	660,199	2.45
1/07 through 12/07	25,839,511	0	0	8	83,631	0	110,292	193,923	0.75
1/08 through 12/08	21,535,120	0	0	7	125,944	0	164,555	290,499	1.35
1/09 through 12/09	17,976,301	3	229,299	6	89,405	143,933	109,478	572,115	3.18
1/10 through 12/10	20,362,940	0	0	9	150,309	0	157,506	307,815	1.51
5 YR. TOTAL	112,669,342	3	229,299	39	831,959	143,933	819,360	2,024,551	1.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.942	40%	0.855	1.80			
Pure Premium Indicated by National Relativity		35%	1.773	30%	1.435	3.21			
Pure Premium Present on Rate Level		35%	1.432	30%	1.435	2.87			
Pure Premium Derived by Formula		1.404			1.203			2.61	

* 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		
1/06 through 12/06	1,784,085	0	0	0	0	0	970	970	0.05
1/07 through 12/07	2,148,893	0	0	0	0	0	905	905	0.04
1/08 through 12/08	1,886,558	0	0	0	0	0	880	880	0.05
1/09 through 12/09	2,087,839	0	0	1	1	0	1,245	1,246	0.06
1/10 through 12/10	1,937,519	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,844,894	0	0	1	1	0	4,000	4,001	0.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.000	12%	0.041	0.04			
Pure Premium Indicated by National Relativity		41%	1.020	43%	1.110	2.13			
Pure Premium Present on Rate Level		50%	0.916	45%	0.839	1.76			
Pure Premium Derived by Formula		0.876			0.860			1.74	

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		
1/06 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
1/10 through 12/10	72,884	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	333,303	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		18%	0.759	19%	0.654	1.41			
Pure Premium Present on Rate Level		79%	1.025	78%	0.871	1.90			
Pure Premium Derived by Formula		0.946			0.804			1.75	

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		
1/06 through 12/06	6,091,477	0	0	1	1,544	0	5,652	7,196	0.12
1/07 through 12/07	7,111,975	1	191,292	5	7,156	76,623	22,111	297,182	4.18
1/08 through 12/08	5,817,607	0	0	2	57,434	0	52,004	109,438	1.88
1/09 through 12/09	5,628,038	0	0	0	0	0	1,888	1,888	0.03
1/10 through 12/10	5,882,494	1	136,226	4	79,634	140,312	70,783	426,955	7.26
5 YR. TOTAL	30,531,591	2	327,518	12	145,768	216,935	152,438	842,659	2.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	1.550	24%	1.210	2.76			
Pure Premium Indicated by National Relativity		40%	1.935	38%	1.762	3.70			
Pure Premium Present on Rate Level		41%	1.697	38%	1.502	3.20			
Pure Premium Derived by Formula		1.764			1.531			3.30	

* 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.
1/06 through 12/06	99,626,581	1	1,952	8	211,771	27,439	292,464	533,626	0.54
1/07 through 12/07	95,015,317	2	95,851	2	27,082	89,259	47,219	259,411	0.27
1/08 through 12/08	98,960,418	0	0	9	768,575	0	378,947	1,147,522	1.16
1/09 through 12/09	92,420,883	3	30,623	8	288,116	99,956	515,686	934,381	1.01
1/10 through 12/10	109,103,930	2	52,745	11	690,008	32,469	467,192	1,242,414	1.14
5 YR. TOTAL	495,127,129	8	181,171	38	1,985,552	249,123	1,701,508	4,117,354	0.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		40%	0.438	49%	0.394			0.83	
Pure Premium Indicated by National Relativity		30%	1.276	25%	1.027			2.30	
Pure Premium Present on Rate Level		30%	0.686	26%	0.548			1.23	
Pure Premium Derived by Formula		0.764		0.592				1.36	

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.
1/06 through 12/06	1,892,664	0	0	0	0	0	133	133	0.01
1/07 through 12/07	1,890,727	0	0	2	12,198	0	6,978	19,176	1.01
1/08 through 12/08	1,535,157	0	0	0	0	0	483	483	0.03
1/09 through 12/09	1,591,924	0	0	1	93,051	0	49,493	142,544	8.95
1/10 through 12/10	1,898,253	0	0	2	10,203	0	11,396	21,599	1.14
5 YR. TOTAL	8,808,725	0	0	5	115,452	0	68,483	183,935	2.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	1.311	13%	0.777			2.09	
Pure Premium Indicated by National Relativity		45%	1.625	43%	1.320			2.95	
Pure Premium Present on Rate Level		45%	1.142	44%	1.025			2.17	
Pure Premium Derived by Formula		1.376		1.120				2.50	

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.
1/06 through 12/06	18,984,341	3	56,086	22	505,783	96,821	484,847	1,143,537	6.02
1/07 through 12/07	19,432,618	5	198,321	14	280,793	153,787	294,457	927,358	4.77
1/08 through 12/08	19,241,901	0	0	8	548,693	0	304,655	853,348	4.44
1/09 through 12/09	16,897,950	5	1,144,157	20	686,746	426,651	736,748	2,994,302	17.72
1/10 through 12/10	19,139,692	4	640,885	19	605,601	427,962	570,469	2,244,917	11.73
5 YR. TOTAL	93,696,502	17	2,039,449	83	2,627,616	1,105,221	2,391,176	8,163,462	8.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	4.981	47%	3.732			8.71	
Pure Premium Indicated by National Relativity		33%	1.379	26%	1.383			2.76	
Pure Premium Present on Rate Level		34%	2.341	27%	2.528			4.87	
Pure Premium Derived by Formula		2.895		2.796				5.69	

* 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.
1/06 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
1/10 through 12/10	8,054,228	0	0	0	0	0	13,131	13,131	0.16
5 YR. TOTAL	20,160,792	0	0	0	0	0	13,131	13,131	0.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.000	17%	0.065	0.07			
Pure Premium Indicated by National Relativity		43%	1.490	41%	1.239	2.73			
Pure Premium Present on Rate Level		44%	1.071	42%	0.896	1.97			
Pure Premium Derived by Formula		1.112			0.895			2.01	

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.
1/06 through 12/06	5,656,178	0	0	8	272,732	0	213,384	486,116	8.60
1/07 through 12/07	8,416,952	0	0	4	5,950	0	52,928	58,878	0.70
1/08 through 12/08	7,085,018	1	4,524	3	27,657	10,338	74,243	116,762	1.65
1/09 through 12/09	4,765,353	0	0	2	70,499	0	45,389	115,888	2.43
1/10 through 12/10	5,970,783	0	0	4	46,247	0	96,712	142,959	2.40
5 YR. TOTAL	31,894,284	1	4,524	21	423,085	10,338	482,656	920,603	2.89
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	1.341	28%	1.546	2.89			
Pure Premium Indicated by National Relativity		40%	1.423	36%	1.485	2.91			
Pure Premium Present on Rate Level		41%	1.648	36%	1.997	3.65			
Pure Premium Derived by Formula		1.500			1.686			3.19	

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.
1/06 through 12/06	63,787,713	5	497,153	36	962,327	545,406	987,610	2,992,496	4.69
1/07 through 12/07	75,715,712	7	705,290	43	978,270	973,456	954,264	3,611,280	4.77
1/08 through 12/08	70,365,992	8	831,250	49	1,117,645	925,056	1,196,152	4,070,103	5.79
1/09 through 12/09	47,645,108	2	152,241	25	959,516	158,830	1,206,790	2,477,377	5.20
1/10 through 12/10	40,565,754	2	365,550	23	312,937	235,238	397,826	1,311,551	3.23
5 YR. TOTAL	298,080,279	24	2,551,484	176	4,330,695	2,837,986	4,742,642	14,462,807	4.85
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		55%	2.309	76%	2.543	4.85			
Pure Premium Indicated by National Relativity		22%	2.569	12%	2.539	5.11			
Pure Premium Present on Rate Level		23%	2.510	12%	2.720	5.23			
Pure Premium Derived by Formula		2.412			2.564			4.98	

* 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.
1/06 through 12/06	28,794,379	1	51,676	26	909,727	10,186	1,176,715	2,148,304	7.46
1/07 through 12/07	27,922,184	3	376,838	23	322,447	267,928	583,127	1,550,340	5.55
1/08 through 12/08	26,191,421	5	202,706	14	411,430	351,535	336,304	1,301,975	4.97
1/09 through 12/09	21,015,609	1	153,455	7	517,835	256,370	286,949	1,214,609	5.78
1/10 through 12/10	21,413,646	3	262,485	12	284,570	362,981	310,229	1,220,265	5.70
5 YR. TOTAL	125,337,239	13	1,047,160	82	2,446,009	1,249,000	2,693,324	7,435,493	5.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		39%	2.787	54%		3.145		5.93	
Pure Premium Indicated by National Relativity		30%	2.602	23%		2.305		4.91	
Pure Premium Present on Rate Level		31%	2.517	23%		2.733		5.25	
Pure Premium Derived by Formula		2.648			2.857		5.51		

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.
1/06 through 12/06	3,090,100	0	0	2	6,192	0	9,335	15,527	0.50
1/07 through 12/07	4,473,320	0	0	2	19,100	0	27,512	46,612	1.04
1/08 through 12/08	3,751,261	1	44,790	5	395,695	43,165	132,108	615,758	16.41
1/09 through 12/09	2,204,745	0	0	2	126,555	0	65,240	191,795	8.70
1/10 through 12/10	1,655,356	0	0	2	5,919	0	7,347	13,266	0.80
5 YR. TOTAL	15,174,782	1	44,790	13	553,461	43,165	241,542	882,958	5.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	3.942	21%		1.876		5.82	
Pure Premium Indicated by National Relativity		42%	1.864	39%		1.870		3.73	
Pure Premium Present on Rate Level		42%	2.463	40%		2.033		4.50	
Pure Premium Derived by Formula		2.448			1.936		4.38		

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.
1/06 through 12/06	3,821,407	0	0	3	158,836	0	144,601	303,437	7.94
1/07 through 12/07	4,951,445	0	0	2	3,843	0	6,469	10,312	0.21
1/08 through 12/08	5,010,032	0	0	3	40,843	0	104,229	145,072	2.90
1/09 through 12/09	83,211	0	0	0	0	0	0	0	0.00
1/10 through 12/10	3,343,570	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	17,209,665	0	0	8	203,522	0	255,299	458,821	2.67
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	1.183	21%		1.483		2.67	
Pure Premium Indicated by National Relativity		42%	2.175	39%		1.953		4.13	
Pure Premium Present on Rate Level		42%	1.902	40%		1.847		3.75	
Pure Premium Derived by Formula		1.902			1.812		3.71		

* 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.
1/06 through 12/06	14,448,629	1	43,353	10	285,510	200,607	225,914	755,384	5.23
1/07 through 12/07	14,844,773	3	29,178	9	74,657	34,138	138,034	276,007	1.86
1/08 through 12/08	13,791,893	3	254,608	4	35,300	163,202	83,704	536,814	3.89
1/09 through 12/09	11,189,971	3	80,904	6	182,790	212,071	255,822	731,587	6.54
1/10 through 12/10	11,687,597	3	221,173	6	114,522	373,978	132,632	842,305	7.21
5 YR. TOTAL	65,962,863	13	629,216	35	692,779	983,996	836,106	3,142,097	4.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	2.004	39%	2.759	4.76			
Pure Premium Indicated by National Relativity		36%	2.005	30%	2.180	4.19			
Pure Premium Present on Rate Level		37%	2.042	31%	2.305	4.35			
Pure Premium Derived by Formula		2.018			2.445			4.46	

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.
1/06 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	2,071	0	9,958	12,029	0.16
1/09 through 12/09	21,751,712	1	16,928	10	147,942	8,505	321,644	495,019	2.28
1/10 through 12/10	19,348,168	1	28,494	10	112,938	18,211	136,108	295,751	1.53
5 YR. TOTAL	48,696,805	2	45,422	21	262,951	26,716	467,710	802,799	1.65
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.633	34%	1.015	1.65			
Pure Premium Indicated by National Relativity		37%	1.578	33%	1.608	3.19			
Pure Premium Present on Rate Level		38%	2.098	33%	2.201	4.30			
Pure Premium Derived by Formula		1.539			1.602			3.14	

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.
1/06 through 12/06	299,692,782	28	2,593,887	112	2,151,053	2,052,067	2,621,455	9,418,462	3.14
1/07 through 12/07	298,713,399	26	2,924,648	93	2,595,439	2,572,508	2,936,053	11,028,648	3.69
1/08 through 12/08	267,413,405	16	1,292,178	89	2,633,633	1,576,273	2,505,542	8,007,626	2.99
1/09 through 12/09	230,838,678	16	1,047,479	81	2,209,366	797,157	2,195,302	6,249,304	2.71
1/10 through 12/10	235,701,697	11	663,558	103	2,151,585	812,155	2,271,780	5,899,078	2.50
5 YR. TOTAL	1,332,359,961	97	8,521,750	478	11,741,076	7,810,160	12,530,132	40,603,118	3.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		79%	1.521	100%	1.527	3.05			
Pure Premium Indicated by National Relativity		10%	1.265	0%	1.361	2.63			
Pure Premium Present on Rate Level		11%	1.403	0%	1.483	2.89			
Pure Premium Derived by Formula		1.482			1.527			3.01	

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

NORTH CAROLINA
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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.
1/06 through 12/06	39,829,486	2	84,782	16	228,160	98,854	386,031	797,827	2.00
1/07 through 12/07	36,679,821	1	49,540	5	136,564	142,444	135,297	463,845	1.26
1/08 through 12/08	32,246,439	1	124,437	5	102,407	17,917	297,325	542,086	1.68
1/09 through 12/09	29,651,737	5	566,035	8	107,990	862,217	153,923	1,690,165	5.70
1/10 through 12/10	39,463,420	4	417,215	13	305,340	320,007	364,592	1,407,154	3.57
5 YR. TOTAL	177,870,903	13	1,242,009	47	880,461	1,441,439	1,337,168	4,901,077	2.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	1.193	49%	1.562	2.76			
Pure Premium Indicated by National Relativity		32%	2.493	25%	2.377	4.87			
Pure Premium Present on Rate Level		32%	1.529	26%	1.518	3.05			
Pure Premium Derived by Formula		1.717			1.754			3.47	

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.
1/06 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
1/10 through 12/10	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%	1.858	49%	1.966	3.82			
Pure Premium Present on Rate Level		49%	2.044	49%	2.254	4.30			
Pure Premium Derived by Formula		1.912			2.068			3.98	

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.
1/06 through 12/06	6,634,714	1	84,382	1	17,312	22,327	52,666	176,687	2.66
1/07 through 12/07	9,774,156	3	313,737	8	155,613	224,444	232,980	926,774	9.48
1/08 through 12/08	5,915,267	0	0	4	229,330	0	164,471	393,801	6.66
1/09 through 12/09	5,390,563	1	9,919	4	86,120	13,627	58,311	167,977	3.12
1/10 through 12/10	11,845,539	0	0	7	177,759	0	175,063	352,822	2.98
5 YR. TOTAL	39,560,239	5	408,038	24	666,134	260,398	683,491	2,018,061	5.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	2.715	31%	2.386	5.10			
Pure Premium Indicated by National Relativity		39%	1.819	34%	1.842	3.66			
Pure Premium Present on Rate Level		39%	2.052	35%	2.137	4.19			
Pure Premium Derived by Formula		2.107			2.114			4.22	

* 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.
1/06 through 12/06	7,900,812	0	0	0	0	0	10,282	10,282	0.13
1/07 through 12/07	11,081,684	2	258,516	10	584,355	239,246	592,649	1,674,766	15.11
1/08 through 12/08	7,113,780	1	79,615	5	127,918	94,329	100,150	402,012	5.65
1/09 through 12/09	7,224,719	1	37,402	1	592	81,470	12,528	131,992	1.83
1/10 through 12/10	14,384,344	0	0	5	77,640	0	118,427	196,067	1.36
5 YR. TOTAL	47,705,339	4	375,533	21	790,505	415,045	834,036	2,415,119	5.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	2.444	33%		2.618		5.06	
Pure Premium Indicated by National Relativity		37%	2.155	33%		2.010		4.17	
Pure Premium Present on Rate Level		38%	2.193	34%		2.098		4.29	
Pure Premium Derived by Formula		2.242				2.241		4.48	

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.
1/06 through 12/06	12,420,989	3	729,957	6	100,102	241,188	135,143	1,206,390	9.71
1/07 through 12/07	12,475,225	0	0	4	7,830	0	28,719	36,549	0.29
1/08 through 12/08	9,294,304	2	78,761	7	67,443	21,816	88,120	256,140	2.76
1/09 through 12/09	10,701,162	0	0	2	38,325	0	51,373	89,698	0.84
1/10 through 12/10	10,657,979	0	0	3	210,501	0	261,536	472,037	4.43
5 YR. TOTAL	55,549,659	5	808,718	22	424,201	263,004	564,891	2,060,814	3.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	2.219	28%		1.490		3.71	
Pure Premium Indicated by National Relativity		39%	0.984	36%		1.110		2.09	
Pure Premium Present on Rate Level		40%	1.271	36%		1.216		2.49	
Pure Premium Derived by Formula		1.358				1.255		2.61	

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.
1/06 through 12/06	65,708,354	1	57,040	16	490,603	47,190	360,331	955,164	1.45
1/07 through 12/07	68,023,813	4	157,037	28	702,572	158,750	727,172	1,745,531	2.57
1/08 through 12/08	61,863,108	3	969,825	11	126,001	200,088	432,239	1,728,153	2.79
1/09 through 12/09	56,273,935	4	360,013	12	145,719	110,048	353,859	969,639	1.72
1/10 through 12/10	63,461,737	1	6,955	10	293,732	1,166	469,302	771,155	1.22
5 YR. TOTAL	315,330,947	13	1,550,870	77	1,758,627	517,242	2,342,903	6,169,642	1.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	1.050	50%		0.907		1.96	
Pure Premium Indicated by National Relativity		31%	0.880	25%		0.890		1.77	
Pure Premium Present on Rate Level		31%	0.967	25%		0.888		1.86	
Pure Premium Derived by Formula		0.972				0.898		1.87	

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

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EFFECTIVE 4/1/2014

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.
1/06 through 12/06	17,327,337	1	467,282	2	349,277	204,408	300,534	1,321,501	7.63
1/07 through 12/07	12,449,805	1	389,715	3	78,131	256,992	165,216	890,054	7.15
1/08 through 12/08	13,957,927	1	60,758	3	50,461	0	54,898	166,117	1.19
1/09 through 12/09	14,683,693	0	0	2	60,830	0	62,154	122,984	0.84
1/10 through 12/10	17,489,846	0	0	10	141,503	0	174,143	315,646	1.81
5 YR. TOTAL	75,908,608	3	917,755	20	680,202	461,400	756,945	2,816,302	3.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	2.105	35%	1.605	3.71			
Pure Premium Indicated by National Relativity		37%	1.063	32%	1.098	2.16			
Pure Premium Present on Rate Level		38%	1.407	33%	1.469	2.88			
Pure Premium Derived by Formula		1.454			1.398			2.85	

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.
1/06 through 12/06	2,969,246	0	0	1	527	0	12,115	12,642	0.43
1/07 through 12/07	2,931,485	0	0	0	0	0	3,291	3,291	0.11
1/08 through 12/08	2,022,363	0	0	1	17,041	0	47,479	64,520	3.19
1/09 through 12/09	2,220,790	0	0	3	97,228	0	70,650	167,878	7.56
1/10 through 12/10	2,238,708	0	0	0	0	0	1,031	1,031	0.05
5 YR. TOTAL	12,382,592	0	0	5	114,796	0	134,566	249,362	2.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.927	16%	1.087	2.01			
Pure Premium Indicated by National Relativity		42%	0.867	42%	0.747	1.61			
Pure Premium Present on Rate Level		48%	0.890	42%	1.251	2.14			
Pure Premium Derived by Formula		0.884			1.013			1.90	

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.
1/06 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
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	115,894	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		19%	0.160	20%	0.409	0.57			
Pure Premium Present on Rate Level		80%	0.380	78%	0.411	0.79			
Pure Premium Derived by Formula		0.334			0.402			0.74	

* 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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	1,450,706	0	0	0	0	0	601	601	0.04
1/07 through 12/07	1,407,444	0	0	0	0	0	1,616	1,616	0.12
1/08 through 12/08	1,760,491	0	0	1	11,991	0	16,340	28,331	1.61
1/09 through 12/09	1,491,005	0	0	1	65,726	0	73,153	138,879	9.31
1/10 through 12/10	1,523,595	0	0	0	0	0	1,700	1,700	0.11
5 YR. TOTAL	7,633,241	0	0	2	77,717	0	93,410	171,127	2.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	1.018	13%	1.224	2.24			
Pure Premium Indicated by National Relativity		27%	0.441	29%	0.753	1.19			
Pure Premium Present on Rate Level		65%	0.897	58%	1.164	2.06			
Pure Premium Derived by Formula		0.784			1.053			1.84	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	17,036,010	1	122,676	9	97,403	24,766	111,722	356,567	2.09
1/07 through 12/07	14,517,676	2	150,490	6	72,936	70,454	130,322	424,202	2.92
1/08 through 12/08	21,299,784	2	220,982	7	61,595	113,399	67,822	463,798	2.18
1/09 through 12/09	14,293,475	1	49,745	13	599,856	32,916	384,192	1,066,709	7.46
1/10 through 12/10	13,730,778	1	155,582	9	232,127	134,839	143,763	666,311	4.85
5 YR. TOTAL	80,877,723	7	699,475	44	1,063,917	376,374	837,821	2,977,587	3.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	2.180	31%	1.501	3.68			
Pure Premium Indicated by National Relativity		38%	1.050	34%	1.001	2.05			
Pure Premium Present on Rate Level		38%	1.147	35%	1.079	2.23			
Pure Premium Derived by Formula		1.358			1.183			2.54	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	16,959,271	0	0	3	37,080	0	48,094	85,174	0.50
1/07 through 12/07	19,123,885	1	9,638	3	18,595	1,825	65,416	95,474	0.50
1/08 through 12/08	15,992,597	1	25,013	2	87,407	15,142	89,956	217,518	1.36
1/09 through 12/09	14,842,570	0	0	5	34,131	0	47,705	81,836	0.55
1/10 through 12/10	18,962,768	1	28,191	1	11,244	19,803	27,579	86,817	0.46
5 YR. TOTAL	85,881,091	3	62,842	14	188,457	36,770	278,750	566,819	0.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.293	26%	0.367	0.66			
Pure Premium Indicated by National Relativity		40%	0.626	37%	0.809	1.44			
Pure Premium Present on Rate Level		43%	0.464	37%	0.616	1.08			
Pure Premium Derived by Formula		0.500			0.623			1.12	

* 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.
1/06 through 12/06	4,419,351	0	0	0	0	0	4,389	4,389	0.10
1/07 through 12/07	674,911	0	0	1	100,897	0	27,033	127,930	18.96
1/08 through 12/08	944,998	0	0	0	0	0	213	213	0.02
1/09 through 12/09	1,279,152	0	0	0	0	0	3,500	3,500	0.27
1/10 through 12/10	1,581,749	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,900,161	0	0	1	100,897	0	35,135	136,032	1.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	1.134	14%	0.395	1.53			
Pure Premium Indicated by National Relativity		45%	1.171	43%	1.405	2.58			
Pure Premium Present on Rate Level		45%	1.316	43%	1.290	2.61			
Pure Premium Derived by Formula		1.233			1.214			2.45	

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.
1/06 through 12/06	2,024,412	1	79,732	1	307	79,508	4,893	164,440	8.12
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	3,781	0	967	4,748	0.44
1/10 through 12/10	5,744,314	0	0	0	0	0	5,417	5,417	0.09
5 YR. TOTAL	11,821,011	1	79,732	2	4,088	79,508	11,277	174,605	1.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.709	14%	0.768	1.48			
Pure Premium Indicated by National Relativity		45%	1.050	43%	0.989	2.04			
Pure Premium Present on Rate Level		45%	0.992	43%	1.043	2.04			
Pure Premium Derived by Formula		0.990			0.981			1.97	

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.
1/06 through 12/06	121,229,456	4	365,409	26	698,141	734,471	768,440	2,566,461	2.12
1/07 through 12/07	117,436,083	5	611,236	21	397,685	372,005	458,483	1,839,409	1.57
1/08 through 12/08	101,625,043	5	1,174,165	20	515,335	835,396	556,819	3,081,715	3.03
1/09 through 12/09	97,518,880	2	241,293	15	353,212	516,112	465,673	1,576,290	1.62
1/10 through 12/10	112,004,926	1	43,960	26	588,054	22,125	713,531	1,367,670	1.22
5 YR. TOTAL	549,814,388	17	2,436,063	108	2,552,427	2,480,109	2,962,946	10,431,545	1.90
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	0.907	66%	0.990	1.90			
Pure Premium Indicated by National Relativity		25%	1.047	17%	1.101	2.15			
Pure Premium Present on Rate Level		26%	1.030	17%	1.035	2.07			
Pure Premium Derived by Formula		0.974			1.017			1.99	

* 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.
1/06 through 12/06	34,580,427	2	7,716	17	752,012	11,657	490,900	1,262,285	3.65
1/07 through 12/07	36,776,275	4	347,312	16	862,200	461,374	620,697	2,291,583	6.23
1/08 through 12/08	33,457,147	3	253,800	13	289,270	216,775	295,972	1,055,817	3.16
1/09 through 12/09	32,196,970	4	317,317	5	101,603	481,806	228,219	1,128,945	3.51
1/10 through 12/10	16,065,454	0	0	4	100,587	0	113,898	214,485	1.34
5 YR. TOTAL	153,076,273	13	926,145	55	2,105,672	1,171,612	1,749,686	5,953,115	3.89
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	1.981	48%	1.908	3.89			
Pure Premium Indicated by National Relativity		32%	1.172	26%	1.191	2.36			
Pure Premium Present on Rate Level		33%	1.603	26%	1.634	3.24			
Pure Premium Derived by Formula		1.597			1.650			3.25	

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.
1/06 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	7,637	0	28,936	36,573	17.53
1/09 through 12/09	226,063	0	0	1	4,562	0	1,448	6,010	2.66
1/10 through 12/10	97,482	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,768,657	0	0	2	12,199	0	30,384	42,583	1.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.441	9%	1.097	1.54			
Pure Premium Indicated by National Relativity		27%	2.668	29%	2.975	5.64			
Pure Premium Present on Rate Level		66%	1.333	62%	1.472	2.81			
Pure Premium Derived by Formula		1.631			1.874			3.51	

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.
1/06 through 12/06	503,375,272	27	1,152,852	104	1,341,001	818,308	1,822,432	5,134,593	1.02
1/07 through 12/07	511,445,438	25	2,779,946	99	1,936,396	1,825,134	1,789,203	8,330,679	1.63
1/08 through 12/08	466,355,090	13	1,255,113	92	2,060,476	783,850	1,883,675	5,983,114	1.28
1/09 through 12/09	406,666,137	19	1,043,801	51	1,503,851	929,989	1,171,577	4,649,218	1.14
1/10 through 12/10	435,126,608	21	1,388,151	66	1,355,538	1,109,954	1,485,969	5,339,612	1.23
5 YR. TOTAL	2,322,968,545	105	7,619,863	412	8,197,262	5,467,235	8,152,856	29,437,216	1.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		77%	0.681	97%	0.586	1.27			
Pure Premium Indicated by National Relativity		11%	0.923	1%	0.899	1.82			
Pure Premium Present on Rate Level		12%	0.755	2%	0.639	1.39			
Pure Premium Derived by Formula		0.717			0.590			1.31	

* 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.
1/06 through 12/06	5,446,825	0	0	1	170	0	1,264	1,434	0.03
1/07 through 12/07	8,482,949	1	12,636	1	568	26,041	20,869	60,114	0.71
1/08 through 12/08	6,770,780	0	0	1	127	0	15,001	15,128	0.22
1/09 through 12/09	6,717,900	0	0	0	0	0	9,508	9,508	0.14
1/10 through 12/10	6,563,393	1	5,564	2	17,354	5,119	53,437	81,474	1.24
5 YR. TOTAL	33,981,847	2	18,200	5	18,219	31,160	100,079	167,658	0.49
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.107	21%	0.386	0.49			
Pure Premium Indicated by National Relativity		43%	0.904	39%	1.035	1.94			
Pure Premium Present on Rate Level		43%	0.763	40%	0.939	1.70			
Pure Premium Derived by Formula		0.732			0.860			1.59	

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.
1/06 through 12/06	66,655,020	5	486,218	19	442,589	196,542	393,553	1,518,902	2.28
1/07 through 12/07	54,121,949	3	39,784	7	43,695	43,449	166,272	293,200	0.54
1/08 through 12/08	55,079,346	1	9,947	4	21,150	14,172	50,933	96,202	0.17
1/09 through 12/09	48,203,023	0	0	6	465,584	0	285,949	751,533	1.56
1/10 through 12/10	47,049,688	0	0	4	159,790	0	121,550	281,340	0.60
5 YR. TOTAL	271,109,026	9	535,949	40	1,132,808	254,163	1,018,257	2,941,177	1.09
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.616	43%	0.469	1.09			
Pure Premium Indicated by National Relativity		33%	0.836	28%	0.839	1.68			
Pure Premium Present on Rate Level		34%	0.788	29%	0.697	1.49			
Pure Premium Derived by Formula		0.747			0.639			1.39	

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.
1/06 through 12/06	26,990,576	1	46,048	8	475,378	26,538	259,866	807,830	2.99
1/07 through 12/07	24,840,419	2	636,509	8	119,703	626,617	105,050	1,487,879	5.99
1/08 through 12/08	22,558,798	2	42,074	5	116,937	40,372	134,626	334,009	1.48
1/09 through 12/09	23,840,701	0	0	4	131,394	0	97,455	228,849	0.96
1/10 through 12/10	28,472,048	1	69,555	1	160,228	25,397	63,368	318,548	1.12
5 YR. TOTAL	126,702,542	6	794,186	26	1,003,640	718,924	660,365	3,177,115	2.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.419	37%	1.089	2.51			
Pure Premium Indicated by National Relativity		35%	0.883	31%	0.766	1.65			
Pure Premium Present on Rate Level		35%	1.322	32%	1.027	2.35			
Pure Premium Derived by Formula		1.197			0.969			2.17	

* 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.
1/06 through 12/06	3,142,977	0	0	0	0	0	0	0	0.00
1/07 through 12/07	3,051,337	1	211,374	0	0	92,812	3,135	307,321	10.07
1/08 through 12/08	2,415,626	0	0	0	0	0	0	0	0.00
1/09 through 12/09	2,673,161	0	0	0	0	0	0	0	0.00
1/10 through 12/10	2,657,239	0	0	0	0	0	1,921	1,921	0.07
5 YR. TOTAL	13,940,340	1	211,374	0	0	92,812	5,056	309,242	2.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	1.516	17%	0.702			2.22	
Pure Premium Indicated by National Relativity		17%	0.344	18%	0.894			1.24	
Pure Premium Present on Rate Level		72%	0.959	65%	1.352			2.31	
Pure Premium Derived by Formula		0.916		1.159				2.08	

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.
1/06 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
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	91,999	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		25%	1.162	26%	1.125			2.29	
Pure Premium Present on Rate Level		73%	1.423	72%	1.176			2.60	
Pure Premium Derived by Formula		1.329		1.139				2.47	

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.
1/06 through 12/06	7,964,994	1	59,926	2	28,831	16,605	42,071	147,433	1.85
1/07 through 12/07	10,592,226	0	0	3	288,034	0	56,682	344,716	3.25
1/08 through 12/08	3,741,887	5	128,296	0	0	19,182	1,369	148,847	3.98
1/09 through 12/09	3,619,986	0	0	0	0	0	9,193	9,193	0.25
1/10 through 12/10	3,585,941	0	0	2	111,095	0	126,462	237,557	6.63
5 YR. TOTAL	29,505,034	6	188,222	7	427,960	35,787	235,777	887,746	3.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	2.088	22%	0.920			3.01	
Pure Premium Indicated by National Relativity		41%	1.232	39%	1.095			2.33	
Pure Premium Present on Rate Level		41%	1.655	39%	1.177			2.83	
Pure Premium Derived by Formula		1.560		1.088				2.65	

* 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.
1/06 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	371	0	10,888	11,259	0.95
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	8,785	0	0	0	620	9,405	0.78
1/10 through 12/10	1,509,401	0	0	4	79,953	0	91,287	171,240	11.35
5 YR. TOTAL	6,325,840	1	8,785	5	80,324	0	102,795	191,904	3.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	1.409	11%	1.625	3.03			
Pure Premium Indicated by National Relativity		29%	1.135	31%	1.433	2.57			
Pure Premium Present on Rate Level		63%	0.848	58%	0.955	1.80			
Pure Premium Derived by Formula		0.976			1.177			2.15	

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.
1/06 through 12/06	3,916,128	0	0	3	12,110	0	59,678	71,788	1.83
1/07 through 12/07	3,782,923	1	8,835	2	3,559	13,378	21,776	47,548	1.26
1/08 through 12/08	4,507,128	0	0	3	240,660	0	147,197	387,857	8.61
1/09 through 12/09	3,934,359	0	0	0	0	0	420	420	0.01
1/10 through 12/10	3,909,307	0	0	1	2,240	0	10,819	13,059	0.33
5 YR. TOTAL	20,049,845	1	8,835	9	258,569	13,378	239,890	520,672	2.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	1.334	20%	1.263	2.60			
Pure Premium Indicated by National Relativity		42%	1.080	40%	1.310	2.39			
Pure Premium Present on Rate Level		43%	1.506	40%	1.462	2.97			
Pure Premium Derived by Formula		1.301			1.361			2.66	

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.
1/06 through 12/06	953,903	1	23,691	0	0	46,604	0	70,295	7.37
1/07 through 12/07	935,550	0	0	1	8,963	0	22,327	31,290	3.35
1/08 through 12/08	736,444	0	0	0	0	0	0	0	0.00
1/09 through 12/09	586,756	0	0	1	192,551	0	40,865	233,416	39.78
1/10 through 12/10	536,147	0	0	1	13,189	0	8,737	21,926	4.09
5 YR. TOTAL	3,748,800	1	23,691	3	214,703	46,604	71,929	356,927	9.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	6.359	8%	3.162	9.52			
Pure Premium Indicated by National Relativity		23%	0.793	24%	0.713	1.51			
Pure Premium Present on Rate Level		71%	0.717	68%	0.835	1.55			
Pure Premium Derived by Formula		1.073			0.992			2.07	

* 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	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	75,315,418	4	75,425	23	377,932	44,005	452,119	949,481	1.26
1/07 through 12/07	76,249,546	3	275,564	23	785,123	621,322	554,549	2,236,558	2.93
1/08 through 12/08	66,158,148	5	674,835	30	560,846	391,603	694,519	2,321,803	3.51
1/09 through 12/09	63,451,548	4	323,853	19	464,943	389,436	682,389	1,860,621	2.93
1/10 through 12/10	70,588,365	4	462,877	21	353,741	257,923	400,650	1,475,191	2.09
5 YR. TOTAL	351,763,025	20	1,812,554	116	2,542,585	1,704,289	2,784,226	8,843,654	2.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	1.238	61%	1.276	2.51			
Pure Premium Indicated by National Relativity		28%	1.134	19%	1.335	2.47			
Pure Premium Present on Rate Level		29%	1.186	20%	1.308	2.49			
Pure Premium Derived by Formula		1.194			1.294			2.49	

CLASS 3270		EYELET MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	758,293	0	0	0	0	0	465	465	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	34,856	0	56,777	91,633	16.01
1/10 through 12/10	413,600	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,934,069	0	0	1	34,856	0	57,288	92,144	3.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	1.188	9%	1.953	3.14			
Pure Premium Indicated by National Relativity		47%	1.383	45%	1.308	2.69			
Pure Premium Present on Rate Level		47%	1.085	46%	1.140	2.23			
Pure Premium Derived by Formula		1.231			1.289			2.52	

CLASS 3300		BED SPRING OR WIRE MATTRESS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	5,807,620	3	109,286	6	138,852	97,086	202,280	547,504	9.43
1/07 through 12/07	17,127,637	1	37,064	7	100,786	31,404	129,861	299,115	1.75
1/08 through 12/08	14,872,589	1	10,519	4	148,781	17,329	235,970	412,599	2.77
1/09 through 12/09	16,567,515	1	69,324	3	14,979	113,813	21,016	219,132	1.32
1/10 through 12/10	17,210,227	3	84,042	6	31,910	68,421	85,532	269,905	1.57
5 YR. TOTAL	71,585,588	9	310,235	26	435,308	328,053	674,659	1,748,255	2.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	1.041	38%	1.401	2.44			
Pure Premium Indicated by National Relativity		36%	1.836	31%	1.969	3.81			
Pure Premium Present on Rate Level		37%	1.837	31%	1.940	3.78			
Pure Premium Derived by Formula		1.622			1.744			3.37	

* 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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
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	1,691	1,691	0.09
1/08 through 12/08	689,519	0	0	0	0	0	2,912	2,912	0.42
1/09 through 12/09	689,639	0	0	1	53,332	0	14,197	67,529	9.79
1/10 through 12/10	564,876	0	0	1	393	0	3,250	3,643	0.65
5 YR. TOTAL	6,264,832	0	0	2	53,725	0	22,050	75,775	1.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.858	11%	0.352	1.21			
Pure Premium Indicated by National Relativity		40%	1.385	43%	1.285	2.67			
Pure Premium Present on Rate Level		52%	1.049	46%	0.907	1.96			
Pure Premium Derived by Formula		1.168			1.008			2.18	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	5,931,806	1	97,095	5	16,160	90,759	62,606	266,620	4.49
1/07 through 12/07	5,316,016	1	3,981	4	162,655	20,207	64,261	251,104	4.72
1/08 through 12/08	4,602,700	0	0	0	0	0	1,057	1,057	0.02
1/09 through 12/09	4,556,508	0	0	1	19,030	0	28,632	47,662	1.05
1/10 through 12/10	4,526,961	0	0	0	0	0	2,024	2,024	0.05
5 YR. TOTAL	24,933,991	2	101,076	10	197,845	110,966	158,580	568,467	2.28
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	1.199	23%	1.081	2.28			
Pure Premium Indicated by National Relativity		42%	1.587	38%	1.662	3.25			
Pure Premium Present on Rate Level		42%	1.457	39%	1.598	3.06			
Pure Premium Derived by Formula		1.470			1.503			2.97	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	6,677,188	1	5,769	3	35,673	0	49,031	90,473	1.36
1/07 through 12/07	10,308,644	2	32,695	4	142,891	69,272	135,030	379,888	3.69
1/08 through 12/08	7,358,650	1	10,990	5	372,046	0	319,262	702,298	9.54
1/09 through 12/09	6,955,142	1	73,936	6	35,808	84,580	81,110	275,434	3.96
1/10 through 12/10	6,204,562	0	0	1	22,871	0	35,729	58,600	0.95
5 YR. TOTAL	37,504,186	5	123,390	19	609,289	153,852	620,162	1,506,693	4.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	1.954	30%	2.064	4.02			
Pure Premium Indicated by National Relativity		39%	2.006	35%	1.440	3.45			
Pure Premium Present on Rate Level		40%	1.916	35%	2.041	3.96			
Pure Premium Derived by Formula		1.959			1.838			3.80	

* 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.
1/06 through 12/06	16,721	0	0	0	0	0	0	0	0.00
1/07 through 12/07	14,446,476	2	646,451	9	109,503	225,630	82,883	1,064,467	7.37
1/08 through 12/08	9,411,447	0	0	4	80,813	0	67,084	147,897	1.57
1/09 through 12/09	10,919,297	2	164,420	2	192,968	75,091	131,472	563,951	5.17
1/10 through 12/10	10,216,257	3	473,980	5	206,908	225,658	187,546	1,094,092	10.71
5 YR. TOTAL	45,010,198	7	1,284,851	20	590,192	526,379	468,985	2,870,407	6.38
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	4.166	28%	2.211	6.38			
Pure Premium Indicated by National Relativity		34%	1.850	36%	1.210	3.06			
Pure Premium Present on Rate Level		42%	2.093	36%	1.522	3.62			
Pure Premium Derived by Formula		2.508		1.603		4.11			

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.
1/06 through 12/06	114,719	0	0	1	5,291	0	5,023	10,314	8.99
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	98	98	0.01
1/10 through 12/10	958,198	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,589,720	0	0	1	5,291	0	5,121	10,412	0.40
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.204	8%	0.198	0.40			
Pure Premium Indicated by National Relativity		47%	1.491	46%	1.398	2.89			
Pure Premium Present on Rate Level		47%	1.346	46%	1.281	2.63			
Pure Premium Derived by Formula		1.346		1.248		2.59			

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.
1/06 through 12/06	15,731,476	2	184,625	14	299,367	612,790	323,686	1,420,468	9.03
1/07 through 12/07	19,116,330	4	300,613	15	386,393	206,214	399,152	1,292,372	6.76
1/08 through 12/08	15,205,376	3	526,998	12	293,970	197,178	184,179	1,202,325	7.91
1/09 through 12/09	11,583,466	0	0	4	172,239	0	186,036	358,275	3.09
1/10 through 12/10	13,191,095	0	0	7	250,446	0	557,054	807,500	6.12
5 YR. TOTAL	74,827,743	9	1,012,236	52	1,402,415	1,016,182	1,650,107	5,080,940	6.79
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	3.227	50%	3.563	6.79			
Pure Premium Indicated by National Relativity		30%	3.782	25%	3.089	6.87			
Pure Premium Present on Rate Level		31%	4.170	25%	3.572	7.74			
Pure Premium Derived by Formula		3.686		3.447		7.13			

* 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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	20,487,200	2	624,977	2	16,785	791,789	53,661	1,487,212	7.26
1/07 through 12/07	23,602,640	3	395,015	5	31,167	436,315	95,079	957,576	4.06
1/08 through 12/08	21,314,001	0	0	7	452,415	0	329,460	781,875	3.67
1/09 through 12/09	16,203,129	2	262,120	6	252,208	99,322	129,047	742,697	4.58
1/10 through 12/10	18,652,197	1	53,163	3	91,552	46,547	57,538	248,800	1.33
5 YR. TOTAL	100,259,167	8	1,335,275	23	844,127	1,373,973	664,785	4,218,160	4.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	2.174	43%	2.033	4.21			
Pure Premium Indicated by National Relativity		35%	1.345	28%	1.552	2.90			
Pure Premium Present on Rate Level		35%	1.613	29%	1.902	3.52			
Pure Premium Derived by Formula		1.688			1.860			3.55	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	4,684,418	0	0	2	14,330	0	38,588	52,918	1.13
1/07 through 12/07	5,009,969	0	0	3	30,565	0	63,342	93,907	1.87
1/08 through 12/08	4,770,560	0	0	3	84,446	0	60,579	145,025	3.04
1/09 through 12/09	3,999,907	2	217,085	0	0	114,169	3,937	335,191	8.38
1/10 through 12/10	3,958,855	0	0	6	20,053	0	47,100	67,153	1.70
5 YR. TOTAL	22,423,709	2	217,085	14	149,394	114,169	213,546	694,194	3.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	1.634	25%	1.461	3.10			
Pure Premium Indicated by National Relativity		40%	2.463	37%	2.556	5.02			
Pure Premium Present on Rate Level		42%	2.083	38%	2.275	4.36			
Pure Premium Derived by Formula		2.154			2.175			4.33	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	2,005,273	0	0	0	0	0	80	80	0.00
1/07 through 12/07	1,870,649	0	0	1	5,841	0	3,533	9,374	0.50
1/08 through 12/08	1,426,929	0	0	0	0	0	0	0	0.00
1/09 through 12/09	1,715,920	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,742,505	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,761,276	0	0	1	5,841	0	3,613	9,454	0.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.067	10%	0.041	0.11			
Pure Premium Indicated by National Relativity		46%	0.523	45%	0.536	1.06			
Pure Premium Present on Rate Level		47%	0.499	45%	0.503	1.00			
Pure Premium Derived by Formula		0.480			0.472			0.95	

* 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.
1/06 through 12/06	1,696,287	0	0	0	0	0	2,609	2,609	0.15
1/07 through 12/07	1,814,628	0	0	1	44,724	0	41,437	86,161	4.75
1/08 through 12/08	2,105,623	0	0	0	0	0	392	392	0.02
1/09 through 12/09	1,667,254	0	0	0	0	0	301	301	0.02
1/10 through 12/10	1,249,311	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,533,103	0	0	1	44,724	0	44,739	89,463	1.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.524	9%	0.524	1.05			
Pure Premium Indicated by National Relativity		18%	0.410	19%	0.348	0.76			
Pure Premium Present on Rate Level		76%	0.383	72%	0.418	0.80			
Pure Premium Derived by Formula		0.396			0.414			0.81	

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.
1/06 through 12/06	199,491,829	14	817,632	80	1,131,252	1,130,415	1,656,597	4,735,896	2.37
1/07 through 12/07	175,034,286	10	1,082,412	59	1,031,267	1,422,309	1,206,530	4,742,518	2.71
1/08 through 12/08	148,752,554	11	418,388	34	928,423	506,927	1,219,077	3,072,815	2.07
1/09 through 12/09	119,699,376	5	159,769	45	954,190	381,164	1,146,291	2,641,414	2.21
1/10 through 12/10	132,907,209	5	350,094	52	1,348,375	805,295	1,784,925	4,288,689	3.23
5 YR. TOTAL	775,885,254	45	2,828,295	270	5,393,507	4,246,110	7,013,420	19,481,332	2.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	1.060	85%	1.451	2.51			
Pure Premium Indicated by National Relativity		21%	1.492	7%	1.627	3.12			
Pure Premium Present on Rate Level		21%	1.102	8%	1.361	2.46			
Pure Premium Derived by Formula		1.160			1.456			2.62	

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.
1/06 through 12/06	226,468,246	10	481,545	57	995,227	659,441	1,703,672	3,839,885	1.70
1/07 through 12/07	216,876,247	8	1,800,457	46	1,352,792	1,091,992	1,389,781	5,635,022	2.60
1/08 through 12/08	217,280,854	8	575,243	45	1,383,491	415,439	1,676,918	4,051,091	1.86
1/09 through 12/09	162,283,113	11	598,664	39	987,817	697,935	914,189	3,198,605	1.97
1/10 through 12/10	188,604,327	8	700,685	40	1,053,357	846,475	1,222,739	3,823,256	2.03
5 YR. TOTAL	1,011,512,787	45	4,156,594	227	5,772,684	3,711,282	6,907,299	20,547,859	2.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	0.982	85%	1.050	2.03			
Pure Premium Indicated by National Relativity		18%	1.490	7%	1.427	2.92			
Pure Premium Present on Rate Level		19%	1.056	8%	1.040	2.10			
Pure Premium Derived by Formula		1.088			1.076			2.16	

* 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.
1/06 through 12/06	22,296,217	0	0	4	92,235	0	166,687	258,922	1.16
1/07 through 12/07	21,422,981	1	3,564	4	79,413	2,767	91,326	177,070	0.83
1/08 through 12/08	14,665,739	0	0	2	69,647	0	25,604	95,251	0.65
1/09 through 12/09	13,877,908	0	0	3	35,565	0	75,614	111,179	0.80
1/10 through 12/10	15,013,829	0	0	1	6,714	0	13,713	20,427	0.14
5 YR. TOTAL	87,276,674	1	3,564	14	283,574	2,767	372,944	662,849	0.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.329	28%	0.430			0.76	
Pure Premium Indicated by National Relativity		28%	1.099	30%	1.066			2.17	
Pure Premium Present on Rate Level		49%	0.939	42%	0.787			1.73	
Pure Premium Derived by Formula		0.844				0.771		1.62	

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.
1/06 through 12/06	1,108,137	0	0	0	0	0	1,300	1,300	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
1/10 through 12/10	810,867	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,782,958	0	0	0	0	0	1,300	1,300	0.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.000	7%	0.027			0.03	
Pure Premium Indicated by National Relativity		15%	0.426	16%	0.328			0.75	
Pure Premium Present on Rate Level		79%	0.720	77%	0.466			1.19	
Pure Premium Derived by Formula		0.633				0.413		1.05	

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.
1/06 through 12/06	3,855,086	0	0	1	1,771	0	5,718	7,489	0.19
1/07 through 12/07	5,243,578	0	0	1	4,147	0	6,632	10,779	0.21
1/08 through 12/08	1,814,863	0	0	0	0	0	1,664	1,664	0.09
1/09 through 12/09	3,711,862	0	0	1	1,077	0	7,904	8,981	0.24
1/10 through 12/10	2,815,216	0	0	2	79,966	0	68,814	148,780	5.28
5 YR. TOTAL	17,440,605	0	0	5	86,961	0	90,732	177,693	1.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.499	14%	0.520			1.02	
Pure Premium Indicated by National Relativity		42%	0.904	43%	0.842			1.75	
Pure Premium Present on Rate Level		47%	0.761	43%	0.654			1.42	
Pure Premium Derived by Formula		0.792				0.716		1.51	

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

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CLASS 3559		CONFECTION MACHINE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	4,034,488	0	0	1	406	0	2,794	3,200	0.08
1/07 through 12/07	2,838,995	0	0	2	11,386	0	9,928	21,314	0.75
1/08 through 12/08	3,609,301	0	0	1	4,093	0	13,371	17,464	0.48
1/09 through 12/09	5,000,243	0	0	1	3,736	0	8,860	12,596	0.25
1/10 through 12/10	4,459,346	0	0	1	959	0	19,787	20,746	0.47
5 YR. TOTAL	19,942,373	0	0	6	20,580	0	54,740	75,320	0.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.103	18%	0.274	0.38			
Pure Premium Indicated by National Relativity		43%	0.962	41%	1.100	2.06			
Pure Premium Present on Rate Level		44%	1.001	41%	1.073	2.07			
Pure Premium Derived by Formula		0.867			0.940			1.81	

CLASS 3574		COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	221,950,320	9	246,939	9	224,408	492,329	432,764	1,396,440	0.63
1/07 through 12/07	230,887,951	4	388,774	16	201,072	226,591	383,804	1,200,241	0.52
1/08 through 12/08	216,859,287	2	180,515	15	359,891	58,213	255,661	854,280	0.39
1/09 through 12/09	206,147,565	3	166,297	14	393,078	120,616	275,880	955,871	0.46
1/10 through 12/10	180,875,813	1	211,042	12	175,298	38,938	252,488	677,766	0.38
5 YR. TOTAL	1,056,720,936	19	1,193,567	66	1,353,747	936,687	1,600,597	5,084,598	0.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	0.241	57%	0.240	0.48			
Pure Premium Indicated by National Relativity		29%	0.507	21%	0.532	1.04			
Pure Premium Present on Rate Level		29%	0.359	22%	0.363	0.72			
Pure Premium Derived by Formula		0.352			0.328			0.68	

CLASS 3581		FUEL INJECTION DEVICE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	30,266,659	0	0	16	456,532	0	338,101	794,633	2.63
1/07 through 12/07	27,790,426	1	2,444	10	414,772	2,695	284,610	704,521	2.54
1/08 through 12/08	19,906,812	1	2,228	6	169,241	2,494	106,745	280,708	1.41
1/09 through 12/09	20,889,807	2	76,504	4	65,112	22,705	58,062	222,383	1.07
1/10 through 12/10	23,406,561	0	0	3	19,026	0	53,035	72,061	0.31
5 YR. TOTAL	122,260,265	4	81,176	39	1,124,683	27,894	840,553	2,074,306	1.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.986	34%	0.710	1.70			
Pure Premium Indicated by National Relativity		36%	0.566	33%	0.586	1.15			
Pure Premium Present on Rate Level		37%	1.013	33%	0.853	1.87			
Pure Premium Derived by Formula		0.845			0.716			1.56	

* 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.
1/06 through 12/06	63,644,890	4	114,255	11	159,195	45,375	476,093	794,918	1.25
1/07 through 12/07	57,690,726	2	80,442	16	524,911	94,092	391,495	1,090,940	1.89
1/08 through 12/08	85,159,239	8	799,360	23	847,011	472,021	433,868	2,552,260	3.00
1/09 through 12/09	74,453,646	3	301,200	8	354,307	195,866	280,751	1,132,124	1.52
1/10 through 12/10	71,175,224	3	222,216	14	214,845	161,977	431,885	1,030,923	1.45
5 YR. TOTAL	352,123,725	20	1,517,473	72	2,100,269	969,331	2,014,092	6,601,165	1.87
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	1.027	52%	0.847	1.87			
Pure Premium Indicated by National Relativity		30%	1.017	24%	1.052	2.07			
Pure Premium Present on Rate Level		31%	0.893	24%	0.891	1.78			
Pure Premium Derived by Formula		0.982			0.907			1.89	

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.
1/06 through 12/06	23,659,396	8	488,932	8	359,477	244,016	205,808	1,298,233	5.49
1/07 through 12/07	22,078,925	8	787,178	19	594,360	534,044	427,113	2,342,695	10.61
1/08 through 12/08	26,706,217	2	319,020	15	498,610	302,400	652,301	1,772,331	6.64
1/09 through 12/09	20,792,108	1	97,204	6	238,936	0	356,857	692,997	3.33
1/10 through 12/10	24,591,608	4	392,556	7	361,409	352,874	414,771	1,521,610	6.19
5 YR. TOTAL	117,828,254	23	2,084,890	55	2,052,792	1,433,334	2,056,850	7,627,866	6.47
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	3.512	50%	2.962	6.47			
Pure Premium Indicated by National Relativity		31%	1.899	25%	1.665	3.56			
Pure Premium Present on Rate Level		31%	2.632	25%	2.392	5.02			
Pure Premium Derived by Formula		2.739			2.495			5.23	

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.
1/06 through 12/06	84,489,666	3	487,749	16	162,119	340,181	220,724	1,210,773	1.43
1/07 through 12/07	87,160,389	4	720,052	24	700,697	701,232	437,215	2,559,196	2.94
1/08 through 12/08	93,995,702	2	49,797	17	439,639	56,704	355,654	901,794	0.96
1/09 through 12/09	82,201,441	1	7,965	17	144,746	7,066	246,677	406,454	0.50
1/10 through 12/10	108,205,515	3	67,882	25	447,442	59,108	654,913	1,229,345	1.14
5 YR. TOTAL	456,052,713	13	1,333,445	99	1,894,643	1,164,291	1,915,183	6,307,562	1.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.708	51%	0.675	1.38			
Pure Premium Indicated by National Relativity		30%	0.711	24%	0.706	1.42			
Pure Premium Present on Rate Level		31%	0.720	25%	0.654	1.37			
Pure Premium Derived by Formula		0.713			0.677			1.39	

* 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.
1/06 through 12/06	618,126,376	54	4,726,121	190	3,379,582	4,424,276	3,099,802	15,629,781	2.53
1/07 through 12/07	576,057,578	29	2,207,053	174	4,670,498	1,802,502	5,104,643	13,784,696	2.39
1/08 through 12/08	563,693,005	29	2,593,118	159	3,399,208	2,634,571	3,560,561	12,187,458	2.16
1/09 through 12/09	499,990,193	24	3,370,558	150	3,820,402	1,986,097	4,468,825	13,645,882	2.73
1/10 through 12/10	552,403,773	28	3,129,629	135	4,863,150	3,619,168	4,946,333	16,558,280	3.00
5 YR. TOTAL	2,810,270,925	164	16,026,479	808	20,132,840	14,466,614	21,180,164	71,806,097	2.56
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		99%	1.287	100%	1.268	2.56			
Pure Premium Indicated by National Relativity		0%	1.342	0%	1.312	2.65			
Pure Premium Present on Rate Level		1%	1.186	0%	1.159	2.35			
Pure Premium Derived by Formula			1.286		1.268	2.55			

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.
1/06 through 12/06	57,287,420	3	151,739	7	117,068	80,156	116,748	465,711	0.81
1/07 through 12/07	67,492,313	1	84,269	15	179,570	50,791	251,376	566,006	0.84
1/08 through 12/08	64,081,610	5	749,942	11	643,085	573,815	430,703	2,397,545	3.74
1/09 through 12/09	49,324,935	1	17,679	7	253,526	6,920	92,135	370,260	0.75
1/10 through 12/10	53,592,117	3	92,666	6	89,716	50,369	166,521	399,272	0.75
5 YR. TOTAL	291,778,395	13	1,096,295	46	1,282,965	762,051	1,057,483	4,198,794	1.44
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.815	43%	0.624	1.44			
Pure Premium Indicated by National Relativity		33%	0.724	28%	0.727	1.45			
Pure Premium Present on Rate Level		33%	0.777	29%	0.668	1.45			
Pure Premium Derived by Formula			0.772		0.666	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.
1/06 through 12/06	30,858,266	2	9,481	6	16,482	29,895	78,514	134,372	0.44
1/07 through 12/07	30,244,780	1	5,783	8	36,937	3,021	135,355	181,096	0.60
1/08 through 12/08	26,121,392	0	0	4	47,973	0	108,568	156,541	0.60
1/09 through 12/09	24,187,582	2	67,261	2	31,809	336,155	73,702	508,927	2.10
1/10 through 12/10	20,910,699	2	162,969	3	158,182	160,136	158,946	640,233	3.06
5 YR. TOTAL	132,322,719	7	245,494	23	291,383	529,207	555,085	1,621,169	1.23
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.406	36%	0.819	1.23			
Pure Premium Indicated by National Relativity		36%	1.208	32%	1.141	2.35			
Pure Premium Present on Rate Level		37%	0.977	32%	0.947	1.92			
Pure Premium Derived by Formula			0.906		0.963	1.87			

* 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.
1/06 through 12/06	71,084,460	3	198,255	12	274,000	119,227	375,797	967,279	1.36
1/07 through 12/07	83,619,386	4	172,108	15	344,860	167,322	427,494	1,111,784	1.33
1/08 through 12/08	81,451,076	1	142,399	12	154,111	57,713	228,393	582,616	0.72
1/09 through 12/09	64,190,300	3	107,895	10	199,318	54,602	216,428	578,243	0.90
1/10 through 12/10	71,075,216	1	78,769	6	90,031	90,233	164,957	423,990	0.60
5 YR. TOTAL	371,420,438	12	699,426	55	1,062,320	489,097	1,413,069	3,663,912	0.99
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.474	47%	0.512	0.99			
Pure Premium Indicated by National Relativity		32%	0.793	26%	0.695	1.49			
Pure Premium Present on Rate Level		33%	0.650	27%	0.653	1.30			
Pure Premium Derived by Formula		0.634			0.598			1.23	

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.
1/06 through 12/06	42,184,237	0	0	2	20,089	0	20,002	40,091	0.10
1/07 through 12/07	48,905,934	0	0	6	175,900	0	97,743	273,643	0.56
1/08 through 12/08	30,470,880	0	0	5	303,267	0	196,964	500,231	1.64
1/09 through 12/09	30,166,955	0	0	4	355,279	0	185,464	540,743	1.79
1/10 through 12/10	35,583,702	1	10,537	3	15,904	19,149	39,358	84,948	0.24
5 YR. TOTAL	187,311,708	1	10,537	20	870,439	19,149	539,531	1,439,656	0.77
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.470	31%	0.298	0.77			
Pure Premium Indicated by National Relativity		35%	0.679	34%	0.716	1.40			
Pure Premium Present on Rate Level		43%	0.424	35%	0.448	0.87			
Pure Premium Derived by Formula		0.523			0.493			1.02	

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.
1/06 through 12/06	188,344,735	13	1,745,104	41	980,495	970,051	1,328,244	5,023,894	2.67
1/07 through 12/07	234,809,219	3	401,117	43	1,143,212	629,022	1,175,025	3,348,376	1.43
1/08 through 12/08	221,764,325	2	122,098	30	1,450,266	65,071	1,143,338	2,780,773	1.25
1/09 through 12/09	183,370,146	13	522,342	25	729,440	602,663	610,664	2,465,109	1.35
1/10 through 12/10	163,108,570	7	742,812	26	834,091	352,921	581,911	2,511,735	1.54
5 YR. TOTAL	991,396,995	38	3,533,473	165	5,137,504	2,619,728	4,839,182	16,129,887	1.63
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	0.875	76%	0.752	1.63			
Pure Premium Indicated by National Relativity		20%	1.085	12%	0.954	2.04			
Pure Premium Present on Rate Level		20%	0.971	12%	0.805	1.78			
Pure Premium Derived by Formula		0.936			0.783			1.72	

* 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.
1/06 through 12/06	22,032,497	0	0	6	91,765	0	77,788	169,553	0.77
1/07 through 12/07	14,724,980	2	272,490	5	30,511	125,237	122,362	550,600	3.74
1/08 through 12/08	13,455,023	1	13,591	3	40,608	2,867	47,348	104,414	0.78
1/09 through 12/09	10,678,642	0	0	3	39,347	0	78,595	117,942	1.10
1/10 through 12/10	9,023,959	0	0	1	9,996	0	16,637	26,633	0.30
5 YR. TOTAL	69,915,101	3	286,081	18	212,227	128,104	342,730	969,142	1.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.713	28%	0.673	1.39			
Pure Premium Indicated by National Relativity		39%	1.048	36%	1.237	2.29			
Pure Premium Present on Rate Level		40%	1.025	36%	0.931	1.96			
Pure Premium Derived by Formula		0.968			0.969			1.94	

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.
1/06 through 12/06	42,606,749	2	312,957	6	116,992	57,113	118,814	605,876	1.42
1/07 through 12/07	39,999,289	0	0	7	229,489	0	206,682	436,171	1.09
1/08 through 12/08	44,199,534	4	88,663	11	212,278	39,269	167,026	507,236	1.15
1/09 through 12/09	30,615,883	1	71,769	4	173,966	6,448	113,808	365,991	1.20
1/10 through 12/10	31,422,310	0	0	1	583	0	15,599	16,182	0.05
5 YR. TOTAL	188,843,765	7	473,389	29	733,308	102,830	621,929	1,931,456	1.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.639	34%	0.384	1.02			
Pure Premium Indicated by National Relativity		36%	0.590	33%	0.677	1.27			
Pure Premium Present on Rate Level		37%	0.686	33%	0.578	1.26			
Pure Premium Derived by Formula		0.639			0.545			1.18	

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.
1/06 through 12/06	217,833,923	11	740,104	59	653,621	363,256	1,019,661	2,776,642	1.28
1/07 through 12/07	196,269,185	6	439,255	23	979,948	574,398	809,853	2,803,454	1.43
1/08 through 12/08	187,863,004	3	50,033	20	527,858	85,870	469,321	1,133,082	0.60
1/09 through 12/09	205,194,473	2	173,229	32	408,609	194,688	405,004	1,181,530	0.58
1/10 through 12/10	205,817,527	3	147,401	27	408,499	130,628	451,571	1,138,099	0.55
5 YR. TOTAL	1,012,978,112	25	1,550,022	161	2,978,535	1,348,840	3,155,410	9,032,807	0.89
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	0.447	66%	0.445	0.89			
Pure Premium Indicated by National Relativity		26%	0.359	17%	0.398	0.76			
Pure Premium Present on Rate Level		26%	0.523	17%	0.559	1.08			
Pure Premium Derived by Formula		0.444			0.456			0.90	

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

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CLASS 3685		INSTRUMENT MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	123,089,589	4	249,989	15	395,429	93,351	330,562	1,069,331	0.87
1/07 through 12/07	132,836,195	7	385,293	10	386,797	279,507	416,478	1,468,075	1.11
1/08 through 12/08	112,951,839	4	274,185	15	330,122	317,396	278,721	1,200,424	1.06
1/09 through 12/09	111,717,068	4	800,893	17	270,722	374,992	340,102	1,786,709	1.60
1/10 through 12/10	131,789,832	4	259,355	15	293,979	159,975	462,116	1,175,425	0.89
5 YR. TOTAL	612,384,523	23	1,969,715	72	1,677,049	1,225,221	1,827,979	6,699,964	1.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.596	51%	0.499	1.10			
Pure Premium Indicated by National Relativity		31%	0.361	24%	0.438	0.80			
Pure Premium Present on Rate Level		31%	0.491	25%	0.492	0.98			
Pure Premium Derived by Formula		0.491			0.483			0.97	

CLASS 3719		OIL STILL ERECTION OR REPAIR							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	6,853,007	0	0	0	0	0	1,072	1,072	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
1/10 through 12/10	2,763,532	0	0	0	0	0	990	990	0.04
5 YR. TOTAL	21,515,654	0	0	0	0	0	2,062	2,062	0.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.000	14%	0.010	0.01			
Pure Premium Indicated by National Relativity		44%	0.972	43%	0.739	1.71			
Pure Premium Present on Rate Level		44%	0.767	43%	0.569	1.34			
Pure Premium Derived by Formula		0.765			0.564			1.33	

CLASS 3724		MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	377,489,886	42	5,451,295	127	3,725,620	5,169,703	3,780,424	18,127,042	4.80
1/07 through 12/07	389,266,195	33	4,539,020	111	5,307,594	4,030,849	4,370,761	18,248,224	4.69
1/08 through 12/08	385,338,535	28	3,033,391	102	3,081,096	2,487,657	3,337,343	11,939,487	3.10
1/09 through 12/09	368,047,162	24	2,869,405	93	4,359,620	2,507,835	3,750,169	13,487,029	3.66
1/10 through 12/10	365,541,188	15	2,276,272	76	3,307,030	1,809,054	3,175,011	10,567,367	2.89
5 YR. TOTAL	1,885,682,966	142	18,169,383	509	19,780,960	16,005,098	18,413,708	72,369,149	3.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.013	100%	1.825	3.84			
Pure Premium Indicated by National Relativity		0%	2.383	0%	2.032	4.42			
Pure Premium Present on Rate Level		0%	2.084	0%	1.908	3.99			
Pure Premium Derived by Formula		2.013			1.825			3.84	

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

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CLASS 3726		BOILER INSTALLATION OR REPAIR-STEAM							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	20,182,822	3	736,864	12	344,852	669,347	228,859	1,979,922	9.81
1/07 through 12/07	22,283,870	8	966,642	6	933,785	691,369	964,924	3,556,720	15.96
1/08 through 12/08	25,511,926	1	314,663	1	35,523	405,093	67,709	822,988	3.23
1/09 through 12/09	26,649,932	0	0	5	664,983	0	374,616	1,039,599	3.90
1/10 through 12/10	34,937,162	3	500,451	7	268,574	428,223	319,656	1,516,904	4.34
5 YR. TOTAL	129,565,712	15	2,518,620	31	2,247,717	2,194,032	1,955,764	8,916,133	6.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		47%	3.679	62%	3.203			6.88	
Pure Premium Indicated by National Relativity		26%	2.602	19%	2.067			4.67	
Pure Premium Present on Rate Level		27%	3.970	19%	3.593			7.56	
Pure Premium Derived by Formula		3.478		3.061				6.54	

CLASS 3803		AUTOMOBILE WHEEL MFG-METAL-NOT CAST							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	222,951	0	0	0	0	0	390	390	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
1/10 through 12/10	198,370	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	570,229	0	0	0	0	0	390	390	0.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.000	4%	0.068			0.07	
Pure Premium Indicated by National Relativity		33%	1.282	35%	1.128			2.41	
Pure Premium Present on Rate Level		64%	1.020	61%	0.965			1.99	
Pure Premium Derived by Formula		1.076		0.986				2.06	

CLASS 3807		AUTOMOBILE RADIATOR MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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	17,097	0	15,072	32,169	0.50
1/09 through 12/09	6,850,187	0	0	0	0	0	0	0	0.00
1/10 through 12/10	3,528,387	0	0	1	1,538	0	6,757	8,295	0.24
5 YR. TOTAL	17,220,746	0	0	3	18,635	0	21,829	40,464	0.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.108	16%	0.127			0.24	
Pure Premium Indicated by National Relativity		44%	0.954	42%	0.937			1.89	
Pure Premium Present on Rate Level		44%	0.897	42%	0.966			1.86	
Pure Premium Derived by Formula		0.827		0.820				1.65	

* 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.
1/06 through 12/06	169,119,570	1	138,016	17	380,262	559,790	408,280	1,486,348	0.88
1/07 through 12/07	201,417,028	5	730,191	33	1,150,044	292,545	1,007,275	3,180,055	1.58
1/08 through 12/08	169,776,920	2	56,722	17	911,745	33,404	685,064	1,686,935	0.99
1/09 through 12/09	286,948,237	19	2,162,710	96	3,787,721	1,585,976	2,816,291	10,352,698	3.61
1/10 through 12/10	351,536,513	13	1,635,215	123	5,410,115	1,054,371	3,293,286	11,392,987	3.24
5 YR. TOTAL	1,178,798,268	40	4,722,854	286	11,639,887	3,526,086	8,210,196	28,099,023	2.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		67%	1.388	86%	0.996	2.38			
Pure Premium Indicated by National Relativity		16%	1.766	7%	1.330	3.10			
Pure Premium Present on Rate Level		17%	1.076	7%	0.921	2.00			
Pure Premium Derived by Formula		1.395			1.014			2.41	

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.
1/06 through 12/06	18,980,137	1	282,072	14	178,516	169,875	174,542	805,005	4.24
1/07 through 12/07	20,733,965	8	726,942	8	178,888	1,038,878	170,521	2,115,229	10.20
1/08 through 12/08	19,863,655	0	0	11	290,028	0	186,215	476,243	2.40
1/09 through 12/09	19,957,810	3	381,999	13	126,764	135,246	242,874	886,883	4.44
1/10 through 12/10	20,835,524	4	449,672	10	369,730	433,701	259,060	1,512,163	7.26
5 YR. TOTAL	100,371,091	16	1,840,685	56	1,143,926	1,777,700	1,033,212	5,795,523	5.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	2.974	50%	2.801	5.78			
Pure Premium Indicated by National Relativity		32%	2.649	25%	2.775	5.42			
Pure Premium Present on Rate Level		32%	2.628	25%	2.802	5.43			
Pure Premium Derived by Formula		2.759			2.795			5.55	

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.
1/06 through 12/06	450,987	0	0	0	0	0	106	106	0.02
1/07 through 12/07	2,685,986	0	0	0	0	0	8,016	8,016	0.30
1/08 through 12/08	1,737,999	1	160,188	1	177	53,361	2,123	215,849	12.42
1/09 through 12/09	1,061,583	0	0	0	0	0	7,645	7,645	0.72
1/10 through 12/10	874,691	0	0	0	0	0	812	812	0.09
5 YR. TOTAL	6,811,246	1	160,188	1	177	53,361	18,702	232,428	3.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	2.354	15%	1.058	3.41			
Pure Premium Indicated by National Relativity		44%	2.629	42%	2.149	4.78			
Pure Premium Present on Rate Level		44%	2.464	43%	2.002	4.47			
Pure Premium Derived by Formula		2.523			1.922			4.45	

* 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.
1/06 through 12/06	40,510,471	7	551,607	22	830,338	571,370	386,804	2,340,119	5.78
1/07 through 12/07	24,581,277	2	170,368	18	547,375	68,240	456,825	1,242,808	5.06
1/08 through 12/08	31,280,076	0	0	12	217,181	0	372,409	589,590	1.89
1/09 through 12/09	25,116,671	1	34,531	6	42,796	44,746	67,498	189,571	0.76
1/10 through 12/10	32,360,326	1	35,652	11	236,636	45,851	376,833	694,972	2.15
5 YR. TOTAL	153,848,821	11	792,158	69	1,874,326	730,207	1,660,369	5,057,060	3.29
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	1.733	49%	1.554	3.29			
Pure Premium Indicated by National Relativity		31%	1.870	25%	1.969	3.84			
Pure Premium Present on Rate Level		32%	1.854	26%	1.726	3.58			
Pure Premium Derived by Formula		1.814			1.702			3.52	

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.
1/06 through 12/06	71,203,191	3	72,496	8	751,759	70,616	559,317	1,454,188	2.04
1/07 through 12/07	78,202,857	0	0	7	66,365	0	86,249	152,614	0.20
1/08 through 12/08	90,424,022	1	115,042	8	576,461	41,447	196,742	929,692	1.03
1/09 through 12/09	102,838,587	0	0	6	124,078	0	156,446	280,524	0.27
1/10 through 12/10	107,385,504	0	0	5	371,477	0	223,609	595,086	0.55
5 YR. TOTAL	450,054,161	4	187,538	34	1,890,140	112,063	1,222,363	3,412,104	0.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.462	39%	0.297	0.76			
Pure Premium Indicated by National Relativity		32%	0.557	30%	0.378	0.94			
Pure Premium Present on Rate Level		33%	0.552	31%	0.343	0.90			
Pure Premium Derived by Formula		0.522			0.336			0.86	

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.
1/06 through 12/06	40,869,295	5	140,049	8	169,651	260,290	291,716	861,706	2.11
1/07 through 12/07	25,159,548	1	27,074	3	77,605	20,029	103,105	227,813	0.91
1/08 through 12/08	42,606,178	3	365,963	14	41,307	263,734	138,471	809,475	1.90
1/09 through 12/09	31,281,283	3	101,469	2	29,320	104,676	39,191	274,656	0.88
1/10 through 12/10	47,659,331	1	89,074	4	177,177	106,533	178,359	551,143	1.16
5 YR. TOTAL	187,575,635	13	723,629	31	495,060	755,262	750,842	2,724,793	1.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.650	37%	0.803	1.45			
Pure Premium Indicated by National Relativity		37%	0.948	31%	0.848	1.80			
Pure Premium Present on Rate Level		37%	0.633	32%	0.690	1.32			
Pure Premium Derived by Formula		0.754			0.781			1.54	

* 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.
1/06 through 12/06	4,547,152	2	16,166	0	0	18,199	4,220	38,585	0.85
1/07 through 12/07	6,425,255	1	10,654	2	6,129	17,656	12,751	47,190	0.73
1/08 through 12/08	9,538,295	0	0	0	0	0	2,798	2,798	0.03
1/09 through 12/09	18,104,170	1	115,035	0	0	182,011	17,238	314,284	1.74
1/10 through 12/10	31,222,907	0	0	3	95,584	0	83,466	179,050	0.57
5 YR. TOTAL	69,837,779	4	141,855	5	101,713	217,866	120,473	581,907	0.83
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.349	24%	0.484	0.83			
Pure Premium Indicated by National Relativity		41%	0.509	38%	0.496	1.01			
Pure Premium Present on Rate Level		41%	0.703	38%	0.671	1.37			
Pure Premium Derived by Formula		0.560			0.560			1.12	

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.
1/06 through 12/06	808,958	1	209,635	0	0	240,539	5,513	455,687	56.33
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	865	0	10,143	11,008	0.91
1/09 through 12/09	1,192,144	0	0	0	0	0	3,472	3,472	0.29
1/10 through 12/10	1,680,909	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,013,553	1	209,635	1	865	240,539	19,128	470,167	7.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	3.500	14%	4.318	7.82			
Pure Premium Indicated by National Relativity		45%	1.894	43%	1.623	3.52			
Pure Premium Present on Rate Level		45%	1.743	43%	1.834	3.58			
Pure Premium Derived by Formula		1.987			2.091			4.08	

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.
1/06 through 12/06	356,928	0	0	0	0	0	1,932	1,932	0.54
1/07 through 12/07	249,513	0	0	0	0	0	110	110	0.04
1/08 through 12/08	822,696	0	0	0	0	0	247	247	0.03
1/09 through 12/09	286,834	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,064,583	0	0	1	4,099	0	90,687	94,786	8.90
5 YR. TOTAL	2,780,554	0	0	1	4,099	0	92,976	97,075	3.49
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.147	7%	3.344	3.49			
Pure Premium Indicated by National Relativity		23%	0.470	25%	0.644	1.11			
Pure Premium Present on Rate Level		71%	0.899	68%	0.726	1.63			
Pure Premium Derived by Formula		0.755			0.889			1.64	

* 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.
1/06 through 12/06	1,975,153	0	0	1	27,323	0	43,343	70,666	3.58
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	302	302	0.02
1/09 through 12/09	2,009,743	1	12,612	3	53,181	54,272	39,686	159,751	7.95
1/10 through 12/10	2,941,853	0	0	1	22,158	0	70,477	92,635	3.15
5 YR. TOTAL	10,645,502	1	12,612	5	102,662	54,272	153,808	323,354	3.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	1.083	16%	1.955	3.04			
Pure Premium Indicated by National Relativity		44%	2.032	42%	1.591	3.62			
Pure Premium Present on Rate Level		44%	1.745	42%	1.604	3.35			
Pure Premium Derived by Formula		1.792			1.655			3.45	

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.
1/06 through 12/06	17,295,200	0	0	1	382	0	16,453	16,835	0.10
1/07 through 12/07	33,273,522	2	71,760	3	203,163	107,938	251,048	633,909	1.91
1/08 through 12/08	29,588,410	2	378,978	5	36,646	548,136	50,234	1,013,994	3.43
1/09 through 12/09	28,965,638	1	300,382	1	8,020	568,583	70,074	947,059	3.27
1/10 through 12/10	31,167,179	2	823,535	8	152,224	469,585	239,038	1,684,382	5.41
5 YR. TOTAL	140,289,949	7	1,574,655	18	400,435	1,694,242	626,847	4,296,179	3.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	1.408	53%	1.654	3.06			
Pure Premium Indicated by National Relativity		29%	3.852	23%	3.398	7.25			
Pure Premium Present on Rate Level		30%	2.613	24%	2.369	4.98			
Pure Premium Derived by Formula		2.478			2.227			4.71	

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.
1/06 through 12/06	63,296,566	6	863,742	24	777,965	710,104	739,975	3,091,786	4.89
1/07 through 12/07	49,779,905	6	765,019	19	275,014	661,077	426,544	2,127,654	4.27
1/08 through 12/08	36,422,441	2	111,425	16	373,821	154,169	363,349	1,002,764	2.75
1/09 through 12/09	25,071,819	1	274,753	10	233,738	146,316	269,600	924,407	3.69
1/10 through 12/10	26,437,601	0	0	3	78,734	0	206,292	285,026	1.08
5 YR. TOTAL	201,008,332	15	2,014,939	72	1,739,272	1,671,666	2,005,760	7,431,637	3.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	1.868	60%	1.829	3.70			
Pure Premium Indicated by National Relativity		27%	2.423	20%	2.032	4.46			
Pure Premium Present on Rate Level		28%	2.240	20%	2.201	4.44			
Pure Premium Derived by Formula		2.122			1.944			4.07	

* 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.
1/06 through 12/06	4,291,670	2	144,499	1	16,561	82,498	17,798	261,356	6.09
1/07 through 12/07	4,328,523	0	0	2	33,080	0	17,345	50,425	1.17
1/08 through 12/08	3,227,090	0	0	3	8,055	0	25,128	33,183	1.03
1/09 through 12/09	3,029,614	0	0	2	19,053	0	12,135	31,188	1.03
1/10 through 12/10	3,496,486	0	0	0	0	0	266	266	0.01
5 YR. TOTAL	18,373,383	2	144,499	8	76,749	82,498	72,672	376,418	2.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	1.204	21%	0.845			2.05	
Pure Premium Indicated by National Relativity		42%	1.493	39%	1.662			3.16	
Pure Premium Present on Rate Level		42%	2.008	40%	1.645			3.65	
Pure Premium Derived by Formula		1.663		1.484				3.15	

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.
1/06 through 12/06	71,505,172	7	735,991	53	935,677	512,915	1,202,163	3,386,746	4.74
1/07 through 12/07	60,486,576	4	675,738	38	859,096	519,120	953,121	3,007,075	4.97
1/08 through 12/08	58,563,462	3	313,395	24	1,048,262	433,389	608,010	2,403,056	4.10
1/09 through 12/09	54,053,198	4	675,532	21	809,789	1,054,440	758,505	3,298,266	6.10
1/10 through 12/10	53,531,626	6	231,677	20	535,313	232,483	697,287	1,696,760	3.17
5 YR. TOTAL	298,140,034	24	2,632,333	156	4,188,137	2,752,347	4,219,086	13,791,903	4.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		55%	2.288	76%	2.338			4.63	
Pure Premium Indicated by National Relativity		22%	2.723	12%	2.665			5.39	
Pure Premium Present on Rate Level		23%	2.575	12%	2.637			5.21	
Pure Premium Derived by Formula		2.450		2.413				4.86	

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.
1/06 through 12/06	16,077,205	1	16,795	4	86,055	6,598	33,197	142,645	0.89
1/07 through 12/07	15,626,933	0	0	7	183,180	0	267,329	450,509	2.88
1/08 through 12/08	12,432,083	0	0	6	167,811	0	122,654	290,465	2.34
1/09 through 12/09	9,223,227	1	24,522	1	22,027	20,821	2,810	70,180	0.76
1/10 through 12/10	10,501,268	0	0	2	622,207	0	146,370	768,577	7.32
5 YR. TOTAL	63,860,716	2	41,317	20	1,081,280	27,419	572,360	1,722,376	2.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	1.758	28%	0.939			2.70	
Pure Premium Indicated by National Relativity		39%	0.860	36%	0.907			1.77	
Pure Premium Present on Rate Level		39%	1.149	36%	1.018			2.17	
Pure Premium Derived by Formula		1.170		0.956				2.13	

* 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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
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	192	192	0.02
1/10 through 12/10	805,030	0	0	1	18,301	0	51,697	69,998	8.70
5 YR. TOTAL	4,784,385	0	0	1	18,301	0	51,889	70,190	1.47
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.383	11%	1.085	1.47			
Pure Premium Indicated by National Relativity		28%	0.844	29%	0.930	1.77			
Pure Premium Present on Rate Level		64%	1.379	60%	1.437	2.82			
Pure Premium Derived by Formula		1.150			1.251			2.40	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	12,561,573	1	113,262	3	149,989	357,361	110,176	730,788	5.82
1/07 through 12/07	12,040,655	0	0	0	0	0	14,932	14,932	0.12
1/08 through 12/08	13,675,773	0	0	1	11,423	0	25,731	37,154	0.27
1/09 through 12/09	11,485,785	0	0	5	155,034	0	127,579	282,613	2.46
1/10 through 12/10	9,343,717	0	0	0	0	0	13,112	13,112	0.14
5 YR. TOTAL	59,107,503	1	113,262	9	316,446	357,361	291,530	1,078,599	1.83
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.727	30%	1.098	1.83			
Pure Premium Indicated by National Relativity		21%	1.143	22%	1.568	2.71			
Pure Premium Present on Rate Level		58%	1.187	48%	1.357	2.54			
Pure Premium Derived by Formula		1.081			1.326			2.41	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
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
1/10 through 12/10	571,520	0	0	0	0	0	894	894	0.16
5 YR. TOTAL	2,579,658	0	0	0	0	0	894	894	0.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.000	10%	0.035	0.04			
Pure Premium Indicated by National Relativity		26%	1.498	27%	0.996	2.49			
Pure Premium Present on Rate Level		66%	2.158	63%	1.806	3.96			
Pure Premium Derived by Formula		1.814			1.410			3.22	

* 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.
1/06 through 12/06	32,914,623	2	483,881	4	94,546	181,029	216,944	976,400	2.97
1/07 through 12/07	49,544,384	1	26,539	10	315,787	40,056	403,118	785,500	1.59
1/08 through 12/08	46,926,542	0	0	7	324,808	0	291,172	615,980	1.31
1/09 through 12/09	42,435,060	0	0	9	134,079	0	140,909	274,988	0.65
1/10 through 12/10	50,319,316	5	140,335	16	493,478	416,760	524,575	1,575,148	3.13
5 YR. TOTAL	222,139,925	8	650,755	46	1,362,698	637,845	1,576,718	4,228,016	1.90
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	0.906	41%	0.997			1.90	
Pure Premium Indicated by National Relativity		35%	0.792	29%	0.878			1.67	
Pure Premium Present on Rate Level		36%	0.718	30%	0.755			1.47	
Pure Premium Derived by Formula		0.798		0.890				1.69	

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.
1/06 through 12/06	14,435,562	0	0	2	8,427	0	50,202	58,629	0.41
1/07 through 12/07	15,032,734	2	309,081	3	270,245	468,723	127,053	1,175,102	7.82
1/08 through 12/08	23,716,466	2	140,381	5	11,047	23,874	57,237	232,539	0.98
1/09 through 12/09	17,162,769	1	248,734	1	43,928	138,297	46,614	477,573	2.78
1/10 through 12/10	17,304,057	0	0	3	68,016	0	168,412	236,428	1.37
5 YR. TOTAL	87,651,588	5	698,196	14	401,663	630,894	449,518	2,180,271	2.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	1.255	33%	1.233			2.49	
Pure Premium Indicated by National Relativity		38%	1.300	33%	1.276			2.58	
Pure Premium Present on Rate Level		38%	1.073	34%	1.092			2.17	
Pure Premium Derived by Formula		1.203		1.199				2.40	

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.
1/06 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
1/10 through 12/10	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%	0.294	100%	0.287			0.58	
Pure Premium Derived by Formula		0.294		0.287				0.58	

* 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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
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
1/10 through 12/10	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%	0.823	100%	0.682	1.51			
Pure Premium Derived by Formula		0.823			0.682			1.51	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	39,703,212	0	0	9	305,365	0	134,187	439,552	1.11
1/07 through 12/07	45,968,684	0	0	9	435,127	0	350,388	785,515	1.71
1/08 through 12/08	53,472,009	0	0	4	92,552	0	79,413	171,965	0.32
1/09 through 12/09	53,551,943	1	43,047	3	268,266	0	204,781	516,094	0.96
1/10 through 12/10	56,146,796	0	0	0	0	0	31,910	31,910	0.06
5 YR. TOTAL	248,842,644	1	43,047	25	1,101,310	0	800,679	1,945,036	0.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.460	40%	0.322	0.78			
Pure Premium Indicated by National Relativity		33%	1.402	30%	0.963	2.37			
Pure Premium Present on Rate Level		34%	0.841	30%	0.645	1.49			
Pure Premium Derived by Formula		0.900			0.611			1.51	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	12,564,975	0	0	7	401,836	0	257,482	659,318	5.25
1/07 through 12/07	12,117,622	0	0	2	19,505	0	42,905	62,410	0.52
1/08 through 12/08	13,647,557	0	0	0	0	0	11,867	11,867	0.09
1/09 through 12/09	11,516,101	0	0	1	1,374	0	4,367	5,741	0.05
1/10 through 12/10	11,333,073	0	0	0	0	0	2,193	2,193	0.02
5 YR. TOTAL	61,179,328	0	0	10	422,715	0	318,814	741,529	1.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.691	23%	0.521	1.21			
Pure Premium Indicated by National Relativity		40%	0.514	38%	0.416	0.93			
Pure Premium Present on Rate Level		41%	0.823	39%	0.682	1.51			
Pure Premium Derived by Formula		0.674			0.544			1.22	

* 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.
1/06 through 12/06	16,213,386	0	0	3	83,410	0	18,739	102,149	0.63
1/07 through 12/07	15,510,356	0	0	0	0	0	7,287	7,287	0.05
1/08 through 12/08	14,035,183	0	0	2	48,146	0	42,530	90,676	0.65
1/09 through 12/09	11,156,019	0	0	0	0	0	10,720	10,720	0.10
1/10 through 12/10	10,778,142	0	0	0	0	0	15,481	15,481	0.14
5 YR. TOTAL	67,693,086	0	0	5	131,556	0	94,757	226,313	0.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.194	25%		0.140		0.33	
Pure Premium Indicated by National Relativity		18%	1.943	19%		1.227		3.17	
Pure Premium Present on Rate Level		62%	0.949	56%		0.717		1.67	
Pure Premium Derived by Formula		0.977			0.670		1.65		

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.
1/06 through 12/06	43,469,715	11	1,496,011	27	2,207,890	1,079,743	937,222	5,720,866	13.16
1/07 through 12/07	49,891,504	10	1,425,305	25	917,516	678,164	511,114	3,532,099	7.08
1/08 through 12/08	47,291,245	7	1,270,376	15	412,870	413,397	393,326	2,489,969	5.27
1/09 through 12/09	48,219,229	4	315,839	17	474,608	379,909	567,270	1,737,626	3.60
1/10 through 12/10	31,620,086	0	0	14	436,250	0	348,109	784,359	2.48
5 YR. TOTAL	220,491,779	32	4,507,531	98	4,449,134	2,551,213	2,757,041	14,264,919	6.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		54%	4.062	63%		2.407		6.47	
Pure Premium Indicated by National Relativity		23%	0.997	18%		1.001		2.00	
Pure Premium Present on Rate Level		23%	3.281	19%		2.293		5.57	
Pure Premium Derived by Formula		3.177			2.132		5.31		

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.
1/06 through 12/06	23,422,400	1	5,366	10	147,651	5,338	269,563	427,918	1.83
1/07 through 12/07	23,932,508	5	422,474	8	168,247	357,935	284,284	1,232,940	5.15
1/08 through 12/08	22,719,377	4	458,277	3	36,708	300,233	110,150	905,368	3.99
1/09 through 12/09	22,144,429	1	46,813	6	273,203	61,704	279,598	661,318	2.99
1/10 through 12/10	21,538,119	1	8,733	4	126,999	17,486	233,224	386,442	1.79
5 YR. TOTAL	113,756,833	12	941,663	31	752,808	742,696	1,176,819	3,613,986	3.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	1.490	46%		1.687		3.18	
Pure Premium Indicated by National Relativity		33%	1.524	27%		1.633		3.16	
Pure Premium Present on Rate Level		34%	1.862	27%		2.026		3.89	
Pure Premium Derived by Formula		1.628			1.764		3.39		

* 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.
1/06 through 12/06	7,871,896	0	0	14	190,112	0	203,402	393,514	5.00
1/07 through 12/07	6,451,554	2	428,585	5	39,507	303,710	48,982	820,784	12.72
1/08 through 12/08	5,073,658	1	74,294	2	693	233,103	13,550	321,640	6.34
1/09 through 12/09	4,495,717	0	0	3	33,091	0	19,617	52,708	1.17
1/10 through 12/10	4,509,980	0	0	3	11,992	0	20,884	32,876	0.73
5 YR. TOTAL	28,402,805	3	502,879	27	275,395	536,813	306,435	1,621,522	5.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	2.740	26%	2.969	5.71			
Pure Premium Indicated by National Relativity		30%	1.413	32%	1.197	2.61			
Pure Premium Present on Rate Level		51%	1.943	42%	1.946	3.89			
Pure Premium Derived by Formula		1.935			1.972		3.91		

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.
1/06 through 12/06	2,288,734	0	0	3	100,095	0	269,778	369,873	16.16
1/07 through 12/07	2,346,823	0	0	0	0	0	1,502	1,502	0.06
1/08 through 12/08	2,215,713	0	0	0	0	0	716	716	0.03
1/09 through 12/09	1,774,314	0	0	0	0	0	115	115	0.01
1/10 through 12/10	4,186,046	0	0	0	0	0	1,292	1,292	0.03
5 YR. TOTAL	12,811,630	0	0	3	100,095	0	273,403	373,498	2.92
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.781	18%	2.134	2.92			
Pure Premium Indicated by National Relativity		22%	0.746	23%	0.944	1.69			
Pure Premium Present on Rate Level		67%	0.951	59%	1.677	2.63			
Pure Premium Derived by Formula		0.887			1.591		2.48		

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.
1/06 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
1/10 through 12/10	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%	0.250	100%	0.261	0.51			
Pure Premium Derived by Formula		0.250			0.261		0.51		

* 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.
1/06 through 12/06	125,101,576	1	10,959	6	57,716	8,999	112,321	189,995	0.15
1/07 through 12/07	141,639,377	3	292,715	7	137,554	236,294	101,600	768,163	0.54
1/08 through 12/08	149,615,563	0	0	8	92,149	0	128,276	220,425	0.15
1/09 through 12/09	140,400,312	2	46,300	12	295,273	71,659	245,405	658,637	0.47
1/10 through 12/10	184,592,836	2	154,363	12	278,607	145,076	430,506	1,008,552	0.55
5 YR. TOTAL	741,349,664	8	504,337	45	861,299	462,028	1,018,108	2,845,772	0.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.184	43%	0.200			0.38	
Pure Premium Indicated by National Relativity		34%	0.294	28%	0.338			0.63	
Pure Premium Present on Rate Level		35%	0.250	29%	0.261			0.51	
Pure Premium Derived by Formula		0.245		0.256				0.50	

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.
1/06 through 12/06	4,715,785	0	0	2	3,384	0	23,899	27,283	0.58
1/07 through 12/07	4,297,753	0	0	2	23,658	0	27,633	51,291	1.19
1/08 through 12/08	3,770,314	0	0	2	103,007	0	23,767	126,774	3.36
1/09 through 12/09	3,550,456	0	0	1	96,246	0	51,223	147,469	4.15
1/10 through 12/10	3,282,796	0	0	0	0	0	21,519	21,519	0.66
5 YR. TOTAL	19,617,104	0	0	7	226,295	0	148,041	374,336	1.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	1.154	19%	0.755			1.91	
Pure Premium Indicated by National Relativity		32%	1.143	34%	1.552			2.70	
Pure Premium Present on Rate Level		53%	1.400	47%	1.267			2.67	
Pure Premium Derived by Formula		1.281		1.267				2.55	

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.
1/06 through 12/06	6,396,959	1	49,639	4	48,632	30,458	32,865	161,594	2.53
1/07 through 12/07	34,388,931	0	0	3	23,174	0	39,561	62,735	0.18
1/08 through 12/08	22,516,027	1	42,510	1	27,035	52,843	15,871	138,259	0.61
1/09 through 12/09	32,358,182	2	392,636	1	3,789	207,888	29,232	633,545	1.96
1/10 through 12/10	34,702,922	0	0	2	45,342	0	54,072	99,414	0.29
5 YR. TOTAL	130,363,021	4	484,785	11	147,972	291,189	171,601	1,095,547	0.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.485	27%	0.355			0.84	
Pure Premium Indicated by National Relativity		39%	0.761	36%	0.533			1.29	
Pure Premium Present on Rate Level		39%	0.568	37%	0.456			1.02	
Pure Premium Derived by Formula		0.625		0.456				1.08	

* 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.
1/06 through 12/06	90,651,302	3	41,076	27	401,431	20,945	600,826	1,064,278	1.17
1/07 through 12/07	137,381,579	7	387,296	32	526,152	502,178	609,091	2,024,717	1.47
1/08 through 12/08	150,388,371	9	1,909,895	37	2,651,398	985,035	1,638,225	7,184,553	4.78
1/09 through 12/09	115,006,377	11	1,061,931	14	704,606	937,076	646,451	3,350,064	2.91
1/10 through 12/10	117,760,055	8	684,687	14	925,869	664,283	559,179	2,834,018	2.41
5 YR. TOTAL	611,187,684	38	4,084,885	124	5,209,456	3,109,517	4,053,772	16,457,630	2.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		58%	1.521	76%	1.172			2.69	
Pure Premium Indicated by National Relativity		21%	1.038	12%	0.834			1.87	
Pure Premium Present on Rate Level		21%	1.411	12%	1.306			2.72	
Pure Premium Derived by Formula		1.396		1.148				2.54	

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.
1/06 through 12/06	11,408,833	1	563,737	0	0	103,127	10,579	677,443	5.94
1/07 through 12/07	10,124,898	0	0	1	154,867	0	59,252	214,119	2.12
1/08 through 12/08	5,176,390	0	0	0	0	0	250	250	0.01
1/09 through 12/09	1,770,280	1	62,615	2	14,397	27,311	55,839	160,162	9.05
1/10 through 12/10	1,741,696	0	0	3	13,893	0	14,453	28,346	1.63
5 YR. TOTAL	30,222,097	2	626,352	6	183,157	130,438	140,373	1,080,320	3.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	2.679	21%	0.896			3.58	
Pure Premium Indicated by National Relativity		37%	0.921	39%	1.110			2.03	
Pure Premium Present on Rate Level		48%	1.033	40%	1.061			2.09	
Pure Premium Derived by Formula		1.238		1.045				2.28	

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.
1/06 through 12/06	160,602,672	9	532,031	47	1,103,652	202,799	811,868	2,650,350	1.65
1/07 through 12/07	151,335,232	3	238,195	48	478,081	159,435	672,464	1,548,175	1.02
1/08 through 12/08	175,155,408	11	757,694	33	952,360	1,073,799	1,051,979	3,835,832	2.19
1/09 through 12/09	169,421,843	3	181,240	36	492,833	113,523	678,662	1,466,258	0.87
1/10 through 12/10	176,948,667	4	137,318	37	1,274,643	165,441	1,128,688	2,706,090	1.53
5 YR. TOTAL	833,463,822	30	1,846,478	201	4,301,569	1,714,997	4,343,661	12,206,705	1.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		54%	0.738	72%	0.727			1.47	
Pure Premium Indicated by National Relativity		23%	0.979	14%	0.950			1.93	
Pure Premium Present on Rate Level		23%	0.867	14%	0.837			1.70	
Pure Premium Derived by Formula		0.823		0.774				1.60	

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

NORTH CAROLINA
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EFFECTIVE 4/1/2014

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.
1/06 through 12/06	88,861,334	4	111,325	19	632,934	61,015	720,222	1,525,496	1.72
1/07 through 12/07	98,601,587	3	90,820	22	571,148	15,207	701,301	1,378,476	1.40
1/08 through 12/08	101,301,018	1	17,585	20	365,804	13,180	465,640	862,209	0.85
1/09 through 12/09	109,229,906	8	1,087,161	22	420,663	772,974	462,575	2,743,373	2.51
1/10 through 12/10	115,370,946	3	120,905	11	667,198	139,514	341,839	1,269,456	1.10
5 YR. TOTAL	513,364,791	19	1,427,796	94	2,657,747	1,001,890	2,691,577	7,779,010	1.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	0.796	63%	0.719	1.52			
Pure Premium Indicated by National Relativity		27%	1.072	18%	1.099	2.17			
Pure Premium Present on Rate Level		27%	0.957	19%	0.977	1.93			
Pure Premium Derived by Formula		0.914			0.836			1.75	

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.
1/06 through 12/06	81,368,875	5	129,711	12	107,866	104,751	148,180	490,508	0.60
1/07 through 12/07	82,733,706	3	191,466	9	159,749	170,246	192,998	714,459	0.86
1/08 through 12/08	87,345,742	3	170,639	26	390,775	109,202	541,596	1,212,212	1.39
1/09 through 12/09	113,336,627	2	174,450	7	186,136	113,553	233,122	707,261	0.62
1/10 through 12/10	104,692,004	4	986,320	26	623,928	318,943	663,004	2,592,195	2.48
5 YR. TOTAL	469,476,954	17	1,652,586	80	1,468,454	816,695	1,778,900	5,716,635	1.22
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.665	50%	0.553	1.22			
Pure Premium Indicated by National Relativity		31%	0.863	25%	0.812	1.68			
Pure Premium Present on Rate Level		31%	0.651	25%	0.583	1.23			
Pure Premium Derived by Formula		0.722			0.625			1.35	

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.
1/06 through 12/06	23,288,560	1	5,314	3	19,292	0	54,973	79,579	0.34
1/07 through 12/07	26,373,562	0	0	2	39,799	0	24,693	64,492	0.25
1/08 through 12/08	20,271,539	0	0	6	100,400	0	115,448	215,848	1.07
1/09 through 12/09	21,859,477	1	107,078	5	60,375	77,857	109,671	354,981	1.62
1/10 through 12/10	21,258,908	0	0	5	68,668	0	66,300	134,968	0.64
5 YR. TOTAL	113,052,046	2	112,392	21	288,534	77,857	371,085	849,868	0.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.355	32%	0.397	0.75			
Pure Premium Indicated by National Relativity		38%	1.257	34%	1.296	2.55			
Pure Premium Present on Rate Level		38%	0.866	34%	0.828	1.69			
Pure Premium Derived by Formula		0.892			0.849			1.74	

* 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.
1/06 through 12/06	8,926,466	2	117,276	4	60,561	205,983	122,454	506,274	5.67
1/07 through 12/07	15,408,580	1	4,480	4	101,121	0	222,656	328,257	2.13
1/08 through 12/08	10,680,087	1	60,179	4	103,376	50,544	216,814	430,913	4.03
1/09 through 12/09	8,741,748	2	33,211	6	173,822	65,427	670,883	943,343	10.79
1/10 through 12/10	11,220,073	1	66,592	5	404,338	16,561	452,317	939,808	8.38
5 YR. TOTAL	54,976,954	7	281,738	23	843,218	338,515	1,685,124	3,148,595	5.73
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	2.046	32%	3.681	5.73			
Pure Premium Indicated by National Relativity		40%	1.082	34%	0.937	2.02			
Pure Premium Present on Rate Level		41%	1.012	34%	1.637	2.65			
Pure Premium Derived by Formula			1.236		2.053	3.29			

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.
1/06 through 12/06	30,612,379	2	186,400	9	81,547	415,960	92,603	776,510	2.54
1/07 through 12/07	25,959,619	4	159,192	3	51,412	178,114	96,542	485,260	1.87
1/08 through 12/08	25,921,031	2	244,325	2	24,453	385,202	53,913	707,893	2.73
1/09 through 12/09	28,721,082	1	68,049	5	36,908	37,566	83,988	226,511	0.79
1/10 through 12/10	29,546,300	0	0	10	565,726	0	227,359	793,085	2.69
5 YR. TOTAL	140,760,411	9	657,966	29	760,046	1,016,842	554,405	2,989,259	2.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	1.007	40%	1.116	2.12			
Pure Premium Indicated by National Relativity		36%	1.150	30%	1.120	2.27			
Pure Premium Present on Rate Level		36%	0.988	30%	1.156	2.14			
Pure Premium Derived by Formula			1.052		1.129	2.18			

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.
1/06 through 12/06	79,205,381	3	59,508	23	538,778	183,080	518,735	1,300,101	1.64
1/07 through 12/07	87,806,731	4	278,771	27	392,672	618,566	538,038	1,828,047	2.08
1/08 through 12/08	89,555,262	3	50,399	23	296,179	98,981	429,362	874,921	0.98
1/09 through 12/09	76,979,471	4	296,094	17	565,196	1,134,671	547,754	2,543,715	3.31
1/10 through 12/10	87,704,485	0	0	20	377,615	0	477,766	855,381	0.98
5 YR. TOTAL	421,251,330	14	684,772	110	2,170,440	2,035,298	2,511,655	7,402,165	1.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	0.678	60%	1.079	1.76			
Pure Premium Indicated by National Relativity		29%	1.121	20%	1.148	2.27			
Pure Premium Present on Rate Level		29%	0.908	20%	1.065	1.97			
Pure Premium Derived by Formula			0.873		1.090	1.96			

* 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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	967,177	1	74,909	1	11,273	5,689	1,608	93,479	9.67
1/07 through 12/07	790,433	0	0	2	24,932	0	22,178	47,110	5.96
1/08 through 12/08	25,337	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,782,947	1	74,909	3	36,205	5,689	23,786	140,589	7.89
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	6.232	6%	1.653	7.89			
Pure Premium Indicated by National Relativity		14%	1.205	15%	0.891	2.10			
Pure Premium Present on Rate Level		80%	1.420	79%	0.723	2.14			
Pure Premium Derived by Formula			1.679		0.804	2.48			

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	425,362	1	93,639	1	8,830	130,602	25,592	258,663	60.81
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	328	328	0.02
1/09 through 12/09	1,989,898	0	0	0	0	0	1,426	1,426	0.07
1/10 through 12/10	3,350,080	0	0	1	17,406	0	21,138	38,544	1.15
5 YR. TOTAL	8,781,894	1	93,639	2	26,236	130,602	48,484	298,961	3.40
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.365	16%	2.039	3.40			
Pure Premium Indicated by National Relativity		39%	1.016	42%	0.967	1.98			
Pure Premium Present on Rate Level		50%	1.389	42%	1.853	3.24			
Pure Premium Derived by Formula			1.241		1.511	2.75			

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	299,497,575	16	1,405,389	84	1,503,816	665,501	1,669,087	5,243,793	1.75
1/07 through 12/07	331,348,676	16	1,546,847	64	2,802,414	1,290,874	2,104,251	7,744,386	2.34
1/08 through 12/08	281,867,102	6	659,173	68	1,627,110	742,063	1,616,590	4,644,936	1.65
1/09 through 12/09	248,012,147	8	379,678	70	1,779,992	185,036	1,722,629	4,067,335	1.64
1/10 through 12/10	251,023,161	11	1,372,003	54	965,440	818,984	1,264,874	4,421,301	1.76
5 YR. TOTAL	1,411,748,661	57	5,363,090	340	8,678,772	3,702,458	8,377,431	26,121,751	1.85
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		69%	0.995	91%	0.856	1.85			
Pure Premium Indicated by National Relativity		15%	0.866	4%	0.877	1.74			
Pure Premium Present on Rate Level		16%	0.959	5%	0.876	1.84			
Pure Premium Derived by Formula			0.970		0.858	1.83			

* 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.
1/06 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
1/10 through 12/10	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%	0.684	100%	0.372	1.06			
Pure Premium Derived by Formula		0.684			0.372			1.06	

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.
1/06 through 12/06	57,965,664	15	719,580	26	404,804	656,569	780,470	2,561,423	4.42
1/07 through 12/07	55,303,449	5	406,595	31	755,141	310,490	893,035	2,365,261	4.28
1/08 through 12/08	52,432,933	6	458,521	17	159,201	217,010	302,825	1,137,557	2.17
1/09 through 12/09	39,631,568	3	253,493	22	818,875	124,710	534,294	1,731,372	4.37
1/10 through 12/10	42,657,857	4	130,553	26	717,054	211,606	902,634	1,961,847	4.60
5 YR. TOTAL	247,991,471	33	1,968,742	122	2,855,075	1,520,385	3,413,258	9,757,460	3.93
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	1.945	60%	1.989	3.93			
Pure Premium Indicated by National Relativity		29%	1.596	20%	1.763	3.36			
Pure Premium Present on Rate Level		29%	1.554	20%	1.771	3.33			
Pure Premium Derived by Formula		1.730			1.900			3.63	

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.
1/06 through 12/06	4,437,088	0	0	2	3,624	0	13,334	16,958	0.38
1/07 through 12/07	5,134,086	0	0	1	5,030	0	5,734	10,764	0.21
1/08 through 12/08	4,297,979	0	0	1	28,228	0	28,437	56,665	1.32
1/09 through 12/09	3,461,193	0	0	1	14,633	0	2,841	17,474	0.51
1/10 through 12/10	2,805,749	0	0	1	62	0	11,531	11,593	0.41
5 YR. TOTAL	20,136,095	0	0	6	51,577	0	61,877	113,454	0.56
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.256	14%	0.307	0.56			
Pure Premium Indicated by National Relativity		45%	0.922	43%	0.863	1.79			
Pure Premium Present on Rate Level		45%	0.560	43%	0.622	1.18			
Pure Premium Derived by Formula		0.693			0.682			1.38	

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

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CLASS 4351		PHOTOENGRAVING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	5,003,946	0	0	0	0	0	3,529	3,529	0.07
1/07 through 12/07	4,108,602	0	0	0	0	0	2,913	2,913	0.07
1/08 through 12/08	4,028,749	0	0	2	433,862	0	82,112	515,974	12.81
1/09 through 12/09	3,059,082	0	0	0	0	0	2,572	2,572	0.08
1/10 through 12/10	3,425,484	0	0	0	0	0	17,727	17,727	0.52
5 YR. TOTAL	19,625,863	0	0	2	433,862	0	108,853	542,715	2.77
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	2.211	12%	0.555	2.77			
Pure Premium Indicated by National Relativity		24%	0.315	25%	0.453	0.77			
Pure Premium Present on Rate Level		66%	0.496	63%	0.407	0.90			
Pure Premium Derived by Formula		0.624			0.436			1.06	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	4,350,266	0	0	2	4,920	0	19,350	24,270	0.56
1/07 through 12/07	4,943,572	0	0	0	0	0	1,155	1,155	0.02
1/08 through 12/08	4,364,109	1	16,133	1	10,370	70,950	35,904	133,357	3.06
1/09 through 12/09	3,812,127	0	0	1	4,318	0	8,775	13,093	0.34
1/10 through 12/10	3,946,690	0	0	0	0	0	3,760	3,760	0.10
5 YR. TOTAL	21,416,764	1	16,133	4	19,608	70,950	68,944	175,635	0.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.167	15%	0.653	0.82			
Pure Premium Indicated by National Relativity		32%	0.566	34%	0.657	1.22			
Pure Premium Present on Rate Level		58%	0.468	51%	0.632	1.10			
Pure Premium Derived by Formula		0.469			0.644			1.11	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	3,678,546	0	0	0	0	0	0	0	0.00
1/07 through 12/07	2,730,781	0	0	0	0	0	3,625	3,625	0.13
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	405	405	0.03
1/10 through 12/10	1,814,657	1	181,377	0	0	112,635	4,188	298,200	16.43
5 YR. TOTAL	12,920,600	1	181,377	0	0	112,635	8,218	302,230	2.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	1.404	12%	0.935	2.34			
Pure Premium Indicated by National Relativity		25%	0.415	27%	0.530	0.95			
Pure Premium Present on Rate Level		65%	0.919	61%	0.608	1.53			
Pure Premium Derived by Formula		0.842			0.626			1.47	

* 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.
1/06 through 12/06	85,260,631	9	937,861	7	50,274	643,231	181,662	1,813,028	2.13
1/07 through 12/07	99,603,970	3	200,552	10	132,207	150,553	140,177	623,489	0.63
1/08 through 12/08	84,696,803	6	252,951	13	401,145	220,969	270,335	1,145,400	1.35
1/09 through 12/09	74,167,354	3	126,500	10	130,715	157,077	211,235	625,527	0.84
1/10 through 12/10	81,390,854	3	275,404	11	87,062	83,194	201,387	647,047	0.80
5 YR. TOTAL	425,119,612	24	1,793,268	51	801,403	1,255,024	1,004,796	4,854,491	1.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.610	47%	0.532	1.14			
Pure Premium Indicated by National Relativity		33%	0.487	26%	0.602	1.09			
Pure Premium Present on Rate Level		33%	0.541	27%	0.556	1.10			
Pure Premium Derived by Formula		0.547			0.557			1.10	

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.
1/06 through 12/06	166,225,713	21	1,228,228	61	1,773,466	1,559,000	1,340,251	5,900,945	3.55
1/07 through 12/07	146,134,391	11	639,518	52	2,287,294	275,537	1,405,500	4,607,849	3.15
1/08 through 12/08	141,622,459	13	1,024,524	51	962,051	979,650	944,338	3,910,563	2.76
1/09 through 12/09	110,317,577	9	581,911	43	1,136,926	641,621	1,405,453	3,765,911	3.41
1/10 through 12/10	123,135,569	6	582,726	33	680,812	546,801	918,805	2,729,144	2.22
5 YR. TOTAL	687,435,709	60	4,056,907	240	6,840,549	4,002,609	6,014,347	20,914,412	3.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		66%	1.585	87%	1.457	3.04			
Pure Premium Indicated by National Relativity		17%	1.464	6%	1.516	2.98			
Pure Premium Present on Rate Level		17%	1.743	7%	1.606	3.35			
Pure Premium Derived by Formula		1.591			1.471			3.06	

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.
1/06 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
1/10 through 12/10	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%	1.477	11%	0.596	2.07			
Pure Premium Present on Rate Level		90%	1.228	89%	0.931	2.16			
Pure Premium Derived by Formula		1.253			0.894			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.
1/06 through 12/06	273,085,188	36	6,467,634	102	6,720,174	4,450,326	4,580,251	22,218,385	8.14
1/07 through 12/07	291,445,068	38	6,297,144	134	7,849,934	4,137,094	5,799,782	24,083,954	8.26
1/08 through 12/08	290,972,879	33	7,693,308	125	7,299,154	5,774,161	4,745,095	25,511,718	8.77
1/09 through 12/09	285,171,122	19	2,461,223	127	5,933,003	1,838,957	3,927,823	14,161,006	4.97
1/10 through 12/10	293,996,359	25	4,016,971	103	4,946,450	2,592,134	4,251,619	15,807,174	5.38
5 YR. TOTAL	1,434,670,616	151	26,936,280	591	32,748,715	18,792,672	23,304,570	101,782,237	7.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	4.160	100%	2.934			7.09	
Pure Premium Indicated by National Relativity		0%	2.261	0%	1.453			3.71	
Pure Premium Present on Rate Level		0%	4.170	0%	2.921			7.09	
Pure Premium Derived by Formula			4.160		2.934			7.09	

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.
1/06 through 12/06	29,901,980	2	69,776	5	44,658	80,882	68,861	264,177	0.88
1/07 through 12/07	49,079,689	0	0	10	282,139	0	221,780	503,919	1.03
1/08 through 12/08	34,941,171	1	32,917	4	26,167	38,462	92,824	190,370	0.55
1/09 through 12/09	17,642,469	1	86,479	2	5,464	168,539	15,190	275,672	1.56
1/10 through 12/10	11,163,495	1	37,508	1	7,152	130,077	24,116	198,853	1.78
5 YR. TOTAL	142,728,804	5	226,680	22	365,580	417,960	422,771	1,432,991	1.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.415	33%	0.589			1.00	
Pure Premium Indicated by National Relativity		38%	0.580	33%	0.643			1.22	
Pure Premium Present on Rate Level		38%	0.655	34%	0.678			1.33	
Pure Premium Derived by Formula			0.569		0.637			1.21	

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.
1/06 through 12/06	5,151,753	0	0	0	0	0	726	726	0.01
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
1/10 through 12/10	6,536,827	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	11,688,580	0	0	0	0	0	726	726	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.000	12%	0.006			0.01	
Pure Premium Indicated by National Relativity		29%	0.676	31%	0.508			1.18	
Pure Premium Present on Rate Level		62%	0.614	57%	0.688			1.30	
Pure Premium Derived by Formula			0.577		0.550			1.13	

* 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.
1/06 through 12/06	1,148,875	0	0	0	0	0	4,098	4,098	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
1/10 through 12/10	550,472	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,916,459	0	0	0	0	0	4,098	4,098	0.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	6%	0.214	0.21			
Pure Premium Indicated by National Relativity		23%	0.821	24%	1.199	2.02			
Pure Premium Present on Rate Level		72%	1.040	70%	0.708	1.75			
Pure Premium Derived by Formula		0.938			0.796			1.73	

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.
1/06 through 12/06	103,386,298	9	1,102,207	63	1,169,927	632,146	1,737,755	4,642,035	4.49
1/07 through 12/07	122,028,241	11	1,224,027	40	676,407	873,396	1,051,473	3,825,303	3.13
1/08 through 12/08	108,313,639	4	238,590	36	1,127,264	135,184	1,324,990	2,826,028	2.61
1/09 through 12/09	104,973,728	3	326,941	24	292,524	732,377	604,266	1,956,108	1.86
1/10 through 12/10	101,599,275	8	425,051	24	696,091	643,370	968,800	2,733,312	2.69
5 YR. TOTAL	540,301,181	35	3,316,816	187	3,962,213	3,016,473	5,687,284	15,982,786	2.96
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		55%	1.347	81%	1.611	2.96			
Pure Premium Indicated by National Relativity		22%	1.297	9%	1.459	2.76			
Pure Premium Present on Rate Level		23%	1.435	10%	1.719	3.15			
Pure Premium Derived by Formula		1.356			1.608			2.96	

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.
1/06 through 12/06	168,481,835	14	1,042,068	41	667,629	954,514	832,402	3,496,613	2.08
1/07 through 12/07	147,992,703	9	838,504	49	1,345,061	480,953	1,382,151	4,046,669	2.73
1/08 through 12/08	160,748,034	6	1,329,012	40	510,479	1,353,437	712,546	3,905,474	2.43
1/09 through 12/09	145,999,820	8	1,009,964	43	958,704	701,040	880,807	3,550,515	2.43
1/10 through 12/10	160,564,185	7	882,948	40	1,085,405	591,503	1,226,213	3,786,069	2.36
5 YR. TOTAL	783,786,577	44	5,102,496	213	4,567,278	4,081,447	5,034,119	18,785,340	2.40
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	1.234	78%	1.163	2.40			
Pure Premium Indicated by National Relativity		21%	1.001	11%	1.035	2.04			
Pure Premium Present on Rate Level		22%	1.042	11%	1.102	2.14			
Pure Premium Derived by Formula		1.143			1.142			2.29	

* 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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	145,602,127	7	1,171,227	24	958,070	1,073,201	649,122	3,851,620	2.65
1/07 through 12/07	156,635,589	6	392,082	23	620,428	113,524	773,751	1,899,785	1.21
1/08 through 12/08	141,495,443	6	787,344	14	616,915	694,935	611,510	2,710,704	1.92
1/09 through 12/09	140,550,333	8	495,494	23	449,856	881,286	726,782	2,553,418	1.82
1/10 through 12/10	123,947,071	4	109,177	23	618,522	194,071	1,047,614	1,969,384	1.59
5 YR. TOTAL	708,230,563	31	2,955,324	107	3,263,791	2,957,017	3,808,779	12,984,911	1.83
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		54%	0.878	74%	0.955	1.83			
Pure Premium Indicated by National Relativity		23%	0.992	13%	0.872	1.86			
Pure Premium Present on Rate Level		23%	1.012	13%	1.052	2.06			
Pure Premium Derived by Formula		0.935			0.957			1.89	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	429,960,436	30	2,127,663	160	3,884,962	1,973,301	4,709,772	12,695,698	2.95
1/07 through 12/07	463,037,960	24	1,697,465	132	2,552,311	1,925,680	2,959,601	9,135,057	1.97
1/08 through 12/08	430,287,478	21	2,419,601	119	3,258,859	2,302,067	2,881,322	10,861,849	2.53
1/09 through 12/09	398,913,316	19	2,348,223	103	3,565,704	1,958,236	2,675,424	10,547,587	2.65
1/10 through 12/10	414,032,025	16	1,268,361	96	1,829,538	838,363	2,447,518	6,383,780	1.54
5 YR. TOTAL	2,136,231,215	110	9,861,313	610	15,091,374	8,997,647	15,673,637	49,623,971	2.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		89%	1.168	100%	1.155	2.32			
Pure Premium Indicated by National Relativity		5%	1.102	0%	1.165	2.27			
Pure Premium Present on Rate Level		6%	1.194	0%	1.261	2.46			
Pure Premium Derived by Formula		1.166			1.155			2.32	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	8,307,359	0	0	6	363,537	0	253,828	617,365	7.43
1/07 through 12/07	3,529,082	0	0	2	4,948	0	10,650	15,598	0.44
1/08 through 12/08	2,312,053	0	0	0	0	0	5,764	5,764	0.25
1/09 through 12/09	2,113,807	0	0	0	0	0	5,965	5,965	0.28
1/10 through 12/10	2,452,113	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	18,714,414	0	0	8	368,485	0	276,207	644,692	3.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	1.969	19%	1.476	3.45			
Pure Premium Indicated by National Relativity		42%	0.976	40%	0.900	1.88			
Pure Premium Present on Rate Level		43%	1.579	41%	1.341	2.92			
Pure Premium Derived by Formula		1.384			1.190			2.57	

* 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.
1/06 through 12/06	360,633,791	6	1,104,459	6	138,927	849,304	218,196	2,310,886	0.64
1/07 through 12/07	401,217,079	2	28,684	19	342,989	69,517	405,770	846,960	0.21
1/08 through 12/08	432,432,033	4	366,076	13	501,313	294,990	468,315	1,630,694	0.38
1/09 through 12/09	462,555,068	9	391,574	8	54,795	236,245	259,913	942,527	0.20
1/10 through 12/10	510,880,553	11	142,250	19	542,829	215,796	678,906	1,579,781	0.31
5 YR. TOTAL	2,167,718,524	32	2,033,043	65	1,580,853	1,665,852	2,031,100	7,310,848	0.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	0.167	60%	0.171	0.34			
Pure Premium Indicated by National Relativity		27%	0.345	20%	0.350	0.70			
Pure Premium Present on Rate Level		28%	0.218	20%	0.209	0.43			
Pure Premium Derived by Formula		0.229			0.214			0.44	

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.
1/06 through 12/06	49,431,077	3	106,574	12	272,605	54,241	202,522	635,942	1.29
1/07 through 12/07	44,353,221	3	175,999	13	509,112	70,739	482,134	1,237,984	2.79
1/08 through 12/08	40,258,595	4	419,099	11	202,788	645,347	465,134	1,732,368	4.30
1/09 through 12/09	49,480,659	1	100,872	10	496,306	48,351	369,282	1,014,811	2.05
1/10 through 12/10	57,289,376	4	222,794	18	642,156	156,092	622,661	1,643,703	2.87
5 YR. TOTAL	240,812,928	15	1,025,338	64	2,122,967	974,770	2,141,733	6,264,808	2.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	1.307	47%	1.294	2.60			
Pure Premium Indicated by National Relativity		33%	0.891	26%	0.932	1.82			
Pure Premium Present on Rate Level		33%	0.924	27%	0.970	1.89			
Pure Premium Derived by Formula		1.043			1.112			2.16	

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.
1/06 through 12/06	39,732,549	2	146,392	9	73,292	40,587	135,629	395,900	1.00
1/07 through 12/07	37,509,210	0	0	6	114,104	0	183,776	297,880	0.79
1/08 through 12/08	32,727,629	0	0	9	422,183	0	186,018	608,201	1.86
1/09 through 12/09	39,677,230	0	0	9	181,179	0	138,110	319,289	0.81
1/10 through 12/10	38,413,679	2	83,710	2	20,791	82,543	24,874	211,918	0.55
5 YR. TOTAL	188,060,297	4	230,102	35	811,549	123,130	668,407	1,833,188	0.98
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.554	38%	0.421	0.98			
Pure Premium Indicated by National Relativity		35%	0.742	31%	0.778	1.52			
Pure Premium Present on Rate Level		36%	0.802	31%	0.732	1.53			
Pure Premium Derived by Formula		0.709			0.628			1.34	

* 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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
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
1/10 through 12/10	270,966	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,706,345	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		37%	1.433	39%	1.146	2.58			
Pure Premium Present on Rate Level		58%	1.366	55%	0.984	2.35			
Pure Premium Derived by Formula		1.322			0.988			2.31	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	50,113,063	2	235,981	5	321,074	619,523	243,083	1,419,661	2.83
1/07 through 12/07	51,931,356	1	7,211	5	85,454	5,315	62,241	160,221	0.31
1/08 through 12/08	59,542,032	0	0	2	41,587	0	28,542	70,129	0.12
1/09 through 12/09	60,152,014	1	42,158	1	4,359	386,997	23,952	457,466	0.76
1/10 through 12/10	46,115,594	1	77,299	3	49,107	14,387	279,643	420,436	0.91
5 YR. TOTAL	267,854,059	5	362,649	16	501,581	1,026,222	637,461	2,527,913	0.94
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.323	40%	0.621	0.94			
Pure Premium Indicated by National Relativity		35%	0.319	30%	0.420	0.74			
Pure Premium Present on Rate Level		38%	0.481	30%	0.610	1.09			
Pure Premium Derived by Formula		0.382			0.557			0.94	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	14,635,791	2	793,824	5	338,121	623,749	197,413	1,953,107	13.35
1/07 through 12/07	13,876,238	2	382,960	10	230,318	346,282	272,177	1,231,737	8.88
1/08 through 12/08	12,135,614	1	234,755	7	170,545	214,966	258,088	878,354	7.24
1/09 through 12/09	12,220,950	0	0	2	18,371	0	76,339	94,710	0.78
1/10 through 12/10	13,574,465	0	0	11	358,493	0	522,528	881,021	6.49
5 YR. TOTAL	66,443,058	5	1,411,539	35	1,115,848	1,184,997	1,326,545	5,038,929	7.58
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	3.804	44%	3.780	7.58			
Pure Premium Indicated by National Relativity		34%	1.916	28%	2.094	4.01			
Pure Premium Present on Rate Level		35%	2.792	28%	2.980	5.77			
Pure Premium Derived by Formula		2.808			3.084			5.89	

* 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.
1/06 through 12/06	600,393,243	8	466,740	39	894,582	231,028	665,966	2,258,316	0.38
1/07 through 12/07	641,811,458	15	896,327	35	925,880	528,672	963,780	3,314,659	0.52
1/08 through 12/08	634,731,939	8	367,136	28	874,962	368,709	867,019	2,477,826	0.39
1/09 through 12/09	592,761,844	4	353,969	33	1,100,185	251,228	980,917	2,686,299	0.45
1/10 through 12/10	679,021,663	15	1,988,868	36	538,360	982,146	696,037	4,205,411	0.62
5 YR. TOTAL	3,148,720,147	50	4,073,040	171	4,333,969	2,361,783	4,173,719	14,942,511	0.48
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		62%	0.267	76%	0.208	0.48			
Pure Premium Indicated by National Relativity		19%	0.456	12%	0.485	0.94			
Pure Premium Present on Rate Level		19%	0.329	12%	0.254	0.58			
Pure Premium Derived by Formula		0.315		0.247		0.56			

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.
1/06 through 12/06	27,237,453	1	15,092	11	324,279	26,859	309,403	675,633	2.48
1/07 through 12/07	34,120,207	4	284,657	4	146,332	154,920	92,480	678,389	1.99
1/08 through 12/08	39,880,058	2	294,950	7	211,405	800,349	262,419	1,569,123	3.94
1/09 through 12/09	39,742,600	0	0	6	560,098	0	390,275	950,373	2.39
1/10 through 12/10	44,017,630	1	25,765	10	854,333	8,656	438,513	1,327,267	3.02
5 YR. TOTAL	184,997,948	8	620,464	38	2,096,447	990,784	1,493,090	5,200,785	2.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	1.469	46%	1.343	2.81			
Pure Premium Indicated by National Relativity		33%	1.138	27%	1.174	2.31			
Pure Premium Present on Rate Level		34%	1.177	27%	1.258	2.44			
Pure Premium Derived by Formula		1.260		1.274		2.53			

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.
1/06 through 12/06	4,578,583	0	0	2	106,489	0	29,447	135,936	2.97
1/07 through 12/07	4,573,740	1	10,203	4	53,985	3,537	52,715	120,440	2.63
1/08 through 12/08	4,698,833	0	0	0	0	0	7,095	7,095	0.15
1/09 through 12/09	5,212,085	0	0	0	0	0	21,858	21,858	0.42
1/10 through 12/10	5,651,951	0	0	1	2,220	0	4,594	6,814	0.12
5 YR. TOTAL	24,715,192	1	10,203	7	162,694	3,537	115,709	292,143	1.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.700	18%	0.482	1.18			
Pure Premium Indicated by National Relativity		26%	0.923	28%	1.225	2.15			
Pure Premium Present on Rate Level		59%	1.133	54%	0.895	2.03			
Pure Premium Derived by Formula		1.013		0.913		1.93			

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

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CLASS 4665		RENDERING WORKS NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	19,687,804	2	207,269	8	1,073,589	122,975	331,012	1,734,845	8.81
1/07 through 12/07	20,746,127	6	196,810	4	204,982	528,510	432,731	1,363,033	6.57
1/08 through 12/08	24,826,410	6	266,218	13	141,767	268,266	229,899	906,150	3.65
1/09 through 12/09	23,767,684	3	259,988	8	785,882	222,013	459,751	1,727,634	7.27
1/10 through 12/10	25,170,763	3	457,088	6	725,687	946,159	786,379	2,915,313	11.58
5 YR. TOTAL	114,198,788	20	1,387,373	39	2,931,907	2,087,923	2,239,772	8,646,975	7.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	3.782	56%	3.790	7.57			
Pure Premium Indicated by National Relativity		28%	3.874	22%	3.690	7.56			
Pure Premium Present on Rate Level		29%	3.667	22%	3.304	6.97			
Pure Premium Derived by Formula		3.774			3.661			7.44	

CLASS 4670		COTTONSEED OIL MFG-MECHANICAL & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	338,282	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		21%	3.036	22%	6.567	9.60			
Pure Premium Present on Rate Level		76%	1.976	74%	1.428	3.40			
Pure Premium Derived by Formula		2.139			2.501			4.64	

CLASS 4683		OIL MFG-VEGETABLE-NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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	2	142,565	0	0	130,792	535	273,892	7.76
1/09 through 12/09	3,581,170	3	192,785	0	0	154,144	983	347,912	9.72
1/10 through 12/10	3,974,411	0	0	0	0	0	12,469	12,469	0.31
5 YR. TOTAL	18,106,712	5	335,350	0	0	284,936	13,987	634,273	3.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.852	18%	1.651	3.50			
Pure Premium Indicated by National Relativity		40%	1.022	41%	1.164	2.19			
Pure Premium Present on Rate Level		47%	1.094	41%	1.170	2.26			
Pure Premium Derived by Formula		1.164			1.254			2.42	

* 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.
1/06 through 12/06	10,841,062	0	0	1	486	0	18,286	18,772	0.17
1/07 through 12/07	10,915,608	1	8,120	2	116,955	2,138	25,761	152,974	1.40
1/08 through 12/08	11,701,814	2	159,417	3	29,012	212,137	26,562	427,128	3.65
1/09 through 12/09	11,419,493	0	0	3	206,083	0	96,549	302,632	2.65
1/10 through 12/10	12,307,075	0	0	0	0	0	9,608	9,608	0.08
5 YR. TOTAL	57,185,052	3	167,537	9	352,536	214,275	176,766	911,114	1.59
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.909	24%	0.684	1.59			
Pure Premium Indicated by National Relativity		37%	1.085	38%	1.097	2.18			
Pure Premium Present on Rate Level		45%	0.864	38%	0.821	1.69			
Pure Premium Derived by Formula		0.954			0.893			1.85	

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.
1/06 through 12/06	24,585,896	0	0	1	5,130	0	3,741	8,871	0.04
1/07 through 12/07	25,190,442	0	0	1	3,773	0	9,194	12,967	0.05
1/08 through 12/08	25,888,695	0	0	1	30,486	0	13,848	44,334	0.17
1/09 through 12/09	24,961,735	0	0	3	301,272	0	136,656	437,928	1.75
1/10 through 12/10	25,894,937	1	18,506	0	0	70,159	556	89,221	0.34
5 YR. TOTAL	126,521,705	1	18,506	6	340,661	70,159	163,995	593,321	0.47
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.284	20%	0.185	0.47			
Pure Premium Indicated by National Relativity		42%	0.235	40%	0.234	0.47			
Pure Premium Present on Rate Level		42%	0.279	40%	0.233	0.51			
Pure Premium Derived by Formula		0.261			0.224			0.49	

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.
1/06 through 12/06	71,016,593	2	38,891	7	181,861	25,111	181,255	427,118	0.60
1/07 through 12/07	91,222,540	1	29,706	9	361,756	82,316	227,823	701,601	0.77
1/08 through 12/08	118,436,765	2	159,340	11	246,040	48,371	243,318	697,069	0.59
1/09 through 12/09	102,252,790	1	124,128	16	302,348	177,969	353,175	957,620	0.94
1/10 through 12/10	115,711,994	3	82,162	10	154,038	62,447	309,604	608,251	0.53
5 YR. TOTAL	498,640,682	9	434,227	53	1,246,043	396,214	1,315,175	3,391,659	0.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.337	44%	0.343	0.68			
Pure Premium Indicated by National Relativity		34%	0.327	28%	0.381	0.71			
Pure Premium Present on Rate Level		35%	0.375	28%	0.406	0.78			
Pure Premium Derived by Formula		0.347			0.371			0.72	

* 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.
1/06 through 12/06	5,029,793	0	0	0	0	0	6,188	6,188	0.12
1/07 through 12/07	5,230,164	0	0	1	11,849	0	12,189	24,038	0.46
1/08 through 12/08	6,045,747	0	0	0	0	0	1,399	1,399	0.02
1/09 through 12/09	6,012,474	0	0	0	0	0	26,799	26,799	0.45
1/10 through 12/10	5,929,856	0	0	1	90,281	0	145,240	235,521	3.97
5 YR. TOTAL	28,248,034	0	0	2	102,130	0	191,815	293,945	1.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.362	17%	0.679	1.04			
Pure Premium Indicated by National Relativity		43%	1.172	41%	1.132	2.30			
Pure Premium Present on Rate Level		43%	0.832	42%	0.683	1.52			
Pure Premium Derived by Formula		0.912			0.866			1.78	

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.
1/06 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
1/10 through 12/10	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		25%	0.774	26%	0.974	1.75			
Pure Premium Present on Rate Level		75%	0.947	74%	0.898	1.85			
Pure Premium Derived by Formula		0.904			0.918			1.82	

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.
1/06 through 12/06	25,294,434	1	1,587	3	26,369	2,006	27,669	57,631	0.23
1/07 through 12/07	30,954,633	0	0	6	338,305	0	158,456	496,761	1.61
1/08 through 12/08	29,625,531	1	151,022	8	144,985	88,392	107,426	491,825	1.66
1/09 through 12/09	29,469,236	0	0	6	152,710	0	116,962	269,672	0.92
1/10 through 12/10	38,741,057	3	147,775	7	92,124	93,951	173,201	507,051	1.31
5 YR. TOTAL	154,084,891	5	300,384	30	754,493	184,349	583,714	1,822,940	1.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.685	34%	0.498	1.18			
Pure Premium Indicated by National Relativity		37%	0.889	33%	0.964	1.85			
Pure Premium Present on Rate Level		37%	0.741	33%	0.703	1.44			
Pure Premium Derived by Formula		0.781			0.719			1.50	

* 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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	5,238,812	0	0	0	0	0	2,063	2,063	0.04
1/07 through 12/07	6,803,365	0	0	1	10,137	0	13,787	23,924	0.35
1/08 through 12/08	5,534,387	0	0	2	167,435	0	96,762	264,197	4.77
1/09 through 12/09	6,804,555	0	0	2	228,922	0	53,165	282,087	4.15
1/10 through 12/10	7,072,160	1	14,531	2	139,744	25,516	33,814	213,605	3.02
5 YR. TOTAL	31,453,279	1	14,531	7	546,238	25,516	199,591	785,876	2.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	1.783	24%	0.716	2.50			
Pure Premium Indicated by National Relativity		43%	0.452	38%	0.464	0.92			
Pure Premium Present on Rate Level		43%	0.838	38%	1.461	2.30			
Pure Premium Derived by Formula		0.804			0.903			1.71	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	18,105,034	1	4,125	2	10,970	0	18,758	33,853	0.19
1/07 through 12/07	17,314,525	0	0	2	14,812	0	2,596	17,408	0.10
1/08 through 12/08	13,070,689	1	11,553	3	202,828	11,266	93,097	318,744	2.44
1/09 through 12/09	14,092,683	1	64,767	2	26,630	110,166	26,003	227,566	1.62
1/10 through 12/10	22,044,320	1	240,920	6	245,357	184,818	206,475	877,570	3.98
5 YR. TOTAL	84,627,251	4	321,365	15	500,597	306,250	346,929	1,475,141	1.74
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.971	26%	0.772	1.74			
Pure Premium Indicated by National Relativity		40%	0.717	37%	0.692	1.41			
Pure Premium Present on Rate Level		40%	0.750	37%	0.654	1.40			
Pure Premium Derived by Formula		0.781			0.699			1.48	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	10,849,048	0	0	6	143,463	0	171,817	315,280	2.91
1/07 through 12/07	30,055,053	3	68,109	15	283,973	171,454	865,150	1,388,686	4.62
1/08 through 12/08	23,726,310	4	129,802	13	480,800	68,713	509,750	1,189,065	5.01
1/09 through 12/09	22,193,765	2	44,185	9	195,622	192,991	425,981	858,779	3.87
1/10 through 12/10	23,420,561	2	15,154	5	67,846	25,903	149,253	258,156	1.10
5 YR. TOTAL	110,244,737	11	257,250	48	1,171,704	459,061	2,121,951	4,009,966	3.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	1.296	46%	2.341	3.64			
Pure Premium Indicated by National Relativity		29%	0.605	27%	1.101	1.71			
Pure Premium Present on Rate Level		44%	1.135	27%	2.033	3.17			
Pure Premium Derived by Formula		1.025			1.923			2.95	

* 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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
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	2,831	2,831	0.72
1/08 through 12/08	4,716	0	0	0	0	0	0	0	0.00
1/09 through 12/09	195,135	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,152,778	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,804,277	0	0	0	0	0	2,831	2,831	0.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.157	0.16			
Pure Premium Indicated by National Relativity		47%	1.002	46%	1.319	2.32			
Pure Premium Present on Rate Level		48%	0.976	47%	1.097	2.07			
Pure Premium Derived by Formula		0.939			1.133			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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	1,438,022	1	368,730	1	2,275	549,424	6,838	927,267	64.48
1/07 through 12/07	2,005,599	0	0	3	23,501	0	67,247	90,748	4.53
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	3,450	0	2,613	6,063	0.56
1/10 through 12/10	1,369,843	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	7,173,300	1	368,730	5	29,226	549,424	76,698	1,024,078	14.28
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	5.548	20%	8.729	14.28			
Pure Premium Indicated by National Relativity		37%	1.886	39%	2.082	3.97			
Pure Premium Present on Rate Level		50%	2.815	41%	3.710	6.53			
Pure Premium Derived by Formula		2.827			4.079			6.91	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	160,590,333	3	76,996	21	709,483	80,257	470,810	1,337,546	0.83
1/07 through 12/07	181,277,317	6	376,556	13	264,786	142,141	275,006	1,058,489	0.58
1/08 through 12/08	187,887,812	10	1,185,513	20	553,620	581,485	618,721	2,939,339	1.57
1/09 through 12/09	191,373,378	3	603,823	13	281,748	374,401	214,823	1,474,795	0.77
1/10 through 12/10	189,430,400	1	80,219	19	818,145	59,972	777,985	1,736,321	0.92
5 YR. TOTAL	910,559,240	23	2,323,107	86	2,627,782	1,238,256	2,357,345	8,546,490	0.94
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	0.544	58%	0.395	0.94			
Pure Premium Indicated by National Relativity		27%	0.378	21%	0.363	0.74			
Pure Premium Present on Rate Level		27%	0.549	21%	0.455	1.00			
Pure Premium Derived by Formula		0.501			0.401			0.90	

* 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.
1/06 through 12/06	42,422,296	3	52,760	5	223,573	96,222	211,296	583,851	1.38
1/07 through 12/07	69,420,277	5	475,960	8	60,102	293,538	117,904	947,504	1.37
1/08 through 12/08	68,739,839	2	161,070	8	326,230	58,269	274,520	820,089	1.19
1/09 through 12/09	72,590,336	4	607,937	9	257,387	414,554	241,035	1,520,913	2.10
1/10 through 12/10	67,890,355	3	299,412	11	424,969	187,856	351,030	1,263,267	1.86
5 YR. TOTAL	321,063,103	17	1,597,139	41	1,292,261	1,050,439	1,195,785	5,135,624	1.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.900	48%	0.700	1.60			
Pure Premium Indicated by National Relativity		31%	0.915	26%	0.801	1.72			
Pure Premium Present on Rate Level		32%	0.862	26%	0.783	1.65			
Pure Premium Derived by Formula		0.892			0.748			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.
1/06 through 12/06	146,462,210	13	1,148,121	15	992,149	778,658	1,116,647	4,035,575	2.76
1/07 through 12/07	146,248,409	16	2,035,955	19	888,320	1,500,933	726,506	5,151,714	3.52
1/08 through 12/08	117,576,181	3	122,284	12	307,366	113,288	814,387	1,357,325	1.15
1/09 through 12/09	119,287,037	5	564,098	9	200,251	457,621	354,143	1,576,113	1.32
1/10 through 12/10	128,433,808	3	401,521	9	201,732	457,501	237,643	1,298,397	1.01
5 YR. TOTAL	658,007,645	40	4,271,979	64	2,589,818	3,308,001	3,249,326	13,419,124	2.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	1.043	67%	0.997	2.04			
Pure Premium Indicated by National Relativity		25%	0.592	16%	0.529	1.12			
Pure Premium Present on Rate Level		25%	0.914	17%	0.871	1.79			
Pure Premium Derived by Formula		0.898			0.901			1.80	

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.
1/06 through 12/06	2,287,040	2	46,342	0	0	29,833	23,016	99,191	4.34
1/07 through 12/07	2,735,622	0	0	1	794	0	3,497	4,291	0.16
1/08 through 12/08	3,631,969	0	0	5	202,439	0	140,540	342,979	9.44
1/09 through 12/09	3,353,828	1	62,731	2	135,536	39,386	97,085	334,738	9.98
1/10 through 12/10	5,000,040	0	0	4	90,671	0	96,899	187,570	3.75
5 YR. TOTAL	17,008,499	3	109,073	12	429,440	69,219	361,037	968,769	5.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	3.166	18%	2.530	5.70			
Pure Premium Indicated by National Relativity		43%	1.143	41%	1.198	2.34			
Pure Premium Present on Rate Level		44%	1.277	41%	1.220	2.50			
Pure Premium Derived by Formula		1.465			1.447			2.91	

* 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	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	31,504,626	1	331	4	35,646	14,516	64,606	115,099	0.37
1/07 through 12/07	9,205,289	0	0	3	44,695	0	55,309	100,004	1.09
1/08 through 12/08	6,403,875	0	0	0	0	0	2,044	2,044	0.03
1/09 through 12/09	4,544,514	0	0	1	96,824	0	69,668	166,492	3.66
1/10 through 12/10	1,954,854	0	0	0	0	0	291	291	0.02
5 YR. TOTAL	53,613,158	1	331	8	177,165	14,516	191,918	383,930	0.72
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.331	20%	0.385	0.72			
Pure Premium Indicated by National Relativity		43%	0.487	40%	0.731	1.22			
Pure Premium Present on Rate Level		43%	0.433	40%	0.518	0.95			
Pure Premium Derived by Formula		0.442			0.577			1.02	

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	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	10,636,068	2	472,140	3	272,086	707,270	117,811	1,569,307	14.75
1/07 through 12/07	11,403,368	1	3,444	8	354,698	0	368,695	726,837	6.37
1/08 through 12/08	9,705,395	2	129,932	2	3,201	98,365	21,408	252,906	2.61
1/09 through 12/09	7,907,005	0	0	4	286,136	0	411,325	697,461	8.82
1/10 through 12/10	7,501,207	1	30,193	3	63,858	45,262	38,988	178,301	2.38
5 YR. TOTAL	47,153,043	6	635,709	20	979,979	850,897	958,227	3,424,812	7.26
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	3.426	41%	3.837	7.26			
Pure Premium Indicated by National Relativity		35%	3.853	29%	2.467	6.32			
Pure Premium Present on Rate Level		35%	3.616	30%	3.513	7.13			
Pure Premium Derived by Formula		3.642			3.343			6.99	

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	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	329,375,326	39	2,739,403	134	3,881,863	3,054,665	4,527,272	14,203,203	4.31
1/07 through 12/07	320,282,465	39	2,910,762	161	5,775,738	4,386,468	5,501,895	18,574,863	5.80
1/08 through 12/08	235,058,860	24	3,274,379	92	3,516,681	3,264,722	3,978,756	14,034,538	5.97
1/09 through 12/09	156,596,938	21	2,487,447	66	2,503,198	1,804,905	2,787,840	9,583,390	6.12
1/10 through 12/10	154,382,320	23	3,449,726	64	2,708,483	3,758,569	2,546,546	12,463,324	8.07
5 YR. TOTAL	1,195,695,909	146	14,861,717	517	18,385,963	16,269,329	19,342,309	68,859,318	5.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		97%	2.781	100%	2.978	5.76			
Pure Premium Indicated by National Relativity		1%	4.462	0%	3.723	8.19			
Pure Premium Present on Rate Level		2%	2.571	0%	2.789	5.36			
Pure Premium Derived by Formula		2.794			2.978			5.77	

* 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.
1/06 through 12/06	642,654	1	36,584	0	0	30,755	394	67,733	10.54
1/07 through 12/07	234,633	0	0	0	0	0	0	0	0.00
1/08 through 12/08	436,759	0	0	1	79,091	0	118,643	197,734	45.27
1/09 through 12/09	1,065,885	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,462,452	1	249,475	0	0	251,655	0	501,130	34.27
5 YR. TOTAL	3,842,383	2	286,059	1	79,091	282,410	119,037	766,597	19.95
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	9.503	27%	10.448			19.95	
Pure Premium Indicated by National Relativity		30%	12.589	31%	8.192			20.78	
Pure Premium Present on Rate Level		50%	16.454	42%	15.720			32.17	
Pure Premium Derived by Formula		13.904			11.963			25.87	

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.
1/06 through 12/06	18,476,636	8	1,581,808	11	1,937,318	1,915,451	647,894	6,082,471	32.92
1/07 through 12/07	21,102,560	4	347,151	13	1,301,605	410,717	996,323	3,055,796	14.48
1/08 through 12/08	14,072,076	5	894,324	20	863,577	1,353,216	959,486	4,070,603	28.93
1/09 through 12/09	43,773,968	4	357,838	17	1,523,878	542,331	924,011	3,348,058	7.65
1/10 through 12/10	59,122,778	0	0	12	333,220	0	432,255	765,475	1.30
5 YR. TOTAL	156,548,018	21	3,181,121	73	5,959,598	4,221,715	3,959,969	17,322,403	11.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		74%	5.839	94%	5.226			11.07	
Pure Premium Indicated by National Relativity		13%	8.401	3%	6.326			14.73	
Pure Premium Present on Rate Level		13%	10.140	3%	8.380			18.52	
Pure Premium Derived by Formula		6.731			5.354			12.09	

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.
1/06 through 12/06	26,393,213	4	255,531	8	936,649	301,155	768,430	2,261,765	8.57
1/07 through 12/07	23,153,338	6	1,125,254	8	849,595	1,471,922	929,386	4,376,157	18.90
1/08 through 12/08	21,752,301	2	179,668	11	551,826	182,335	672,921	1,586,750	7.30
1/09 through 12/09	18,729,759	2	226,799	6	510,828	149,868	372,271	1,259,766	6.73
1/10 through 12/10	24,070,297	1	680,398	5	231,246	647,831	321,743	1,881,218	7.82
5 YR. TOTAL	114,098,908	15	2,467,650	38	3,080,144	2,753,111	3,064,751	11,365,656	9.96
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		48%	4.862	65%	5.099			9.96	
Pure Premium Indicated by National Relativity		26%	3.284	17%	2.593			5.88	
Pure Premium Present on Rate Level		26%	4.712	18%	4.545			9.26	
Pure Premium Derived by Formula		4.413			4.573			8.99	

* 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.
1/06 through 12/06	7,703,051	6	663,550	9	609,239	1,607,775	555,211	3,435,775	44.60
1/07 through 12/07	11,496,633	0	0	4	35,310	0	145,471	180,781	1.57
1/08 through 12/08	8,809,732	5	402,145	9	336,391	977,089	337,580	2,053,205	23.31
1/09 through 12/09	4,856,058	1	455,723	3	81,165	688,790	163,456	1,389,134	28.61
1/10 through 12/10	6,125,698	1	230,640	3	436,981	1,170,419	414,046	2,252,086	36.77
5 YR. TOTAL	38,991,172	13	1,752,058	28	1,499,086	4,444,073	1,615,764	9,310,981	23.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		45%	8.338	72%	15.542			23.88	
Pure Premium Indicated by National Relativity		27%	10.051	14%	9.116			19.17	
Pure Premium Present on Rate Level		28%	11.402	14%	17.506			28.91	
Pure Premium Derived by Formula						9.658	14.917	24.58	

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.
1/06 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
1/10 through 12/10	179,721	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,359,461	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	15%	0.000			0.00	
Pure Premium Indicated by National Relativity		11%	17.970	12%	15.147			33.12	
Pure Premium Present on Rate Level		74%	20.477	73%	10.483			30.96	
Pure Premium Derived by Formula						17.130	9.470	26.60	

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.
1/06 through 12/06	49,432,450	3	505,514	19	1,037,780	620,432	659,469	2,823,195	5.71
1/07 through 12/07	62,734,423	9	869,191	27	1,023,947	562,854	872,241	3,328,233	5.31
1/08 through 12/08	60,350,804	6	544,503	35	1,932,023	741,942	1,887,502	5,105,970	8.46
1/09 through 12/09	48,254,662	1	139,614	21	882,546	311,351	764,143	2,097,654	4.35
1/10 through 12/10	39,222,577	2	268,289	10	429,471	477,737	436,512	1,612,009	4.11
5 YR. TOTAL	259,994,916	21	2,327,111	112	5,305,767	2,714,316	4,619,867	14,967,061	5.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		56%	2.936	75%	2.821			5.76	
Pure Premium Indicated by National Relativity		22%	3.990	12%	3.310			7.30	
Pure Premium Present on Rate Level		22%	3.065	13%	2.859			5.92	
Pure Premium Derived by Formula						3.196	2.885	6.08	

* 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.
1/06 through 12/06	49,834,982	5	638,798	18	240,902	300,289	406,732	1,586,721	3.18
1/07 through 12/07	56,941,322	8	1,672,526	23	488,520	1,584,371	467,388	4,212,805	7.40
1/08 through 12/08	53,682,668	11	863,337	23	543,193	865,410	511,738	2,783,678	5.19
1/09 through 12/09	39,172,133	10	1,950,928	23	486,347	1,580,992	471,452	4,489,719	11.46
1/10 through 12/10	42,623,456	3	58,188	20	1,608,128	13,115	545,566	2,224,997	5.22
5 YR. TOTAL	242,254,561	37	5,183,777	107	3,367,090	4,344,177	2,402,876	15,297,920	6.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		55%	3.530	72%	2.785	6.32			
Pure Premium Indicated by National Relativity		22%	2.960	14%	2.386	5.35			
Pure Premium Present on Rate Level		23%	3.023	14%	2.842	5.87			
Pure Premium Derived by Formula			3.288		2.737	6.03			

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.
1/06 through 12/06	29,710,042	1	6,863	8	775,591	2,222	814,942	1,599,618	5.38
1/07 through 12/07	31,871,237	6	573,357	4	27,233	792,901	107,493	1,500,984	4.71
1/08 through 12/08	32,728,930	6	1,159,411	3	204,270	581,777	246,798	2,192,256	6.70
1/09 through 12/09	32,718,221	2	35,591	5	108,161	28,228	73,216	245,196	0.75
1/10 through 12/10	31,269,737	1	92,391	3	70,513	131,090	106,312	400,306	1.28
5 YR. TOTAL	158,298,167	16	1,867,613	23	1,185,768	1,536,218	1,348,761	5,938,360	3.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	1.929	48%	1.822	3.75			
Pure Premium Indicated by National Relativity		30%	1.504	26%	1.179	2.68			
Pure Premium Present on Rate Level		30%	2.083	26%	1.579	3.66			
Pure Premium Derived by Formula			1.848		1.592	3.44			

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.
1/06 through 12/06	529,104,347	58	6,292,237	165	4,701,196	5,619,507	4,915,585	21,528,525	4.07
1/07 through 12/07	542,984,346	53	6,027,048	177	6,623,588	5,416,450	5,887,364	23,954,450	4.41
1/08 through 12/08	471,932,343	33	3,800,452	156	6,324,608	2,968,303	5,024,616	18,117,979	3.84
1/09 through 12/09	411,474,450	38	6,446,029	133	5,520,727	3,504,399	4,849,960	20,321,115	4.94
1/10 through 12/10	431,853,221	35	4,013,720	121	5,643,481	3,737,719	4,707,637	18,102,557	4.19
5 YR. TOTAL	2,387,348,707	217	26,579,486	752	28,813,600	21,246,378	25,385,162	102,024,626	4.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.320	100%	1.953	4.27			
Pure Premium Indicated by National Relativity		0%	2.162	0%	1.678	3.84			
Pure Premium Present on Rate Level		0%	2.344	0%	2.071	4.42			
Pure Premium Derived by Formula			2.320		1.953	4.27			

* 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.
1/06 through 12/06	49,842,903	8	477,524	30	623,274	481,005	838,244	2,420,047	4.86
1/07 through 12/07	62,884,900	5	433,611	23	490,017	532,133	428,082	1,883,843	3.00
1/08 through 12/08	63,031,116	9	1,093,250	29	1,211,253	521,622	813,566	3,639,691	5.77
1/09 through 12/09	46,764,951	4	577,438	13	1,071,952	782,238	872,680	3,304,308	7.07
1/10 through 12/10	42,294,342	7	434,411	10	545,632	319,851	683,611	1,983,505	4.69
5 YR. TOTAL	264,818,212	33	3,016,234	105	3,942,128	2,636,849	3,636,183	13,231,394	5.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	2.628	66%	2.369	5.00			
Pure Premium Indicated by National Relativity		24%	2.442	17%	1.886	4.33			
Pure Premium Present on Rate Level		25%	2.301	17%	2.054	4.36			
Pure Premium Derived by Formula		2.502			2.233			4.74	

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.
1/06 through 12/06	635,297,660	69	5,434,646	261	8,620,111	5,453,617	7,458,360	26,966,734	4.24
1/07 through 12/07	676,461,038	55	5,632,527	231	7,747,599	5,394,227	6,997,302	25,771,655	3.81
1/08 through 12/08	618,758,985	57	6,213,634	199	6,910,778	5,555,517	6,077,280	24,757,209	4.00
1/09 through 12/09	545,895,167	48	5,772,073	174	5,684,570	6,004,825	5,357,215	22,818,683	4.18
1/10 through 12/10	561,500,248	49	6,819,513	138	6,512,465	6,447,511	5,326,994	25,106,483	4.47
5 YR. TOTAL	3,037,913,098	278	29,872,393	1,003	35,475,523	28,855,697	31,217,151	125,420,764	4.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.151	100%	1.977	4.13			
Pure Premium Indicated by National Relativity		0%	1.847	0%	1.554	3.40			
Pure Premium Present on Rate Level		0%	2.183	0%	2.150	4.33			
Pure Premium Derived by Formula		2.151			1.977			4.13	

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.
1/06 through 12/06	784,229,943	27	3,309,901	53	2,160,682	2,351,717	1,421,643	9,243,943	1.18
1/07 through 12/07	805,042,374	19	2,216,040	38	980,241	1,273,825	1,132,001	5,602,107	0.70
1/08 through 12/08	762,505,161	10	1,491,497	42	1,270,306	1,093,162	972,004	4,826,969	0.63
1/09 through 12/09	720,503,851	16	1,176,167	40	1,716,196	1,016,922	1,082,804	4,992,089	0.69
1/10 through 12/10	687,369,905	6	743,893	32	588,941	960,917	983,182	3,276,933	0.48
5 YR. TOTAL	3,759,651,234	78	8,937,498	205	6,716,366	6,696,543	5,591,634	27,942,041	0.74
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		76%	0.416	93%	0.327	0.74			
Pure Premium Indicated by National Relativity		12%	0.490	3%	0.451	0.94			
Pure Premium Present on Rate Level		12%	0.460	4%	0.353	0.81			
Pure Premium Derived by Formula		0.430			0.332			0.76	

* 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.
1/06 through 12/06	61,068,165	11	1,272,378	16	469,867	783,464	357,169	2,882,878	4.72
1/07 through 12/07	58,849,143	6	484,300	32	1,242,569	459,659	965,496	3,152,024	5.36
1/08 through 12/08	56,671,235	8	527,414	23	500,029	554,774	826,847	2,409,064	4.25
1/09 through 12/09	52,647,454	6	332,986	19	460,496	293,534	752,318	1,839,334	3.49
1/10 through 12/10	59,772,579	5	284,751	27	652,551	149,586	570,681	1,657,569	2.77
5 YR. TOTAL	289,008,576	36	2,901,829	117	3,325,512	2,241,017	3,472,511	11,940,869	4.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	2.155	68%	1.977	4.13			
Pure Premium Indicated by National Relativity		25%	1.792	16%	1.678	3.47			
Pure Premium Present on Rate Level		26%	2.046	16%	2.106	4.15			
Pure Premium Derived by Formula		2.036			1.950			3.99	

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.
1/06 through 12/06	112,119,365	23	1,254,515	56	1,277,261	1,968,350	1,747,540	6,247,666	5.57
1/07 through 12/07	128,140,903	17	2,554,887	65	2,657,978	3,471,090	2,816,807	11,500,762	8.98
1/08 through 12/08	124,930,626	6	487,443	46	1,417,784	412,087	1,514,082	3,831,396	3.07
1/09 through 12/09	95,765,856	12	1,040,387	48	1,908,592	1,170,099	2,732,704	6,851,782	7.15
1/10 through 12/10	93,883,662	5	528,731	54	2,450,999	581,429	2,725,396	6,286,555	6.70
5 YR. TOTAL	554,840,412	63	5,865,963	269	9,712,614	7,603,055	11,536,529	34,718,161	6.26
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		76%	2.808	100%	3.450	6.26			
Pure Premium Indicated by National Relativity		12%	3.856	0%	3.137	6.99			
Pure Premium Present on Rate Level		12%	3.030	0%	3.581	6.61			
Pure Premium Derived by Formula		2.960			3.450			6.41	

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.
1/06 through 12/06	42,033,231	4	111,491	9	66,797	203,240	472,992	854,520	2.03
1/07 through 12/07	41,523,564	2	40,958	16	187,920	28,716	190,716	448,310	1.08
1/08 through 12/08	26,064,488	2	53,389	7	182,755	14,724	167,074	417,942	1.60
1/09 through 12/09	16,636,274	1	174,195	8	173,630	90,424	201,045	639,294	3.84
1/10 through 12/10	21,221,042	1	90,660	2	9,134	110,415	36,086	246,295	1.16
5 YR. TOTAL	147,478,599	10	470,693	42	620,236	447,519	1,067,913	2,606,361	1.77
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.740	47%	1.028	1.77			
Pure Premium Indicated by National Relativity		31%	3.468	26%	2.628	6.10			
Pure Premium Present on Rate Level		32%	1.893	27%	1.562	3.46			
Pure Premium Derived by Formula		1.955			1.588			3.54	

* 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.
1/06 through 12/06	364,415,305	27	2,333,314	100	2,903,574	3,023,554	2,925,011	11,185,453	3.07
1/07 through 12/07	373,601,445	28	2,611,676	98	3,188,107	2,696,349	2,524,670	11,020,802	2.95
1/08 through 12/08	311,235,770	35	4,263,431	75	3,273,686	3,562,621	2,833,236	13,932,974	4.48
1/09 through 12/09	247,749,728	27	3,073,385	73	2,219,465	2,887,870	2,135,056	10,315,776	4.16
1/10 through 12/10	239,055,283	21	2,255,137	88	3,167,587	2,710,679	2,906,519	11,039,922	4.62
5 YR. TOTAL	1,536,057,531	138	14,536,943	434	14,752,419	14,881,073	13,324,492	57,494,927	3.74
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		95%	1.907	100%	1.836	3.74			
Pure Premium Indicated by National Relativity		2%	2.671	0%	2.186	4.86			
Pure Premium Present on Rate Level		3%	1.889	0%	1.934	3.82			
Pure Premium Derived by Formula			1.922		1.836	3.76			

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.
1/06 through 12/06	28,497,401	2	103,584	13	486,575	148,661	535,475	1,274,295	4.47
1/07 through 12/07	28,130,605	8	1,316,262	13	691,270	2,246,341	1,192,580	5,446,453	19.36
1/08 through 12/08	30,544,818	4	821,172	21	1,217,083	830,993	1,174,418	4,043,666	13.24
1/09 through 12/09	27,067,714	2	173,496	11	1,365,844	57,154	617,884	2,214,378	8.18
1/10 through 12/10	29,068,420	0	0	18	761,508	0	821,008	1,582,516	5.44
5 YR. TOTAL	143,308,958	16	2,414,514	76	4,522,280	3,283,149	4,341,365	14,561,308	10.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	4.840	73%	5.320	10.16			
Pure Premium Indicated by National Relativity		24%	4.523	13%	3.485	8.01			
Pure Premium Present on Rate Level		25%	4.288	14%	4.891	9.18			
Pure Premium Derived by Formula			4.626		5.021	9.65			

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.
1/06 through 12/06	14,071,012	2	200,070	2	1,379	550,930	28,642	781,021	5.55
1/07 through 12/07	17,367,086	0	0	7	34,877	0	140,083	174,960	1.01
1/08 through 12/08	12,134,429	1	24,091	5	113,936	6,911	132,291	277,229	2.28
1/09 through 12/09	8,482,849	1	14,664	3	20,823	2,484	97,927	135,898	1.60
1/10 through 12/10	8,545,951	1	120,772	7	122,631	101,223	142,082	486,708	5.70
5 YR. TOTAL	60,601,327	5	359,597	24	293,646	661,548	541,025	1,855,816	3.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	1.078	38%	1.984	3.06			
Pure Premium Indicated by National Relativity		36%	2.823	31%	2.456	5.28			
Pure Premium Present on Rate Level		37%	2.155	31%	2.217	4.37			
Pure Premium Derived by Formula			2.105		2.203	4.31			

* 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.
1/06 through 12/06	104,914,986	3	442,715	39	1,371,207	230,910	1,342,675	3,387,507	3.23
1/07 through 12/07	105,411,291	18	2,566,515	30	833,207	2,068,861	865,341	6,333,924	6.01
1/08 through 12/08	83,481,551	9	748,981	31	1,020,004	536,414	749,951	3,055,350	3.66
1/09 through 12/09	63,178,736	4	314,030	14	392,108	133,071	367,335	1,206,544	1.91
1/10 through 12/10	58,985,781	7	1,001,064	19	789,231	506,959	625,599	2,922,853	4.96
5 YR. TOTAL	415,972,345	41	5,073,305	133	4,405,757	3,476,215	3,950,901	16,906,178	4.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	2.279	74%	1.785	4.06			
Pure Premium Indicated by National Relativity		20%	2.892	13%	2.195	5.09			
Pure Premium Present on Rate Level		21%	2.181	13%	1.774	3.96			
Pure Premium Derived by Formula		2.381			1.837			4.22	

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.
1/06 through 12/06	4,510,023	0	0	7	111,797	0	134,668	246,465	5.47
1/07 through 12/07	5,348,064	0	0	2	20,233	0	32,371	52,604	0.98
1/08 through 12/08	2,352,100	0	0	1	26,765	0	0	26,765	1.14
1/09 through 12/09	4,456,188	0	0	2	37,120	0	63,222	100,342	2.25
1/10 through 12/10	5,640,546	0	0	4	122,853	0	143,558	266,411	4.72
5 YR. TOTAL	22,306,921	0	0	16	318,768	0	373,819	692,587	3.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	1.429	21%	1.676	3.11			
Pure Premium Indicated by National Relativity		20%	2.769	21%	3.596	6.37			
Pure Premium Present on Rate Level		64%	1.650	58%	1.480	3.13			
Pure Premium Derived by Formula		1.838			1.966			3.80	

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.
1/06 through 12/06	179,951,730	38	2,616,470	94	4,116,332	3,060,406	3,548,792	13,342,000	7.41
1/07 through 12/07	209,285,212	23	3,219,704	97	2,641,387	2,620,989	2,756,886	11,238,966	5.37
1/08 through 12/08	189,146,003	26	3,240,363	75	2,460,309	2,866,744	2,593,716	11,161,132	5.90
1/09 through 12/09	151,001,356	14	1,194,782	44	1,938,969	1,869,420	1,864,387	6,867,558	4.55
1/10 through 12/10	139,784,901	25	2,276,503	64	2,493,000	1,640,597	2,530,863	8,940,963	6.40
5 YR. TOTAL	869,169,202	126	12,547,822	374	13,649,997	12,058,156	13,294,644	51,550,619	5.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		91%	3.014	100%	2.917	5.93			
Pure Premium Indicated by National Relativity		4%	3.993	0%	3.530	7.52			
Pure Premium Present on Rate Level		5%	3.065	0%	3.401	6.47			
Pure Premium Derived by Formula		3.056			2.917			5.97	

* 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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	183,358,445	14	1,720,226	113	3,448,133	1,720,921	2,954,333	9,843,613	5.37
1/07 through 12/07	179,718,322	17	2,056,427	107	2,723,597	2,098,051	2,576,903	9,454,978	5.26
1/08 through 12/08	138,724,360	18	1,335,685	88	2,127,829	1,188,088	1,849,256	6,500,858	4.69
1/09 through 12/09	99,765,391	18	2,019,251	48	1,390,036	3,149,977	1,776,888	8,336,152	8.36
1/10 through 12/10	93,886,018	5	380,740	41	1,423,892	290,902	1,195,894	3,291,428	3.51
5 YR. TOTAL	695,452,536	72	7,512,329	397	11,113,487	8,447,939	10,353,274	37,427,029	5.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		80%	2.678	100%	2.703			5.38	
Pure Premium Indicated by National Relativity		10%	3.221	0%	2.682			5.90	
Pure Premium Present on Rate Level		10%	2.770	0%	2.769			5.54	
Pure Premium Derived by Formula		2.742		2.703				5.45	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	411,376	0	0	0	0	0	2,904	2,904	0.71
1/07 through 12/07	435,977	0	0	0	0	0	135	135	0.03
1/08 through 12/08	271,586	0	0	1	1,578	0	12,470	14,048	5.17
1/09 through 12/09	127,155	0	0	0	0	0	0	0	0.00
1/10 through 12/10	139,540	0	0	0	0	0	1,312	1,312	0.94
5 YR. TOTAL	1,385,634	0	0	1	1,578	0	16,821	18,399	1.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.114	7%	1.214			1.33	
Pure Premium Indicated by National Relativity		45%	1.945	46%	2.050			4.00	
Pure Premium Present on Rate Level		49%	1.714	47%	1.620			3.33	
Pure Premium Derived by Formula		1.722		1.789				3.51	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	186,533,767	28	2,693,716	89	2,836,758	2,343,115	2,957,824	10,831,413	5.81
1/07 through 12/07	194,215,360	36	2,834,321	93	4,306,774	2,997,615	4,379,738	14,518,448	7.48
1/08 through 12/08	169,341,577	32	3,224,192	95	4,341,029	1,833,039	3,612,413	13,010,673	7.68
1/09 through 12/09	117,635,834	14	1,294,525	76	3,691,675	1,767,660	3,386,665	10,140,525	8.62
1/10 through 12/10	103,798,220	16	1,767,170	60	3,020,070	1,504,697	3,064,778	9,356,715	9.01
5 YR. TOTAL	771,524,758	126	11,813,924	413	18,196,306	10,446,126	17,401,418	57,857,774	7.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		94%	3.890	100%	3.609			7.50	
Pure Premium Indicated by National Relativity		3%	3.370	0%	2.654			6.02	
Pure Premium Present on Rate Level		3%	3.725	0%	3.435			7.16	
Pure Premium Derived by Formula		3.869		3.609				7.48	

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

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EFFECTIVE 4/1/2014

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.
1/06 through 12/06	43,312,289	8	481,529	19	598,980	502,181	584,553	2,167,243	5.00
1/07 through 12/07	51,518,720	6	595,869	13	367,348	750,493	414,210	2,127,920	4.13
1/08 through 12/08	47,724,601	7	915,807	20	840,445	559,573	939,884	3,255,709	6.82
1/09 through 12/09	41,344,719	3	603,961	23	1,257,720	727,809	980,629	3,570,119	8.64
1/10 through 12/10	37,957,168	2	43,347	20	742,877	52,597	543,186	1,382,007	3.64
5 YR. TOTAL	221,857,497	26	2,640,513	95	3,807,370	2,592,653	3,462,462	12,502,998	5.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	2.906	69%	2.729	5.64			
Pure Premium Indicated by National Relativity		23%	3.988	15%	3.176	7.16			
Pure Premium Present on Rate Level		24%	3.108	16%	2.807	5.92			
Pure Premium Derived by Formula		3.203			2.809			6.01	

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.
1/06 through 12/06	3,757,218	0	0	0	0	0	1,052	1,052	0.03
1/07 through 12/07	6,193,642	0	0	1	4,822	0	19,599	24,421	0.39
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	7,807	0	31,587	39,394	2.10
1/10 through 12/10	2,249,414	0	0	0	0	0	1,160	1,160	0.05
5 YR. TOTAL	16,949,016	0	0	2	12,629	0	53,398	66,027	0.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.075	23%	0.315	0.39			
Pure Premium Indicated by National Relativity		40%	2.801	38%	2.628	5.43			
Pure Premium Present on Rate Level		41%	3.195	39%	2.344	5.54			
Pure Premium Derived by Formula		2.445			1.985			4.43	

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.
1/06 through 12/06	15,623,337	5	270,652	6	241,571	267,185	217,846	997,254	6.38
1/07 through 12/07	16,811,635	1	113,620	8	551,927	99,110	444,231	1,208,888	7.19
1/08 through 12/08	16,687,003	3	235,516	7	421,393	471,664	449,510	1,578,083	9.46
1/09 through 12/09	14,471,471	1	14,302	9	579,955	28,519	660,592	1,283,368	8.87
1/10 through 12/10	15,383,449	3	427,380	6	468,259	531,684	613,786	2,041,109	13.27
5 YR. TOTAL	78,976,895	13	1,061,470	36	2,263,105	1,398,162	2,385,965	7,108,702	9.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	4.210	53%	4.791	9.00			
Pure Premium Indicated by National Relativity		30%	5.043	23%	4.878	9.92			
Pure Premium Present on Rate Level		31%	3.889	24%	3.992	7.88			
Pure Premium Derived by Formula		4.360			4.619			8.98	

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

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CLASS 5474		PAINTING NOC & SHOP OPERATIONS, DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	257,883,522	41	3,439,030	79	2,637,512	4,507,382	3,079,120	13,663,044	5.30
1/07 through 12/07	254,619,640	35	2,912,380	84	3,129,142	3,255,060	3,343,402	12,639,984	4.96
1/08 through 12/08	215,119,720	18	1,876,901	84	3,948,086	1,849,075	4,379,670	12,053,732	5.60
1/09 through 12/09	178,384,990	24	3,092,360	76	4,047,070	3,511,858	3,670,628	14,321,916	8.03
1/10 through 12/10	170,507,674	17	2,058,170	60	3,696,526	2,906,758	2,515,721	11,177,175	6.56
5 YR. TOTAL	1,076,515,546	135	13,378,841	383	17,458,336	16,030,133	16,988,541	63,855,851	5.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		95%	2.865	100%	3.067	5.93			
Pure Premium Indicated by National Relativity		2%	3.560	0%	3.293	6.85			
Pure Premium Present on Rate Level		3%	2.723	0%	3.057	5.78			
Pure Premium Derived by Formula		2.875			3.067			5.94	

CLASS 5478		FLOOR COVERING INSTALLATION--RESILIENT FLOORING -- CARPET AND LAMINATE FLOORING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	86,945,227	8	804,782	16	470,109	869,978	523,706	2,668,575	3.07
1/07 through 12/07	84,845,067	4	77,677	22	1,900,792	98,250	970,780	3,047,499	3.59
1/08 through 12/08	71,000,187	3	47,635	22	902,864	42,803	677,264	1,670,566	2.35
1/09 through 12/09	57,478,300	2	463,184	14	314,160	491,779	228,603	1,497,726	2.61
1/10 through 12/10	53,418,083	5	337,991	14	569,855	214,332	534,642	1,656,820	3.10
5 YR. TOTAL	353,686,864	22	1,731,269	88	4,157,780	1,717,142	2,934,995	10,541,186	2.98
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	1.665	68%	1.315	2.98			
Pure Premium Indicated by National Relativity		22%	3.103	16%	2.020	5.12			
Pure Premium Present on Rate Level		22%	2.177	16%	1.652	3.83			
Pure Premium Derived by Formula		2.094			1.482			3.58	

CLASS 5479		INSULATION WORK NOC & DRIVERS							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	37,910,557	7	251,030	23	557,363	213,004	608,585	1,629,982	4.30
1/07 through 12/07	37,706,595	9	689,543	20	534,110	425,498	635,537	2,284,688	6.06
1/08 through 12/08	28,146,730	2	311,647	14	414,861	293,207	439,621	1,459,336	5.19
1/09 through 12/09	21,164,634	6	511,753	17	455,125	401,051	404,854	1,772,783	8.38
1/10 through 12/10	25,255,447	3	811,426	20	503,577	579,198	533,717	2,427,918	9.61
5 YR. TOTAL	150,183,963	27	2,575,399	94	2,465,036	1,911,958	2,622,314	9,574,707	6.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	3.356	57%	3.019	6.38			
Pure Premium Indicated by National Relativity		28%	3.391	21%	3.230	6.62			
Pure Premium Present on Rate Level		28%	2.852	22%	2.505	5.36			
Pure Premium Derived by Formula		3.225			2.950			6.18	

* 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.
1/06 through 12/06	866,245	0	0	0	0	0	457	457	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	45,957	45,957	8.16
1/09 through 12/09	427,563	0	0	0	0	0	0	0	0.00
1/10 through 12/10	562,147	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,257,433	0	0	0	0	0	46,414	46,414	1.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.000	12%	1.425	1.43			
Pure Premium Indicated by National Relativity		45%	3.122	44%	2.236	5.36			
Pure Premium Present on Rate Level		45%	3.284	44%	2.529	5.81			
Pure Premium Derived by Formula		2.883			2.268			5.15	

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.
1/06 through 12/06	4,886,317	0	0	1	86,494	0	12,298	98,792	2.02
1/07 through 12/07	4,763,022	1	46,569	0	0	41,399	825	88,793	1.86
1/08 through 12/08	4,374,397	1	5,736	4	191,518	7,431	70,890	275,575	6.30
1/09 through 12/09	3,048,379	0	0	1	11,703	0	3,171	14,874	0.49
1/10 through 12/10	3,311,375	0	0	0	0	0	1,384	1,384	0.04
5 YR. TOTAL	20,383,490	2	52,305	6	289,715	48,830	88,568	479,418	2.35
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	1.678	22%	0.674	2.35			
Pure Premium Indicated by National Relativity		26%	1.051	28%	0.929	1.98			
Pure Premium Present on Rate Level		57%	2.075	50%	1.723	3.80			
Pure Premium Derived by Formula		1.741			1.270			3.01	

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.
1/06 through 12/06	110,963,894	18	2,830,014	45	1,604,711	2,184,034	2,035,503	8,654,262	7.80
1/07 through 12/07	119,185,419	10	1,213,651	37	940,521	1,284,379	1,310,946	4,749,497	3.99
1/08 through 12/08	99,356,268	13	995,853	37	1,544,838	1,357,009	2,477,288	6,374,988	6.42
1/09 through 12/09	100,817,738	8	764,903	43	1,381,070	580,614	1,651,875	4,378,462	4.34
1/10 through 12/10	97,592,915	10	1,033,520	45	3,287,585	1,780,400	2,519,443	8,620,948	8.83
5 YR. TOTAL	527,916,234	59	6,837,941	207	8,758,725	7,186,436	9,995,055	32,778,157	6.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		71%	2.954	100%	3.255	6.21			
Pure Premium Indicated by National Relativity		14%	3.310	0%	3.156	6.47			
Pure Premium Present on Rate Level		15%	2.666	0%	2.919	5.59			
Pure Premium Derived by Formula		2.961			3.255			6.22	

* 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.
1/06 through 12/06	89,897,866	7	1,031,854	22	896,236	719,232	774,026	3,421,348	3.81
1/07 through 12/07	73,568,824	3	32,274	18	463,621	60,113	694,150	1,250,158	1.70
1/08 through 12/08	59,369,379	7	545,347	18	1,395,101	718,840	1,095,621	3,754,909	6.32
1/09 through 12/09	54,559,596	4	634,268	12	295,265	382,628	361,959	1,674,120	3.07
1/10 through 12/10	56,903,578	5	1,982,327	10	458,193	677,619	848,338	3,966,477	6.97
5 YR. TOTAL	334,299,243	26	4,226,070	80	3,508,416	2,558,432	3,774,094	14,067,012	4.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	2.314	70%	1.894	4.21			
Pure Premium Indicated by National Relativity		23%	2.338	15%	1.987	4.33			
Pure Premium Present on Rate Level		24%	2.021	15%	1.873	3.89			
Pure Premium Derived by Formula			2.249		1.905	4.15			

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.
1/06 through 12/06	1,353,711	0	0	0	0	0	992	992	0.07
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	2,504	2,504	2.10
1/09 through 12/09	309,592	0	0	0	0	0	0	0	0.00
1/10 through 12/10	226,298	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,203,326	0	0	0	0	0	3,496	3,496	0.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.000	15%	0.159	0.16			
Pure Premium Indicated by National Relativity		36%	8.072	38%	4.992	13.06			
Pure Premium Present on Rate Level		52%	7.790	47%	5.889	13.68			
Pure Premium Derived by Formula			6.957		4.689	11.65			

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.
1/06 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	34,830,395	4	263,516	18	716,030	730,400	798,072	2,508,018	7.20
1/09 through 12/09	74,344,418	12	752,925	33	848,530	1,588,843	1,126,259	4,316,557	5.81
1/10 through 12/10	77,866,326	5	382,354	36	1,946,976	968,076	1,784,700	5,082,106	6.53
5 YR. TOTAL	187,105,975	21	1,398,795	87	3,511,536	3,287,319	3,709,031	11,906,681	6.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	2.624	72%	3.739	6.36			
Pure Premium Indicated by National Relativity		25%	3.361	14%	3.060	6.42			
Pure Premium Present on Rate Level		26%	3.059	14%	3.610	6.67			
Pure Premium Derived by Formula			2.921		3.626	6.55			

* 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.
1/06 through 12/06	364,692,826	47	4,783,599	166	4,864,469	4,785,093	4,595,528	19,028,689	5.22
1/07 through 12/07	433,052,407	57	6,175,953	203	5,294,314	6,434,349	5,421,647	23,326,263	5.39
1/08 through 12/08	425,321,565	46	4,563,938	156	3,666,821	4,080,206	3,597,071	15,908,036	3.74
1/09 through 12/09	399,057,801	49	5,245,718	153	5,715,191	4,501,615	5,018,630	20,481,154	5.13
1/10 through 12/10	415,663,840	53	6,455,270	174	6,024,079	5,847,553	6,262,669	24,589,571	5.92
5 YR. TOTAL	2,037,788,439	252	27,224,478	852	25,564,874	25,648,816	24,895,545	103,333,713	5.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.591	100%	2.480	5.07			
Pure Premium Indicated by National Relativity		0%	2.792	0%	2.298	5.09			
Pure Premium Present on Rate Level		0%	2.478	0%	2.395	4.87			
Pure Premium Derived by Formula			2.591		2.480	5.07			

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.
1/06 through 12/06	130,470,417	21	1,363,951	64	2,371,951	2,254,855	2,168,237	8,158,994	6.25
1/07 through 12/07	131,005,448	19	1,516,541	59	2,285,984	1,013,060	2,064,927	6,880,512	5.25
1/08 through 12/08	59,968,193	9	728,524	28	899,702	998,179	993,745	3,620,150	6.04
1/09 through 12/09	222,792	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	321,666,850	49	3,609,016	151	5,557,637	4,266,094	5,226,909	18,659,656	5.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	2.850	86%	2.951	5.80			
Pure Premium Indicated by National Relativity		20%	2.988	7%	2.535	5.52			
Pure Premium Present on Rate Level		20%	2.836	7%	3.286	6.12			
Pure Premium Derived by Formula			2.875		2.945	5.82			

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.
1/06 through 12/06	81,395,257	29	2,670,841	68	3,445,142	3,855,586	4,070,964	14,042,533	17.25
1/07 through 12/07	83,531,109	23	2,209,437	68	2,342,393	4,991,378	2,623,983	12,167,191	14.57
1/08 through 12/08	80,470,042	17	2,082,250	46	1,693,353	2,469,908	1,868,130	8,113,641	10.08
1/09 through 12/09	72,870,084	25	2,752,248	49	2,284,283	4,635,029	2,505,382	12,176,942	16.71
1/10 through 12/10	73,245,061	24	2,750,771	58	3,972,931	3,800,552	3,898,484	14,422,738	19.69
5 YR. TOTAL	391,511,553	118	12,465,547	289	13,738,102	19,752,453	14,966,943	60,923,045	15.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		87%	6.693	100%	8.868	15.56			
Pure Premium Indicated by National Relativity		6%	7.994	0%	8.304	16.30			
Pure Premium Present on Rate Level		7%	6.052	0%	8.458	14.51			
Pure Premium Derived by Formula			6.726		8.868	15.59			

* 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	
1/06 through 12/06	876,468,498	30	3,878,587	92	4,268,414	3,413,177	4,295,534	15,855,712	1.81
1/07 through 12/07	958,770,491	31	4,155,392	82	4,345,870	4,348,903	3,132,164	15,982,329	1.67
1/08 through 12/08	904,561,484	30	4,610,788	72	3,463,082	4,529,023	2,944,847	15,547,740	1.72
1/09 through 12/09	752,448,437	17	2,306,922	69	3,370,339	1,863,201	2,804,241	10,344,703	1.38
1/10 through 12/10	736,607,239	20	3,474,207	62	3,508,695	4,663,619	2,553,404	14,199,925	1.93
5 YR. TOTAL	4,228,856,149	128	18,425,896	377	18,956,400	18,817,923	15,730,190	71,930,409	1.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.884	100%	0.817	1.70			
Pure Premium Indicated by National Relativity		0%	0.727	0%	0.656	1.38			
Pure Premium Present on Rate Level		0%	0.785	0%	0.755	1.54			
Pure Premium Derived by Formula		0.884			0.817			1.70	

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	
1/06 through 12/06	27,131,033	6	167,814	22	579,798	123,745	740,958	1,612,315	5.94
1/07 through 12/07	22,514,337	2	70,293	26	838,549	62,787	1,062,784	2,034,413	9.04
1/08 through 12/08	17,981,151	0	0	14	405,342	0	384,203	789,545	4.39
1/09 through 12/09	13,422,440	3	366,941	10	346,836	262,720	164,254	1,140,751	8.50
1/10 through 12/10	14,959,180	6	160,709	15	252,092	161,651	225,302	799,754	5.35
5 YR. TOTAL	96,008,141	17	765,757	87	2,422,617	610,903	2,577,501	6,376,778	6.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	3.321	54%	3.321	6.64			
Pure Premium Indicated by National Relativity		31%	2.691	23%	2.422	5.11			
Pure Premium Present on Rate Level		31%	3.015	23%	3.489	6.50			
Pure Premium Derived by Formula		3.031			3.153			6.18	

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	
1/06 through 12/06	587,406,412	116	14,258,405	467	17,768,668	16,391,890	15,590,009	64,008,972	10.90
1/07 through 12/07	509,576,533	99	13,198,774	445	17,698,240	16,067,077	18,889,988	65,854,079	12.92
1/08 through 12/08	348,412,923	67	7,993,535	285	13,273,786	10,334,879	13,279,065	44,881,265	12.88
1/09 through 12/09	236,409,012	55	5,892,272	182	9,263,651	6,159,410	8,517,958	29,833,291	12.62
1/10 through 12/10	214,585,694	57	9,527,739	186	9,448,912	11,801,581	9,103,658	39,881,890	18.59
5 YR. TOTAL	1,896,390,574	394	50,870,725	1,565	67,453,257	60,754,837	65,380,678	244,459,497	12.89
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	6.239	100%	6.651	12.89			
Pure Premium Indicated by National Relativity		0%	5.624	0%	5.452	11.08			
Pure Premium Present on Rate Level		0%	5.947	0%	6.420	12.37			
Pure Premium Derived by Formula		6.239			6.651			12.89	

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

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CLASS 5703		BUILDING RAISING OR MOVING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	1,156,100	0	0	2	6,883	0	24,758	31,641	2.74
1/07 through 12/07	1,310,290	1	200,571	3	60,202	89,471	60,758	411,002	31.37
1/08 through 12/08	985,962	0	0	2	129,885	0	76,251	206,136	20.91
1/09 through 12/09	550,425	0	0	1	10,980	0	10,615	21,595	3.92
1/10 through 12/10	384,143	0	0	1	56,418	0	54,183	110,601	28.79
5 YR. TOTAL	4,386,920	1	200,571	9	264,368	89,471	226,565	780,975	17.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	10.598	22%	7.204	17.80			
Pure Premium Indicated by National Relativity		24%	8.042	26%	6.398	14.44			
Pure Premium Present on Rate Level		59%	9.510	52%	7.803	17.31			
Pure Premium Derived by Formula			9.343		7.306	16.65			

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.
1/06 through 12/06	920,256	1	91,264	1	5,436	0	20,133	116,833	12.70
1/07 through 12/07	1,498,574	0	0	1	51,039	0	41,315	92,354	6.16
1/08 through 12/08	886,621	0	0	1	10,491	0	7,801	18,292	2.06
1/09 through 12/09	804,623	1	198,202	3	32,371	132,951	11,873	375,397	46.66
1/10 through 12/10	502,411	0	0	4	110,075	0	528,424	638,499	127.09
5 YR. TOTAL	4,612,485	2	289,466	10	209,412	132,951	609,546	1,241,375	26.91
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	10.816	20%	16.098	26.91			
Pure Premium Indicated by National Relativity		21%	2.144	22%	7.715	9.86			
Pure Premium Present on Rate Level		66%	4.176	58%	6.202	10.38			
Pure Premium Derived by Formula			4.612		8.514	13.13			

CLASS 5951		SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	11,878,396	0	0	0	0	0	3,624	3,624	0.03
1/07 through 12/07	11,138,174	0	0	0	0	0	2,237	2,237	0.02
1/08 through 12/08	20,801,146	1	48,139	1	28,670	19,304	6,430	102,543	0.49
1/09 through 12/09	24,395,703	0	0	0	0	0	8,239	8,239	0.03
1/10 through 12/10	27,025,280	0	0	0	0	0	4,077	4,077	0.02
5 YR. TOTAL	95,238,699	1	48,139	1	28,670	19,304	24,607	120,720	0.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.081	16%	0.046	0.13			
Pure Premium Indicated by National Relativity		34%	0.124	36%	0.235	0.36			
Pure Premium Present on Rate Level		55%	0.157	48%	0.173	0.33			
Pure Premium Derived by Formula			0.137		0.175	0.31			

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

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CLASS 6003		PILE DRIVING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	5,319,490	0	0	3	53,661	0	66,208	119,869	2.25
1/07 through 12/07	4,812,360	0	0	4	40,460	0	45,109	85,569	1.78
1/08 through 12/08	3,858,849	0	0	3	296,163	0	164,127	460,290	11.93
1/09 through 12/09	3,597,188	1	147,908	0	0	113,653	12,122	273,683	7.61
1/10 through 12/10	4,446,979	0	0	0	0	0	16,750	16,750	0.38
5 YR. TOTAL	22,034,866	1	147,908	10	390,284	113,653	304,316	956,161	4.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	2.442	28%	1.897	4.34			
Pure Premium Indicated by National Relativity		38%	4.133	36%	3.344	7.48			
Pure Premium Present on Rate Level		39%	4.027	36%	2.811	6.84			
Pure Premium Derived by Formula		3.703			2.747			6.45	

CLASS 6005		JETTY OR BREAKWATER CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	338,744	0	0	0	0	0	0	0	0.00
1/07 through 12/07	682,744	1	196,715	0	0	0	0	196,715	28.81
1/08 through 12/08	496,686	0	0	0	0	0	0	0	0.00
1/09 through 12/09	134,307	0	0	0	0	0	0	0	0.00
1/10 through 12/10	298,757	0	0	0	0	0	1,028	1,028	0.34
5 YR. TOTAL	1,951,238	1	196,715	0	0	0	1,028	197,743	10.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	10.082	9%	0.053	10.14			
Pure Premium Indicated by National Relativity		16%	0.868	16%	2.020	2.89			
Pure Premium Present on Rate Level		75%	4.013	75%	1.749	5.76			
Pure Premium Derived by Formula		4.056			1.640			5.70	

CLASS 6017		DAM OR LOCK CONSTRUCTION: CONCRETE WORK-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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
1/10 through 12/10	513,540	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,783,012	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%	3.998	29%	2.898	6.90			
Pure Premium Present on Rate Level		63%	3.941	61%	1.887	5.83			
Pure Premium Derived by Formula		3.562			1.991			5.55	

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

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CLASS 6018		DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING-ALL OPERATIONS & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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	1,931	1,931	0.11
1/09 through 12/09	3,799,173	0	0	1	249,449	0	79,794	329,243	8.67
1/10 through 12/10	2,529,329	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,243,069	0	0	1	249,449	0	81,725	331,174	4.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	3.026	13%		0.991		4.02	
Pure Premium Indicated by National Relativity		15%	2.343	16%		1.604		3.95	
Pure Premium Present on Rate Level		73%	2.197	71%		1.042		3.24	
Pure Premium Derived by Formula		2.318			1.125		3.44		

CLASS 6045		LEEVE CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%		0.000		0.00	
Pure Premium Indicated by National Relativity		22%	2.497	23%		1.535		4.03	
Pure Premium Present on Rate Level		78%	1.689	77%		1.141		2.83	
Pure Premium Derived by Formula		1.867			1.232		3.10		

CLASS 6204		DRILLING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	19,921,200	9	869,700	21	709,921	1,157,103	799,711	3,536,435	17.75
1/07 through 12/07	21,116,952	4	700,204	13	358,598	347,660	215,812	1,622,274	7.68
1/08 through 12/08	19,290,842	4	356,514	17	333,928	545,678	503,352	1,739,472	9.02
1/09 through 12/09	15,030,742	2	263,751	6	62,668	274,708	181,488	782,615	5.21
1/10 through 12/10	15,592,902	2	381,410	11	206,794	501,168	226,476	1,315,848	8.44
5 YR. TOTAL	90,952,638	21	2,571,579	68	1,671,909	2,826,317	1,926,839	8,996,644	9.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		47%	4.666	62%		5.226		9.89	
Pure Premium Indicated by National Relativity		26%	5.939	19%		4.773		10.71	
Pure Premium Present on Rate Level		27%	5.427	19%		5.241		10.67	
Pure Premium Derived by Formula		5.202			5.143		10.35		

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

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CLASS 6206		OIL OR GAS WELL: CEMENTING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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
1/10 through 12/10	3,355	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	38,960	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%	2.210	49%	1.971	4.18			
Pure Premium Present on Rate Level		50%	2.170	49%	1.746	3.92			
Pure Premium Derived by Formula			2.168		1.821	3.99			

CLASS 6213		OIL OR GAS - WELL - SPECIALTY TOOL & EQUIPMENT LEASING NOC - ALL EMPLOYEES AND DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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
1/10 through 12/10	132,881	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	170,016	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		49%	1.426	48%	1.307	2.73			
Pure Premium Present on Rate Level		49%	1.424	49%	1.061	2.49			
Pure Premium Derived by Formula			1.397		1.147	2.54			

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.
1/06 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
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	170,490	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		26%	1.160	27%	1.669	2.83			
Pure Premium Present on Rate Level		72%	1.728	70%	1.287	3.02			
Pure Premium Derived by Formula			1.546		1.352	2.90			

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

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CLASS 6216		OIL OR GAS - LEASE WORK NOC - BY SPECIALIST CONTRACTOR & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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
1/10 through 12/10	21,062	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	42,124	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%	4.099	49%	3.130	7.23			
Pure Premium Present on Rate Level		49%	4.041	49%	2.961	7.00			
Pure Premium Derived by Formula		3.989		2.985		6.97			

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.
1/06 through 12/06	470,140,937	67	7,496,377	163	6,598,159	8,263,037	7,264,759	29,622,332	6.30
1/07 through 12/07	451,495,095	48	6,718,701	181	9,224,672	7,729,727	6,352,474	30,025,574	6.65
1/08 through 12/08	341,714,111	44	6,764,600	111	3,765,535	6,495,719	3,610,199	20,636,053	6.04
1/09 through 12/09	275,704,271	34	4,874,131	97	4,135,496	4,134,274	3,542,047	16,685,948	6.05
1/10 through 12/10	274,989,951	24	4,233,972	87	5,819,377	3,258,022	5,125,168	18,436,539	6.71
5 YR. TOTAL	1,814,044,365	217	30,087,781	639	29,543,239	29,880,779	25,894,647	115,406,446	6.36
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	3.287	100%	3.075	6.36			
Pure Premium Indicated by National Relativity		0%	3.030	0%	2.430	5.46			
Pure Premium Present on Rate Level		0%	3.144	0%	3.189	6.33			
Pure Premium Derived by Formula		3.287		3.075		6.36			

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.
1/06 through 12/06	22,817,370	2	129,853	8	306,034	75,681	469,201	980,769	4.30
1/07 through 12/07	20,854,461	3	291,284	7	97,029	248,473	136,071	772,857	3.71
1/08 through 12/08	16,769,356	1	23,541	1	224	24,792	12,816	61,373	0.37
1/09 through 12/09	13,477,351	2	195,899	5	250,593	107,781	245,126	799,399	5.93
1/10 through 12/10	12,003,264	2	332,459	3	17,431	136,549	36,180	522,619	4.35
5 YR. TOTAL	85,921,802	10	973,036	24	671,311	593,276	899,394	3,137,017	3.65
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.914	40%	1.737	3.65			
Pure Premium Indicated by National Relativity		35%	2.420	30%	2.262	4.68			
Pure Premium Present on Rate Level		35%	1.883	30%	1.804	3.69			
Pure Premium Derived by Formula		2.080		1.915		4.00			

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

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CLASS 6233		OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	4,344,054	0	0	0	0	0	5,247	5,247	0.12
1/07 through 12/07	2,755,934	0	0	0	0	0	2,972	2,972	0.11
1/08 through 12/08	2,479,418	0	0	2	20,040	0	62,630	82,670	3.33
1/09 through 12/09	3,441,279	0	0	1	46,251	0	31,384	77,635	2.26
1/10 through 12/10	13,130,213	0	0	2	524,111	0	214,081	738,192	5.62
5 YR. TOTAL	26,150,898	0	0	5	590,402	0	316,314	906,716	3.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	2.258	23%	1.210			3.47	
Pure Premium Indicated by National Relativity		40%	2.545	38%	1.799			4.34	
Pure Premium Present on Rate Level		41%	2.069	39%	1.525			3.59	
Pure Premium Derived by Formula		2.295			1.557		3.85		

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.
1/06 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
1/10 through 12/10	271,593	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,161,368	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.000	9%	0.000			0.00	
Pure Premium Indicated by National Relativity		46%	4.794	45%	3.588			8.38	
Pure Premium Present on Rate Level		46%	4.718	46%	3.202			7.92	
Pure Premium Derived by Formula		4.376			3.088		7.46		

CLASS 6236		OIL OR GAS WELL: INSTALLATION OR RECOVERY OF CASING & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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
1/10 through 12/10	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%	5.528	45%	4.370			9.90	
Pure Premium Present on Rate Level		57%	6.498	55%	4.661			11.16	
Pure Premium Derived by Formula		6.081			4.530		10.61		

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

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CLASS 6237		OIL OR GAS WELL: INSTRUMENT LOGGING OR SURVEY WORK & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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
1/10 through 12/10	90,829	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	201,604	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		49%	1.050	48%	0.802	1.85			
Pure Premium Present on Rate Level		49%	1.007	49%	0.790	1.80			
Pure Premium Derived by Formula		1.008			0.772			1.78	

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.
1/06 through 12/06	158,219	0	0	1	6,969	0	28,429	35,398	22.37
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	448	448	0.75
1/09 through 12/09	709,631	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,051,965	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,176,410	0	0	1	6,969	0	28,877	35,846	1.65
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.320	17%	1.327	1.65			
Pure Premium Indicated by National Relativity		33%	5.028	35%	2.059	7.09			
Pure Premium Present on Rate Level		56%	6.025	48%	8.611	14.64			
Pure Premium Derived by Formula		5.068			5.080			10.15	

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.
1/06 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
1/10 through 12/10	872,507	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,063,248	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		36%	2.778	39%	2.353	5.13			
Pure Premium Present on Rate Level		53%	4.363	49%	2.735	7.10			
Pure Premium Derived by Formula		3.312			2.258			5.57	

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

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CLASS 6260		TUNNELING-PNEUMATIC-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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
1/10 through 12/10	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		6%	0.220	6%	2.694	2.91			
Pure Premium Present on Rate Level		94%	3.769	94%	1.406	5.18			
Pure Premium Derived by Formula		3.556			1.483			5.04	

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.
1/06 through 12/06	90,105,055	7	805,359	53	1,151,060	606,069	1,765,215	4,327,703	4.80
1/07 through 12/07	88,838,249	9	1,651,303	50	1,258,146	1,147,265	1,398,934	5,455,648	6.14
1/08 through 12/08	67,421,188	5	455,890	24	1,375,228	849,413	1,562,319	4,242,850	6.29
1/09 through 12/09	56,300,151	4	202,187	22	566,973	243,125	712,488	1,724,773	3.06
1/10 through 12/10	55,056,289	6	727,421	31	1,435,357	843,385	1,145,805	4,151,968	7.54
5 YR. TOTAL	357,720,932	31	3,842,160	180	5,786,764	3,689,257	6,584,761	19,902,942	5.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	2.692	85%	2.872	5.56			
Pure Premium Indicated by National Relativity		18%	2.997	7%	2.461	5.46			
Pure Premium Present on Rate Level		19%	2.985	8%	2.889	5.87			
Pure Premium Derived by Formula		2.803			2.845			5.65	

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.
1/06 through 12/06	109,265,732	9	1,069,162	29	1,337,419	1,309,153	1,431,498	5,147,232	4.71
1/07 through 12/07	113,823,347	3	600,715	30	1,076,278	519,133	1,294,861	3,490,987	3.07
1/08 through 12/08	95,571,492	8	1,486,578	39	2,363,947	1,477,377	1,860,773	7,188,675	7.52
1/09 through 12/09	77,809,623	11	2,080,004	41	1,684,987	1,414,230	1,362,736	6,541,957	8.41
1/10 through 12/10	68,625,423	8	1,246,868	19	1,262,420	2,308,550	831,768	5,649,606	8.23
5 YR. TOTAL	465,095,617	39	6,483,327	158	7,725,051	7,028,443	6,781,636	28,018,457	6.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		68%	3.055	92%	2.969	6.02			
Pure Premium Indicated by National Relativity		16%	2.022	4%	1.759	3.78			
Pure Premium Present on Rate Level		16%	2.684	4%	2.717	5.40			
Pure Premium Derived by Formula		2.830			2.911			5.74	

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

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CLASS 6325		CONDUIT CONSTRUCTION-FOR CABLES OR WIRES-& DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	25,435,019	3	399,458	9	264,182	383,046	229,083	1,275,769	5.02
1/07 through 12/07	20,755,746	2	12,422	3	177,336	35,358	71,591	296,707	1.43
1/08 through 12/08	16,364,016	1	158,803	4	129,804	87,020	117,834	493,461	3.02
1/09 through 12/09	17,064,935	2	146,783	2	65,429	62,106	93,214	367,532	2.15
1/10 through 12/10	19,668,956	3	1,130,764	6	161,665	1,082,303	243,536	2,618,268	13.31
5 YR. TOTAL	99,288,672	11	1,848,230	24	798,416	1,649,833	755,258	5,051,737	5.09
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	2.666	47%	2.422	5.09			
Pure Premium Indicated by National Relativity		31%	2.997	26%	2.528	5.53			
Pure Premium Present on Rate Level		31%	2.909	27%	2.333	5.24			
Pure Premium Derived by Formula		2.844			2.426			5.27	

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.
1/06 through 12/06	20,186,924	4	278,194	10	59,891	202,549	133,925	674,559	3.34
1/07 through 12/07	21,942,471	2	43,078	12	561,499	25,948	399,239	1,029,764	4.69
1/08 through 12/08	18,206,732	1	76,837	6	127,616	211,368	169,924	585,745	3.22
1/09 through 12/09	16,725,614	1	3,455	12	161,713	8,706	248,825	422,699	2.53
1/10 through 12/10	16,493,235	1	58,490	11	405,477	87,005	429,592	980,564	5.95
5 YR. TOTAL	93,554,976	9	460,054	51	1,316,196	535,576	1,381,505	3,693,331	3.95
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	1.899	48%	2.049	3.95			
Pure Premium Indicated by National Relativity		31%	3.682	26%	3.214	6.90			
Pure Premium Present on Rate Level		32%	2.884	26%	2.619	5.50			
Pure Premium Derived by Formula		2.767			2.500			5.27	

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.
1/06 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
1/10 through 12/10	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%	1.102	100%	1.093	2.20			
Pure Premium Derived by Formula		1.102			1.093			2.20	

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

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CLASS 6504		FOOD PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	130,766,343	9	511,180	55	1,582,422	269,996	1,222,765	3,586,363	2.74
1/07 through 12/07	141,956,261	15	1,076,946	35	1,140,485	1,000,402	875,467	4,093,300	2.88
1/08 through 12/08	151,270,748	14	751,281	37	772,706	1,654,560	808,851	3,987,398	2.64
1/09 through 12/09	165,344,476	5	287,612	39	433,514	259,034	604,845	1,585,005	0.96
1/10 through 12/10	124,956,881	9	528,087	36	582,113	1,234,188	764,556	3,108,944	2.49
5 YR. TOTAL	714,294,709	52	3,155,106	202	4,511,240	4,418,180	4,276,484	16,361,010	2.29
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	1.073	75%	1.217	2.29			
Pure Premium Indicated by National Relativity		22%	1.150	12%	1.118	2.27			
Pure Premium Present on Rate Level		22%	1.102	13%	1.093	2.20			
Pure Premium Derived by Formula		1.096			1.189			2.29	

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.
1/06 through 12/06	1,884,178	0	0	1	107,558	0	59,022	166,580	8.84
1/07 through 12/07	1,932,868	0	0	2	564,410	0	310,532	874,942	45.27
1/08 through 12/08	334,288	0	0	0	0	0	834	834	0.25
1/09 through 12/09	105,444	0	0	0	0	0	0	0	0.00
1/10 through 12/10	122,806	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,379,584	0	0	3	671,968	0	370,388	1,042,356	23.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	15.343	13%	8.457	23.80			
Pure Premium Indicated by National Relativity		12%	4.113	13%	4.014	8.13			
Pure Premium Present on Rate Level		78%	2.742	74%	2.102	4.84			
Pure Premium Derived by Formula		4.167			3.177			7.34	

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.
1/06 through 12/06	109,143,261	10	270,847	26	474,464	91,845	667,652	1,504,808	1.38
1/07 through 12/07	102,570,084	8	914,080	36	721,584	536,876	599,568	2,772,108	2.70
1/08 through 12/08	60,609,079	3	417,732	12	194,243	364,934	233,247	1,210,156	2.00
1/09 through 12/09	43,671,897	2	25,014	7	57,991	235,849	164,283	483,137	1.11
1/10 through 12/10	47,861,125	1	129,854	11	199,117	159,286	392,717	880,974	1.84
5 YR. TOTAL	363,855,446	24	1,757,527	92	1,647,399	1,388,790	2,057,467	6,851,183	1.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	0.936	62%	0.947	1.88			
Pure Premium Indicated by National Relativity		26%	2.092	19%	1.977	4.07			
Pure Premium Present on Rate Level		26%	1.499	19%	1.329	2.83			
Pure Premium Derived by Formula		1.383			1.215			2.60	

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

NORTH CAROLINA
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EFFECTIVE 4/1/2014

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.
1/06 through 12/06	10,292,061	3	226,999	2	322,658	620,119	175,505	1,345,281	13.07
1/07 through 12/07	13,731,956	2	89,467	2	4,365	63,688	24,898	182,418	1.33
1/08 through 12/08	13,220,576	0	0	4	250,983	0	90,312	341,295	2.58
1/09 through 12/09	12,759,366	2	139,698	7	181,283	236,843	119,474	677,298	5.31
1/10 through 12/10	12,466,452	1	109,169	5	351,287	108,467	185,210	754,133	6.05
5 YR. TOTAL	62,470,411	8	565,333	20	1,110,576	1,029,117	595,399	3,300,425	5.28
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	2.683	41%	2.600	5.28			
Pure Premium Indicated by National Relativity		36%	2.406	29%	2.849	5.26			
Pure Premium Present on Rate Level		36%	2.309	30%	2.808	5.12			
Pure Premium Derived by Formula		2.449			2.735			5.18	

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.
1/06 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
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		19%	0.987	20%	1.002	1.99			
Pure Premium Present on Rate Level		81%	3.113	80%	2.728	5.84			
Pure Premium Derived by Formula		2.709			2.383			5.09	

CLASS 6882		SHIP REPAIR CONVERSION-ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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
1/10 through 12/10	10,464	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	11,730	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		21%	2.987	22%	3.272	6.26			
Pure Premium Present on Rate Level		78%	2.595	77%	1.428	4.02			
Pure Premium Derived by Formula		2.651			1.819			4.47	

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

NORTH CAROLINA
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EFFECTIVE 4/1/2014

CLASS 6884		SHIP SCALING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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
1/10 through 12/10	27,604	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	175,914	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%	1.684	10%	1.376	3.06			
Pure Premium Present on Rate Level		87%	5.397	86%	2.512	7.91			
Pure Premium Derived by Formula		4.847		2.298		7.15			

CLASS 7016 ++		VESSELS-NOC-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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
1/10 through 12/10	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%	2.586	100%	1.094	3.68			
Pure Premium Derived by Formula		2.586		1.094		3.68			

CLASS 7024		VESSELS-NOC-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	170,222	0	0	0	0	0	372	372	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
1/10 through 12/10	174,098	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	812,161	0	0	0	0	0	372	372	0.05
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	5%	0.046	0.05			
Pure Premium Indicated by National Relativity		25%	2.324	27%	1.319	3.64			
Pure Premium Present on Rate Level		70%	2.874	68%	1.216	4.09			
Pure Premium Derived by Formula		2.593		1.185		3.78			

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

NORTH CAROLINA
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EFFECTIVE 4/1/2014

CLASS		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM I							
7038 ++									
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		
1/06 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
1/10 through 12/10	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%	2.270	100%	2.956	5.23			
Pure Premium Derived by Formula		2.270			2.956			5.23	

CLASS		VESSELS-NOT SELF-PROPELLED-PROGRAM I							
7046 ++									
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		
1/06 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
1/10 through 12/10	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%	3.468	100%	2.896	6.36			
Pure Premium Derived by Formula		3.468			2.896			6.36	

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	AMOUNT	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
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
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	5.054	100%	3.656	8.71			
Pure Premium Derived by Formula		5.054			3.656			8.71	

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

NORTH CAROLINA
APPENDIX B-II

EFFECTIVE 4/1/2014

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 AMOUNT	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
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
1/10 through 12/10	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		0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00		0.00	
Pure Premium Present on Rate Level		100%	8.615	100%	3.190	11.81		11.81	
Pure Premium Derived by Formula		8.615		3.190		11.81		11.81	

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 AMOUNT	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
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	3,366	3,366	2.73
1/08 through 12/08	178,008	0	0	0	0	0	0	0	0.00
1/09 through 12/09	142,877	0	0	0	0	0	0	0	0.00
1/10 through 12/10	142,685	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	715,081	0	0	0	0	0	3,366	3,366	0.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.471	0.47		0.47	
Pure Premium Indicated by National Relativity		26%	2.304	27%	4.055	6.36		6.36	
Pure Premium Present on Rate Level		69%	2.522	66%	3.285	5.81		5.81	
Pure Premium Derived by Formula		2.339		3.296		5.64		5.64	

CLASS		VESSELS-NOT SELF-PROPELLED-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
7098									
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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
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
1/10 through 12/10	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		0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.221	0.22		0.22	
Pure Premium Present on Rate Level		100%	3.851	100%	3.217	7.07		7.07	
Pure Premium Derived by Formula		3.851		3.217		7.07		7.07	

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

NORTH CAROLINA
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EFFECTIVE 4/1/2014

CLASS		VESSELS-NOT SELF-PROPELLED-PROGRAM II-USL ACT							
7099 + +									
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.
1/06 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
1/10 through 12/10	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%	6.414	100%	6.160	12.57			
Pure Premium Derived by Formula		6.414			6.160			12.57	

CLASS		RAILROAD OPERATION: NOC-ALL EMPLOYEES & DRIVERS							
7133									
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.
1/06 through 12/06	2,193,466	0	0	0	0	0	8,987	8,987	0.41
1/07 through 12/07	2,644,915	0	0	0	0	0	762	762	0.03
1/08 through 12/08	3,107,811	0	0	2	62,363	0	62,528	124,891	4.02
1/09 through 12/09	2,377,216	0	0	3	117,460	0	217,522	334,982	14.09
1/10 through 12/10	2,881,184	0	0	0	0	0	2,372	2,372	0.08
5 YR. TOTAL	13,204,592	0	0	5	179,823	0	292,171	471,994	3.58
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	1.362	22%	2.213	3.58			
Pure Premium Indicated by National Relativity		41%	3.441	39%	2.535	5.98			
Pure Premium Present on Rate Level		42%	3.133	39%	2.799	5.93			
Pure Premium Derived by Formula		2.958			2.567			5.53	

CLASS		TRUCKING: OIL FIELD EQUIPMENT-ALL EMPLOYEES & DRIVERS							
7222									
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.
1/06 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
1/10 through 12/10	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%	4.113	50%	2.990	7.10			
Pure Premium Present on Rate Level		50%	4.951	50%	3.373	8.32			
Pure Premium Derived by Formula		4.532			3.182			7.71	

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

NORTH CAROLINA
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EFFECTIVE 4/1/2014

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.
1/06 through 12/06	496,174,266	96	11,229,064	462	10,894,549	9,078,604	8,539,274	39,741,491	8.01
1/07 through 12/07	533,692,464	96	12,036,097	346	11,088,881	9,093,569	8,706,145	40,924,692	7.67
1/08 through 12/08	513,434,786	63	6,905,616	292	12,910,979	6,989,178	8,885,080	35,690,853	6.95
1/09 through 12/09	507,012,256	75	10,325,008	306	12,627,997	8,437,327	9,626,196	41,016,528	8.09
1/10 through 12/10	518,531,771	66	11,367,411	305	13,726,892	6,264,021	9,262,445	40,620,769	7.83
5 YR. TOTAL	2,568,845,543	396	51,863,196	1,711	61,249,298	39,862,699	45,019,140	197,994,333	7.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	4.403	100%	3.304	7.71			
Pure Premium Indicated by National Relativity		0%	4.268	0%	3.138	7.41			
Pure Premium Present on Rate Level		0%	4.253	0%	3.500	7.75			
Pure Premium Derived by Formula		4.403			3.304			7.71	

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.
1/06 through 12/06	670,615,370	157	26,415,151	378	13,854,060	17,991,229	11,546,871	69,807,311	10.41
1/07 through 12/07	695,824,892	143	20,094,168	381	17,304,004	14,517,394	11,872,168	63,787,734	9.17
1/08 through 12/08	625,793,830	117	18,886,264	326	17,397,795	14,107,524	12,070,847	62,462,430	9.98
1/09 through 12/09	568,000,260	136	25,046,100	360	17,796,742	17,749,151	13,196,672	73,788,665	12.99
1/10 through 12/10	605,089,721	116	20,795,804	360	22,415,316	12,890,241	13,037,545	69,138,906	11.43
5 YR. TOTAL	3,165,324,073	669	111,237,487	1,805	88,767,917	77,255,539	61,724,103	338,985,046	10.71
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	6.319	100%	4.391	10.71			
Pure Premium Indicated by National Relativity		0%	5.921	0%	4.059	9.98			
Pure Premium Present on Rate Level		0%	5.990	0%	4.375	10.37			
Pure Premium Derived by Formula		6.319			4.391			10.71	

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.
1/06 through 12/06	2,019,026	0	0	0	0	0	4,224	4,224	0.21
1/07 through 12/07	2,267,082	1	54,831	1	1,008	183,678	3,909	243,426	10.74
1/08 through 12/08	1,459,629	0	0	0	0	0	2,298	2,298	0.16
1/09 through 12/09	930,333	0	0	2	31,891	0	26,168	58,059	6.24
1/10 through 12/10	1,129,885	0	0	1	10,349	0	4,174	14,523	1.29
5 YR. TOTAL	7,805,955	1	54,831	4	43,248	183,678	40,773	322,530	4.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	1.256	18%	2.875	4.13			
Pure Premium Indicated by National Relativity		43%	5.423	41%	4.744	10.17			
Pure Premium Present on Rate Level		43%	3.389	41%	2.821	6.21			
Pure Premium Derived by Formula		3.965			3.619			7.58	

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

NORTH CAROLINA
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EFFECTIVE 4/1/2014

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	30,791,756	10	534,036	20	261,913	331,453	311,486	1,438,888	4.67
1/07 through 12/07	47,796,597	23	1,882,736	53	1,185,132	1,499,038	1,153,360	5,720,266	11.97
1/08 through 12/08	41,765,583	13	860,521	37	973,542	697,722	1,041,120	3,572,905	8.55
1/09 through 12/09	47,781,458	10	1,360,851	35	792,815	800,395	689,760	3,643,821	7.63
1/10 through 12/10	41,500,099	9	452,532	26	522,744	280,546	317,439	1,573,261	3.79
5 YR. TOTAL	209,635,493	65	5,090,676	171	3,736,146	3,609,154	3,513,165	15,949,141	7.61
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	4.211	75%	3.397	7.61			
Pure Premium Indicated by National Relativity		19%	5.407	12%	4.104	9.51			
Pure Premium Present on Rate Level		20%	4.704	13%	3.806	8.51			
Pure Premium Derived by Formula		4.537			3.535			8.07	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	26,886,038	5	1,122,093	18	259,820	580,241	307,782	2,269,936	8.44
1/07 through 12/07	35,621,303	10	1,325,636	23	1,164,094	602,136	863,628	3,955,494	11.10
1/08 through 12/08	29,382,525	4	998,992	16	1,073,119	485,393	720,107	3,277,611	11.16
1/09 through 12/09	27,718,065	5	640,831	13	777,813	285,472	741,952	2,446,068	8.83
1/10 through 12/10	37,533,547	8	1,435,128	17	1,389,528	932,962	705,978	4,463,596	11.89
5 YR. TOTAL	157,141,478	32	5,522,680	87	4,664,374	2,886,204	3,339,447	16,412,705	10.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	6.483	67%	3.962	10.45			
Pure Premium Indicated by National Relativity		20%	5.408	16%	3.509	8.92			
Pure Premium Present on Rate Level		21%	5.773	17%	3.800	9.57			
Pure Premium Derived by Formula		6.119			3.862			9.98	

CLASS 7333 ++		DREDGING-ALL TYPES-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
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
1/10 through 12/10	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%	4.003	100%	1.615	5.62			
Pure Premium Derived by Formula		4.003			1.615			5.62	

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

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EFFECTIVE 4/1/2014

CLASS 7335		DREDGING-ALL TYPES-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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	74,221	0	0	37,782	7,787	119,790	20.41
1/10 through 12/10	515,595	0	0	1	2,782	0	1,729	4,511	0.88
5 YR. TOTAL	2,764,558	1	74,221	1	2,782	37,782	9,516	124,301	4.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	2.785	10%	1.711	4.50			
Pure Premium Indicated by National Relativity		11%	1.081	12%	0.734	1.82			
Pure Premium Present on Rate Level		79%	4.442	78%	1.792	6.23			
Pure Premium Derived by Formula		3.907			1.657			5.56	

CLASS 7337 + +		DREDGING-ALL TYPES-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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
1/10 through 12/10	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%	6.509	100%	3.282	9.79			
Pure Premium Derived by Formula		6.509			3.282			9.79	

CLASS 7360		FREIGHT HANDLING NOC							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	25,324,856	0	0	15	196,891	0	299,374	496,265	1.96
1/07 through 12/07	30,431,068	5	169,441	14	661,444	118,326	558,252	1,507,463	4.95
1/08 through 12/08	32,758,359	1	189,982	13	343,737	137,186	329,561	1,000,466	3.05
1/09 through 12/09	32,078,626	1	12,336	5	55,554	15,045	95,339	178,274	0.56
1/10 through 12/10	34,631,887	3	64,641	7	160,879	50,283	112,982	388,785	1.12
5 YR. TOTAL	155,224,796	10	436,400	54	1,418,505	320,840	1,395,508	3,571,253	2.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	1.195	51%	1.106	2.30			
Pure Premium Indicated by National Relativity		30%	2.998	24%	2.951	5.95			
Pure Premium Present on Rate Level		31%	2.138	25%	1.905	4.04			
Pure Premium Derived by Formula		2.028			1.749			3.78	

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

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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	
1/06 through 12/06	31,865,414	9	561,633	14	113,611	865,426	169,130	1,709,800	5.37
1/07 through 12/07	44,430,146	10	651,454	30	540,480	607,541	484,393	2,283,868	5.14
1/08 through 12/08	27,535,329	12	865,111	35	588,492	464,486	713,682	2,631,771	9.56
1/09 through 12/09	10,769,555	5	402,336	12	89,052	382,930	72,349	946,667	8.79
1/10 through 12/10	13,612,703	1	373,972	1	13,581	309,052	63,100	759,705	5.58
5 YR. TOTAL	128,213,147	37	2,854,506	92	1,345,216	2,629,435	1,502,654	8,331,811	6.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	3.276	56%	3.223	6.50			
Pure Premium Indicated by National Relativity		29%	2.627	22%	2.689	5.32			
Pure Premium Present on Rate Level		30%	2.921	22%	3.007	5.93			
Pure Premium Derived by Formula			2.981		3.058	6.04			

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	
1/06 through 12/06	635,018,364	84	8,058,685	246	6,383,905	6,564,651	6,088,546	27,095,787	4.27
1/07 through 12/07	670,036,545	79	7,313,718	265	7,556,243	5,824,605	5,986,765	26,681,331	3.98
1/08 through 12/08	634,437,153	82	10,864,925	270	7,514,169	7,454,366	7,254,662	33,088,122	5.22
1/09 through 12/09	611,958,944	77	9,524,487	253	9,717,443	5,734,103	7,747,702	32,723,735	5.35
1/10 through 12/10	684,002,494	89	11,185,727	266	7,241,161	6,961,490	7,142,465	32,530,843	4.76
5 YR. TOTAL	3,235,453,500	411	46,947,542	1,300	38,412,921	32,539,215	34,220,140	152,119,818	4.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.638	100%	2.063	4.70			
Pure Premium Indicated by National Relativity		0%	2.827	0%	2.551	5.38			
Pure Premium Present on Rate Level		0%	2.405	0%	2.058	4.46			
Pure Premium Derived by Formula			2.638		2.063	4.70			

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	54,862,822	8	150,338	42	1,092,947	216,607	731,381	2,191,273	3.99
1/07 through 12/07	51,349,860	14	878,656	44	1,295,296	841,833	1,640,704	4,656,489	9.07
1/08 through 12/08	60,268,448	9	309,149	33	865,662	221,164	910,270	2,306,245	3.83
1/09 through 12/09	59,885,375	16	1,078,065	31	652,245	861,623	568,251	3,160,184	5.28
1/10 through 12/10	59,581,506	11	369,176	28	780,665	198,417	891,138	2,239,396	3.76
5 YR. TOTAL	285,948,011	58	2,785,384	178	4,686,815	2,339,644	4,741,744	14,553,587	5.09
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		55%	2.613	73%	2.476	5.09			
Pure Premium Indicated by National Relativity		22%	2.279	13%	2.413	4.69			
Pure Premium Present on Rate Level		23%	2.743	14%	2.605	5.35			
Pure Premium Derived by Formula			2.569		2.486	5.06			

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

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CLASS 7390		BEER OR ALE DEALER-WHOLESALE & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	76,975,699	11	563,581	39	540,589	263,907	544,385	1,912,462	2.48
1/07 through 12/07	79,337,128	14	1,398,607	64	1,402,347	799,922	1,079,040	4,679,916	5.90
1/08 through 12/08	85,357,672	8	942,541	57	1,056,759	921,335	988,100	3,908,735	4.58
1/09 through 12/09	85,771,189	9	723,032	52	1,452,779	607,558	1,103,370	3,886,739	4.53
1/10 through 12/10	79,475,886	11	1,373,516	78	1,772,949	1,094,125	1,581,104	5,821,694	7.33
5 YR. TOTAL	406,917,574	53	5,001,277	290	6,225,423	3,686,847	5,295,999	20,209,546	4.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		61%	2.759	76%	2.208			4.97	
Pure Premium Indicated by National Relativity		19%	2.974	12%	2.569			5.54	
Pure Premium Present on Rate Level		20%	2.479	12%	1.984			4.46	
Pure Premium Derived by Formula		2.744		2.224				4.97	

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.
1/06 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
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		100%	5.409	100%	2.027			7.44	
Pure Premium Derived by Formula		5.409		2.027				7.44	

CLASS 7395		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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
1/10 through 12/10	439,446	0	0	0	0	0	17,329	17,329	3.94
5 YR. TOTAL	1,198,932	0	0	0	0	0	17,329	17,329	1.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.000	8%	1.445			1.45	
Pure Premium Indicated by National Relativity		18%	0.976	19%	0.974			1.95	
Pure Premium Present on Rate Level		74%	6.013	73%	2.253			8.27	
Pure Premium Derived by Formula		4.625		1.945				6.57	

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

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CLASS 7398 ++		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-USL ACT							
Industry Group: Miscellaneous 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.
1/06 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
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.000		0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.000		0.00	
Pure Premium Present on Rate Level		100%	11.849	100%	7.505	19.35		19.35	
Pure Premium Derived by Formula		11.849		7.505		19.35			

CLASS 7402		AVIATION-AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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
1/10 through 12/10	1,927,849	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,146,622	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.000	0.000		0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.002	0.002		0.00	
Pure Premium Present on Rate Level		98%	0.078	97%	0.080	0.16		0.16	
Pure Premium Derived by Formula		0.076		0.078		0.15			

CLASS 7403		AVIATION: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	267,527,543	29	2,227,596	127	2,535,849	2,264,609	2,729,994	9,758,048	3.65
1/07 through 12/07	347,777,747	42	2,515,577	252	4,331,017	2,866,630	6,393,695	16,106,919	4.63
1/08 through 12/08	367,433,569	35	4,245,183	184	3,883,610	3,157,226	5,085,830	16,371,849	4.46
1/09 through 12/09	350,105,576	27	3,567,096	178	3,665,447	3,265,089	5,079,892	15,577,524	4.45
1/10 through 12/10	380,192,206	23	1,618,702	162	4,600,295	1,544,983	5,410,661	13,174,641	3.47
5 YR. TOTAL	1,713,036,641	156	14,174,154	903	19,016,218	13,098,537	24,700,072	70,988,981	4.15
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.938	100%	2.207	4.15			
Pure Premium Indicated by National Relativity		0%	2.281	0%	2.260	4.54			
Pure Premium Present on Rate Level		0%	2.051	0%	2.304	4.36			
Pure Premium Derived by Formula		1.938		2.207		4.15			

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

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CLASS 7405		AVIATION: AIR CARRIER - SCHEDULED, COMMUTER OR SUPPLEMENTAL - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	79,181,321	9	1,145,527	40	918,798	1,827,141	766,476	4,657,942	5.88
1/07 through 12/07	240,873,728	7	461,189	88	1,784,032	509,975	1,197,367	3,952,563	1.64
1/08 through 12/08	290,731,718	7	525,878	99	1,524,902	452,600	1,633,174	4,136,554	1.42
1/09 through 12/09	272,565,002	13	854,678	97	1,841,782	888,938	1,493,095	5,078,493	1.86
1/10 through 12/10	341,942,843	16	1,129,607	103	2,157,747	979,926	1,927,610	6,194,890	1.81
5 YR. TOTAL	1,225,294,612	52	4,116,879	427	8,227,261	4,658,580	7,017,722	24,020,442	1.96
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	1.007	84%	0.953	1.96			
Pure Premium Indicated by National Relativity		18%	0.677	8%	0.532	1.21			
Pure Premium Present on Rate Level		19%	0.883	8%	0.852	1.74			
Pure Premium Derived by Formula		0.924			0.911			1.84	

CLASS 7420		AVIATION: STUNT FLYING, RACING, OR PARACHUTE JUMPING FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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
1/10 through 12/10	100	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		20%	9.591	21%	2.760	12.35			
Pure Premium Present on Rate Level		80%	13.789	79%	4.358	18.15			
Pure Premium Derived by Formula		12.949			4.022			16.97	

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.
1/06 through 12/06	30,986,141	1	82,357	1	11,469	11,723	25,027	130,576	0.42
1/07 through 12/07	39,850,151	2	543,452	2	85,481	370,004	181,129	1,180,066	2.96
1/08 through 12/08	52,692,583	2	391,793	8	109,377	154,165	203,534	858,869	1.63
1/09 through 12/09	35,482,571	1	9,670	1	1	6,936	20,581	37,188	0.11
1/10 through 12/10	33,076,121	1	180,507	1	8,488	153,202	7,997	350,194	1.06
5 YR. TOTAL	192,087,567	7	1,207,779	13	214,816	696,030	438,268	2,556,893	1.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.741	37%	0.591	1.33			
Pure Premium Indicated by National Relativity		34%	1.170	31%	0.537	1.71			
Pure Premium Present on Rate Level		35%	0.929	32%	0.696	1.63			
Pure Premium Derived by Formula		0.953			0.608			1.56	

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

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CLASS 7422		AVIATION:NOC - OTHER THAN HELICOPTERS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	44,839,065	0	0	5	125,391	0	95,303	220,694	0.49
1/07 through 12/07	21,433,584	1	14,303	4	45,862	0	81,474	141,639	0.66
1/08 through 12/08	19,251,416	2	114,288	8	273,747	56,960	346,761	791,756	4.11
1/09 through 12/09	19,336,481	2	132,532	3	65,519	71,360	164,558	433,969	2.24
1/10 through 12/10	19,755,929	2	29,332	3	57,674	79,646	131,857	298,509	1.51
5 YR. TOTAL	124,616,475	7	290,455	23	568,193	207,966	819,953	1,886,567	1.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.689	34%	0.825	1.51			
Pure Premium Indicated by National Relativity		35%	1.481	33%	1.086	2.57			
Pure Premium Present on Rate Level		35%	1.376	33%	0.875	2.25			
Pure Premium Derived by Formula		1.207			0.928			2.14	

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.
1/06 through 12/06	3,396,666	0	0	0	0	0	0	0	0.00
1/07 through 12/07	18,560,683	1	12,549	0	0	15,074	10,510	38,133	0.21
1/08 through 12/08	2,045,775	0	0	0	0	0	0	0	0.00
1/09 through 12/09	5,503,195	0	0	0	0	0	0	0	0.00
1/10 through 12/10	5,736,553	0	0	1	316,942	0	162,142	479,084	8.35
5 YR. TOTAL	35,242,872	1	12,549	1	316,942	15,074	172,652	517,217	1.47
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.935	27%	0.533	1.47			
Pure Premium Indicated by National Relativity		37%	2.609	36%	1.339	3.95			
Pure Premium Present on Rate Level		37%	3.389	37%	1.721	5.11			
Pure Premium Derived by Formula		2.462			1.263			3.73	

CLASS 7431		AVIATION: AIR CHARTER OR AIR TAXI - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	417,734	0	0	0	0	0	0	0	0.00
1/07 through 12/07	22,793,334	1	61,875	0	0	79,283	1,229	142,387	0.62
1/08 through 12/08	35,458,103	0	0	1	93,798	0	53,295	147,093	0.42
1/09 through 12/09	31,638,510	1	14,504	2	704,153	16,099	136,120	870,876	2.75
1/10 through 12/10	29,802,474	2	1,686,374	0	0	730,784	4,500	2,421,658	8.13
5 YR. TOTAL	120,110,155	4	1,762,753	3	797,951	826,166	195,144	3,582,014	2.98
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	2.132	30%	0.850	2.98			
Pure Premium Indicated by National Relativity		34%	0.767	35%	0.432	1.20			
Pure Premium Present on Rate Level		34%	1.666	35%	0.642	2.31			
Pure Premium Derived by Formula		1.509			0.631			2.14	

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

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CLASS 7502		GAS COMPANY: GAS CO.-NATURAL GAS-LOCAL DISTRIBUTION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
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	1,593	1,593	0.19
1/08 through 12/08	699,106	0	0	0	0	0	1,282	1,282	0.18
1/09 through 12/09	716,377	0	0	1	2,028	0	898	2,926	0.41
1/10 through 12/10	1,349,147	0	0	1	7,358	0	8,726	16,084	1.19
5 YR. TOTAL	5,020,111	0	0	2	9,386	0	12,499	21,885	0.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.187	13%	0.249			0.44	
Pure Premium Indicated by National Relativity		45%	1.432	43%	1.535			2.97	
Pure Premium Present on Rate Level		46%	1.909	44%	1.907			3.82	
Pure Premium Derived by Formula		1.539			1.532		3.07		

CLASS 7515		OIL OR GAS PIPELINE OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
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	37,504	0	50,255	87,759	1.18
1/08 through 12/08	12,818,011	1	178,364	0	0	121,056	2,345	301,765	2.36
1/09 through 12/09	13,049,226	0	0	0	0	0	5,008	5,008	0.04
1/10 through 12/10	13,772,129	1	221,456	0	0	183,722	2,865	408,043	2.96
5 YR. TOTAL	55,452,414	2	399,820	4	37,504	304,778	60,473	802,575	1.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.789	26%	0.659			1.45	
Pure Premium Indicated by National Relativity		41%	0.639	37%	0.747			1.39	
Pure Premium Present on Rate Level		41%	0.853	37%	1.012			1.87	
Pure Premium Derived by Formula		0.754			0.822		1.58		

CLASS 7520		WATERWORKS OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	29,389,442	5	423,243	9	87,987	221,014	204,124	936,368	3.19
1/07 through 12/07	31,619,749	3	533,266	6	147,923	561,185	176,551	1,418,925	4.49
1/08 through 12/08	35,070,772	3	235,427	14	489,027	608,916	447,985	1,781,355	5.08
1/09 through 12/09	32,788,182	0	0	10	119,163	0	198,788	317,951	0.97
1/10 through 12/10	32,910,556	1	365,708	7	110,127	129,150	130,640	735,625	2.24
5 YR. TOTAL	161,778,701	12	1,557,644	46	954,227	1,520,265	1,158,088	5,190,224	3.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	1.553	51%	1.656			3.21	
Pure Premium Indicated by National Relativity		32%	1.877	24%	1.815			3.69	
Pure Premium Present on Rate Level		32%	1.717	25%	1.832			3.55	
Pure Premium Derived by Formula		1.709			1.738		3.45		

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

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CLASS 7529		ELECTRIC LIGHT OR POWER LINE CONSTRUCTION-REA PROJECT ONLY & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	11,647,079	2	472,096	14	499,833	268,528	680,539	1,920,996	16.49
1/07 through 12/07	9,330,285	0	0	13	305,605	0	390,722	696,327	7.46
1/08 through 12/08	9,317,999	0	0	12	1,133,625	0	747,149	1,880,774	20.18
1/09 through 12/09	7,954,641	1	131,191	8	398,966	61,166	253,136	844,459	10.62
1/10 through 12/10	9,684,196	3	375,200	7	447,196	458,257	325,615	1,606,268	16.59
5 YR. TOTAL	47,934,200	6	978,487	54	2,785,225	787,951	2,397,161	6,948,824	14.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	7.852	47%	6.645	14.50			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		66%	4.750	53%	4.818	9.57			
Pure Premium Derived by Formula		5.805			5.677			11.48	

CLASS 7538		ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	18,857,334	3	417,806	6	578,726	274,108	253,448	1,524,088	8.08
1/07 through 12/07	23,484,983	4	339,445	7	717,328	316,982	744,718	2,118,473	9.02
1/08 through 12/08	26,651,848	7	552,910	13	582,141	473,291	453,959	2,062,301	7.74
1/09 through 12/09	22,434,547	5	1,393,575	7	245,750	1,090,487	206,969	2,936,781	13.09
1/10 through 12/10	25,556,091	7	1,191,418	11	775,216	1,641,478	1,078,269	4,686,381	18.34
5 YR. TOTAL	116,984,803	26	3,895,154	44	2,899,161	3,796,346	2,737,363	13,328,024	11.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	5.808	75%	5.585	11.39			
Pure Premium Indicated by National Relativity		22%	4.725	12%	4.389	9.11			
Pure Premium Present on Rate Level		22%	6.748	13%	6.413	13.16			
Pure Premium Derived by Formula		5.777			5.549			11.33	

CLASS 7539		ELECTRIC LIGHT OR POWER CO. NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	49,044,537	15	1,771,320	8	98,178	540,125	193,333	2,602,956	5.31
1/07 through 12/07	52,533,015	4	312,531	7	220,677	237,348	153,534	924,090	1.76
1/08 through 12/08	38,944,368	1	7,379	5	559,089	0	487,239	1,053,707	2.71
1/09 through 12/09	42,197,693	2	93,178	5	642,416	102,253	467,371	1,305,218	3.09
1/10 through 12/10	46,084,537	1	65,630	8	129,637	36,219	141,002	372,488	0.81
5 YR. TOTAL	228,804,150	23	2,250,038	33	1,649,997	915,945	1,442,479	6,258,459	2.74
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	1.705	48%	1.031	2.74			
Pure Premium Indicated by National Relativity		28%	1.167	26%	1.077	2.24			
Pure Premium Present on Rate Level		28%	1.948	26%	1.152	3.10			
Pure Premium Derived by Formula		1.622			1.074			2.70	

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

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CLASS 7540		ELECTRIC LIGHT OR POWER COOPERATIVE-REA PROJECT ONLY-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	73,533,110	8	928,184	30	623,316	1,098,065	846,281	3,495,846	4.75
1/07 through 12/07	79,825,335	9	804,410	32	1,524,519	928,194	1,886,422	5,143,545	6.44
1/08 through 12/08	82,818,163	7	1,446,772	30	1,803,707	1,781,152	2,051,128	7,082,759	8.55
1/09 through 12/09	86,841,354	6	755,194	28	1,650,900	1,006,029	1,937,949	5,350,072	6.16
1/10 through 12/10	86,359,354	2	566,580	21	779,812	342,981	1,092,280	2,781,653	3.22
5 YR. TOTAL	409,377,316	32	4,501,140	141	6,382,254	5,156,421	7,814,060	23,853,875	5.83
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		64%	2.659	95%	3.168	5.83			
Pure Premium Indicated by National Relativity		18%	2.033	2%	2.350	4.38			
Pure Premium Present on Rate Level		18%	2.782	3%	3.455	6.24			
Pure Premium Derived by Formula		2.568			3.160			5.73	

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		
1/06 through 12/06	13,148,289	2	216,003	2	100,872	195,715	46,488	559,078	4.25
1/07 through 12/07	14,697,683	2	308,283	4	31,176	362,165	101,511	803,135	5.47
1/08 through 12/08	18,034,398	0	0	9	272,657	0	216,617	489,274	2.71
1/09 through 12/09	17,957,454	0	0	4	98,071	0	114,901	212,972	1.19
1/10 through 12/10	19,556,000	0	0	10	366,940	0	254,852	621,792	3.18
5 YR. TOTAL	83,393,824	4	524,286	29	869,716	557,880	734,369	2,686,251	3.22
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	1.672	37%	1.550	3.22			
Pure Premium Indicated by National Relativity		36%	1.462	31%	1.502	2.96			
Pure Premium Present on Rate Level		37%	1.530	32%	1.632	3.16			
Pure Premium Derived by Formula		1.544			1.561			3.11	

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		
1/06 through 12/06	5,446,643	0	0	2	41,505	0	55,465	96,970	1.78
1/07 through 12/07	8,809,635	2	377,530	3	21,975	381,456	25,619	806,580	9.16
1/08 through 12/08	8,304,618	2	102,032	2	33,130	167,624	48,493	351,279	4.23
1/09 through 12/09	5,505,417	2	71,710	3	146,107	15,469	61,213	294,499	5.35
1/10 through 12/10	8,618,398	1	81,009	8	269,182	135,460	270,402	756,053	8.77
5 YR. TOTAL	36,684,711	7	632,281	18	511,899	700,009	461,192	2,305,381	6.28
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	3.119	31%	3.165	6.28			
Pure Premium Indicated by National Relativity		37%	2.089	34%	1.994	4.08			
Pure Premium Present on Rate Level		38%	2.827	35%	2.402	5.23			
Pure Premium Derived by Formula		2.627			2.500			5.13	

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

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CLASS 7600		TELECOMMUNICATIONS CO. - CABLE TV OR SATELLITE - ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	211,205,907	27	2,095,157	92	3,582,043	2,018,696	2,618,904	10,314,800	4.88
1/07 through 12/07	226,098,888	33	3,305,729	91	3,600,032	3,607,427	2,676,777	13,189,965	5.83
1/08 through 12/08	277,875,746	31	4,374,835	123	4,656,671	5,149,346	4,793,028	18,973,880	6.83
1/09 through 12/09	232,582,303	20	883,936	96	3,687,910	694,093	3,377,401	8,643,340	3.72
1/10 through 12/10	318,896,793	35	4,040,449	139	5,251,081	3,914,951	4,672,042	17,878,523	5.61
5 YR. TOTAL	1,266,659,637	146	14,700,106	541	20,777,737	15,384,513	18,138,152	69,000,508	5.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.801	100%	2.647	5.45			
Pure Premium Indicated by National Relativity		0%	1.926	0%	1.678	3.60			
Pure Premium Present on Rate Level		0%	2.729	0%	2.347	5.08			
Pure Premium Derived by Formula		2.801			2.647			5.45	

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.
1/06 through 12/06	137,374,993	14	1,579,111	17	414,927	1,341,505	678,918	4,014,461	2.92
1/07 through 12/07	155,828,315	18	1,410,996	32	661,175	1,345,822	1,104,881	4,522,874	2.90
1/08 through 12/08	168,177,322	9	405,489	32	1,173,721	630,779	1,133,019	3,343,008	1.99
1/09 through 12/09	164,200,992	14	1,450,838	31	938,148	1,310,518	881,543	4,581,047	2.79
1/10 through 12/10	174,032,747	5	827,006	27	725,149	1,000,256	818,388	3,370,799	1.94
5 YR. TOTAL	799,614,369	60	5,673,440	139	3,913,120	5,628,880	4,616,749	19,832,189	2.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		62%	1.199	85%	1.281	2.48			
Pure Premium Indicated by National Relativity		19%	1.291	7%	1.097	2.39			
Pure Premium Present on Rate Level		19%	1.279	8%	1.299	2.58			
Pure Premium Derived by Formula		1.232			1.270			2.50	

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.
1/06 through 12/06	371,952,125	2	21,314	15	632,635	60,638	339,285	1,053,872	0.28
1/07 through 12/07	476,031,871	4	308,916	26	1,786,770	130,137	1,145,678	3,371,501	0.71
1/08 through 12/08	358,654,283	5	746,773	14	290,058	467,249	350,690	1,854,770	0.52
1/09 through 12/09	342,788,928	2	576,772	13	733,310	342,393	382,214	2,034,689	0.59
1/10 through 12/10	358,318,964	1	245,844	14	267,620	283,492	357,615	1,154,571	0.32
5 YR. TOTAL	1,907,746,171	14	1,899,619	82	3,710,393	1,283,909	2,575,482	9,469,403	0.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	0.294	58%	0.202	0.50			
Pure Premium Indicated by National Relativity		27%	0.261	21%	0.256	0.52			
Pure Premium Present on Rate Level		27%	0.251	21%	0.214	0.47			
Pure Premium Derived by Formula		0.273			0.216			0.49	

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

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CLASS 7704		COMBINED DATA FOR CLASSES 7704, 7710 AND 7711							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	9,023,438	0	0	5	128,018	0	148,447	276,465	3.06
1/07 through 12/07	10,672,959	0	0	4	50,197	0	123,899	174,096	1.63
1/08 through 12/08	11,059,920	0	0	7	132,377	0	297,232	429,609	3.88
1/09 through 12/09	9,869,854	2	280,543	3	108,106	310,876	299,654	999,179	10.12
1/10 through 12/10	10,054,159	0	0	2	11,827	0	47,421	59,248	0.59
5 YR. TOTAL	50,680,330	2	280,543	21	430,525	310,876	916,653	1,938,597	3.83
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.403	36%	2.422	3.83			
Pure Premium Indicated by National Relativity		38%	2.594	32%	3.209	5.80			
Pure Premium Present on Rate Level		38%	1.988	32%	2.436	4.42			
Pure Premium Derived by Formula		2.078			2.678			4.76	

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.
1/06 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	371,490	14	352,781	437,436	267,500	1,429,207	7.29
1/09 through 12/09	32,131,953	9	968,723	30	468,192	1,138,088	560,699	3,135,702	9.76
1/10 through 12/10	30,744,813	11	1,139,334	28	491,201	748,265	500,873	2,879,673	9.37
5 YR. TOTAL	82,475,065	21	2,479,547	72	1,312,174	2,323,789	1,329,072	7,444,582	9.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	4.597	49%	4.429	9.03			
Pure Premium Indicated by National Relativity		32%	3.936	25%	3.541	7.48			
Pure Premium Present on Rate Level		33%	3.079	26%	3.356	6.44			
Pure Premium Derived by Formula		3.885			3.928			7.81	

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.
1/06 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
1/10 through 12/10	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%	2.705	50%	2.660	5.37			
Pure Premium Present on Rate Level		50%	1.988	50%	2.436	4.42			
Pure Premium Derived by Formula		2.347			2.548			4.90	

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

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CLASS		FIREFIGHTERS & DRIVERS - VOLUNTEER							
7711 ++									
Industry Group: Miscellaneous		CONVERTED LOSSES							
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.
1/06 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
1/10 through 12/10	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%	1.988	100%	2.436	4.42			
Pure Premium Derived by Formula		1.988		2.436		4.42			

CLASS		POLICE OFFICERS & DRIVERS							
7720									
Industry Group: Miscellaneous		CONVERTED LOSSES							
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.
1/06 through 12/06	294,478,881	31	2,095,966	60	1,290,550	3,187,370	1,542,958	8,116,844	2.76
1/07 through 12/07	322,686,518	21	2,044,346	66	1,706,467	1,932,129	2,362,579	8,045,521	2.49
1/08 through 12/08	341,878,733	25	1,744,606	76	1,197,206	2,092,393	1,775,738	6,809,943	1.99
1/09 through 12/09	318,587,262	20	2,221,973	67	1,072,027	2,084,330	1,743,376	7,121,706	2.24
1/10 through 12/10	221,059,828	9	296,577	55	1,574,426	720,196	1,891,045	4,482,244	2.03
5 YR. TOTAL	1,498,691,222	106	8,403,468	324	6,840,676	10,016,418	9,315,696	34,576,258	2.31
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		74%	1.017	100%	1.290	2.31			
Pure Premium Indicated by National Relativity		13%	1.526	0%	1.633	3.16			
Pure Premium Present on Rate Level		13%	1.092	0%	1.263	2.36			
Pure Premium Derived by Formula		1.093		1.290		2.38			

CLASS		DETECTIVE OR PATROL AGENCY - PRIVATE & DRIVERS							
7723									
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	98,664,348	8	1,079,463	14	189,344	1,113,766	270,248	2,652,821	2.69
1/07 through 12/07	96,344,607	6	799,756	32	403,402	1,400,796	680,916	3,284,870	3.41
1/08 through 12/08	92,922,389	5	218,985	18	1,439,913	356,187	805,335	2,820,420	3.04
1/09 through 12/09	113,361,528	21	2,003,828	33	639,466	2,669,135	987,364	6,299,793	5.56
1/10 through 12/10	157,424,985	5	321,760	31	679,781	238,853	1,020,468	2,260,862	1.44
5 YR. TOTAL	558,717,857	45	4,423,792	128	3,351,906	5,778,737	3,764,331	17,318,766	3.10
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	1.392	84%	1.708	3.10			
Pure Premium Indicated by National Relativity		22%	1.263	8%	1.448	2.71			
Pure Premium Present on Rate Level		22%	1.425	8%	1.876	3.30			
Pure Premium Derived by Formula		1.371		1.701		3.07			

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

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CLASS 7855		RAILROAD CONSTRUCTION: LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY BY CONTRACTOR-NO WORK ON ELEVATED RAILROADS-& DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	4,325,691	0	0	1	1,303	0	348	1,651	0.04
1/07 through 12/07	3,008,070	0	0	0	0	0	1,324	1,324	0.04
1/08 through 12/08	3,037,571	0	0	1	9,753	0	10,940	20,693	0.68
1/09 through 12/09	3,182,623	0	0	1	4,169	0	20,237	24,406	0.77
1/10 through 12/10	4,219,759	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	17,773,714	0	0	3	15,225	0	32,849	48,074	0.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.086	24%	0.185	0.27			
Pure Premium Indicated by National Relativity		40%	3.745	38%	2.905	6.65			
Pure Premium Present on Rate Level		41%	2.862	38%	2.350	5.21			
Pure Premium Derived by Formula		2.688			2.041			4.73	

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.
1/06 through 12/06	44,549,051	5	635,238	12	223,515	548,555	264,541	1,671,849	3.75
1/07 through 12/07	46,386,705	6	423,964	13	942,575	442,526	602,785	2,411,850	5.20
1/08 through 12/08	43,787,903	3	243,141	17	354,821	71,684	468,717	1,138,363	2.60
1/09 through 12/09	39,792,479	6	542,707	13	138,314	284,766	236,656	1,202,443	3.02
1/10 through 12/10	39,702,578	3	180,893	12	180,400	132,145	207,084	700,522	1.76
5 YR. TOTAL	214,218,716	23	2,025,943	67	1,839,625	1,479,676	1,779,783	7,125,027	3.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	1.804	50%	1.522	3.33			
Pure Premium Indicated by National Relativity		32%	1.223	25%	1.425	2.65			
Pure Premium Present on Rate Level		32%	1.225	25%	1.312	2.54			
Pure Premium Derived by Formula		1.433			1.445			2.88	

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.
1/06 through 12/06	56,647,454	3	158,413	9	164,982	256,330	232,511	812,236	1.43
1/07 through 12/07	58,838,644	6	194,039	30	428,191	306,907	711,213	1,640,350	2.79
1/08 through 12/08	52,773,858	3	34,427	13	132,974	47,979	307,398	522,778	0.99
1/09 through 12/09	54,907,383	5	167,623	3	44,737	150,566	175,231	538,157	0.98
1/10 through 12/10	64,099,477	8	516,573	14	154,999	980,529	346,129	1,998,230	3.12
5 YR. TOTAL	287,266,816	25	1,071,075	69	925,883	1,742,311	1,772,482	5,511,751	1.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.695	53%	1.224	1.92			
Pure Premium Indicated by National Relativity		33%	0.945	23%	1.361	2.31			
Pure Premium Present on Rate Level		33%	0.836	24%	1.151	1.99			
Pure Premium Derived by Formula		0.824			1.238			2.06	

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

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CLASS 8006		GASOLINE STATION: SELF-SERVICE AND CONVENIENCE/GROCERY-RETAIL							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	345,924,149	41	2,236,950	120	2,331,180	1,894,821	2,016,163	8,479,114	2.45
1/07 through 12/07	348,307,087	43	2,145,233	121	2,786,554	2,031,358	2,560,794	9,523,939	2.73
1/08 through 12/08	406,915,654	59	4,608,441	167	3,029,844	4,325,122	3,653,597	15,617,004	3.84
1/09 through 12/09	361,494,752	55	2,182,535	126	2,218,385	1,861,968	2,780,233	9,043,121	2.50
1/10 through 12/10	410,805,946	54	4,568,550	141	2,894,362	3,767,109	2,931,603	14,161,624	3.45
5 YR. TOTAL	1,873,447,588	252	15,741,709	675	13,260,325	13,880,378	13,942,390	56,824,802	3.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		91%	1.548	100%	1.485	3.03			
Pure Premium Indicated by National Relativity		4%	1.110	0%	1.300	2.41			
Pure Premium Present on Rate Level		5%	1.466	0%	1.509	2.98			
Pure Premium Derived by Formula		1.526			1.485			3.01	

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.
1/06 through 12/06	649,267,302	45	2,542,820	143	2,742,895	2,349,798	3,950,003	11,585,516	1.78
1/07 through 12/07	646,963,105	35	2,151,405	125	2,357,595	2,465,682	2,829,300	9,803,982	1.52
1/08 through 12/08	615,546,761	35	1,961,062	122	2,237,117	1,544,319	2,596,279	8,338,777	1.36
1/09 through 12/09	557,960,705	43	3,258,102	93	1,271,751	3,305,271	1,876,255	9,711,379	1.74
1/10 through 12/10	621,705,466	38	1,741,941	121	1,839,021	1,628,070	2,744,152	7,953,184	1.28
5 YR. TOTAL	3,091,443,339	196	11,655,330	604	10,448,379	11,293,140	13,995,989	47,392,838	1.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		82%	0.715	100%	0.818	1.53			
Pure Premium Indicated by National Relativity		9%	0.609	0%	0.753	1.36			
Pure Premium Present on Rate Level		9%	0.673	0%	0.868	1.54			
Pure Premium Derived by Formula		0.702			0.818			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.
1/06 through 12/06	238,238,050	11	685,429	62	1,033,906	341,664	1,195,409	3,256,408	1.37
1/07 through 12/07	246,835,387	12	764,273	48	617,431	568,051	916,226	2,865,981	1.16
1/08 through 12/08	244,291,198	11	788,766	33	449,771	737,691	879,280	2,855,508	1.17
1/09 through 12/09	224,063,348	12	675,953	41	1,089,844	583,772	756,002	3,105,571	1.39
1/10 through 12/10	225,551,478	9	489,204	34	710,253	686,762	1,046,154	2,932,373	1.30
5 YR. TOTAL	1,178,979,461	55	3,403,625	218	3,901,205	2,917,940	4,793,071	15,015,841	1.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	0.620	79%	0.654	1.27			
Pure Premium Indicated by National Relativity		21%	0.882	10%	1.047	1.93			
Pure Premium Present on Rate Level		21%	0.753	11%	0.750	1.50			
Pure Premium Derived by Formula		0.703			0.704			1.41	

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

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CLASS 8013		STORE: JEWELRY							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	167,114,736	4	143,189	8	80,599	38,044	222,053	483,885	0.29
1/07 through 12/07	174,437,823	5	394,862	8	420,654	677,059	579,760	2,072,335	1.19
1/08 through 12/08	166,228,138	4	299,695	6	109,697	199,495	165,788	774,675	0.47
1/09 through 12/09	165,602,972	1	3,428	8	190,112	3,896	131,717	329,153	0.20
1/10 through 12/10	166,583,657	2	51,351	9	225,990	55,357	202,539	535,237	0.32
5 YR. TOTAL	839,967,326	16	892,525	39	1,027,052	973,851	1,301,857	4,195,285	0.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.229	42%	0.271	0.50			
Pure Premium Indicated by National Relativity		34%	0.241	29%	0.230	0.47			
Pure Premium Present on Rate Level		35%	0.226	29%	0.221	0.45			
Pure Premium Derived by Formula		0.232			0.245			0.48	

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.
1/06 through 12/06	43,962,527	3	517,517	5	23,466	266,002	83,423	890,408	2.03
1/07 through 12/07	51,317,232	1	113	6	6,733	4,481	52,308	63,635	0.12
1/08 through 12/08	48,252,585	2	39,928	4	37,590	97,612	43,200	218,330	0.45
1/09 through 12/09	45,623,467	2	61,829	4	166,632	30,195	53,518	312,174	0.68
1/10 through 12/10	48,945,865	1	2	5	49,608	9,917	126,930	186,457	0.38
5 YR. TOTAL	238,101,676	9	619,389	24	284,029	408,207	359,379	1,671,004	0.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.379	34%	0.322	0.70			
Pure Premium Indicated by National Relativity		38%	0.436	33%	0.480	0.92			
Pure Premium Present on Rate Level		39%	0.378	33%	0.454	0.83			
Pure Premium Derived by Formula		0.400			0.418			0.82	

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.
1/06 through 12/06	2,024,376,982	170	9,077,655	581	9,845,497	9,659,791	13,629,290	42,212,233	2.09
1/07 through 12/07	2,740,471,267	166	7,669,588	670	10,689,630	8,748,507	15,514,280	42,622,005	1.56
1/08 through 12/08	2,330,523,371	153	9,294,321	545	9,349,854	9,213,405	13,085,159	40,942,739	1.76
1/09 through 12/09	1,341,340,141	88	5,458,474	255	5,199,588	5,078,171	7,424,103	23,160,336	1.73
1/10 through 12/10	2,458,854,096	147	7,130,704	536	8,664,815	8,092,774	14,635,793	38,524,086	1.57
5 YR. TOTAL	10,895,565,857	724	38,630,742	2,587	43,749,384	40,792,648	64,288,625	187,461,399	1.72
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.756	100%	0.964	1.72			
Pure Premium Indicated by National Relativity		0%	0.714	0%	0.924	1.64			
Pure Premium Present on Rate Level		0%	0.798	0%	1.007	1.81			
Pure Premium Derived by Formula		0.756			0.964			1.72	

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

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CLASS 8018		STORE: WHOLESALE NOC							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	556,331,709	45	2,849,295	208	5,088,929	2,925,230	5,313,672	16,177,126	2.91
1/07 through 12/07	596,850,875	49	2,922,189	203	3,812,659	2,688,279	3,837,454	13,260,581	2.22
1/08 through 12/08	573,078,302	45	3,035,672	209	4,627,160	1,586,891	4,857,240	14,106,963	2.46
1/09 through 12/09	567,152,377	41	3,204,199	176	3,690,117	2,016,372	3,467,423	12,378,111	2.18
1/10 through 12/10	600,628,979	41	2,714,549	189	4,375,149	2,597,224	4,610,900	14,297,822	2.38
5 YR. TOTAL	2,894,042,242	221	14,725,904	985	21,594,014	11,813,996	22,086,689	70,220,603	2.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	1.255	100%	1.171			2.43	
Pure Premium Indicated by National Relativity		0%	1.382	0%	1.488			2.87	
Pure Premium Present on Rate Level		0%	1.304	0%	1.265			2.57	
Pure Premium Derived by Formula		1.255		1.171				2.43	

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.
1/06 through 12/06	226,157,817	25	911,472	66	1,273,909	764,250	1,560,927	4,510,558	1.99
1/07 through 12/07	109,828,441	4	368,691	30	370,240	416,845	806,448	1,962,224	1.79
1/08 through 12/08	137,096,666	9	245,233	35	1,063,622	504,262	1,874,392	3,687,509	2.69
1/09 through 12/09	196,692,194	9	485,228	45	739,996	607,261	1,381,161	3,213,646	1.63
1/10 through 12/10	160,874,657	11	402,896	66	992,100	474,714	1,503,013	3,372,723	2.10
5 YR. TOTAL	830,649,775	58	2,413,520	242	4,439,867	2,767,332	7,125,941	16,746,660	2.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		52%	0.825	79%	1.191			2.02	
Pure Premium Indicated by National Relativity		24%	1.394	10%	1.674			3.07	
Pure Premium Present on Rate Level		24%	0.816	11%	1.069			1.89	
Pure Premium Derived by Formula		0.959		1.226				2.19	

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.
1/06 through 12/06	9,368,793	1	100,835	4	66,945	108,936	87,518	364,234	3.89
1/07 through 12/07	10,104,632	0	0	5	25,403	0	67,315	92,718	0.92
1/08 through 12/08	10,170,715	2	78,307	3	310,014	104,723	385,319	878,363	8.64
1/09 through 12/09	8,698,322	0	0	3	36,658	0	49,010	85,668	0.98
1/10 through 12/10	9,460,407	2	397,094	4	161,514	806,934	137,885	1,503,427	15.89
5 YR. TOTAL	47,802,869	5	576,236	19	600,534	1,020,593	727,047	2,924,410	6.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	2.462	30%	3.656			6.12	
Pure Premium Indicated by National Relativity		40%	1.019	35%	1.407			2.43	
Pure Premium Present on Rate Level		41%	1.175	35%	1.693			2.87	
Pure Premium Derived by Formula		1.357		2.182				3.54	

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

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CLASS 8032		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOLESALE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	60,770,229	6	627,552	27	394,670	963,022	415,892	2,401,136	3.95
1/07 through 12/07	69,335,435	4	132,533	20	177,621	131,835	281,447	723,436	1.04
1/08 through 12/08	81,933,168	6	313,169	20	443,525	124,953	475,682	1,357,329	1.66
1/09 through 12/09	133,481,892	8	265,981	40	977,855	296,658	946,443	2,486,937	1.86
1/10 through 12/10	129,223,420	7	513,336	34	646,914	441,388	915,400	2,517,038	1.95
5 YR. TOTAL	474,744,144	31	1,852,571	141	2,640,585	1,957,856	3,034,864	9,485,876	2.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	0.946	71%	1.052	2.00			
Pure Premium Indicated by National Relativity		24%	0.978	14%	1.224	2.20			
Pure Premium Present on Rate Level		24%	1.405	15%	1.458	2.86			
Pure Premium Derived by Formula		1.064			1.137			2.20	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	474,715,856	31	1,447,032	133	1,717,650	2,441,719	2,816,387	8,422,788	1.78
1/07 through 12/07	224,799,196	18	1,219,807	78	1,519,625	1,542,967	1,874,801	6,157,200	2.74
1/08 through 12/08	243,333,852	18	1,019,575	92	1,335,179	1,934,473	1,844,030	6,133,257	2.52
1/09 through 12/09	281,224,001	30	2,118,890	81	1,077,149	2,470,706	1,667,808	7,334,553	2.61
1/10 through 12/10	564,231,177	42	1,902,376	124	2,095,547	2,165,635	3,493,821	9,657,379	1.71
5 YR. TOTAL	1,788,304,082	139	7,707,680	508	7,745,150	10,555,500	11,696,847	37,705,177	2.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		74%	0.864	100%	1.244	2.11			
Pure Premium Indicated by National Relativity		13%	0.982	0%	1.229	2.21			
Pure Premium Present on Rate Level		13%	0.897	0%	1.091	1.99			
Pure Premium Derived by Formula		0.884			1.244			2.13	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
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
1/10 through 12/10	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%	0.798	100%	1.007	1.81			
Pure Premium Derived by Formula		0.798			1.007			1.81	

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

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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.
1/06 through 12/06	163,023,034	16	530,787	65	1,130,872	899,618	1,612,274	4,173,551	2.56
1/07 through 12/07	181,599,325	16	656,942	56	600,055	774,203	1,321,955	3,353,155	1.85
1/08 through 12/08	153,752,872	15	1,479,546	44	1,033,102	1,897,629	1,669,590	6,079,867	3.95
1/09 through 12/09	118,838,225	10	471,925	30	698,779	488,065	1,027,479	2,686,248	2.26
1/10 through 12/10	161,518,036	12	890,087	52	1,573,451	503,332	1,439,857	4,406,727	2.73
5 YR. TOTAL	778,731,492	69	4,029,287	247	5,036,259	4,562,847	7,071,155	20,699,548	2.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		55%	1.164	88%	1.494	2.66			
Pure Premium Indicated by National Relativity		22%	0.767	6%	1.068	1.84			
Pure Premium Present on Rate Level		23%	0.981	6%	1.501	2.48			
Pure Premium Derived by Formula		1.035			1.469			2.50	

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.
1/06 through 12/06	325,294,449	44	4,777,091	163	2,835,557	3,671,698	3,526,535	14,810,881	4.55
1/07 through 12/07	319,271,949	38	3,374,432	122	2,551,179	2,689,964	2,998,036	11,613,611	3.64
1/08 through 12/08	293,352,139	34	3,148,257	121	2,790,658	2,206,854	2,465,317	10,611,086	3.62
1/09 through 12/09	269,551,073	23	1,426,426	118	2,652,530	1,147,149	2,409,312	7,635,417	2.83
1/10 through 12/10	269,244,865	29	3,023,043	107	3,144,172	2,095,803	2,851,379	11,114,397	4.13
5 YR. TOTAL	1,476,714,475	168	15,749,249	631	13,974,096	11,811,468	14,250,579	55,785,392	3.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		92%	2.013	100%	1.765	3.78			
Pure Premium Indicated by National Relativity		4%	1.550	0%	1.485	3.04			
Pure Premium Present on Rate Level		4%	1.913	0%	1.674	3.59			
Pure Premium Derived by Formula		1.990			1.765			3.76	

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.
1/06 through 12/06	286,107,134	10	476,917	17	355,807	406,884	405,615	1,645,223	0.58
1/07 through 12/07	262,639,185	7	149,818	16	281,993	188,336	277,347	897,494	0.34
1/08 through 12/08	339,261,918	4	276,708	29	491,656	138,270	670,305	1,576,939	0.46
1/09 through 12/09	342,298,718	11	1,045,372	21	477,920	840,516	533,229	2,897,037	0.85
1/10 through 12/10	350,082,474	3	178,979	16	133,383	370,240	390,728	1,073,330	0.31
5 YR. TOTAL	1,580,389,429	35	2,127,794	99	1,740,759	1,944,246	2,277,224	8,090,023	0.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	0.245	66%	0.267	0.51			
Pure Premium Indicated by National Relativity		26%	0.281	17%	0.310	0.59			
Pure Premium Present on Rate Level		27%	0.336	17%	0.354	0.69			
Pure Premium Derived by Formula		0.279			0.289			0.57	

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

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CLASS 8046		STORE: AUTOMOBILE PARTS & ACCESSORIES- NOC & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	208,795,152	21	1,413,132	73	2,477,763	1,380,871	2,502,434	7,774,200	3.72
1/07 through 12/07	212,656,824	20	1,141,137	53	1,311,380	779,543	1,814,681	5,046,741	2.37
1/08 through 12/08	216,548,763	33	2,306,735	53	1,192,733	3,146,331	1,506,349	8,152,148	3.77
1/09 through 12/09	239,889,183	18	521,489	63	1,723,444	910,612	2,400,726	5,556,271	2.32
1/10 through 12/10	267,166,127	21	1,250,879	95	3,040,278	1,072,236	2,658,167	8,021,560	3.00
5 YR. TOTAL	1,145,056,049	113	6,633,372	337	9,745,598	7,289,593	10,882,357	34,550,920	3.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		71%	1.430	100%	1.587			3.02	
Pure Premium Indicated by National Relativity		14%	1.100	0%	1.295			2.40	
Pure Premium Present on Rate Level		15%	1.290	0%	1.580			2.87	
Pure Premium Derived by Formula		1.363		1.587				2.95	

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.
1/06 through 12/06	23,096,839	2	23,147	1	152	42,498	29,700	95,497	0.41
1/07 through 12/07	42,356,393	1	51,424	1	1,031	42,376	25,693	120,524	0.29
1/08 through 12/08	47,066,092	0	0	3	16,739	0	27,099	43,838	0.09
1/09 through 12/09	39,720,550	2	216,085	5	64,387	162,636	68,190	511,298	1.29
1/10 through 12/10	34,988,051	1	153,731	6	52,135	320,725	103,197	629,788	1.80
5 YR. TOTAL	187,227,925	6	444,387	16	134,444	568,235	253,879	1,400,945	0.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.309	30%	0.439			0.75	
Pure Premium Indicated by National Relativity		38%	0.553	35%	0.551			1.10	
Pure Premium Present on Rate Level		39%	0.449	35%	0.425			0.87	
Pure Premium Derived by Formula		0.456		0.473				0.93	

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.
1/06 through 12/06	200,428,475	25	1,625,688	52	1,011,513	2,319,037	1,635,866	6,592,104	3.29
1/07 through 12/07	191,822,916	26	2,253,573	62	1,904,726	1,913,244	2,178,524	8,250,067	4.30
1/08 through 12/08	155,823,236	10	596,716	38	882,126	897,770	1,104,167	3,480,779	2.23
1/09 through 12/09	147,772,274	22	1,858,334	56	848,261	1,486,360	1,170,037	5,362,992	3.63
1/10 through 12/10	138,917,092	16	1,644,213	54	989,139	1,171,771	1,341,262	5,146,385	3.71
5 YR. TOTAL	834,763,993	99	7,978,524	262	5,635,765	7,788,182	7,429,856	28,832,327	3.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		62%	1.631	93%	1.823			3.45	
Pure Premium Indicated by National Relativity		19%	1.253	3%	1.646			2.90	
Pure Premium Present on Rate Level		19%	1.268	4%	1.621			2.89	
Pure Premium Derived by Formula		1.490		1.810				3.30	

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

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CLASS 8072		STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	68,865,410	5	390,735	5	10,586	344,501	48,237	794,059	1.15
1/07 through 12/07	52,753,117	0	0	1	438	0	47,205	47,643	0.09
1/08 through 12/08	51,922,808	2	14,124	2	7,785	11,304	42,434	75,647	0.15
1/09 through 12/09	63,828,925	1	5,105	7	172,415	14,110	178,241	369,871	0.58
1/10 through 12/10	49,556,744	2	383,087	5	53,941	111,242	125,300	673,570	1.36
5 YR. TOTAL	286,927,004	10	793,051	20	245,165	481,157	441,417	1,960,790	0.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.362	37%	0.322	0.68			
Pure Premium Indicated by National Relativity		39%	0.305	31%	0.446	0.75			
Pure Premium Present on Rate Level		39%	0.287	32%	0.453	0.74			
Pure Premium Derived by Formula		0.311			0.402			0.71	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	14,195,687	0	0	0	0	0	15,051	15,051	0.11
1/07 through 12/07	15,596,814	0	0	2	19,990	0	30,473	50,463	0.32
1/08 through 12/08	21,958,961	1	14,250	1	1,359	1,556	12,509	29,674	0.14
1/09 through 12/09	20,180,451	0	0	3	20,735	0	27,885	48,620	0.24
1/10 through 12/10	25,706,359	0	0	4	231,852	0	99,560	331,412	1.29
5 YR. TOTAL	97,638,272	1	14,250	10	273,936	1,556	185,478	475,220	0.49
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.295	31%	0.192	0.49			
Pure Premium Indicated by National Relativity		39%	0.895	34%	1.135	2.03			
Pure Premium Present on Rate Level		39%	0.822	35%	0.884	1.71			
Pure Premium Derived by Formula		0.735			0.755			1.49	

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 AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
1/06 through 12/06	7,281,238	0	0	1	202	0	2,858	3,060	0.04
1/07 through 12/07	7,010,310	0	0	2	14,821	0	78,373	93,194	1.33
1/08 through 12/08	4,732,208	0	0	3	42,168	0	62,670	104,838	2.22
1/09 through 12/09	4,333,684	0	0	2	3,908	0	12,524	16,432	0.38
1/10 through 12/10	4,441,013	0	0	2	32,452	0	33,376	65,828	1.48
5 YR. TOTAL	27,798,453	0	0	10	93,551	0	189,801	283,352	1.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.337	23%	0.683	1.02			
Pure Premium Indicated by National Relativity		25%	2.008	26%	2.341	4.35			
Pure Premium Present on Rate Level		57%	1.590	51%	1.408	3.00			
Pure Premium Derived by Formula		1.469			1.484			2.95	

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

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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.
1/06 through 12/06	1,260,731	0	0	1	2,406	0	2,449	4,855	0.39
1/07 through 12/07	1,105,875	0	0	0	0	0	459	459	0.04
1/08 through 12/08	960,267	0	0	0	0	0	891	891	0.09
1/09 through 12/09	1,105,356	0	0	2	1,695	0	926	2,621	0.24
1/10 through 12/10	886,371	0	0	1	3,969	0	3,045	7,014	0.79
5 YR. TOTAL	5,318,600	0	0	4	8,070	0	7,770	15,840	0.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.152	12%	0.146			0.30	
Pure Premium Indicated by National Relativity		13%	0.805	14%	1.082			1.89	
Pure Premium Present on Rate Level		79%	1.313	74%	1.578			2.89	
Pure Premium Derived by Formula		1.154			1.337		2.49		

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.
1/06 through 12/06	54,575,719	6	649,716	32	860,292	409,239	1,037,486	2,956,733	5.42
1/07 through 12/07	54,124,343	3	338,376	29	1,502,664	629,239	1,071,016	3,541,295	6.54
1/08 through 12/08	51,662,998	1	1,676	24	421,294	7,611	505,642	936,223	1.81
1/09 through 12/09	44,349,116	2	181,745	16	400,234	298,592	388,840	1,269,411	2.86
1/10 through 12/10	50,536,935	7	544,454	16	823,473	783,774	881,776	3,033,477	6.00
5 YR. TOTAL	255,249,111	19	1,715,967	117	4,007,957	2,128,455	3,884,760	11,737,139	4.60
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		49%	2.242	65%	2.356			4.60	
Pure Premium Indicated by National Relativity		25%	2.471	17%	2.530			5.00	
Pure Premium Present on Rate Level		26%	2.213	18%	2.154			4.37	
Pure Premium Derived by Formula		2.292			2.349		4.64		

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.
1/06 through 12/06	198,534,035	21	2,415,942	74	1,344,435	1,561,919	1,886,500	7,208,796	3.63
1/07 through 12/07	216,827,119	14	1,633,556	67	1,730,353	1,258,668	1,799,359	6,421,936	2.96
1/08 through 12/08	187,705,440	14	1,866,098	74	2,672,672	1,788,513	2,050,489	8,377,772	4.46
1/09 through 12/09	162,401,676	16	1,512,499	57	2,107,846	1,560,502	2,139,558	7,320,405	4.51
1/10 through 12/10	167,349,239	14	2,909,375	39	1,492,462	2,257,187	1,747,821	8,406,845	5.02
5 YR. TOTAL	932,817,509	79	10,337,470	311	9,347,768	8,426,789	9,623,727	37,735,754	4.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		78%	2.110	100%	1.935			4.05	
Pure Premium Indicated by National Relativity		11%	1.796	0%	1.659			3.46	
Pure Premium Present on Rate Level		11%	2.012	0%	2.140			4.15	
Pure Premium Derived by Formula		2.065			1.935		4.00		

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

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CLASS 8111		PLUMBERS SUPPLIES DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	60,970,197	2	75,450	9	230,762	140,660	230,074	676,946	1.11
1/07 through 12/07	54,668,361	5	519,702	9	244,003	251,073	262,305	1,277,083	2.34
1/08 through 12/08	47,089,226	0	0	10	309,345	0	296,065	605,410	1.29
1/09 through 12/09	39,188,139	4	320,099	9	113,018	162,854	186,984	782,955	2.00
1/10 through 12/10	51,395,194	0	0	7	233,949	0	256,758	490,707	0.96
5 YR. TOTAL	253,311,117	11	915,251	44	1,131,077	554,587	1,232,186	3,833,101	1.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	0.808	53%	0.705			1.51	
Pure Premium Indicated by National Relativity		31%	1.222	23%	1.379			2.60	
Pure Premium Present on Rate Level		31%	1.209	24%	1.298			2.51	
Pure Premium Derived by Formula		1.061		1.002				2.06	

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.
1/06 through 12/06	42,928,248	2	66,099	14	509,670	97,180	316,170	989,119	2.30
1/07 through 12/07	45,857,284	2	362,715	16	818,010	134,713	826,070	2,141,508	4.67
1/08 through 12/08	41,628,463	1	8,196	9	125,215	35,260	130,099	298,770	0.72
1/09 through 12/09	41,521,828	4	756,321	14	337,721	990,753	272,136	2,356,931	5.68
1/10 through 12/10	44,785,985	4	222,733	12	285,385	162,812	384,462	1,055,392	2.36
5 YR. TOTAL	216,721,808	13	1,416,064	65	2,076,001	1,420,718	1,928,937	6,841,720	3.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		40%	1.611	56%	1.546			3.16	
Pure Premium Indicated by National Relativity		30%	1.490	22%	1.654			3.14	
Pure Premium Present on Rate Level		30%	1.642	22%	1.718			3.36	
Pure Premium Derived by Formula		1.584		1.608				3.19	

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.
1/06 through 12/06	7,334,676	0	0	2	6,079	0	8,018	14,097	0.19
1/07 through 12/07	8,099,683	1	118,206	2	2,899	35,689	13,852	170,646	2.11
1/08 through 12/08	7,636,495	3	512,410	2	104,142	672,205	155,048	1,443,805	18.91
1/09 through 12/09	7,177,479	1	114,779	3	24,004	60,458	46,109	245,350	3.42
1/10 through 12/10	7,396,212	1	15,374	3	166,524	3,061	348,597	533,556	7.21
5 YR. TOTAL	37,644,545	6	760,769	12	303,648	771,413	571,624	2,407,454	6.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	2.828	32%	3.568			6.40	
Pure Premium Indicated by National Relativity		38%	2.587	34%	2.662			5.25	
Pure Premium Present on Rate Level		39%	2.400	34%	2.510			4.91	
Pure Premium Derived by Formula		2.570		2.900				5.47	

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

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CLASS 8204		BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	2,940,784	0	0	2	3,832	0	6,374	10,206	0.35
1/07 through 12/07	3,139,450	0	0	1	4,370	0	3,585	7,955	0.25
1/08 through 12/08	4,110,077	0	0	1	11,991	0	21,288	33,279	0.81
1/09 through 12/09	4,959,507	0	0	3	50,818	0	84,760	135,578	2.73
1/10 through 12/10	2,710,310	0	0	0	0	0	11,544	11,544	0.43
5 YR. TOTAL	17,860,128	0	0	7	71,011	0	127,551	198,562	1.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.398	20%	0.714	1.11			
Pure Premium Indicated by National Relativity		42%	2.000	40%	1.932	3.93			
Pure Premium Present on Rate Level		43%	1.594	40%	1.524	3.12			
Pure Premium Derived by Formula		1.585			1.525			3.11	

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.
1/06 through 12/06	16,246,182	2	239,871	4	17,604	212,036	42,764	512,275	3.15
1/07 through 12/07	32,386,288	2	32,325	12	278,278	0	213,410	524,013	1.62
1/08 through 12/08	31,812,167	4	492,929	8	79,264	486,445	65,456	1,124,094	3.53
1/09 through 12/09	43,208,219	2	184,973	12	468,960	273,068	418,271	1,345,272	3.11
1/10 through 12/10	23,153,393	0	0	7	148,578	0	166,345	314,923	1.36
5 YR. TOTAL	146,806,249	10	950,098	43	992,684	971,549	906,246	3,820,577	2.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	1.323	47%	1.279	2.60			
Pure Premium Indicated by National Relativity		33%	1.905	26%	2.302	4.21			
Pure Premium Present on Rate Level		33%	1.557	27%	1.630	3.19			
Pure Premium Derived by Formula		1.592			1.640			3.23	

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.
1/06 through 12/06	37,562,301	0	0	10	1,040,527	0	714,659	1,755,186	4.67
1/07 through 12/07	34,741,367	3	503,803	10	248,953	388,503	286,881	1,428,140	4.11
1/08 through 12/08	33,565,853	0	0	8	232,213	0	290,524	522,737	1.56
1/09 through 12/09	36,466,296	2	40,728	9	312,987	51,067	481,806	886,588	2.43
1/10 through 12/10	34,218,664	2	383,516	8	210,676	358,004	301,082	1,253,278	3.66
5 YR. TOTAL	176,554,481	7	928,047	45	2,045,356	797,574	2,074,952	5,845,929	3.31
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	1.684	52%	1.627	3.31			
Pure Premium Indicated by National Relativity		31%	1.958	24%	2.098	4.06			
Pure Premium Present on Rate Level		31%	1.768	24%	1.785	3.55			
Pure Premium Derived by Formula		1.795			1.778			3.57	

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

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CLASS 8227		CONSTRUCTION OR ERECTION PERMANENT YARD							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	114,673,259	10	1,225,739	35	1,647,227	1,260,845	1,650,154	5,783,965	5.04
1/07 through 12/07	122,908,360	17	2,634,554	38	853,656	2,033,961	1,108,797	6,630,968	5.40
1/08 through 12/08	104,132,415	8	871,313	29	1,216,386	657,920	1,707,486	4,453,105	4.28
1/09 through 12/09	89,681,630	8	1,104,268	22	827,583	649,963	1,116,410	3,698,224	4.12
1/10 through 12/10	85,976,710	5	678,396	23	1,701,247	510,905	1,584,739	4,475,287	5.21
5 YR. TOTAL	517,372,374	48	6,514,270	147	6,246,099	5,113,594	7,167,586	25,041,549	4.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		66%	2.466	92%	2.374			4.84	
Pure Premium Indicated by National Relativity		17%	2.464	4%	2.426			4.89	
Pure Premium Present on Rate Level		17%	2.306	4%	2.427			4.73	
Pure Premium Derived by Formula			2.438		2.378			4.82	

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.
1/06 through 12/06	340,735,255	34	3,224,699	159	3,197,980	2,536,025	4,095,688	13,054,392	3.83
1/07 through 12/07	341,085,006	34	3,356,842	107	3,728,100	3,512,175	3,977,271	14,574,388	4.27
1/08 through 12/08	321,656,977	20	3,706,204	116	3,321,531	3,196,552	3,653,829	13,878,116	4.32
1/09 through 12/09	233,520,353	22	2,006,958	84	3,171,511	2,179,738	3,540,704	10,898,911	4.67
1/10 through 12/10	225,061,198	15	1,506,944	89	2,434,702	1,517,328	2,342,418	7,801,392	3.47
5 YR. TOTAL	1,462,058,789	125	13,801,647	555	15,853,824	12,941,818	17,609,910	60,207,199	4.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		95%	2.028	100%	2.090			4.12	
Pure Premium Indicated by National Relativity		2%	2.541	0%	2.342			4.88	
Pure Premium Present on Rate Level		3%	2.069	0%	2.244			4.31	
Pure Premium Derived by Formula			2.039		2.090			4.13	

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.
1/06 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
1/10 through 12/10	62,888	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,374,859	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.000	9%	0.000			0.00	
Pure Premium Indicated by National Relativity		44%	1.824	45%	1.050			2.87	
Pure Premium Present on Rate Level		48%	2.597	46%	1.638			4.24	
Pure Premium Derived by Formula			2.049		1.226			3.28	

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

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CLASS 8235		SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	23,784,609	2	239,859	16	150,007	522,423	199,394	1,111,683	4.67
1/07 through 12/07	25,203,576	5	600,638	8	280,282	473,913	269,763	1,624,596	6.45
1/08 through 12/08	19,376,182	1	5,665	12	585,345	13,666	454,268	1,058,944	5.47
1/09 through 12/09	15,923,154	1	63,089	5	192,354	776,908	189,821	1,222,172	7.68
1/10 through 12/10	15,480,755	1	145,623	3	34,083	163,202	126,924	469,832	3.04
5 YR. TOTAL	99,768,276	10	1,054,874	44	1,242,071	1,950,112	1,240,170	5,487,227	5.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	2.302	51%	3.198	5.50			
Pure Premium Indicated by National Relativity		33%	2.122	24%	1.920	4.04			
Pure Premium Present on Rate Level		33%	2.348	25%	2.996	5.34			
Pure Premium Derived by Formula		2.258			2.841			5.10	

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.
1/06 through 12/06	83,192,905	14	2,539,513	37	1,205,157	2,638,864	1,259,606	7,643,140	9.19
1/07 through 12/07	87,420,546	8	998,465	42	1,635,384	523,171	1,658,356	4,815,376	5.51
1/08 through 12/08	79,437,936	7	1,038,028	13	930,300	681,708	500,738	3,150,774	3.97
1/09 through 12/09	66,085,486	6	827,077	17	592,285	441,566	483,853	2,344,781	3.55
1/10 through 12/10	65,446,737	8	732,147	19	1,241,514	821,604	913,434	3,708,699	5.67
5 YR. TOTAL	381,583,610	43	6,135,230	128	5,604,640	5,106,913	4,815,987	21,662,770	5.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		69%	3.077	87%	2.600	5.68			
Pure Premium Indicated by National Relativity		15%	4.519	6%	3.863	8.38			
Pure Premium Present on Rate Level		16%	3.509	7%	2.995	6.50			
Pure Premium Derived by Formula		3.362			2.703			6.07	

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.
1/06 through 12/06	2,699,620	0	0	0	0	0	4,257	4,257	0.16
1/07 through 12/07	1,761,162	0	0	0	0	0	442	442	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	3,281	3,281	0.36
1/10 through 12/10	1,538,568	0	0	0	0	0	152	152	0.01
5 YR. TOTAL	8,131,689	0	0	0	0	0	8,132	8,132	0.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.000	20%	0.100	0.10			
Pure Premium Indicated by National Relativity		43%	3.890	40%	4.311	8.20			
Pure Premium Present on Rate Level		43%	3.386	40%	3.537	6.92			
Pure Premium Derived by Formula		3.129			3.159			6.29	

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

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CLASS 8264		BOTTLE DEALER-USED & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	19,979,335	4	748,732	9	47,834	285,791	108,035	1,190,392	5.96
1/07 through 12/07	24,906,704	0	0	13	180,645	0	272,925	453,570	1.82
1/08 through 12/08	24,294,180	4	404,058	13	448,344	316,670	544,109	1,713,181	7.05
1/09 through 12/09	20,532,245	3	238,639	9	453,153	375,132	443,128	1,510,052	7.35
1/10 through 12/10	23,561,045	1	60,623	10	432,443	223,541	232,272	948,879	4.03
5 YR. TOTAL	113,273,509	12	1,452,052	54	1,562,419	1,201,134	1,600,469	5,816,074	5.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	2.661	50%	2.473	5.13			
Pure Premium Indicated by National Relativity		31%	2.919	25%	2.983	5.90			
Pure Premium Present on Rate Level		31%	2.740	25%	2.502	5.24			
Pure Premium Derived by Formula		2.765			2.608			5.37	

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.
1/06 through 12/06	34,764,787	6	518,807	16	280,297	572,431	614,671	1,986,206	5.71
1/07 through 12/07	46,365,922	8	977,768	35	466,587	2,002,093	754,880	4,201,328	9.06
1/08 through 12/08	41,825,801	3	279,933	19	415,043	271,857	410,773	1,377,606	3.29
1/09 through 12/09	41,548,976	2	265,633	28	1,093,992	774,437	1,208,969	3,343,031	8.05
1/10 through 12/10	52,050,994	5	558,802	26	1,338,868	626,083	1,474,777	3,998,530	7.68
5 YR. TOTAL	216,556,480	24	2,600,943	124	3,594,787	4,246,901	4,464,070	14,906,701	6.88
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	2.861	82%	4.022	6.88			
Pure Premium Indicated by National Relativity		24%	3.112	9%	3.490	6.60			
Pure Premium Present on Rate Level		25%	2.956	9%	4.480	7.44			
Pure Premium Derived by Formula		2.945			4.015			6.96	

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.
1/06 through 12/06	4,727,702	2	68,385	2	14,024	54,477	58,908	195,794	4.14
1/07 through 12/07	5,596,008	1	189,769	4	38,550	95,497	114,129	437,945	7.83
1/08 through 12/08	4,889,278	0	0	2	25,403	0	144,308	169,711	3.47
1/09 through 12/09	4,612,380	0	0	4	65,646	0	89,565	155,211	3.37
1/10 through 12/10	4,826,745	0	0	7	93,248	0	238,469	331,717	6.87
5 YR. TOTAL	24,652,113	3	258,154	19	236,871	149,974	645,379	1,290,378	5.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	2.008	31%	3.226	5.23			
Pure Premium Indicated by National Relativity		39%	2.922	34%	3.780	6.70			
Pure Premium Present on Rate Level		40%	2.769	35%	3.488	6.26			
Pure Premium Derived by Formula		2.669			3.506			6.18	

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

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CLASS 8288		LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	2,260,199	0	0	2	16,647	0	51,931	68,578	3.04
1/07 through 12/07	3,948,049	1	294,823	2	4,321	138,440	24,831	462,415	11.71
1/08 through 12/08	2,795,319	1	124,467	2	7,447	0	52,855	184,769	6.61
1/09 through 12/09	3,008,889	3	543,798	4	130,319	618,766	151,085	1,443,968	47.99
1/10 through 12/10	2,983,939	2	156,288	4	45,361	87,402	63,798	352,849	11.83
5 YR. TOTAL	14,996,395	7	1,119,376	14	204,095	844,608	344,500	2,512,579	16.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	8.825	28%	7.929	16.75			
Pure Premium Indicated by National Relativity		41%	2.898	36%	4.102	7.00			
Pure Premium Present on Rate Level		42%	2.725	36%	4.585	7.31			
Pure Premium Derived by Formula		3.833			5.347			9.18	

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.
1/06 through 12/06	11,792,905	1	240,585	8	52,415	493,412	78,375	864,787	7.33
1/07 through 12/07	12,664,954	0	0	5	11,308	0	89,367	100,675	0.80
1/08 through 12/08	13,643,507	0	0	13	380,614	0	616,637	997,251	7.31
1/09 through 12/09	12,723,095	0	0	6	75,921	0	68,305	144,226	1.13
1/10 through 12/10	12,494,468	0	0	8	172,217	0	276,999	449,216	3.60
5 YR. TOTAL	63,318,929	1	240,585	40	692,475	493,412	1,129,683	2,556,155	4.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	1.474	43%	2.563	4.04			
Pure Premium Indicated by National Relativity		36%	1.937	28%	2.050	3.99			
Pure Premium Present on Rate Level		36%	2.323	29%	3.110	5.43			
Pure Premium Derived by Formula		1.946			2.578			4.52	

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.
1/06 through 12/06	202,343,934	29	1,146,078	93	1,550,929	1,190,643	1,553,234	5,440,884	2.69
1/07 through 12/07	184,684,865	26	2,022,047	107	2,026,934	1,454,650	2,561,027	8,064,658	4.37
1/08 through 12/08	179,505,548	19	1,710,692	82	1,932,964	1,744,776	2,148,014	7,536,446	4.20
1/09 through 12/09	169,646,331	25	1,151,390	70	1,694,087	990,634	1,621,171	5,457,282	3.22
1/10 through 12/10	176,246,259	20	1,184,113	125	3,204,115	963,154	2,656,450	8,007,832	4.54
5 YR. TOTAL	912,426,937	119	7,214,320	477	10,409,029	6,343,857	10,539,896	34,507,102	3.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		74%	1.931	100%	1.850	3.78			
Pure Premium Indicated by National Relativity		13%	1.791	0%	1.956	3.75			
Pure Premium Present on Rate Level		13%	1.752	0%	1.761	3.51			
Pure Premium Derived by Formula		1.890			1.850			3.74	

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

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CLASS 8293		STORAGE WAREHOUSE-FURNITURE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	80,337,115	28	2,640,003	112	2,423,315	1,666,805	2,320,798	9,050,921	11.27
1/07 through 12/07	79,371,711	21	3,012,523	68	2,139,920	1,347,772	1,806,047	8,306,262	10.47
1/08 through 12/08	69,089,846	19	1,560,491	69	3,256,065	1,178,586	2,527,223	8,522,365	12.34
1/09 through 12/09	51,798,368	23	2,016,822	59	1,520,813	1,662,761	1,407,992	6,608,388	12.76
1/10 through 12/10	55,961,922	15	1,641,675	83	1,998,812	2,138,932	1,970,024	7,749,443	13.85
5 YR. TOTAL	336,558,962	106	10,871,514	391	11,338,925	7,994,856	10,032,084	40,237,379	11.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		80%	6.599	98%	5.356			11.96	
Pure Premium Indicated by National Relativity		10%	5.353	1%	4.510			9.86	
Pure Premium Present on Rate Level		10%	5.884	1%	4.539			10.42	
Pure Premium Derived by Formula		6.403		5.339				11.74	

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.
1/06 through 12/06	1,861,010	0	0	1	4,495	0	7,234	11,729	0.63
1/07 through 12/07	1,747,631	0	0	1	7,592	0	20,254	27,846	1.59
1/08 through 12/08	1,624,041	0	0	0	0	0	9,823	9,823	0.61
1/09 through 12/09	1,878,418	0	0	0	0	0	6,608	6,608	0.35
1/10 through 12/10	2,476,970	0	0	2	5,839	0	18,631	24,470	0.99
5 YR. TOTAL	9,588,070	0	0	4	17,926	0	62,550	80,476	0.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.187	18%	0.652			0.84	
Pure Premium Indicated by National Relativity		43%	2.949	41%	2.902			5.85	
Pure Premium Present on Rate Level		43%	2.553	41%	2.424			4.98	
Pure Premium Derived by Formula		2.392		2.301				4.69	

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.
1/06 through 12/06	133,282,053	26	3,625,247	72	1,976,105	3,794,195	2,362,479	11,758,026	8.82
1/07 through 12/07	133,281,671	27	3,554,433	65	2,982,192	2,986,445	2,964,181	12,487,251	9.37
1/08 through 12/08	132,529,725	26	4,621,655	54	1,735,782	3,802,099	1,921,094	12,080,630	9.12
1/09 through 12/09	133,635,159	23	1,817,437	81	3,084,075	2,438,157	3,016,340	10,356,009	7.75
1/10 through 12/10	127,953,877	22	4,393,955	55	3,892,812	3,803,220	2,346,007	14,435,994	11.28
5 YR. TOTAL	660,682,485	124	18,012,727	327	13,670,966	16,824,116	12,610,101	61,117,910	9.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		94%	4.796	100%	4.455			9.25	
Pure Premium Indicated by National Relativity		3%	3.250	0%	2.595			5.85	
Pure Premium Present on Rate Level		3%	4.460	0%	4.786			9.25	
Pure Premium Derived by Formula		4.740		4.455				9.20	

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

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CLASS 8380		AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	1,096,463,537	90	8,447,514	328	8,205,074	7,220,019	8,325,251	32,197,858	2.94
1/07 through 12/07	1,596,741,483	99	7,823,440	399	9,438,193	7,284,499	9,494,180	34,040,312	2.13
1/08 through 12/08	1,493,457,414	81	7,322,046	375	11,419,334	5,663,561	11,933,852	36,338,793	2.43
1/09 through 12/09	1,432,966,826	92	9,885,274	384	13,597,268	9,933,229	12,022,405	45,438,176	3.17
1/10 through 12/10	1,531,513,136	107	10,908,540	365	11,261,774	7,986,045	11,594,011	41,750,370	2.73
5 YR. TOTAL	7,151,142,396	469	44,386,814	1,851	53,921,643	38,087,353	53,369,699	189,765,509	2.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	1.375	100%	1.279			2.65	
Pure Premium Indicated by National Relativity		0%	1.568	0%	1.513			3.08	
Pure Premium Present on Rate Level		0%	1.329	0%	1.311			2.64	
Pure Premium Derived by Formula		1.375		1.279				2.65	

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.
1/06 through 12/06	24,479,311	6	458,050	5	131,591	637,103	169,262	1,396,006	5.70
1/07 through 12/07	19,172,507	3	203,128	4	29,656	385,903	209,200	827,887	4.32
1/08 through 12/08	16,991,910	1	83,140	3	11,309	190,393	31,703	316,545	1.86
1/09 through 12/09	17,802,905	3	40,527	0	0	25,605	63,109	129,241	0.73
1/10 through 12/10	19,964,369	0	0	3	124,620	0	152,082	276,702	1.39
5 YR. TOTAL	98,411,002	13	784,845	15	297,176	1,239,004	625,356	2,946,381	2.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	1.099	39%	1.894			2.99	
Pure Premium Indicated by National Relativity		37%	1.047	30%	1.354			2.40	
Pure Premium Present on Rate Level		38%	1.116	31%	1.529			2.65	
Pure Premium Derived by Formula		1.086		1.619				2.71	

CLASS 8385		BUS CO.: GARAGE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	43,328,604	6	376,855	7	232,583	477,546	144,888	1,231,872	2.84
1/07 through 12/07	38,165,335	2	26,244	14	168,437	15,886	262,366	472,933	1.24
1/08 through 12/08	43,583,303	8	539,287	17	608,465	410,310	538,139	2,096,201	4.81
1/09 through 12/09	42,329,331	1	121,064	11	87,218	50,005	231,824	490,111	1.16
1/10 through 12/10	43,636,072	5	665,113	8	100,082	1,012,799	228,769	2,006,763	4.60
5 YR. TOTAL	211,042,645	22	1,728,563	57	1,196,785	1,966,546	1,405,986	6,297,880	2.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		40%	1.386	55%	1.598			2.98	
Pure Premium Indicated by National Relativity		30%	1.290	22%	1.291			2.58	
Pure Premium Present on Rate Level		30%	1.654	23%	1.716			3.37	
Pure Premium Derived by Formula		1.438		1.558				3.00	

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

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CLASS 8392		AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	16,044,975	3	180,758	1	21,080	96,011	57,088	354,937	2.21
1/07 through 12/07	17,429,051	2	14,727	7	227,984	63,295	152,612	458,618	2.63
1/08 through 12/08	20,372,251	2	60,045	13	124,670	60,630	277,303	522,648	2.57
1/09 through 12/09	19,183,349	1	56,811	7	49,712	99,393	84,348	290,264	1.51
1/10 through 12/10	22,140,777	1	46,411	10	107,096	701,152	208,090	1,062,749	4.80
5 YR. TOTAL	95,170,403	9	358,752	38	530,542	1,020,481	779,441	2,689,216	2.83
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.934	38%	1.891	2.83			
Pure Premium Indicated by National Relativity		37%	1.088	31%	1.343	2.43			
Pure Premium Present on Rate Level		38%	1.149	31%	1.547	2.70			
Pure Premium Derived by Formula		1.073		1.614		2.69			

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.
1/06 through 12/06	140,593,270	5	121,918	26	699,093	258,149	472,075	1,551,235	1.10
1/07 through 12/07	166,377,127	8	720,635	26	620,422	871,383	578,641	2,791,081	1.68
1/08 through 12/08	146,419,511	6	451,505	22	475,580	413,024	544,097	1,884,206	1.29
1/09 through 12/09	161,221,886	6	676,815	23	722,916	897,685	606,719	2,904,135	1.80
1/10 through 12/10	162,650,190	5	1,596,587	24	797,115	919,760	698,941	4,012,403	2.47
5 YR. TOTAL	777,261,984	30	3,567,460	121	3,315,126	3,360,001	2,900,473	13,143,060	1.69
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		54%	0.885	70%	0.805	1.69			
Pure Premium Indicated by National Relativity		23%	1.176	15%	0.946	2.12			
Pure Premium Present on Rate Level		23%	0.971	15%	0.848	1.82			
Pure Premium Derived by Formula		0.972		0.833		1.81			

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.
1/06 through 12/06	3,016,282	0	0	1	3,180	0	6,378	9,558	0.32
1/07 through 12/07	5,991,007	2	273,230	3	120,140	545,881	85,607	1,024,858	17.11
1/08 through 12/08	9,322,095	1	49,528	3	90,080	11,240	111,476	262,324	2.81
1/09 through 12/09	5,813,154	1	62,267	6	69,465	17,886	108,402	258,020	4.44
1/10 through 12/10	9,648,925	0	0	3	7,267	0	62,428	69,695	0.72
5 YR. TOTAL	33,791,463	4	385,025	16	290,132	575,007	374,291	1,624,455	4.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	1.998	35%	2.809	4.81			
Pure Premium Indicated by National Relativity		37%	3.119	32%	3.940	7.06			
Pure Premium Present on Rate Level		38%	3.131	33%	3.354	6.49			
Pure Premium Derived by Formula		2.843		3.351		6.19			

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

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CLASS 8601		ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	853,241,838	16	1,520,523	66	2,372,403	1,757,090	1,913,001	7,563,017	0.89
1/07 through 12/07	967,445,949	21	2,043,904	59	1,862,767	1,006,917	1,738,469	6,652,057	0.69
1/08 through 12/08	917,471,025	14	1,495,289	44	1,149,564	1,819,096	1,219,302	5,683,251	0.62
1/09 through 12/09	830,755,754	12	547,087	38	956,858	432,556	976,154	2,912,655	0.35
1/10 through 12/10	876,621,969	7	1,689,514	26	901,608	850,444	881,264	4,322,830	0.49
5 YR. TOTAL	4,445,536,535	70	7,296,317	233	7,243,200	5,866,103	6,728,190	27,133,810	0.61
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		74%	0.327	98%	0.283			0.61	
Pure Premium Indicated by National Relativity		13%	0.278	1%	0.262			0.54	
Pure Premium Present on Rate Level		13%	0.356	1%	0.336			0.69	
Pure Premium Derived by Formula		0.324			0.283		0.61		

CLASS 8602		SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, & DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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
1/10 through 12/10	17,896,210	0	0	3	44,495	0	49,780	94,275	0.53
5 YR. TOTAL	17,896,210	0	0	3	44,495	0	49,780	94,275	0.53
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.249	11%	0.278			0.53	
Pure Premium Indicated by National Relativity		13%	0.329	14%	0.242			0.57	
Pure Premium Present on Rate Level		79%	0.356	75%	0.336			0.69	
Pure Premium Derived by Formula		0.344			0.316		0.66		

CLASS 8603		ARCHITECTURAL OR ENGINEERING FIRM - CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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
1/10 through 12/10	127,142,721	0	0	1	24,144	0	13,871	38,015	0.03
5 YR. TOTAL	127,142,721	0	0	1	24,144	0	13,871	38,015	0.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.019	13%	0.011			0.03	
Pure Premium Indicated by National Relativity		13%	0.037	14%	0.054			0.09	
Pure Premium Present on Rate Level		77%	0.078	73%	0.080			0.16	
Pure Premium Derived by Formula		0.067			0.067		0.13		

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

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CLASS 8606		GEOPHYSICAL EXPLORATION - ALL EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
1/06 through 12/06	3,558,338	0	0	1	11,422	0	24,003	35,425	1.00
1/07 through 12/07	7,425,652	0	0	1	8,121	0	50,857	58,978	0.79
1/08 through 12/08	5,932,359	1	47,373	1	58,853	37,750	12,086	156,062	2.63
1/09 through 12/09	5,684,364	1	188,746	4	122,194	107,024	104,305	522,269	9.19
1/10 through 12/10	7,507,503	2	86,442	2	2,289	123,087	9,474	221,292	2.95
5 YR. TOTAL	30,108,216	4	322,561	9	202,879	267,861	200,725	994,026	3.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	1.745	25%	1.556	3.30			
Pure Premium Indicated by National Relativity		40%	1.656	37%	1.387	3.04			
Pure Premium Present on Rate Level		41%	1.912	38%	1.635	3.55			
Pure Premium Derived by Formula		1.778			1.523			3.30	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
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
1/10 through 12/10	5,628	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	73,982	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%	0.000	0.00			
Pure Premium Present on Rate Level		98%	1.458	98%	0.964	2.42			
Pure Premium Derived by Formula		1.429			0.945			2.37	

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	PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
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
1/10 through 12/10	12,400	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	171,514	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		27%	2.589	29%	2.069	4.66			
Pure Premium Present on Rate Level		71%	1.398	68%	1.555	2.95			
Pure Premium Derived by Formula		1.692			1.657			3.35	

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

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CLASS 8720		INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	73,792,417	1	138,292	8	276,900	64,442	223,533	703,167	0.95
1/07 through 12/07	78,706,750	3	117,594	12	627,488	230,490	266,746	1,242,318	1.58
1/08 through 12/08	71,868,272	4	661,441	8	167,585	521,407	145,826	1,496,259	2.08
1/09 through 12/09	80,189,836	7	603,430	20	960,919	897,767	652,971	3,115,087	3.89
1/10 through 12/10	83,141,275	5	356,879	10	1,080,333	309,699	493,303	2,240,214	2.70
5 YR. TOTAL	387,698,550	20	1,877,636	58	3,113,225	2,023,805	1,782,379	8,797,045	2.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	1.287	53%	0.982			2.27	
Pure Premium Indicated by National Relativity		29%	0.829	23%	0.715			1.54	
Pure Premium Present on Rate Level		30%	0.928	24%	0.839			1.77	
Pure Premium Derived by Formula		1.046			0.886		1.93		

CLASS 8721		REAL ESTATE APPRAISAL COMPANIES-OUTSIDE EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	29,398,692	0	0	0	0	0	1,997	1,997	0.01
1/07 through 12/07	49,114,804	0	0	2	5,593	0	53,759	59,352	0.12
1/08 through 12/08	58,977,123	0	0	0	0	0	1,484	1,484	0.00
1/09 through 12/09	64,110,282	1	30,749	1	3,408	25,975	1,992	62,124	0.10
1/10 through 12/10	71,361,780	0	0	2	57,989	0	128,215	186,204	0.26
5 YR. TOTAL	272,962,681	1	30,749	5	66,990	25,975	187,447	311,161	0.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.036	23%	0.078			0.11	
Pure Premium Indicated by National Relativity		32%	0.180	34%	0.203			0.38	
Pure Premium Present on Rate Level		51%	0.156	43%	0.150			0.31	
Pure Premium Derived by Formula		0.143			0.151		0.29		

CLASS 8723 + +		INSURANCE COMPANIES - INCLUDING CLERICAL & SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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
1/10 through 12/10	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%	0.078	100%	0.080			0.16	
Pure Premium Derived by Formula		0.078			0.080		0.16		

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

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CLASS 8725		INVENTORY COUNTERS - TRAVELING - INCLUDING SALESPERSONS & CLERICAL							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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
1/10 through 12/10	1,434	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,434	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		17%	1.373	18%	2.679	4.05			
Pure Premium Present on Rate Level		83%	0.928	82%	0.839	1.77			
Pure Premium Derived by Formula		1.004			1.170			2.17	

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.
1/06 through 12/06	7,718,411,406	91	7,050,290	208	6,490,966	6,002,583	8,080,146	27,623,985	0.36
1/07 through 12/07	8,258,117,388	95	7,958,565	193	6,232,617	6,002,544	6,723,390	26,917,116	0.33
1/08 through 12/08	8,034,313,057	88	9,026,219	243	7,360,815	9,727,872	8,874,158	34,989,064	0.44
1/09 through 12/09	7,748,409,022	66	6,369,786	206	7,566,893	5,696,872	8,278,086	27,911,637	0.36
1/10 through 12/10	8,219,461,272	70	4,809,776	178	6,781,244	5,005,630	7,111,445	23,708,095	0.29
5 YR. TOTAL	39,978,712,145	410	35,214,636	1,028	34,432,535	32,435,501	39,067,225	141,149,897	0.35
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.174	100%	0.179	0.35			
Pure Premium Indicated by National Relativity		0%	0.178	0%	0.176	0.35			
Pure Premium Present on Rate Level		0%	0.165	0%	0.181	0.35			
Pure Premium Derived by Formula		0.174			0.179			0.35	

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.
1/06 through 12/06	7,355,316	1	104,234	4	19,139	176,062	44,462	343,897	4.68
1/07 through 12/07	8,312,337	2	22,234	3	23,951	69,471	34,342	149,998	1.81
1/08 through 12/08	4,052,377	1	141,883	1	6,186	93,550	19,069	260,688	6.43
1/09 through 12/09	7,118,831	0	0	3	18,000	0	27,177	45,177	0.64
1/10 through 12/10	4,893,506	4	695,942	1	677	1,313,987	4,149	2,014,755	41.17
5 YR. TOTAL	31,732,367	8	964,293	12	67,953	1,653,070	129,199	2,814,515	8.87
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	3.253	29%	5.617	8.87			
Pure Premium Indicated by National Relativity		40%	1.805	35%	1.928	3.73			
Pure Premium Present on Rate Level		40%	1.864	36%	2.204	4.07			
Pure Premium Derived by Formula		2.118			3.097			5.22	

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

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CLASS 8748		AUTOMOBILE SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	346,456,728	3	7,261	19	1,139,208	11,895	551,242	1,709,606	0.49
1/07 through 12/07	649,853,501	22	875,348	37	768,178	763,664	974,501	3,381,691	0.52
1/08 through 12/08	549,412,836	12	1,026,448	24	508,549	610,595	636,176	2,781,768	0.51
1/09 through 12/09	520,686,722	11	989,082	33	1,620,708	1,756,015	937,900	5,303,705	1.02
1/10 through 12/10	551,353,168	10	522,428	12	415,426	541,075	551,256	2,030,185	0.37
5 YR. TOTAL	2,617,762,955	58	3,420,567	125	4,452,069	3,683,244	3,651,075	15,206,955	0.58
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	0.301	76%	0.280	0.58			
Pure Premium Indicated by National Relativity		21%	0.389	12%	0.353	0.74			
Pure Premium Present on Rate Level		21%	0.334	12%	0.299	0.63			
Pure Premium Derived by Formula		0.326			0.291			0.62	

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.
1/06 through 12/06	8,466,767	1	17,239	0	0	29,024	0	46,263	0.55
1/07 through 12/07	18,271,641	0	0	0	0	0	1,177	1,177	0.01
1/08 through 12/08	7,582,499	0	0	0	0	0	0	0	0.00
1/09 through 12/09	8,092,408	0	0	0	0	0	0	0	0.00
1/10 through 12/10	19,328,374	0	0	1	10,594	0	29,552	40,146	0.21
5 YR. TOTAL	61,741,689	1	17,239	1	10,594	29,024	30,729	87,586	0.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.045	13%	0.097	0.14			
Pure Premium Indicated by National Relativity		45%	0.260	43%	0.236	0.50			
Pure Premium Present on Rate Level		45%	0.191	44%	0.155	0.35			
Pure Premium Derived by Formula		0.207			0.182			0.39	

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.
1/06 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
1/10 through 12/10	2,504,649	0	0	1	1,543	0	4,461	6,004	0.24
5 YR. TOTAL	10,059,982	0	0	1	1,543	0	4,461	6,004	0.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.015	8%	0.044	0.06			
Pure Premium Indicated by National Relativity		23%	0.099	25%	0.212	0.31			
Pure Premium Present on Rate Level		71%	0.317	67%	0.316	0.63			
Pure Premium Derived by Formula		0.249			0.268			0.52	

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

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CLASS 8800		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP							
Industry Group: Office and Clerical Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	25,159,109	2	35,611	1	1,454	2,922	13,786	53,773	0.21
1/07 through 12/07	27,447,045	0	0	1	6,966	0	33,863	40,829	0.15
1/08 through 12/08	36,353,039	1	24,901	5	187,182	1,583	234,577	448,243	1.23
1/09 through 12/09	25,261,974	0	0	1	1,441	0	22,760	24,201	0.10
1/10 through 12/10	28,288,520	0	0	7	160,152	0	121,990	282,142	1.00
5 YR. TOTAL	142,509,687	3	60,512	15	357,195	4,505	426,976	849,188	0.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.293	28%	0.303	0.60			
Pure Premium Indicated by National Relativity		40%	0.633	36%	0.714	1.35			
Pure Premium Present on Rate Level		40%	0.416	36%	0.444	0.86			
Pure Premium Derived by Formula		0.478			0.502			0.98	

CLASS 8803		AUDITOR, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNER OR PROGRAMMER - TRAVELING							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	1,435,631,431	5	403,623	8	106,456	293,189	134,753	938,021	0.07
1/07 through 12/07	1,497,454,131	2	138,065	8	371,147	137,879	375,383	1,022,474	0.07
1/08 through 12/08	1,596,190,180	4	292,771	8	424,796	400,546	355,660	1,473,773	0.09
1/09 through 12/09	1,674,417,878	2	341,614	7	200,955	266,985	193,771	1,003,325	0.06
1/10 through 12/10	2,035,594,297	4	248,711	12	1,034,631	252,847	515,791	2,051,980	0.10
5 YR. TOTAL	8,239,287,917	17	1,424,784	43	2,137,985	1,351,446	1,575,358	6,489,573	0.08
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.043	52%	0.036	0.08			
Pure Premium Indicated by National Relativity		31%	0.040	24%	0.040	0.08			
Pure Premium Present on Rate Level		32%	0.033	24%	0.036	0.07			
Pure Premium Derived by Formula		0.039			0.037			0.08	

CLASS 8810		CLERICAL OFFICE EMPLOYEES NOC							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	30,486,237,699	183	11,207,937	540	12,741,603	10,193,759	15,368,047	49,511,346	0.16
1/07 through 12/07	33,437,511,501	162	10,283,775	568	13,067,711	10,327,125	14,895,586	48,574,197	0.15
1/08 through 12/08	33,238,228,111	170	11,288,276	573	15,668,738	9,412,765	17,586,121	53,955,900	0.16
1/09 through 12/09	33,124,736,808	157	8,991,161	527	13,748,295	8,397,406	15,593,034	46,729,896	0.14
1/10 through 12/10	35,105,260,278	139	11,622,927	457	13,261,571	11,597,825	13,642,509	50,124,832	0.14
5 YR. TOTAL	165,391,974,397	811	53,394,076	2,665	68,487,918	49,928,880	77,085,297	248,896,171	0.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.074	100%	0.077	0.15			
Pure Premium Indicated by National Relativity		0%	0.081	0%	0.092	0.17			
Pure Premium Present on Rate Level		0%	0.078	0%	0.080	0.16			
Pure Premium Derived by Formula		0.074			0.077			0.15	

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

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CLASS 8820		ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	1,051,939,324	7	103,673	18	531,537	351,654	583,546	1,570,410	0.15
1/07 through 12/07	1,159,487,320	4	132,424	9	111,836	214,644	182,494	641,398	0.06
1/08 through 12/08	1,201,662,526	4	1,004,489	22	378,858	721,127	483,809	2,588,283	0.22
1/09 through 12/09	1,204,077,206	3	80,004	16	280,447	80,929	342,534	783,914	0.07
1/10 through 12/10	1,197,936,196	1	69,071	19	487,723	70,562	560,692	1,188,048	0.10
5 YR. TOTAL	5,815,102,572	19	1,389,661	84	1,790,401	1,438,916	2,153,075	6,772,053	0.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	0.055	59%	0.062	0.12			
Pure Premium Indicated by National Relativity		29%	0.075	20%	0.084	0.16			
Pure Premium Present on Rate Level		29%	0.066	21%	0.072	0.14			
Pure Premium Derived by Formula		0.064			0.069			0.13	

CLASS 8824		RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	208,226,689	22	1,760,142	79	1,537,568	1,810,737	2,125,398	7,233,845	3.47
1/07 through 12/07	238,693,144	34	2,484,027	97	1,165,199	2,919,196	1,953,015	8,521,437	3.57
1/08 through 12/08	252,968,449	37	2,057,281	108	2,510,059	1,834,850	2,741,988	9,144,178	3.61
1/09 through 12/09	261,968,719	36	2,547,900	107	1,809,403	2,123,864	2,459,184	8,940,351	3.41
1/10 through 12/10	257,610,031	33	1,513,719	92	1,624,975	1,706,111	2,846,062	7,690,867	2.99
5 YR. TOTAL	1,219,467,032	162	10,363,069	483	8,647,204	10,394,758	12,125,647	41,530,678	3.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		82%	1.559	100%	1.847	3.41			
Pure Premium Indicated by National Relativity		9%	1.696	0%	2.001	3.70			
Pure Premium Present on Rate Level		9%	1.729	0%	1.914	3.64			
Pure Premium Derived by Formula		1.587			1.847			3.43	

CLASS 8825		RETIREMENT LIVING CENTERS: FOOD SERVICE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	71,676,135	7	153,198	26	194,324	80,660	371,296	799,478	1.12
1/07 through 12/07	81,081,091	8	370,780	28	314,075	574,944	382,365	1,642,164	2.03
1/08 through 12/08	86,433,786	5	150,067	22	167,018	94,692	324,630	736,407	0.85
1/09 through 12/09	92,211,708	8	454,726	21	378,680	513,403	435,399	1,782,208	1.93
1/10 through 12/10	91,669,944	7	203,886	18	328,901	312,549	454,082	1,299,418	1.42
5 YR. TOTAL	423,072,664	35	1,332,657	115	1,382,998	1,576,248	1,967,772	6,259,675	1.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	0.642	59%	0.838	1.48			
Pure Premium Indicated by National Relativity		29%	0.914	20%	1.185	2.10			
Pure Premium Present on Rate Level		30%	0.876	21%	1.001	1.88			
Pure Premium Derived by Formula		0.791			0.942			1.73	

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

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CLASS 8826		RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	94,136,532	15	797,504	33	625,805	853,632	772,167	3,049,108	3.24
1/07 through 12/07	134,803,881	13	986,711	39	426,827	1,010,714	923,263	3,347,515	2.48
1/08 through 12/08	151,740,964	14	1,415,840	40	862,711	1,086,203	1,434,153	4,798,907	3.16
1/09 through 12/09	232,500,489	25	2,354,912	69	2,068,538	1,618,583	1,754,388	7,796,421	3.35
1/10 through 12/10	245,803,717	32	2,397,202	95	2,465,372	1,847,253	2,332,891	9,042,718	3.68
5 YR. TOTAL	858,985,583	99	7,952,169	276	6,449,253	6,416,385	7,216,862	28,034,669	3.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		66%	1.677	94%	1.587	3.26			
Pure Premium Indicated by National Relativity		17%	1.101	3%	1.409	2.51			
Pure Premium Present on Rate Level		17%	1.433	3%	1.591	3.02			
Pure Premium Derived by Formula		1.538			1.582		3.12		

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.
1/06 through 12/06	233,168,733	9	722,901	57	626,866	771,415	1,793,740	3,914,922	1.68
1/07 through 12/07	255,922,643	7	234,450	41	559,962	121,015	1,295,643	2,211,070	0.86
1/08 through 12/08	279,495,139	6	215,526	47	502,306	336,729	1,515,135	2,569,696	0.92
1/09 through 12/09	285,298,123	7	440,141	67	1,119,288	503,004	2,196,062	4,258,495	1.49
1/10 through 12/10	305,798,499	9	719,511	68	805,036	620,921	2,295,804	4,441,272	1.45
5 YR. TOTAL	1,359,683,137	38	2,332,529	280	3,613,458	2,353,084	9,096,384	17,395,455	1.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	0.437	89%	0.842	1.28			
Pure Premium Indicated by National Relativity		24%	0.550	5%	0.895	1.45			
Pure Premium Present on Rate Level		24%	0.496	6%	0.870	1.37			
Pure Premium Derived by Formula		0.478			0.846		1.32		

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.
1/06 through 12/06	4,099,318,644	50	2,789,453	121	4,308,761	3,468,538	3,653,255	14,220,007	0.35
1/07 through 12/07	4,518,938,348	53	4,244,223	153	4,368,577	3,672,122	5,096,184	17,381,106	0.39
1/08 through 12/08	4,738,398,430	54	3,882,460	120	2,145,554	4,029,657	3,804,176	13,861,847	0.29
1/09 through 12/09	4,869,011,862	42	3,492,968	144	4,122,625	3,044,393	4,485,878	15,145,864	0.31
1/10 through 12/10	4,934,436,128	50	5,215,886	147	5,276,022	3,433,233	4,596,861	18,522,002	0.38
5 YR. TOTAL	23,160,103,412	249	19,624,990	685	20,221,539	17,647,943	21,636,354	79,130,826	0.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.172	100%	0.170	0.34			
Pure Premium Indicated by National Relativity		0%	0.156	0%	0.170	0.33			
Pure Premium Present on Rate Level		0%	0.154	0%	0.162	0.32			
Pure Premium Derived by Formula		0.172			0.170		0.34		

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

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CLASS 8833		HOSPITAL: PROFESSIONAL EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	1,257,845,180	58	5,091,799	193	4,817,474	4,616,923	5,369,727	19,895,923	1.58
1/07 through 12/07	1,221,116,942	63	5,765,869	169	3,947,839	4,868,504	4,159,290	18,741,502	1.53
1/08 through 12/08	1,385,600,755	52	5,342,410	195	4,607,253	3,773,911	5,591,248	19,314,822	1.39
1/09 through 12/09	1,322,839,138	41	4,773,288	145	3,823,361	4,272,133	4,261,558	17,130,340	1.30
1/10 through 12/10	1,534,911,146	48	5,376,251	193	4,017,232	5,127,497	5,008,232	19,529,212	1.27
5 YR. TOTAL	6,722,313,161	262	26,349,617	895	21,213,159	22,658,968	24,390,055	94,611,799	1.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.708	100%	0.700	1.41			
Pure Premium Indicated by National Relativity		0%	0.495	0%	0.525	1.02			
Pure Premium Present on Rate Level		0%	0.716	0%	0.707	1.42			
Pure Premium Derived by Formula		0.708			0.700			1.41	

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.
1/06 through 12/06	568,607,958	67	5,114,042	172	2,123,674	4,449,329	2,734,957	14,422,002	2.54
1/07 through 12/07	706,348,462	79	5,554,585	194	3,429,694	5,394,029	3,613,966	17,992,274	2.55
1/08 through 12/08	798,555,450	76	4,770,616	235	4,026,827	5,291,935	4,299,279	18,388,657	2.30
1/09 through 12/09	838,804,481	91	7,444,234	242	4,089,033	5,812,041	4,016,856	21,362,164	2.55
1/10 through 12/10	827,849,370	85	5,877,507	234	4,853,884	5,633,662	4,796,792	21,161,845	2.56
5 YR. TOTAL	3,740,165,721	398	28,760,984	1,077	18,523,112	26,580,996	19,461,850	93,326,942	2.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.264	100%	1.231	2.50			
Pure Premium Indicated by National Relativity		0%	1.282	0%	1.217	2.50			
Pure Premium Present on Rate Level		0%	1.264	0%	1.294	2.56			
Pure Premium Derived by Formula		1.264			1.231			2.50	

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.
1/06 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	215,854	39	658,158	196,031	998,694	2,068,737	1.65
1/10 through 12/10	297,899,707	28	1,700,105	89	1,478,632	2,004,516	1,610,284	6,793,537	2.28
5 YR. TOTAL	423,366,739	34	1,915,959	128	2,136,790	2,200,547	2,608,978	8,862,274	2.09
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	0.957	61%	1.136	2.09			
Pure Premium Indicated by National Relativity		29%	1.188	19%	1.452	2.64			
Pure Premium Present on Rate Level		29%	0.906	20%	1.112	2.02			
Pure Premium Derived by Formula		1.009			1.191			2.20	

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

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CLASS 8848		DOMICILIARY HOMES-ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	199,149,584	28	2,113,710	92	1,004,388	1,760,177	1,333,338	6,211,613	3.12
1/07 through 12/07	150,455,305	25	861,656	49	601,778	872,354	809,848	3,145,636	2.09
1/08 through 12/08	129,865,761	20	1,052,762	54	777,349	828,852	863,135	3,522,098	2.71
1/09 through 12/09	134,744,147	16	772,289	49	768,816	438,495	1,076,152	3,055,752	2.27
1/10 through 12/10	134,696,213	16	1,244,572	51	1,042,332	1,148,680	1,321,028	4,756,612	3.53
5 YR. TOTAL	748,911,010	105	6,044,989	295	4,194,663	5,048,558	5,403,501	20,691,711	2.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	1.367	82%	1.396	2.76			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		39%	1.333	18%	1.317	2.65			
Pure Premium Derived by Formula		1.354			1.382			2.74	

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.
1/06 through 12/06	752,818,239	86	5,423,220	282	5,203,492	4,301,659	4,923,937	19,852,308	2.64
1/07 through 12/07	810,001,158	100	7,174,275	310	6,421,228	5,580,867	6,690,178	25,866,548	3.19
1/08 through 12/08	813,410,400	103	7,058,096	294	5,390,166	7,228,839	6,935,619	26,612,720	3.27
1/09 through 12/09	973,594,320	115	8,659,755	346	7,329,484	8,590,173	7,312,698	31,892,110	3.28
1/10 through 12/10	869,333,997	105	10,395,474	316	6,337,032	8,211,685	7,369,826	32,314,017	3.72
5 YR. TOTAL	4,219,158,114	509	38,710,820	1,548	30,681,402	33,913,223	33,232,258	136,537,703	3.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.645	100%	1.591	3.24			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		0%	1.587	0%	1.521	3.11			
Pure Premium Derived by Formula		1.645			1.591			3.24	

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.
1/06 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
1/10 through 12/10	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		29%	0.135	30%	0.152	0.29			
Pure Premium Present on Rate Level		71%	0.078	70%	0.080	0.16			
Pure Premium Derived by Formula		0.095			0.102			0.20	

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

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CLASS		CHECK CASHING ESTABLISHMENTS - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL							
8856 ++		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.
1/06 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
1/10 through 12/10	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%	0.078	100%	0.080	0.16			
Pure Premium Derived by Formula		0.078		0.080		0.16			

CLASS		SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALESPERSONS, DRIVERS							
8864		CLERICAL							
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.
1/06 through 12/06	652,279,085	47	2,440,673	170	2,281,263	2,821,186	3,132,845	10,675,967	1.64
1/07 through 12/07	886,034,161	77	4,386,709	174	2,826,462	3,846,156	4,064,377	15,123,704	1.71
1/08 through 12/08	877,534,925	53	2,754,165	207	3,484,613	3,005,891	4,031,874	13,276,543	1.51
1/09 through 12/09	744,950,457	41	2,198,549	182	3,527,282	1,774,812	3,898,436	11,399,079	1.53
1/10 through 12/10	541,977,221	30	1,576,288	97	2,100,875	1,671,397	2,720,470	8,069,030	1.49
5 YR. TOTAL	3,702,775,849	248	13,356,384	830	14,220,495	13,119,442	17,848,002	58,544,323	1.58
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		94%	0.745	100%	0.836	1.58			
Pure Premium Indicated by National Relativity		3%	0.861	0%	1.100	1.96			
Pure Premium Present on Rate Level		3%	0.789	0%	0.845	1.63			
Pure Premium Derived by Formula		0.750		0.836		1.59			

CLASS		COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL							
8868		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.
1/06 through 12/06	3,108,677,950	79	1,660,455	226	1,893,186	2,932,534	4,651,607	11,137,782	0.36
1/07 through 12/07	3,312,507,996	78	2,495,083	259	2,144,079	2,347,881	3,890,184	10,877,227	0.33
1/08 through 12/08	3,503,618,466	96	3,880,544	285	3,115,501	4,475,574	5,323,613	16,795,232	0.48
1/09 through 12/09	3,807,981,185	105	3,839,853	306	3,351,710	4,112,457	6,137,885	17,441,905	0.46
1/10 through 12/10	3,898,689,242	79	3,848,061	320	3,853,988	4,917,945	6,645,711	19,265,705	0.50
5 YR. TOTAL	17,631,474,839	437	15,723,996	1,396	14,358,464	18,786,391	26,649,000	75,517,851	0.43
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		93%	0.171	100%	0.258	0.43			
Pure Premium Indicated by National Relativity		3%	0.152	0%	0.219	0.37			
Pure Premium Present on Rate Level		4%	0.157	0%	0.237	0.39			
Pure Premium Derived by Formula		0.170		0.258		0.43			

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

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CLASS 8869		CHILD CARE CENTER - ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS & DRIVERS							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	431,350,693	20	1,101,929	95	1,305,089	1,035,994	2,004,587	5,447,599	1.26
1/07 through 12/07	461,541,729	13	938,129	68	834,477	734,493	1,445,372	3,952,471	0.86
1/08 through 12/08	508,919,291	23	777,035	92	1,229,804	1,610,424	1,874,083	5,491,346	1.08
1/09 through 12/09	517,683,866	27	775,972	90	1,594,132	623,481	2,251,120	5,244,705	1.01
1/10 through 12/10	560,216,738	38	2,082,244	92	1,994,494	1,884,170	2,373,286	8,334,194	1.49
5 YR. TOTAL	2,479,712,317	121	5,675,309	437	6,957,996	5,888,562	9,948,448	28,470,315	1.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		62%	0.509	98%	0.639	1.15			
Pure Premium Indicated by National Relativity		19%	0.435	1%	0.630	1.07			
Pure Premium Present on Rate Level		19%	0.417	1%	0.599	1.02			
Pure Premium Derived by Formula		0.477			0.639			1.12	

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.
1/06 through 12/06	44,418,369	0	0	0	0	0	6,453	6,453	0.02
1/07 through 12/07	67,395,053	1	37,875	0	0	33,342	1,430	72,647	0.11
1/08 through 12/08	99,740,573	1	9,888	0	0	8,195	12,264	30,347	0.03
1/09 through 12/09	126,813,292	1	62,501	0	0	125,321	9,778	197,600	0.16
1/10 through 12/10	167,180,748	0	0	1	71,485	0	26,256	97,741	0.06
5 YR. TOTAL	505,548,035	3	110,264	1	71,485	166,858	56,181	404,788	0.08
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.036	25%	0.044	0.08			
Pure Premium Indicated by National Relativity		35%	0.048	37%	0.057	0.11			
Pure Premium Present on Rate Level		47%	0.092	38%	0.096	0.19			
Pure Premium Derived by Formula		0.067			0.069			0.14	

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.
1/06 through 12/06	618,414,157	1	181,857	15	221,969	147,894	236,254	787,974	0.13
1/07 through 12/07	654,594,205	6	259,280	7	95,041	149,727	190,325	694,373	0.11
1/08 through 12/08	775,687,487	5	225,910	26	826,750	358,633	789,044	2,200,337	0.28
1/09 through 12/09	694,975,312	5	592,971	20	939,041	163,856	650,395	2,346,263	0.34
1/10 through 12/10	894,202,828	2	354,175	12	245,371	125,007	372,314	1,096,867	0.12
5 YR. TOTAL	3,637,873,989	19	1,614,193	80	2,328,172	945,117	2,238,332	7,125,814	0.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.108	54%	0.088	0.20			
Pure Premium Indicated by National Relativity		30%	0.112	23%	0.106	0.22			
Pure Premium Present on Rate Level		30%	0.095	23%	0.093	0.19			
Pure Premium Derived by Formula		0.105			0.093			0.20	

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

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CLASS 9012		BUILDING OR PROPERTY MANAGEMENT - PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	407,058,612	17	1,001,317	49	1,244,173	502,159	1,212,222	3,959,871	0.97
1/07 through 12/07	453,688,500	17	2,293,675	44	753,056	3,278,771	931,900	7,257,402	1.60
1/08 through 12/08	499,686,204	14	847,913	50	1,893,191	776,958	1,845,633	5,363,695	1.07
1/09 through 12/09	525,156,017	18	2,168,170	42	944,740	1,510,232	1,016,278	5,639,420	1.07
1/10 through 12/10	555,730,770	18	2,209,088	45	1,529,140	2,104,201	1,254,638	7,097,067	1.28
5 YR. TOTAL	2,441,320,103	84	8,520,163	230	6,364,300	8,172,321	6,260,671	29,317,455	1.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		71%	0.610	99%	0.591	1.20			
Pure Premium Indicated by National Relativity		14%	0.594	0%	0.597	1.19			
Pure Premium Present on Rate Level		15%	0.579	1%	0.626	1.21			
Pure Premium Derived by Formula		0.603		0.591		1.19			

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.
1/06 through 12/06	466,280,466	50	3,617,038	175	2,536,747	3,108,831	2,634,445	11,897,061	2.55
1/07 through 12/07	535,110,179	59	3,585,896	163	2,949,771	3,674,472	3,854,160	14,064,299	2.63
1/08 through 12/08	518,111,201	55	4,680,423	168	3,586,592	3,246,359	3,891,371	15,404,745	2.97
1/09 through 12/09	547,339,455	48	3,414,564	157	3,632,841	3,518,382	4,910,790	15,476,577	2.83
1/10 through 12/10	573,696,736	52	3,611,276	173	4,002,673	3,827,457	5,168,406	16,609,812	2.90
5 YR. TOTAL	2,640,538,037	264	18,909,197	836	16,708,624	17,375,501	20,459,172	73,452,494	2.78
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.349	100%	1.433	2.78			
Pure Premium Indicated by National Relativity		0%	1.534	0%	1.661	3.20			
Pure Premium Present on Rate Level		0%	1.359	0%	1.413	2.77			
Pure Premium Derived by Formula		1.349		1.433		2.78			

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.
1/06 through 12/06	360,416,348	36	3,568,275	100	1,969,668	3,067,874	2,770,609	11,376,426	3.16
1/07 through 12/07	387,609,738	43	3,532,270	125	3,915,320	2,623,204	3,588,672	13,659,466	3.52
1/08 through 12/08	401,304,050	35	3,893,465	119	4,195,269	3,678,578	3,702,718	15,470,030	3.86
1/09 through 12/09	407,426,068	27	2,303,582	122	3,983,161	2,142,888	3,830,922	12,260,553	3.01
1/10 through 12/10	431,085,258	43	4,075,018	139	3,731,932	4,689,988	4,099,645	16,596,583	3.85
5 YR. TOTAL	1,987,841,462	184	17,372,610	605	17,795,350	16,202,532	17,992,566	69,363,058	3.49
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		95%	1.769	100%	1.720	3.49			
Pure Premium Indicated by National Relativity		2%	1.799	0%	1.753	3.55			
Pure Premium Present on Rate Level		3%	1.538	0%	1.508	3.05			
Pure Premium Derived by Formula		1.763		1.720		3.48			

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

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CLASS 9016		AMUSEMENT PARK OR EXHIBITION OPERATION AND DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	24,842,254	2	34,072	15	313,044	49,673	458,112	854,901	3.44
1/07 through 12/07	25,819,391	4	61,101	17	227,088	170,167	225,353	683,709	2.65
1/08 through 12/08	28,413,861	4	303,819	13	89,786	138,215	194,698	726,518	2.56
1/09 through 12/09	25,907,139	5	202,635	21	330,065	202,298	450,202	1,185,200	4.58
1/10 through 12/10	34,967,459	4	61,461	5	68,699	97,280	382,569	610,009	1.74
5 YR. TOTAL	139,950,104	19	663,088	71	1,028,682	657,633	1,710,934	4,060,337	2.90
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	1.209	49%	1.629			2.90	
Pure Premium Indicated by National Relativity		34%	1.149	25%	1.629			2.78	
Pure Premium Present on Rate Level		35%	1.325	26%	1.958			3.28	
Pure Premium Derived by Formula								1.229	1.745
								1.229	1.745

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.
1/06 through 12/06	437,935	0	0	0	0	0	11,161	11,161	2.55
1/07 through 12/07	447,895	0	0	2	76,899	0	48,792	125,691	28.06
1/08 through 12/08	446,423	0	0	0	0	0	468	468	0.11
1/09 through 12/09	518,230	0	0	0	0	0	0	0	0.00
1/10 through 12/10	501,019	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,351,502	0	0	2	76,899	0	60,421	137,320	5.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	3.270	7%	2.569			5.84	
Pure Premium Indicated by National Relativity		21%	0.943	22%	0.842			1.79	
Pure Premium Present on Rate Level		73%	1.180	71%	1.036			2.22	
Pure Premium Derived by Formula								1.256	1.101
								1.256	1.101

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.
1/06 through 12/06	13,223,790	1	6,715	2	79,909	0	47,906	134,530	1.02
1/07 through 12/07	9,846,382	2	3,051	1	36,438	5,157	17,890	62,536	0.64
1/08 through 12/08	12,370,782	1	16,007	0	0	62,691	32,473	111,171	0.90
1/09 through 12/09	13,461,355	2	39,852	0	0	28,150	6,304	74,306	0.55
1/10 through 12/10	13,304,265	1	16,078	1	11,101	31,902	22,180	81,261	0.61
5 YR. TOTAL	62,206,574	7	81,703	4	127,448	127,900	126,753	463,804	0.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.336	26%	0.409			0.75	
Pure Premium Indicated by National Relativity		39%	1.197	37%	1.183			2.38	
Pure Premium Present on Rate Level		40%	1.094	37%	0.899			1.99	
Pure Premium Derived by Formula								0.975	0.877
								0.975	0.877

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

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CLASS 9040		HOSPITAL: ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	101,874,604	11	820,457	33	125,983	650,029	431,089	2,027,558	1.99
1/07 through 12/07	97,090,262	10	640,976	44	718,611	292,701	955,144	2,607,432	2.69
1/08 through 12/08	121,722,663	7	572,039	30	695,219	342,664	769,946	2,379,868	1.96
1/09 through 12/09	108,551,032	9	527,820	41	695,701	717,482	1,161,573	3,102,576	2.86
1/10 through 12/10	129,019,610	14	901,928	48	565,954	1,088,532	1,250,367	3,806,781	2.95
5 YR. TOTAL	558,258,171	51	3,463,220	196	2,801,468	3,091,408	4,568,119	13,924,215	2.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		55%	1.122	78%	1.372			2.49	
Pure Premium Indicated by National Relativity		22%	1.820	11%	2.316			4.14	
Pure Premium Present on Rate Level		23%	1.411	11%	1.532			2.94	
Pure Premium Derived by Formula		1.342		1.493				2.84	

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.
1/06 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
1/10 through 12/10	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%	0.729	50%	0.902			1.63	
Pure Premium Present on Rate Level		50%	0.763	50%	0.931			1.69	
Pure Premium Derived by Formula		0.746		0.917				1.66	

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.
1/06 through 12/06	412,887,306	39	1,359,795	130	1,734,129	1,361,157	2,378,746	6,833,827	1.66
1/07 through 12/07	447,352,212	43	2,055,359	144	2,211,194	2,348,641	3,166,484	9,781,678	2.19
1/08 through 12/08	441,589,442	35	2,043,994	129	1,697,349	2,758,951	2,725,529	9,225,823	2.09
1/09 through 12/09	451,931,790	39	1,597,994	140	2,102,067	2,478,308	2,813,725	8,992,094	1.99
1/10 through 12/10	485,088,970	43	2,769,077	137	1,808,529	2,400,909	2,893,205	9,871,720	2.04
5 YR. TOTAL	2,238,849,720	199	9,826,219	680	9,553,268	11,347,966	13,977,689	44,705,142	2.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		78%	0.866	100%	1.131			2.00	
Pure Premium Indicated by National Relativity		11%	1.136	0%	1.350			2.49	
Pure Premium Present on Rate Level		11%	0.839	0%	1.097			1.94	
Pure Premium Derived by Formula		0.893		1.131				2.02	

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

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CLASS 9058		HOTEL: RESTAURANT EMPLOYEES							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	109,863,320	7	258,118	21	323,900	261,228	597,574	1,440,820	1.31
1/07 through 12/07	115,736,396	5	181,128	26	178,600	124,018	386,882	870,628	0.75
1/08 through 12/08	115,939,122	4	275,595	20	358,990	253,272	491,226	1,379,083	1.19
1/09 through 12/09	110,618,691	6	533,560	21	446,167	573,371	513,587	2,066,685	1.87
1/10 through 12/10	116,308,699	8	656,382	31	288,617	478,588	432,394	1,855,981	1.60
5 YR. TOTAL	568,466,228	30	1,904,783	119	1,596,274	1,690,477	2,421,663	7,613,197	1.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.616	64%	0.723	1.34			
Pure Premium Indicated by National Relativity		30%	0.756	18%	0.894	1.65			
Pure Premium Present on Rate Level		30%	0.630	18%	0.921	1.55			
Pure Premium Derived by Formula		0.662			0.789			1.45	

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.
1/06 through 12/06	403,511,486	30	881,027	106	1,026,025	1,010,966	1,954,887	4,872,905	1.21
1/07 through 12/07	429,764,115	24	1,418,377	102	1,610,802	1,589,731	1,963,432	6,582,342	1.53
1/08 through 12/08	406,854,588	16	634,228	61	939,994	790,568	1,540,466	3,905,256	0.96
1/09 through 12/09	398,347,704	20	1,655,114	77	1,187,272	1,713,377	1,457,638	6,013,401	1.51
1/10 through 12/10	401,180,717	8	385,048	78	1,556,717	417,459	2,161,815	4,521,039	1.13
5 YR. TOTAL	2,039,658,610	98	4,973,794	424	6,320,810	5,522,101	9,078,238	25,894,943	1.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		68%	0.554	99%	0.716	1.27			
Pure Premium Indicated by National Relativity		16%	0.789	0%	0.965	1.75			
Pure Premium Present on Rate Level		16%	0.635	1%	0.775	1.41			
Pure Premium Derived by Formula		0.605			0.717			1.32	

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.
1/06 through 12/06	21,968,723	0	0	3	75,799	0	35,943	111,742	0.51
1/07 through 12/07	28,978,994	0	0	4	60,313	0	68,793	129,106	0.45
1/08 through 12/08	29,425,051	3	155,913	5	114,102	145,688	144,445	560,148	1.90
1/09 through 12/09	26,667,363	0	0	4	4,659	0	49,402	54,061	0.20
1/10 through 12/10	28,314,258	2	56,565	4	45,344	37,208	64,919	204,036	0.72
5 YR. TOTAL	135,354,389	5	212,478	20	300,217	182,896	363,502	1,059,093	0.78
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.379	33%	0.404	0.78			
Pure Premium Indicated by National Relativity		38%	0.663	33%	0.778	1.44			
Pure Premium Present on Rate Level		39%	0.641	34%	0.739	1.38			
Pure Premium Derived by Formula		0.589			0.641			1.23	

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

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CLASS 9062		CASINO GAMBLING-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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	6,221	0	12,884	19,105	1.80
1/08 through 12/08	1,117,171	0	0	0	0	0	917	917	0.08
1/09 through 12/09	1,100,535	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,196,542	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,495,397	0	0	1	6,221	0	13,801	20,022	0.36
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.113	9%	0.251	0.36			
Pure Premium Indicated by National Relativity		47%	0.670	45%	0.831	1.50			
Pure Premium Present on Rate Level		47%	0.658	46%	0.792	1.45			
Pure Premium Derived by Formula		0.631		0.761		1.39			

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.
1/06 through 12/06	199,612,911	12	742,589	26	218,499	1,108,422	658,941	2,728,451	1.37
1/07 through 12/07	215,981,836	11	495,227	32	407,259	1,001,518	793,025	2,697,029	1.25
1/08 through 12/08	238,357,436	8	102,162	34	511,750	174,764	1,078,618	1,867,294	0.78
1/09 through 12/09	243,718,228	10	644,685	34	430,323	627,288	745,664	2,447,960	1.00
1/10 through 12/10	259,020,471	5	204,164	36	662,169	275,888	1,270,389	2,412,610	0.93
5 YR. TOTAL	1,156,690,882	46	2,188,827	162	2,230,000	3,187,880	4,546,637	12,153,344	1.05
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	0.382	74%	0.669	1.05			
Pure Premium Indicated by National Relativity		29%	0.417	13%	0.617	1.03			
Pure Premium Present on Rate Level		29%	0.343	13%	0.659	1.00			
Pure Premium Derived by Formula		0.381		0.661		1.04			

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.
1/06 through 12/06	1,717,796,780	89	3,393,706	472	5,029,420	3,718,544	8,051,904	20,193,574	1.18
1/07 through 12/07	1,769,191,243	104	4,044,838	536	5,930,143	5,197,910	9,278,863	24,451,754	1.38
1/08 through 12/08	1,802,510,703	100	4,706,974	458	6,328,784	5,212,292	10,781,204	27,029,254	1.50
1/09 through 12/09	1,725,086,418	57	3,297,170	410	5,535,441	3,312,014	8,440,977	20,585,602	1.19
1/10 through 12/10	1,737,619,336	70	3,386,449	399	5,462,076	3,890,951	8,631,437	21,370,913	1.23
5 YR. TOTAL	8,752,204,480	420	18,829,137	2,275	28,285,864	21,331,711	45,184,385	113,631,097	1.30
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.538	100%	0.760	1.30			
Pure Premium Indicated by National Relativity		0%	0.659	0%	0.874	1.53			
Pure Premium Present on Rate Level		0%	0.554	0%	0.804	1.36			
Pure Premium Derived by Formula		0.538		0.760		1.30			

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

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CLASS 9083		RESTAURANT: FAST FOOD							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	823,760,612	56	2,200,178	256	1,940,565	2,457,039	3,448,656	10,046,438	1.22
1/07 through 12/07	917,297,592	52	2,046,706	229	3,776,263	2,536,978	5,035,790	13,395,737	1.46
1/08 through 12/08	934,043,113	47	1,827,005	220	3,081,411	2,371,254	4,967,128	12,246,798	1.31
1/09 through 12/09	1,071,441,579	69	3,169,119	252	3,882,692	3,157,041	4,908,539	15,117,391	1.41
1/10 through 12/10	1,137,533,811	75	4,641,237	256	3,990,188	4,344,247	5,497,867	18,473,539	1.62
5 YR. TOTAL	4,884,076,707	299	13,884,245	1,213	16,671,119	14,866,559	23,857,980	69,279,903	1.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		93%	0.626	100%	0.793	1.42			
Pure Premium Indicated by National Relativity		3%	0.658	0%	0.898	1.56			
Pure Premium Present on Rate Level		4%	0.596	0%	0.763	1.36			
Pure Premium Derived by Formula		0.626			0.793			1.42	

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.
1/06 through 12/06	17,513,940	0	0	5	68,120	0	51,773	119,893	0.69
1/07 through 12/07	22,082,863	0	0	0	0	0	57,873	57,873	0.26
1/08 through 12/08	24,473,714	2	22,787	3	44,753	2,558	140,083	210,181	0.86
1/09 through 12/09	26,737,147	0	0	3	24,751	0	78,930	103,681	0.39
1/10 through 12/10	30,606,763	1	1,485	6	173,382	34,109	109,023	317,999	1.04
5 YR. TOTAL	121,414,427	3	24,272	17	311,006	36,667	437,682	809,627	0.67
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.276	31%	0.391	0.67			
Pure Premium Indicated by National Relativity		40%	0.700	34%	1.001	1.70			
Pure Premium Present on Rate Level		40%	0.538	35%	0.699	1.24			
Pure Premium Derived by Formula		0.550			0.706			1.26	

CLASS 9089		BILLIARD HALL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	1,029,876	0	0	0	0	0	0	0	0.00
1/07 through 12/07	1,126,847	1	14,153	0	0	17,655	0	31,808	2.82
1/08 through 12/08	739,938	1	109,333	0	0	166,596	0	275,929	37.29
1/09 through 12/09	802,602	0	0	0	0	0	0	0	0.00
1/10 through 12/10	712,081	0	0	1	19	0	672	691	0.10
5 YR. TOTAL	4,411,344	2	123,486	1	19	184,251	672	308,428	6.99
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	2.800	7%	4.192	6.99			
Pure Premium Indicated by National Relativity		16%	0.426	16%	0.475	0.90			
Pure Premium Present on Rate Level		79%	0.394	77%	0.448	0.84			
Pure Premium Derived by Formula		0.519			0.714			1.23	

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

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CLASS 9093		ROLLER-SKATING RINK OPERATION							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	19,071,070	0	0	6	16,798	0	69,674	86,472	0.45
1/07 through 12/07	19,291,622	2	14,854	4	64,750	5,721	91,682	177,007	0.92
1/08 through 12/08	18,443,355	0	0	1	5,174	0	27,272	32,446	0.18
1/09 through 12/09	20,188,408	1	23,045	3	18,055	32,467	61,007	134,574	0.67
1/10 through 12/10	20,778,741	0	0	5	82,674	0	113,697	196,371	0.95
5 YR. TOTAL	97,773,196	3	37,899	19	187,451	38,188	363,332	626,870	0.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.230	30%	0.411	0.64			
Pure Premium Indicated by National Relativity		40%	0.687	35%	1.066	1.75			
Pure Premium Present on Rate Level		41%	0.541	35%	0.786	1.33			
Pure Premium Derived by Formula		0.540			0.772			1.31	

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.
1/06 through 12/06	465,118,033	69	4,212,174	255	2,855,515	3,358,473	3,864,797	14,290,959	3.07
1/07 through 12/07	486,863,028	57	3,307,980	230	3,208,488	3,923,349	4,785,768	15,225,585	3.13
1/08 through 12/08	507,371,861	52	2,453,185	245	3,914,955	3,002,695	4,875,921	14,246,756	2.81
1/09 through 12/09	544,319,859	70	4,139,260	245	4,853,072	4,005,230	4,514,633	17,512,195	3.22
1/10 through 12/10	516,313,518	66	4,556,674	228	4,157,006	4,790,894	6,088,522	19,593,096	3.80
5 YR. TOTAL	2,519,986,299	314	18,669,273	1,203	18,989,036	19,080,641	24,129,641	80,868,591	3.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.494	100%	1.715	3.21			
Pure Premium Indicated by National Relativity		0%	1.889	0%	2.252	4.14			
Pure Premium Present on Rate Level		0%	1.372	0%	1.580	2.95			
Pure Premium Derived by Formula		1.494			1.715			3.21	

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.
1/06 through 12/06	196,456,651	14	940,439	58	757,045	1,053,368	1,404,011	4,154,863	2.12
1/07 through 12/07	217,783,418	13	1,258,598	57	1,384,394	746,539	1,527,095	4,916,626	2.26
1/08 through 12/08	218,680,286	17	1,191,318	61	946,383	2,507,123	1,406,664	6,051,488	2.77
1/09 through 12/09	210,658,698	10	1,101,844	60	1,106,627	1,103,966	1,328,053	4,640,490	2.20
1/10 through 12/10	221,218,675	21	1,679,853	49	821,236	3,037,125	1,362,135	6,900,349	3.12
5 YR. TOTAL	1,064,797,728	75	6,172,052	285	5,015,685	8,448,121	7,027,958	26,663,816	2.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		67%	1.051	98%	1.453	2.50			
Pure Premium Indicated by National Relativity		16%	1.644	1%	1.854	3.50			
Pure Premium Present on Rate Level		17%	1.191	1%	1.439	2.63			
Pure Premium Derived by Formula		1.170			1.457			2.63	

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

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CLASS 9154		THEATER NOC: ALL OTHER EMPLOYEES							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	46,132,429	2	26,228	10	128,218	35,988	414,931	605,365	1.31
1/07 through 12/07	48,729,525	3	353,339	13	358,112	316,881	437,101	1,465,433	3.01
1/08 through 12/08	57,076,801	2	159,486	18	543,497	107,263	273,600	1,083,846	1.90
1/09 through 12/09	51,409,764	3	93,846	12	114,080	111,189	291,468	610,583	1.19
1/10 through 12/10	56,792,286	0	0	9	635,879	0	329,653	965,532	1.70
5 YR. TOTAL	260,140,805	10	632,899	62	1,779,786	571,321	1,746,753	4,730,759	1.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.927	49%	0.891	1.82			
Pure Premium Indicated by National Relativity		33%	0.949	25%	1.124	2.07			
Pure Premium Present on Rate Level		33%	0.872	26%	1.034	1.91			
Pure Premium Derived by Formula		0.916			0.986			1.90	

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.
1/06 through 12/06	17,639,678	1	70,886	5	102,562	130,032	92,773	396,253	2.25
1/07 through 12/07	17,681,804	2	424,188	7	698,615	122,103	298,793	1,543,699	8.73
1/08 through 12/08	20,405,241	0	0	8	361,147	0	336,258	697,405	3.42
1/09 through 12/09	19,930,130	1	5,887	4	30,565	1,747	93,799	131,998	0.66
1/10 through 12/10	21,290,480	0	0	4	209,828	0	161,726	371,554	1.75
5 YR. TOTAL	96,947,333	4	500,961	28	1,402,717	253,882	983,349	3,140,909	3.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	1.964	35%	1.276	3.24			
Pure Premium Indicated by National Relativity		36%	0.967	32%	1.145	2.11			
Pure Premium Present on Rate Level		37%	1.285	33%	1.187	2.47			
Pure Premium Derived by Formula		1.354			1.205			2.56	

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.
1/06 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	1,598	1,598	0.12
1/09 through 12/09	7,707,170	0	0	5	444,514	0	556,666	1,001,180	12.99
1/10 through 12/10	12,906,617	6	568,528	7	137,289	941,266	248,946	1,896,029	14.69
5 YR. TOTAL	22,000,363	6	568,528	12	581,803	941,266	807,210	2,898,807	13.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	5.229	23%	7.947	13.18			
Pure Premium Indicated by National Relativity		42%	3.836	38%	4.808	8.64			
Pure Premium Present on Rate Level		43%	1.458	39%	1.817	3.28			
Pure Premium Derived by Formula		3.022			4.363			7.39	

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

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CLASS 9178		ATHLETIC SPORTS OR PARK: NONCONTACT SPORTS							
Industry Group: Miscellaneous Hazard Group: A		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	6,513,016	0	0	3	1,380	0	135,014	136,394	2.09
1/07 through 12/07	6,642,518	1	46,293	7	109,457	3,713	226,122	385,585	5.81
1/08 through 12/08	8,208,912	0	0	4	25,043	0	320,579	345,622	4.21
1/09 through 12/09	9,870,326	1	8,077	3	248,170	5,068	274,587	535,902	5.43
1/10 through 12/10	9,120,038	3	311,357	16	239,535	247,762	480,549	1,279,203	14.03
5 YR. TOTAL	40,354,810	5	365,727	33	623,585	256,543	1,436,851	2,682,706	6.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	2.452	40%	4.196			6.65	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		77%	2.195	60%	3.968			6.16	
Pure Premium Derived by Formula		2.254			4.059		6.31		

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.
1/06 through 12/06	7,799,764	5	2,625	17	340,529	568	1,237,181	1,580,903	20.27
1/07 through 12/07	8,351,529	5	166,435	11	315,584	42,039	759,989	1,284,047	15.38
1/08 through 12/08	8,418,760	7	244,805	13	265,992	0	834,297	1,345,094	15.98
1/09 through 12/09	9,639,112	3	154,912	19	95,450	13,626	385,349	649,337	6.74
1/10 through 12/10	8,429,830	2	2,802	2	15,097	2,672	97,710	118,281	1.40
5 YR. TOTAL	42,638,995	22	571,579	62	1,032,652	58,905	3,314,526	4,977,662	11.67
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		38%	3.762	62%	7.912			11.67	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		62%	7.407	38%	11.435			18.84	
Pure Premium Derived by Formula		6.022			9.251		15.27		

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.
1/06 through 12/06	17,184,691	0	0	4	69,800	0	143,677	213,477	1.24
1/07 through 12/07	20,488,162	1	13,900	8	38,097	99,459	90,870	242,326	1.18
1/08 through 12/08	21,283,985	2	30,257	9	165,145	105,434	240,006	540,842	2.54
1/09 through 12/09	18,070,705	0	0	13	403,518	0	424,460	827,978	4.58
1/10 through 12/10	15,601,490	0	0	9	104,281	0	247,082	351,363	2.25
5 YR. TOTAL	92,629,033	3	44,157	43	780,841	204,893	1,146,095	2,175,986	2.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	0.891	47%	1.458			2.35	
Pure Premium Indicated by National Relativity		35%	2.671	26%	4.307			6.98	
Pure Premium Present on Rate Level		35%	1.833	27%	2.607			4.44	
Pure Premium Derived by Formula		1.844			2.509		4.35		

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

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CLASS 9182		ATHLETIC SPORTS OR PARK: OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	24,039,998	0	0	6	306,008	0	386,121	692,129	2.88
1/07 through 12/07	23,871,381	0	0	5	77,218	0	71,839	149,057	0.62
1/08 through 12/08	24,523,516	1	3,150	3	12,796	0	163,287	179,233	0.73
1/09 through 12/09	21,532,056	3	63,846	3	17,851	151,996	132,169	365,862	1.70
1/10 through 12/10	21,804,670	1	11,705	3	24,640	235,794	34,437	306,576	1.41
5 YR. TOTAL	115,771,621	5	78,701	20	438,513	387,790	787,853	1,692,857	1.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.447	38%		1.015		1.46	
Pure Premium Indicated by National Relativity		38%	0.876	31%		1.501		2.38	
Pure Premium Present on Rate Level		39%	0.733	31%		1.201		1.93	
Pure Premium Derived by Formula		0.722			1.223		1.95		

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.
1/06 through 12/06	387,675	0	0	1	6,455	0	4,093	10,548	2.72
1/07 through 12/07	434,739	0	0	1	14,010	0	42,024	56,034	12.89
1/08 through 12/08	791,862	2	6,262	2	24,164	24,546	38,578	93,550	11.81
1/09 through 12/09	1,872,621	0	0	4	37,474	0	151,978	189,452	10.12
1/10 through 12/10	2,051,344	0	0	1	32,196	0	84,091	116,287	5.67
5 YR. TOTAL	5,538,241	2	6,262	9	114,299	24,546	320,764	465,871	8.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	2.177	33%		6.235		8.41	
Pure Premium Indicated by National Relativity		40%	6.171	33%		9.729		15.90	
Pure Premium Present on Rate Level		41%	10.362	34%		18.050		28.41	
Pure Premium Derived by Formula		7.130			11.405		18.54		

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.
1/06 through 12/06	10,888,112	1	157,703	5	59,686	85,131	84,262	386,782	3.55
1/07 through 12/07	11,087,220	1	11,960	5	9,799	48,542	44,784	115,085	1.04
1/08 through 12/08	10,695,997	2	124,890	10	230,210	62,694	154,708	572,502	5.35
1/09 through 12/09	10,292,185	0	0	10	52,386	0	118,857	171,243	1.66
1/10 through 12/10	10,643,611	2	271,354	7	176,480	117,516	185,448	750,798	7.05
5 YR. TOTAL	53,607,125	6	565,907	37	528,561	313,883	588,059	1,996,410	3.73
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	2.042	36%		1.683		3.73	
Pure Premium Indicated by National Relativity		37%	2.498	32%		2.823		5.32	
Pure Premium Present on Rate Level		37%	2.282	32%		2.337		4.62	
Pure Premium Derived by Formula		2.300			2.257		4.56		

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

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CLASS 9402		STREET CLEANING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	34,764,065	1	163,757	15	548,560	40,010	357,523	1,109,850	3.19
1/07 through 12/07	37,606,534	8	1,013,793	12	443,860	1,395,888	682,937	3,536,478	9.40
1/08 through 12/08	36,057,781	6	907,892	14	760,881	276,423	538,837	2,484,033	6.89
1/09 through 12/09	38,764,019	10	823,123	15	600,398	654,068	608,056	2,685,645	6.93
1/10 through 12/10	40,842,326	1	190,280	12	517,536	102,440	479,115	1,289,371	3.16
5 YR. TOTAL	188,034,725	26	3,098,845	68	2,871,235	2,468,829	2,666,468	11,105,377	5.91
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	3.175	66%	2.731	5.91			
Pure Premium Indicated by National Relativity		25%	3.124	17%	2.582	5.71			
Pure Premium Present on Rate Level		25%	3.290	17%	3.079	6.37			
Pure Premium Derived by Formula		3.191			2.765			5.96	

CLASS 9403		GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	123,255,489	22	2,085,765	57	2,044,346	2,369,416	2,498,371	8,997,898	7.30
1/07 through 12/07	122,473,311	19	2,118,042	62	2,790,090	2,151,449	3,743,440	10,803,021	8.82
1/08 through 12/08	131,917,008	19	2,567,864	73	2,400,117	2,885,626	1,701,058	9,554,665	7.24
1/09 through 12/09	130,280,529	24	4,055,130	68	2,459,927	3,072,029	1,903,644	11,490,730	8.82
1/10 through 12/10	130,615,042	20	1,452,266	66	3,130,322	2,086,756	2,458,399	9,127,743	6.99
5 YR. TOTAL	638,541,379	104	12,279,067	326	12,824,802	12,565,276	12,304,912	49,974,057	7.83
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		85%	3.931	100%	3.895	7.83			
Pure Premium Indicated by National Relativity		7%	4.587	0%	4.258	8.85			
Pure Premium Present on Rate Level		8%	3.636	0%	3.892	7.53			
Pure Premium Derived by Formula		3.953			3.895			7.85	

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.
1/06 through 12/06	23,677,608	4	292,233	12	359,391	258,423	354,250	1,264,297	5.34
1/07 through 12/07	42,869,213	4	351,781	19	394,491	348,109	562,017	1,656,398	3.86
1/08 through 12/08	59,887,455	11	883,792	21	342,357	695,195	383,815	2,305,159	3.85
1/09 through 12/09	32,527,175	2	343,753	7	73,921	297,158	112,648	827,480	2.54
1/10 through 12/10	28,626,432	1	42,885	7	380,210	149,633	230,626	803,354	2.81
5 YR. TOTAL	187,587,883	22	1,914,444	66	1,550,370	1,748,518	1,643,356	6,856,688	3.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	1.847	48%	1.808	3.66			
Pure Premium Indicated by National Relativity		33%	1.124	26%	1.141	2.27			
Pure Premium Present on Rate Level		33%	1.256	26%	1.383	2.64			
Pure Premium Derived by Formula		1.413			1.524			2.94	

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

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CLASS 9501		PAINTING: SHOP ONLY & DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	38,637,078	0	0	13	47,921	0	126,371	174,292	0.45
1/07 through 12/07	40,342,845	3	168,213	14	227,481	226,928	280,297	902,919	2.24
1/08 through 12/08	37,663,436	5	427,239	5	235,697	845,231	171,582	1,679,749	4.46
1/09 through 12/09	32,076,934	3	308,560	8	403,347	173,683	350,574	1,236,164	3.85
1/10 through 12/10	39,195,592	1	64,621	10	226,920	112,332	203,832	607,705	1.55
5 YR. TOTAL	187,915,885	12	968,633	50	1,141,366	1,358,174	1,132,656	4,600,829	2.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	1.123	46%	1.326	2.45			
Pure Premium Indicated by National Relativity		34%	1.310	27%	1.364	2.67			
Pure Premium Present on Rate Level		34%	1.057	27%	1.237	2.29			
Pure Premium Derived by Formula		1.164			1.312			2.48	

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.
1/06 through 12/06	5,066,457	0	0	0	0	0	7,158	7,158	0.14
1/07 through 12/07	3,880,691	0	0	1	2,578	0	6,106	8,684	0.22
1/08 through 12/08	4,289,031	0	0	4	45,908	0	27,043	72,951	1.70
1/09 through 12/09	11,360,726	0	0	8	309,283	0	214,222	523,505	4.61
1/10 through 12/10	10,279,186	0	0	1	11,179	0	10,353	21,532	0.21
5 YR. TOTAL	34,876,091	0	0	14	368,948	0	264,882	633,830	1.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	1.058	24%	0.759	1.82			
Pure Premium Indicated by National Relativity		41%	1.276	38%	1.456	2.73			
Pure Premium Present on Rate Level		41%	1.382	38%	1.256	2.64			
Pure Premium Derived by Formula		1.280			1.213			2.49	

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.
1/06 through 12/06	53,211,094	1	296,991	12	108,457	99,405	219,071	723,924	1.36
1/07 through 12/07	59,706,498	9	460,891	12	189,683	278,727	387,555	1,316,856	2.21
1/08 through 12/08	67,020,612	9	905,812	18	534,298	686,313	699,055	2,825,478	4.22
1/09 through 12/09	62,097,027	18	1,665,419	29	664,895	1,802,348	729,055	4,861,717	7.83
1/10 through 12/10	60,794,812	15	1,723,001	24	739,978	2,395,418	958,318	5,816,715	9.57
5 YR. TOTAL	302,830,043	52	5,052,114	95	2,237,311	5,262,211	2,993,054	15,544,690	5.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	2.407	64%	2.726	5.13			
Pure Premium Indicated by National Relativity		25%	2.267	18%	1.899	4.17			
Pure Premium Present on Rate Level		25%	2.006	18%	1.704	3.71			
Pure Premium Derived by Formula		2.272			2.393			4.67	

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

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CLASS 9519		HOUSEHOLD AND COMMERCIAL APPLIANCES-ELECTRICAL-INSTALLATION, SERVICE OR REPAIR & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	48,840,954	2	208,034	13	466,678	244,670	361,185	1,280,567	2.62
1/07 through 12/07	54,849,279	5	449,394	18	537,392	482,173	771,284	2,240,243	4.08
1/08 through 12/08	44,169,047	1	196,289	12	197,733	121,074	176,661	691,757	1.57
1/09 through 12/09	30,903,977	2	102,047	18	879,536	74,614	568,364	1,624,561	5.26
1/10 through 12/10	48,468,133	8	1,028,797	22	1,182,909	802,894	1,175,113	4,189,713	8.64
5 YR. TOTAL	227,231,390	18	1,984,561	83	3,264,248	1,725,425	3,052,607	10,026,841	4.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	2.310	56%	2.103	4.41			
Pure Premium Indicated by National Relativity		29%	2.071	22%	1.807	3.88			
Pure Premium Present on Rate Level		29%	1.756	22%	1.667	3.42			
Pure Premium Derived by Formula		2.080			1.942			4.02	

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.
1/06 through 12/06	30,252,628	6	465,736	11	294,916	293,411	295,514	1,349,577	4.46
1/07 through 12/07	29,065,072	1	167,153	6	366,770	29,142	332,013	895,078	3.08
1/08 through 12/08	25,056,744	4	379,830	7	204,433	361,452	358,913	1,304,628	5.21
1/09 through 12/09	22,180,620	0	0	8	149,636	0	129,329	278,965	1.26
1/10 through 12/10	21,363,863	3	230,624	7	150,492	188,932	73,781	643,829	3.01
5 YR. TOTAL	127,918,927	14	1,243,343	39	1,166,247	872,937	1,189,550	4,472,077	3.50
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	1.884	48%	1.612	3.50			
Pure Premium Indicated by National Relativity		33%	1.870	26%	1.569	3.44			
Pure Premium Present on Rate Level		33%	1.747	26%	1.939	3.69			
Pure Premium Derived by Formula		1.834			1.686			3.52	

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.
1/06 through 12/06	390,341,233	16	1,393,854	80	2,404,042	824,668	2,093,765	6,716,329	1.72
1/07 through 12/07	367,082,475	8	762,779	98	2,290,666	742,246	2,097,978	5,893,669	1.61
1/08 through 12/08	317,086,129	12	671,292	73	1,169,030	411,823	1,579,356	3,831,501	1.21
1/09 through 12/09	300,670,614	10	1,050,539	75	1,768,237	785,837	1,418,560	5,023,173	1.67
1/10 through 12/10	319,108,024	13	1,625,657	63	1,291,299	1,337,405	1,739,040	5,993,401	1.88
5 YR. TOTAL	1,694,288,475	59	5,504,121	389	8,923,274	4,101,979	8,928,699	27,458,073	1.62
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		70%	0.852	89%	0.769	1.62			
Pure Premium Indicated by National Relativity		15%	1.121	5%	1.038	2.16			
Pure Premium Present on Rate Level		15%	0.826	6%	0.709	1.54			
Pure Premium Derived by Formula		0.888			0.779			1.67	

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

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CLASS 9534		MOBILE CRANE AND HOISTING SERVICE CONTRACTORS-NOC-ALL OPERATIONS-INCLUDING YARD EMPLOYEES AND DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 through 12/06	18,710,434	4	997,731	5	71,681	1,018,319	196,304	2,284,035	12.21
1/07 through 12/07	19,333,250	4	805,346	6	124,608	678,493	200,580	1,809,027	9.36
1/08 through 12/08	20,503,384	2	799,558	3	617,255	452,962	212,807	2,082,582	10.16
1/09 through 12/09	15,134,133	3	1,210,892	10	225,558	850,024	172,778	2,459,252	16.25
1/10 through 12/10	17,734,501	1	203,235	3	197,165	97,891	119,889	618,180	3.49
5 YR. TOTAL	91,415,702	14	4,016,762	27	1,236,267	3,097,689	902,358	9,253,076	10.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	5.746	58%	4.376	10.12			
Pure Premium Indicated by National Relativity		28%	3.051	21%	2.402	5.45			
Pure Premium Present on Rate Level		28%	4.718	21%	4.326	9.04			
Pure Premium Derived by Formula		4.704			3.951			8.66	

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.
1/06 through 12/06	12,200,881	0	0	8	182,401	0	209,229	391,630	3.21
1/07 through 12/07	14,647,392	6	829,010	9	147,740	395,125	224,577	1,596,452	10.90
1/08 through 12/08	11,611,815	4	509,699	8	287,021	1,303,022	160,835	2,260,577	19.47
1/09 through 12/09	10,752,247	5	174,686	6	162,818	233,171	188,848	759,523	7.06
1/10 through 12/10	10,988,063	2	593,419	11	551,095	482,508	671,372	2,298,394	20.92
5 YR. TOTAL	60,200,398	17	2,106,814	42	1,331,075	2,413,826	1,454,861	7,306,576	12.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	5.711	57%	6.426	12.14			
Pure Premium Indicated by National Relativity		29%	6.032	21%	5.396	11.43			
Pure Premium Present on Rate Level		30%	6.005	22%	6.237	12.24			
Pure Premium Derived by Formula		5.892			6.168			12.06	

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.
1/06 through 12/06	138,526,716	2	120,153	19	372,872	36,038	340,090	869,153	0.63
1/07 through 12/07	145,377,677	5	63,635	16	295,787	65,668	241,262	666,352	0.46
1/08 through 12/08	149,935,320	1	46,007	14	245,278	197,934	165,175	654,394	0.44
1/09 through 12/09	156,995,785	2	109,807	18	441,075	50,936	357,235	959,053	0.61
1/10 through 12/10	152,739,748	2	123,190	14	183,787	88,220	219,250	614,447	0.40
5 YR. TOTAL	743,575,246	12	462,792	81	1,538,799	438,796	1,323,012	3,763,399	0.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.269	45%	0.237	0.51			
Pure Premium Indicated by National Relativity		33%	0.346	27%	0.388	0.73			
Pure Premium Present on Rate Level		34%	0.300	28%	0.289	0.59			
Pure Premium Derived by Formula		0.305			0.292			0.60	

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

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CLASS 9600		TAXIDERMIST							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/06 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
1/10 through 12/10	79,681	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	382,085	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%	1.417	21%	1.372	2.79			
Pure Premium Present on Rate Level		77%	0.946	76%	0.829	1.78			
Pure Premium Derived by Formula		1.012		0.918		1.93			

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.
1/06 through 12/06	68,693,270	0	0	3	21,028	0	49,948	70,976	0.10
1/07 through 12/07	72,801,215	1	236,477	10	136,081	134,411	208,845	715,814	0.98
1/08 through 12/08	73,664,170	3	91,740	7	41,711	353,813	194,162	681,426	0.93
1/09 through 12/09	77,283,835	3	176,790	7	84,715	756,569	130,390	1,148,464	1.49
1/10 through 12/10	80,599,867	3	48,815	8	219,948	116,320	247,610	632,693	0.79
5 YR. TOTAL	373,042,357	10	553,822	35	503,483	1,361,113	830,955	3,249,373	0.87
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.283	45%	0.588	0.87			
Pure Premium Indicated by National Relativity		35%	0.452	27%	0.587	1.04			
Pure Premium Present on Rate Level		36%	0.429	28%	0.574	1.00			
Pure Premium Derived by Formula		0.395		0.584		0.98			

* 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	0.9973
Contracting	1.0026
Office & Clerical	1.0029
Goods & Services	0.9956
Miscellaneous	0.9902

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	1.096
Contracting	1.091
Office & Clerical	1.118
Goods & Services	1.019
Miscellaneous	1.069

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 footnotes page.

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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 23% above to 27% below
Office & Clerical	from 24% above to 26% below
Goods & Services	from 26% above to 24% below
Miscellaneous	from 27% above to 23% 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

1654 2416 2570 2600 3175 3255 4670 5705
6811 8288 8745 9089 9170 9516

3069 4740 5040 6251 7425 9186

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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
01/01/06 - 12/31/06	0	0	153,426	6,845,148	7,770,120	2,009,272	3,100,460	6,317,041	11,249,823
01/01/07 - 12/31/07	381,193	305,100	179,235	4,317,049	8,620,314	2,877,726	1,893,860	6,298,727	10,729,630
01/01/08 - 12/31/08	0	480,013	0	5,332,124	8,946,068	2,592,352	2,839,307	5,425,996	12,565,713
01/01/09 - 12/31/09	0	333,600	0	3,499,245	7,021,259	1,766,720	2,298,500	4,617,238	11,133,358
01/01/10 - 12/31/10	0	653,922	0	2,462,769	3,381,350	1,651,720	2,784,731	5,387,302	9,142,781

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
01/01/06 - 12/31/06	1.343	1.264	1.096	1.059	0.996	1.096	1.031	1.162	1.008
01/01/07 - 12/31/07	1.396	1.288	1.140	1.104	1.018	1.140	1.052	1.186	1.015
01/01/08 - 12/31/08	1.530	1.362	1.248	1.212	1.079	1.248	1.111	1.239	1.028
01/01/09 - 12/31/09	1.858	1.540	1.516	1.475	1.223	1.516	1.256	1.334	1.045
01/01/10 - 12/31/10	2.949	1.987	2.458	2.402	1.618	2.458	1.656	1.564	1.087

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	1.237

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

Redistribution %	40%
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APPENDIX B-IV

DERIVATION OF PROPOSED 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
01/01/06 - 12/31/06	0	0	192,084	8,280,557	8,840,317	2,515,533	3,651,451	9,993,881	15,066,713
01/01/07 - 12/31/07	607,870	448,889	233,404	5,444,234	10,024,243	3,747,443	2,275,854	10,075,244	14,532,279
01/01/08 - 12/31/08	0	746,812	0	7,382,162	11,026,415	3,695,636	3,603,356	9,237,257	17,258,215
01/01/09 - 12/31/09	0	586,850	0	5,895,859	9,808,943	3,059,481	3,297,728	8,363,950	15,530,910
01/01/10 - 12/31/10	0	1,484,241	0	6,757,365	6,249,559	4,637,661	5,267,740	11,370,417	13,375,009

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

Policy Period	INDUSTRY GROUP: Office and Clerical
01/01/06 - 12/31/06	1.020
01/01/07 - 12/31/07	1.025
01/01/08 - 12/31/08	1.019
01/01/09 - 12/31/09	1.004
01/01/10 - 12/31/10	1.020

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
01/01/06 - 12/31/06	30,486,237,699	11,207,937	12,741,603	10,193,759	15,368,047	23,949,540	25,561,806	49,511,346
01/01/07 - 12/31/07	33,437,511,501	10,283,775	13,067,711	10,327,125	14,895,586	23,351,486	25,222,711	48,574,197
01/01/08 - 12/31/08	33,238,228,111	11,288,276	15,668,738	9,412,765	17,586,121	26,957,014	26,998,886	53,955,900
01/01/09 - 12/31/09	33,124,736,808	8,991,161	13,748,295	8,397,406	15,593,034	22,739,456	23,990,440	46,729,896
01/01/10 - 12/31/10	35,105,260,278	11,622,927	13,261,571	11,597,825	13,642,509	24,884,498	25,240,334	50,124,832
Total	165,391,974,397	53,394,076	68,487,918	49,928,880	77,085,297	121,881,994	127,014,177	248,896,171
INDICATED PURE PREMIUM						0.074	0.077	0.15

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	0.078	0.082	0.16
Conversion Factors (App. B-I, section B)	1.000	0.977	xxx
PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)	0.078	0.080	0.16

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	0.074	0.077	0.15
2. Pure Premium Indicated by National Relativity	0.081	0.092	0.17
3. Pure Premium Present on Rate Level	0.078	0.080	0.16
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)	0.074	0.077	0.15
8. Test Correction Factor	1.0029	1.0029	xxx
9. Underlying Pure Premiums = (7) x (8) *	0.073	0.077	0.15
10. Ratio of Manual to Standard Premium			1.118
11. Loss Cost = (9) x (10)			0.17
12. Loss Cost Within Swing Limits			0.17
Current Loss Cost x Swing Limits			
a) Lower bound = 0.18 x 0.740 = 0.14			
b) Upper bound = 0.18 x 1.240 = 0.22			
13. Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	0.073	0.077	0.15
14. Disease, Catastrophe and/or Miscellaneous Loadings			0.00
15. Final Loaded Loss Cost			0.17

* 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 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 -6.8%.

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 Factors

1. Factors to Adjust to the Proposed Benefit Levels

The state losses are adjusted to the April 1, 2013 state law level. The federal losses are adjusted to the October 1, 2012 federal law level.

STATE ACT

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/06 - 12/06	1.267	1.034	0.999	1.034	0.974
1/07 - 12/07	1.255	1.025	0.992	1.025	0.974
1/08 - 12/08	1.248	1.018	0.989	1.018	0.974
1/09 - 12/09	1.238	1.010	0.983	1.010	0.974
1/10 - 12/10	1.206	1.005	0.982	1.005	0.975

FEDERAL ACT

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/06 - 12/06	1.045	1.028	1.007	1.028	1.000
1/07 - 12/07	1.037	1.024	1.006	1.024	1.000
1/08 - 12/08	1.027	1.018	1.005	1.018	1.000
1/09 - 12/09	1.017	1.013	1.004	1.013	1.000
1/10 - 12/10	1.013	1.010	1.004	1.010	1.000

2. Factors to Adjust to the Proposed Trend Level

The following factors are applied to trend the losses in each policy year to the proposed rating year. The selected annual trends utilized were 0.995 and 1.000 for indemnity and medical, respectively.

Policy Period	Indemnity	Medical
1/06 - 12/06	0.959	1.000
1/07 - 12/07	0.964	1.000
1/08 - 12/08	0.969	1.000
1/09 - 12/09	0.974	1.000
1/10 - 12/10	0.979	1.000

**NORTH CAROLINA
APPENDIX B-V**

A-1 Calculation of Primary Conversion Factors (continued)

3. Limited Loss Development Factors

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

Policy Period	Indemnity		Medical	
	Likely-to-Develop	Not-Likely-to-Develop	Likely-to-Develop	Not-Likely-to-Develop
1/06 - 12/06	1.130	1.012	1.278	1.029
1/07 - 12/07	1.189	1.039	1.321	1.030
1/08 - 12/08	1.309	1.115	1.387	1.040
1/09 - 12/09	1.577	1.267	1.483	1.065
1/10 - 12/10	2.952	1.731	1.777	1.134

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)
1/06 - 12/06	1.373	1.230	1.121	1.083	0.970	1.121	1.004	1.245	1.002
1/07 - 12/07	1.438	1.257	1.175	1.137	0.994	1.175	1.027	1.287	1.003
1/08 - 12/08	1.583	1.348	1.291	1.254	1.069	1.291	1.100	1.351	1.013
1/09 - 12/09	1.902	1.528	1.551	1.510	1.213	1.551	1.246	1.444	1.037
1/10 - 12/10	3.485	2.044	2.904	2.838	1.664	2.904	1.703	1.733	1.106

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)
1/06 - 12/06	1.132	1.014	1.114	1.091	0.977	1.114	0.998	1.278	1.029
1/07 - 12/07	1.189	1.039	1.174	1.153	1.008	1.174	1.026	1.321	1.030
1/08 - 12/08	1.303	1.110	1.291	1.275	1.086	1.291	1.100	1.387	1.040
1/09 - 12/09	1.562	1.255	1.556	1.542	1.239	1.556	1.250	1.483	1.065
1/10 - 12/10	2.928	1.717	2.919	2.902	1.701	2.919	1.712	1.777	1.134

* 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	0.130	0.162	0.192	0.216	0.253	0.310	0.387
(2) Excess Factors 1/(1-(1))	1.150	1.194	1.237	1.276	1.338	1.449	1.630

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
1/06 - 12/06	1.165	1.227
1/07 - 12/07	1.165	1.220
1/08 - 12/08	1.165	1.275
1/09 - 12/09	1.165	1.277
1/10 - 12/10	1.165	1.213

** 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, 2012 state and October 1, 2011 federal law levels. These pure premiums are adjusted to reflect the weighted effect of state and federal laws which bring losses to the April 1, 2013 state and October 1, 2012 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%)	0.073
Federal Weight (Fed%)	0.927

	Indemnity	Medical	Total
(a) State Laws	1.005	0.981	0.993
(b) Federal Laws	1.003	1.000	1.002
(c) Weighted Laws = [(a)xSt%] + [(b)xFed%]	1.003	0.999	1.001

2. Trend

Since the trend in the current underlying pure premiums is adequate for the current rating year, additional trend is applied to bring the underlyings to the proposed rating year.

Indemnity	Medical
0.995	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	1.151	1.000	1.081
(f) Total = (d) + (e) - 1	1.316	1.165	1.246

	Indemnity	Medical	Total
(g) Weighted Proposed Expenses = [(c) x St%] + [(f) x Fed%]	1.305	1.165	1.240

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	1.160	1.000	1.079
(m) Total = (k) + (l) - 1	1.325	1.165	1.244

	Indemnity	Medical	Total
(n) Weighted Current Expenses = [(j) x St%] + [(m) x Fed%]	1.313	1.165	1.238

Change:

	Indemnity	Medical	Total
Weighted Expense Change in Loss-Based Expenses = [(g) / (n)]	0.994	1.000	1.002

4. Conversion Factors = (1) x (2) x (3)

The factors have been applied multiplicatively resulting in the following factors.

Indemnity	Medical
0.992	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: \$58,461,300 for indemnity, and \$24,071,200 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)	1.089

C. Swing Limits

The classifications which were adjusted by swing limits are as follows:

List of Classifications Limited by Upper Swing:
7327 9077

List of Classifications Limited by Lower Swing:
6826 6845 6872

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2014

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.
1/06 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	51,364	0	0	0	0	0	0	0	0.00
1/10 through 12/10	67,826	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	119,190	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		9%	0.678	10%	1.028	1.71			
Pure Premium Present on Rate Level		89%	1.479	88%	1.468	2.95			
Pure Premium Derived by Formula		1.377			1.395			2.77	

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.
1/06 through 12/06	3,911,627	0	0	0	0	0	10,448	10,448	0.27
1/07 through 12/07	4,968,264	1	52,511	1	20,752	77,030	50,968	201,261	4.05
1/08 through 12/08	2,886,725	0	0	0	0	0	774	774	0.03
1/09 through 12/09	1,197,963	2	165,992	1	521,520	45,060	187,333	919,905	76.79
1/10 through 12/10	1,633,343	0	0	2	12,874	0	27,891	40,765	2.50
5 YR. TOTAL	14,597,922	3	218,503	4	555,146	122,090	277,414	1,173,153	8.04
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	5.300	23%	2.737	8.04			
Pure Premium Indicated by National Relativity		42%	3.247	38%	4.259	7.51			
Pure Premium Present on Rate Level		42%	3.791	39%	4.104	7.90			
Pure Premium Derived by Formula		3.804			3.848			7.65	

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.
1/06 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	21,848	0	23,047	44,895	3.59
1/09 through 12/09	1,321,817	0	0	1	1,752	0	3,353	5,105	0.39
1/10 through 12/10	1,175,807	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,960,251	0	0	2	23,600	0	26,400	50,000	0.84
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.396	13%	0.443	0.84			
Pure Premium Indicated by National Relativity		22%	1.073	23%	1.217	2.29			
Pure Premium Present on Rate Level		70%	1.906	64%	2.317	4.22			
Pure Premium Derived by Formula		1.602			1.820			3.42	

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

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2014

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.
1/06 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
1/10 through 12/10	635	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,985	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%	6.395	49%	5.817			12.21	
Pure Premium Present on Rate Level		50%	4.486	50%	5.572			10.06	
Pure Premium Derived by Formula		5.377			5.636			11.01	

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.
1/06 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
1/10 through 12/10	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%	2.070	25%	2.589			4.66	
Pure Premium Present on Rate Level		77%	4.991	75%	5.833			10.82	
Pure Premium Derived by Formula		4.319			5.022			9.34	

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.
1/06 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
1/10 through 12/10	48,970	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,346,463	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.000	9%	0.000			0.00	
Pure Premium Indicated by National Relativity		46%	5.595	45%	5.256			10.85	
Pure Premium Present on Rate Level		46%	8.027	46%	4.933			12.96	
Pure Premium Derived by Formula		6.266			4.634			10.90	

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

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2014

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.
1/06 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
1/10 through 12/10	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		24%	7.544	25%			7.492	15.04	
Pure Premium Present on Rate Level		74%	9.056	72%			9.721	18.78	
Pure Premium Derived by Formula		8.512				8.872		17.38	

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.
1/06 through 12/06	173,839	0	0	1	9,914	0	10,048	19,962	11.48
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
1/10 through 12/10	44,514	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	345,178	0	0	1	9,914	0	10,048	19,962	5.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	2.872	6%			2.911	5.78	
Pure Premium Indicated by National Relativity		40%	7.473	42%			8.542	16.02	
Pure Premium Present on Rate Level		56%	5.374	52%			6.646	12.02	
Pure Premium Derived by Formula		6.114				7.218		13.33	

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.
1/06 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
1/10 through 12/10	1,229	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	399,471	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		22%	1.526	24%			1.668	3.19	
Pure Premium Present on Rate Level		75%	1.567	72%			1.678	3.25	
Pure Premium Derived by Formula		1.511				1.608		3.12	

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

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2014

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.
1/06 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	42,409	0	0	0	0	42,409	11.03
1/09 through 12/09	244,906	0	0	0	0	0	0	0	0.00
1/10 through 12/10	247,941	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,350,785	1	42,409	0	0	0	0	42,409	3.14
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	3.140	8%	0.000	3.14			
Pure Premium Indicated by National Relativity		42%	4.816	45%	3.742	8.56			
Pure Premium Present on Rate Level		52%	3.906	47%	3.439	7.35			
Pure Premium Derived by Formula		4.242		3.300		7.54			

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.
1/06 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
1/10 through 12/10	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%	3.366	100%	0.646	4.01			
Pure Premium Derived by Formula		3.366		0.646		4.01			

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.
1/06 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
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,261	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		20%	13.185	21%	17.656	30.84			
Pure Premium Present on Rate Level		79%	4.369	78%	6.470	10.84			
Pure Premium Derived by Formula		6.089		8.754		14.84			

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

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2014

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.
1/06 through 12/06	412,595	0	0	1	9,131	0	6,780	15,911	3.86
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	0	0	0	0	0	0.00
1/10 through 12/10	328,562	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,568,899	0	0	1	9,131	0	6,780	15,911	1.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.582	10%	0.432	1.01			
Pure Premium Indicated by National Relativity		29%	6.043	30%	5.642	11.69			
Pure Premium Present on Rate Level		64%	4.797	60%	4.549	9.35			
Pure Premium Derived by Formula		4.863			4.465			9.33	

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.
1/06 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	14,198	0	8,773	22,971	15.49
1/10 through 12/10	293,146	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	831,402	0	0	1	14,198	0	8,773	22,971	2.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	1.708	6%	1.055	2.76			
Pure Premium Indicated by National Relativity		24%	1.603	25%	2.388	3.99			
Pure Premium Present on Rate Level		72%	1.778	69%	2.326	4.10			
Pure Premium Derived by Formula		1.733			2.265			4.00	

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.
1/06 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
1/10 through 12/10	67,136	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	743,503	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%	1.198	26%	0.961	2.16			
Pure Premium Present on Rate Level		73%	1.252	69%	1.526	2.78			
Pure Premium Derived by Formula		1.201			1.303			2.50	

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

NORTH CAROLINA

F-CLASS

APPENDIX B-V

EFFECTIVE 4/1/2014

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.
1/06 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
1/10 through 12/10	76,787	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	76,787	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		9%	4.999	10%	3.177	8.18			
Pure Premium Present on Rate Level		90%	0.765	89%	0.638	1.40			
Pure Premium Derived by Formula		1.138			0.886			2.02	

* 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
01/01/06 - 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
01/01/10 - 12/31/10	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
01/01/06 - 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
01/01/10 - 12/31/10	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
01/01/06 - 12/31/06	1.373	1.230	1.121	1.083	0.970	1.121	1.004	1.245	1.002
01/01/07 - 12/31/07	1.438	1.257	1.175	1.137	0.994	1.175	1.027	1.287	1.003
01/01/08 - 12/31/08	1.583	1.348	1.291	1.254	1.069	1.291	1.100	1.351	1.013
01/01/09 - 12/31/09	1.902	1.528	1.551	1.510	1.213	1.551	1.246	1.444	1.037
01/01/10 - 12/31/10	3.485	2.044	2.904	2.838	1.664	2.904	1.703	1.733	1.106

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
01/01/06 - 12/31/06	1.132	1.014	1.114	1.091	0.977	1.114	0.998	1.278	1.029
01/01/07 - 12/31/07	1.189	1.039	1.174	1.153	1.008	1.174	1.026	1.321	1.030
01/01/08 - 12/31/08	1.303	1.110	1.291	1.275	1.086	1.291	1.100	1.387	1.040
01/01/09 - 12/31/09	1.562	1.255	1.556	1.542	1.239	1.556	1.250	1.483	1.065
01/01/10 - 12/31/10	2.928	1.717	2.919	2.902	1.701	2.919	1.712	1.777	1.134

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	1.630

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

Redistribution %	40%
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STATE ACT - EXPECTED UNLIM LOSSES (Lim Losses x Primary Conv Factors, then adjusted for 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
01/01/06 - 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
01/01/10 - 12/31/10	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
01/01/06 - 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	33,262	0	0	0	0	0
01/01/09 - 12/31/09	0	0	0	0	0	0	0	0	0
01/01/10 - 12/31/10	0	0	0	0	0	0	0	0	0

STATE ACT - SECONDARY CONVERSION FACTORS (Appendix B-IV, Section A-3)

	INDUSTRY GROUP: F-Class
Policy Period	
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
01/01/10 - 12/31/10	1.165

FEDERAL ACT - SECONDARY CONVERSION FACTORS (Appendix B-IV, Section A-3)

	INDUSTRY GROUP: F-Class
Policy Period	
01/01/06 - 12/31/06	1.227
01/01/07 - 12/31/07	1.220
01/01/08 - 12/31/08	1.275
01/01/09 - 12/31/09	1.277
01/01/10 - 12/31/10	1.213

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
01/01/06 - 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	42,409	0	0	0	42,409	0	42,409
01/01/09 - 12/31/09	244,906	0	0	0	0	0	0	0
01/01/10 - 12/31/10	247,941	0	0	0	0	0	0	0
Total	1,350,785	42,409	0	0	0	42,409	0	42,409
INDICATED PURE PREMIUM						3.140	0.000	3.14

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	3.938	3.442	7.38
Conversion Factors (Section B)	0.992	0.999	xxx
PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)	3.906	3.439	7.35

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	3.140	0.000	3.14
2. Pure Premium Indicated by National Relativity	4.816	3.742	8.56
3. Pure Premium Present on Rate Level	3.906	3.439	7.35
4. State Credibilities	6%	8%	xxx
5. National Credibilities	42%	45%	xxx
6. Residual Credibilities = 100% - (4) - (5)	52%	47%	xxx
7. Derived by Formula Pure Premiums = (1) x (4) + (2) x (5) + (3) x (6)	4.242	3.300	7.54
8. Test Correction Factor	1.0000	1.0000	xxx
9. Underlying Pure Premiums = (7) x (8) *	4.240	3.300	7.54
10. Ratio of Manual to Standard Premium			1.089
11. Loss Cost = (9) x (10)			8.21
12. Loss Cost Within Swing Limits			8.21
Current Loss Cost x Swing Limits			
a) Lower bound = 8.15 x 0.850 = 6.93			
b) Upper bound = 8.15 x 1.150 = 9.37			
13. Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	4.240	3.300	7.54
14. Disease, Catastrophe and/or Miscellaneous Loadings			0.00
15. Final Loaded Loss Cost			8.21

* 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

Law Memoranda - Summary

<u>Benefit Change</u>	<u>Effective Date</u>	<u>Indemnity Effect (%)</u>	<u>Medical Effect (%)</u>
Increase in the Maximum Weekly Benefit (See Appendix C-I)	1/1/13	0.5	0.0
Physician Fee Schedule Change (See Appendix C-II)	1/1/13	0.0	1.3
Hospital Fee Schedule Change (See Appendix C-III)	2/1/13	0.0	-0.8
Hospital Fee Schedule Change (See Appendix C-III)	4/1/13	0.0	-2.4
Combined Effect		+0.5	-1.9

NORTH CAROLINA LAW MEMO

APPENDIX C-I

Increase in the Maximum Weekly Benefit

Effective: January 1, 2013

Change in the maximum weekly benefit for:

Fatal Injury:	From	\$862.00	to	\$884.00
Total Disability:	From	\$862.00	to	\$884.00
Permanent Partial Disability:	From	\$862.00	to	\$884.00

Total Effect: +0.3%

SAWW effective 01/01/2012 = \$784.37 (actual).

110 % of \$784.37 rounded to the nearest \$2.00 dollars is \$862.00.

SAWW effective 01/01/2013 = \$802.81 (actual).

110 % of \$802.81 rounded to the nearest \$2.00 dollars is \$884.00.

NORTH CAROLINA LAW MEMO

APPENDIX C-I

Impact By Type of Injury Due to the Increase in the Maximum Weekly Benefit, Effective January 1, 2013

<u>Type of Injury</u>	<u>Percentage of Losses (a)</u>	<u>Effect (%)</u>	
Fatal	1.2%	0.5	
Permanent Total	1.9%	0.6	
Permanent Partial	35.5%	0.5	
Temporary Total	13.2%	0.6	
Total Indemnity	51.8%	0.5	(b)
Medical	48.2%	0.0	
Total Losses	100.0%	0.3	(b)

(a) Proportions within indemnity are based on the 24-month period ending 12/31/2009 on the 1/1/2012 law level and developed to an ultimate basis by type of injury. The indemnity/medical split is based on policy years 2010 and 2011 financial call data projected to 1/1/2013.

(b) Weighted average.

NORTH CAROLINA

APPENDIX C-II

Analysis of North Carolina Physician Fee Schedule Changes Effective January 1, 2013

NCCI estimates that the revision to the North Carolina Physician Fee Schedule will result in an impact of +0.6% on overall workers compensation costs in North Carolina.

Summary of Proposed Changes

The North Carolina Industrial Commission (NCIC) publishes the North Carolina Workers Compensation Physician Fee Schedule. The NCIC annually adopts new CPT codes as well as deletes old codes as released by the American Medical Association (AMA).

The revisions to the Physician Fee Schedule, which became effective 1/1/2013, include the following:

- Increase the Maximum Allowable Reimbursement (MAR) for Physical Medicine (97000-97799, 97810-98943) codes by 5%
- Increase the MAR for the following Evaluation and Management codes by 30%
 - 99201-99205
 - 99211-99215

Actuarial Analysis

NCCI's methodology to evaluate the impact of medical fee schedule changes includes three major steps:

1. Calculate the percentage change in reimbursements
 - a. Compare the current maximums to the proposed maximums by procedure code and determine the percentage change by procedure code
 - b. Calculate the weighted-average percentage change in reimbursements for the fee schedule revision (or implementation) using observed payments by procedure code as weights
2. Estimate the price level change as a result of the revised fee schedule
 - a. NCCI research by Frank Schmid and Nathan Lord (2012), "Impact of Changes to Physician Fee Schedules in Workers Compensation", suggests that a portion of a change in maximum reimbursements is realized on payments impacted by the change.
 - i. In response to a fee schedule decrease, based on this research NCCI assumes that payments will decline by approximately 50% of the fee schedule change.
 - ii. In response to a fee schedule increase, based on this research NCCI assumes that payments will increase by approximately 80% of the fee schedule change, where the magnitude of the response depends on the relative difference between actual payments and fee schedule maximums (i.e. the price departure). The formula used to determine the percent realized for fee schedule increases is $80\% \times (1.10 + 1.20 \times (\text{price departure}))$.

NORTH CAROLINA

APPENDIX C-II

Analysis of North Carolina Physician Fee Schedule Changes Effective January 1, 2013

3. Estimate the share of costs that are subject to the fee schedule
To categorize payments that are subject to the fee schedule the estimated share is based on a combination of fields, such as procedure code, provider type, and place of service, as reported on the NCCI Medical Data Call.

Physician Fee Schedule

In North Carolina, payments for physician services represent 31.8%¹ of total medical payments. To calculate the percentage change in maximums for physician services, the percentage change in Maximum Allowable Reimbursements (MARs) for each procedure code is calculated. The overall change in maximums for physician's services is a weighted average of the percentage change in MAR (proposed MAR / current MAR – 100%) by procedure code weighted by the observed payments by procedure code as reported on NCCI's Medical Data Call, for North Carolina for Service Year 2011.

A summary of the changes in the fee schedule maximums by service category is as follows:

Category	Cost Distribution ¹	Impact
Anesthesia	1.2%	0.0%
Surgery	25.7%	0.0%
Radiology	13.6%	0.0%
Pathology	1.5%	0.0%
General Medicine	3.0%	0.0%
Physical Medicine	22.1%	+5.0%
Evaluation and Management	17.7%	+22.1%
Other HCPCS	0.2%	0.0%
Physician Payments with no specific MAR	15.0%	0.0%
Impact on Total Physician Costs	100.0%	+5.0%

Since the impact on the procedure codes increased, the percentage expected to be realized from this increase is estimated according to the formula $80\% \times (1.10 + 1.20 \times (\text{price departure}))$. The observed price departure for physician payments is -6%². The percentage realized is estimated to be 82% ($= 80\% \times (1.10 + 1.20 \times (-6\%))$) for these procedure codes. The impact on physician payments due to the proposed physician fee schedule change is +4.1% ($= +5.0\% \times 82\%$).

¹ Based on NCCI's Medical Data Call for North Carolina for Service Year 2011.

² A departure of -6% implies that the ratio of actual payments to the prior fee schedule maximums is 0.94.

NORTH CAROLINA

APPENDIX C-II

Analysis of North Carolina Physician Fee Schedule Changes Effective January 1, 2013

The above impact on physician payments is then multiplied by the percentage of medical costs attributed to physician payments in North Carolina (31.8%¹) to arrive at the impact of +1.3% on medical costs. The resulting impact on medical costs is then multiplied by the percentage of benefit costs attributed to medical costs in North Carolina (48.2%³) to arrive at the estimated impact on overall workers compensation costs in North Carolina of +0.6%.

Summary of Impacts

The estimated impacts on North Carolina's workers compensation system due to the enacted changes to the medical fee schedule are summarized below:

Type of Service	(A) Impact on Type of Service	(B) Medical Cost Distribution ¹	(C) Impact On Medical Costs (A) x (B)	(D) Impact on Overall Costs (1) x (2)
Physician	+4.1%	31.8%	+1.3%	
(1) Total Impact on North Carolina Medical Costs			+1.3%	
(2) Medical Costs as a Percentage of Overall Workers Compensation Benefit Costs in North Carolina				48.2% ³
(3) Total Impact on North Carolina Overall Workers Compensation System Costs = (1) x (2)				+0.6%

¹ Based on NCCI's Medical Data Call for North Carolina for Service Year 2011.

³ Based on Policy Years 2010-2011 Financial Call data projected to 1/1/2013.

NORTH CAROLINA

APPENDIX C-III

Analysis of North Carolina Hospital Fee Schedule Changes Effective February 1, 2013 and April 1, 2013

NCCI estimates that the changes to the North Carolina Hospital Fee Schedule effective February 1, 2013 will result in an impact of -0.4% on overall workers compensation system costs in North Carolina.

Additionally, NCCI estimates that the changes to the North Carolina Hospital Fee Schedule, effective April 1, 2013, will result in an impact of -1.2% on overall workers compensation system costs in North Carolina.

Summary of Changes

The North Carolina hospital fee schedule, in effect prior to February 1, 2013, was as follows:

- Hospital inpatient services were reimbursed under a combination of the Diagnostic Related Group (DRG) methodology and a percentage of the hospital's billed charges, as summarized in the table below:

Case When DRG Allowance is	Reimbursement Amount was
less than 75% of charges	75% of billed charges
Between 75% and 100% of charges	DRG allowance
Greater than 100% of charges	100% of billed charges

- For critical access hospitals, the outpatient reimbursement rate was 87% of charges. For all other hospitals, outpatient services were reimbursed at 79% of charges.
- Ambulatory Surgical Center (ASC) services were reimbursed at 79% of charges.

The changes to the North Carolina Medical Fee and Payment Rules consist of the following major provisions:

For services rendered on and after February 1, 2013:

- Hospital inpatient, hospital outpatient and ASC payment levels shall be frozen at the payment rates in effect for those facilities as of June 30, 2012. Specifically, the revised payment levels for hospitals and ASC will be a function of the billed charges at the June 30, 2012 level, rather than at charges billed at future dates.

NORTH CAROLINA

APPENDIX C-III

Analysis of North Carolina Hospital Fee Schedule Changes Effective February 1, 2013 and April 1, 2013

For services rendered on or after April 1, 2013:

- The hospital inpatient minimum reimbursement rate (lower bound) will be reduced by 10%, from 75% of billed charges to 67.5%
- Hospital outpatient and ASC reimbursement rates will be reduced by 15%.
- An implant will be reimbursed at no more than 128% of the invoice cost. Previously implants were subject to no such limitation.

Actuarial Analysis

NCCI's methodology to evaluate the impact of medical fee schedule changes includes three major steps:

1. Calculate the percentage change in maximum reimbursements
 - a. Compare the prior and revised maximum reimbursements by procedure code and determine the percentage change by procedure code
 - b. Calculate the weighted average percentage change in maximum reimbursements for the fee schedule using observed payments by procedure code as weights
2. Estimate the price level change as a result of the revised fee schedule
 - a. NCCI research by Frank Schmid and Nathan Lord (2012), "Impact of Changes to Physician Fee Schedules in Workers Compensation", suggests that a portion of a change in maximum reimbursements is realized on payments impacted by the change.
 - i. In response to a fee schedule decrease, based on this research NCCI assumes that payments decline by approximately 50% of the fee schedule change.
 - ii. In response to a fee schedule increase, based on this research NCCI assumes that payments increase by approximately 80% of the fee schedule change and the magnitude of the response depends on the relative difference between actual payments and fee schedule maximums (i.e. the price departure). The formula used to determine the percent realized for fee schedule increases is $80\% \times (1.10 + 1.20 \times (\text{price departure}))$.
3. Estimate the share of costs that are subject to the fee schedule
 - a. The estimated share is based on a combination of fields, such as procedure code, provider type, and place of service, as reported on the NCCI Medical Data Call, to categorize payments that are subject to the fee schedule.

NORTH CAROLINA

APPENDIX C-III

Analysis of North Carolina Hospital Fee Schedule Changes Effective February 1, 2013 and April 1, 2013

Hospital Inpatient Fee Schedule Analysis

In North Carolina, payments for hospital inpatient services represent 17.9%¹ of total medical payments.

Services rendered on or after February 1, 2013

NCCI assumes the difference in price levels (June 30, 2012 price level compared to February 1, 2013 price level) to be a reasonable estimate of the percentage change in payments as a result of reimbursing hospital inpatient services at the June 30, 2012 payment rates.

Since NCCI currently does not have available medical payments for service years beyond 2011, NCCI estimates both price levels using the U.S. hospital inpatient component of the medical consumer price index (MCPI) for the period 2009 to 2011.

Service Year	Hospital Inpatient MCPI Change from July of Previous Year
2009	6.7%
2010	8.8%
2011	6.8%
2012	7.4% (estimate)

The annual hospital inpatient MCPI change beyond 2011 is estimated using a three-year average of the observed hospital inpatient MCPI for 2009–2011 which is equal to 1.074 (= [1.067+1.088+1.068] / 3).

To project what the price level would be at future dates relative to the average price level for Service Year 2011, NCCI uses the following formula:

Projected Price Level = $1.074^{(\text{Length of Time between 6/30/2011 and } \underline{\text{Future Date}})}$

Where

Length of Time between 6/30/2011 and June 30, 2012 = 1.000 year

Length of Time between 6/30/2011 and February 1, 2013 = 1.583 years

Therefore the price level at June 30, 2012 is projected to be 7.4% ($=1.074^{1} - 1$) higher than the average price level for Service Year 2011. Similarly the price level at February 1, 2013 is projected to be 12.0% ($= 1.074^{1.583} - 1$) higher than the average price level for Service Year 2011.

¹ Based on NCCI Medical Data Call, for North Carolina, for Service Year 2011.

NORTH CAROLINA

APPENDIX C-III

Analysis of North Carolina Hospital Fee Schedule Changes Effective February 1, 2013 and April 1, 2013

Therefore the impact on hospital inpatient payments is estimated to be -4.1% ($= 1.074/1.120 - 1$).

Since the overall reimbursements for hospital inpatient services decreased, NCCI assumes that 50% of the decrease will be realized on hospital inpatient price levels. The impact on hospital inpatient payments in North Carolina after the 50% offset is -2.1% ($= -4.1\% \times 50\%$).

The above impact of -2.1% is then multiplied by the percentage of medical costs attributed to hospital inpatient payments in North Carolina (17.9%¹) to arrive at the impact on medical costs of -0.4%. The resulting impact on medical costs is then multiplied by the percentage of North Carolina benefit costs attributed to medical benefits (48.4%²) to arrive at the estimated impact on North Carolina overall workers compensation costs of -0.2%.

Services rendered on or after April 1, 2013

To calculate the percentage change in payments due to reducing the hospital inpatient minimum reimbursement rate by 10.0%, NCCI assumes that only the portion of hospital inpatient payments that are currently reimbursed at the minimum payment rate (75% of billed charges) would be affected by this provision. NCCI assumes that the billed charges remain frozen at the 6/30/2012 rates.

In North Carolina, hospital inpatient payments which are reimbursed at 75% of billed charges represent 65.5% of total hospital inpatient payments. The impact on hospital inpatient payments due to this provision is estimated to be -6.6% ($= -10\% \times 65.5\%$).

Since the overall reimbursements for hospital inpatient services decreased, NCCI assumes that 50% of the decrease would be realized on hospital inpatient price levels. The impact on hospital inpatient payments after the 50% offset is -3.3% ($= -6.6\% \times 50\%$).

The above impact of -3.3% on hospital inpatient payments is then multiplied by the percentage of medical costs attributed to hospital inpatient payments in North Carolina (17.9%²) to arrive at the impact on medical costs of -0.6%. The resulting impact on medical costs is then multiplied by the percentage of North Carolina benefit costs attributed to medical benefits (48.3%³) to arrive at the estimated impact on North Carolina overall workers compensation costs of -0.3%.

¹ Based on NCCI Medical Data Call, for North Carolina, for Service Year 2011.

² Based on NCCI Financial Call data from Policy Years 2010 and 2011 projected to 2/1/2013.

³ Based on NCCI Financial Call data from Policy Years 2010 and 2011 projected to 4/1/2013.

NORTH CAROLINA

APPENDIX C-III

Analysis of North Carolina Hospital Fee Schedule Changes Effective February 1, 2013 and April 1, 2013

Hospital Outpatient and ASC Fee Schedule Analysis

In North Carolina, payments for hospital outpatient and ASC services represent 23.7%¹ of total medical payments.

Services rendered on or after February 1, 2013

NCCI assumes the difference in price levels (June 30, 2012 price level compared to February 1, 2013 price level) to be a reasonable estimate of the percentage change in payments as a result of reimbursing hospital outpatient and ASC services at the June 30, 2012 payment rates.

Since NCCI currently does not have available medical payments for service years beyond 2011, NCCI estimates both price levels using the U.S. hospital outpatient component of the medical consumer price index (MCPI) for the period 2009 to 2011.

Service Year	Hospital Outpatient MCPI Change from July of previous year
2009	7.4%
2010	6.1%
2011	5.1%
2012	6.2% (estimate)

The annual hospital outpatient MCPI change beyond 2011 is estimated using a three-year average of the observed hospital outpatient MCPI for 2009–2011 which is equal to 1.062 (= [1.074+1.061+1.051] / 3).

To project what the price level would be at future dates relative to the average price level for Service Year 2011, NCCI uses the following formula:

Projected Price Level = 1.062 ^ (Length of Time between 6/30/2011 and Projected Date)

Where

Length of Time between 6/30/2011 and June 30, 2012 = 1.000 year

Length of Time between 6/30/2011 and February 1, 2013 = 1.583 years

Therefore the price level at June 30, 2012 is projected to be 6.2% (=1.062¹ - 1) higher than the average price level for Service Year 2011. Similarly, the price level at February 1, 2013 is projected to be 10.0% (= 1.062^{1.583} - 1) higher than the average price level for Service Year 2011.

¹ Based on NCCI Medical Data Call, for North Carolina, for Service Year 2011.

NORTH CAROLINA

APPENDIX C-III

Analysis of North Carolina Hospital Fee Schedule Changes Effective February 1, 2013 and April 1, 2013

Therefore the impact on hospital outpatient and ASC payments is estimated to be -3.5% ($= 1.062/1.100 - 1$).

Since the overall reimbursements for hospital outpatient and ASC services decreased, NCCI assumes that 50% of the decrease will be realized on hospital outpatient price levels. The impact on hospital outpatient and ASC payments after the 50% offset is -1.8% ($= -3.5\% \times 50\%$).

The above impact of -1.8% is then multiplied by the percentage of medical costs attributed to hospital outpatient payments in North Carolina (23.7%¹) to arrive at the impact on medical costs of -0.4%. The resulting impact on medical costs is then multiplied by the percentage of North Carolina benefit costs attributed to medical benefits (48.4%²) to arrive at the estimated impact on North Carolina overall workers compensation costs of -0.2%.

Services rendered on or after April 1, 2013

NCCI assumes that the provision to reduce hospital outpatient and ASC reimbursement rates by 15% will result in all hospital outpatient and ASC payments being lower by 15%, for services provided on or after April 1, 2013. NCCI assumes that the billed charges remain frozen at the 6/30/2012 rates.

Since the overall reimbursements for hospital outpatient and ASC services will decrease by 15%, NCCI assumes that 50% of the decrease will be realized on hospital outpatient and ASC price levels. The impact on hospital outpatient and ASC payments after the 50% offset is -7.5% ($= -15.0\% \times 50\%$).

The above impact of -7.5% on hospital outpatient and ASC payments is then multiplied by the percentage of medical costs attributed to hospital outpatient and ASC payments in North Carolina (23.7%) to arrive at the impact on medical costs of -1.8%. The resulting impact on medical costs is then multiplied by the percentage of North Carolina benefit costs attributed to medical benefits (48.3%³) to arrive at the estimated impact on North Carolina overall workers compensation costs of -0.9%.

Hospital Implants Analysis

In North Carolina, payments for hospital implants represent a negligible¹ share of total medical payments in North Carolina. The impact of limiting the reimbursement for hospital implants to 128% of invoice cost is expected to have a negligible impact on medical costs and on overall workers compensation system costs in North Carolina.

¹ Based on NCCI Medical Data Call, for North Carolina, for Service Year 2011.

² Based on NCCI Financial Call data from Policy Years 2010 and 2011 projected to 2/1/2013.

³ Based on NCCI Financial Call data from Policy Years 2010 and 2011 projected to 4/1/2013.

NORTH CAROLINA

APPENDIX C-III

Analysis of North Carolina Hospital Fee Schedule Changes Effective February 1, 2013 and April 1, 2013

Summary of Impacts

The estimated impacts on North Carolina's Workers Compensation System due to the fee schedule changes are summarized in the table below:

		Impact of Changes Effective 2/1/2013	Impact of Changes Effective 4/1/2013
(1)	Impact on Hospital Inpatient Payments in North Carolina	-2.1%	-3.3%
(2)	Hospital Inpatient Payments as a Percentage of Medical Costs in North Carolina ¹	17.9%	17.9%
(3)	Impact on Medical Costs in North Carolina Due to the Revised Hospital Inpatient Fee Schedule = (1) x (2)	-0.4%	-0.6%
(4)	Impact on Hospital Outpatient and ASC Payments in North Carolina	-1.8%	-7.5%
(5)	Hospital Outpatient and ASC Payments as a Percentage of Medical Costs in North Carolina	23.7% ¹	23.7% ¹
(6)	Impact on Medical Costs in North Carolina Due to the Revised Hospital Outpatient and ASC Fee Schedule = (4) x (5)	-0.4%	-1.8%
(7)	Total Impact on Medical Costs in North Carolina = (3) + (6)	-0.8%	-2.4%
(8)	Medical Costs as a Percentage of Overall Workers Compensation Benefit Costs in North Carolina	48.4% ²	48.3% ³
(9)	Total Impact on Overall Workers Compensation System Costs in North Carolina = (7) x (8)	-0.4%	-1.2%

¹ Based on NCCI Medical Data Call, for North Carolina, for Service Year 2011.

² Based on NCCI Financial Call data from Policy Years 2010 and 2011 projected to 2/1/2013.

³ Based on NCCI Financial Call data from Policy Years 2010 and 2011 projected to 4/1/2013.

NORTH CAROLINA

APPENDIX C-IV

LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT LAW MEMO

Impact By Type of Injury Due to the Increase in the Minimum and Maximum Weekly Benefit, Effective October 1, 2012

<u>Type of Injury</u>	<u>Percentage of Losses*</u>	<u>Effect (%)</u>	
Fatal	2.5%	+ 0.6	
Permanent Total	3.5%	+ 0.4	
Permanent Partial	35.9%	+ 0.2	
<u>Temporary Total</u>	<u>11.7%</u>	<u>+ 0.4</u>	
Total Indemnity	53.6%	+ 0.3	**
<u>Medical</u>	<u>46.4%</u>	<u>0.0</u>	
Total	100.0%	+ 0.2	**

* Nationwide losses under Longshore and Harbor Workers' Act for the three-year policy period ending 12/31/2009 on the 10/1/2011 law level and developed to an ultimate report by type of injury.

** Weighted average.

NORTH CAROLINA

APPENDIX C-V

U.S. Longshore and Harbor Workers' Compensation Act Assessment

The F-class and Program II, Option II maritime class voluntary loss costs and assigned risk rates include the following provision for the federal assessment:

1) Estimated Total Expense Needed for 2013*	123,000,000
2) Compensation Payments Reported (on indemnity only) in 2012*	813,155,807
3) Assessment Rate on Indemnity Losses (1) / (2)	15.1%

Breakdown of Losses Under the Longshore and Harbor Workers Act

4) Indemnity Losses (Combination of 1st through 3rd reports) #	63,433,587
5) Medical Losses (Combination of 1st through 3rd reports) #	54,926,607
6) Total Losses (4) + (5)	118,360,194
7) Assessment Rate on Total Losses { (3) x (4) } / (6)	8.1%

* Source: U.S. Department of Labor

Source: NCCI Workers Compensation Statistical Plan data

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 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
0005	3.05	2.64	-13.4%
0008	2.01	2.29	13.9%
0016	8.86	9.00	1.6%
0034	3.80	3.96	4.2%
0035	2.69	2.66	-1.1%
0036	4.02	3.71	-7.7%
0037	3.51	3.91	11.4%
0042	4.38	4.44	1.4%
0050	7.92	7.07	-10.7%
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	3.37	3.64	8.0%
0083	3.50	3.46	-1.1%
0106	23.05	23.08	0.1%
0113	5.56	5.12	-7.9%
0170	3.35	3.61	7.8%
0251	4.34	4.62	6.5%
0400	6.90	7.22	4.6%
0401	7.71	8.74	13.4%
0763	1.91	1.87	-2.1%
0771	0.40	0.40	0.0%
0908	153.00	148.00	-3.3%
0913	405.00	432.00	6.7%
0917	4.20	4.70	11.9%
1005	11.32	10.26	-9.4%
1164	8.55	7.65	-10.5%
1165	5.08	5.03	-1.0%
1320	2.98	2.85	-4.4%
1322	10.60	10.36	-2.3%
1430	5.86	6.83	16.6%
1438	3.33	4.12	23.7%
1452	2.46	2.56	4.1%
1463	11.32	9.02	-20.3%
1470	3.85	3.86	0.3%
1473	1.97	1.96	-0.5%
1474	2.43	2.36	-2.9%
1624	3.80	3.31	-12.9%
1642	3.50	3.07	-12.3%
1654	14.09	17.89	27.0%
1655	5.04	4.39	-12.9%
1699	4.19	4.46	6.4%
1701	5.22	5.56	6.5%
1710	5.67	5.46	-3.7%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
1741	2.95	2.91	-1.4%
1747	2.02	1.90	-5.9%
1748	3.13	3.17	1.3%
1803	7.93	8.45	6.6%
1852	2.52	2.36	-6.3%
1853	1.36	1.27	-6.6%
1860	1.79	1.80	0.6%
1924	2.75	2.71	-1.5%
1925	3.30	3.04	-7.9%
2002	2.87	2.50	-12.9%
2003	2.81	2.92	3.9%
2014	5.04	4.78	-5.2%
2016	1.81	1.76	-2.8%
2021	2.56	2.25	-12.1%
2039	2.90	2.37	-18.3%
2041	3.55	3.16	-11.0%
2065	3.44	3.74	8.7%
2070	5.33	5.55	4.1%
2081	3.22	2.78	-13.7%
2089	3.06	2.90	-5.2%
2095	4.16	4.25	2.2%
2105	2.46	2.67	8.5%
2110	2.03	1.83	-9.9%
2111	4.47	4.56	2.0%
2112	2.70	2.55	-5.6%
2114	1.50	1.36	-9.3%
2121	2.12	1.62	-23.6%
2130	2.38	2.13	-10.5%
2131	2.49	2.38	-4.4%
2143	2.57	2.55	-0.8%
2157	4.88	4.86	-0.4%
2172	1.94	1.98	2.1%
2174	3.33	3.41	2.4%
2211	7.12	7.97	11.9%
2220	2.83	2.61	-7.8%
2286	1.56	1.57	0.6%
2288	2.89	3.50	21.1%
2300	2.46	2.54	3.3%
2302	1.65	1.78	7.9%
2305	2.82	2.71	-3.9%
2361	1.95	2.14	9.7%
2362	1.66	1.51	-9.0%
2380	2.04	2.18	6.9%
2386	1.42	1.29	-9.2%
2388	2.36	2.14	-9.3%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
2402	2.22	1.96	-11.7%
2413	2.17	2.33	7.4%
2416	1.60	2.00	25.0%
2417	1.97	1.81	-8.1%
2501	2.16	2.16	0.0%
2503	1.34	1.48	10.4%
2534	2.24	1.98	-11.6%
2570	3.68	4.60	25.0%
2585	3.69	4.02	8.9%
2586	2.58	2.85	10.5%
2587	4.31	3.95	-8.4%
2589	1.67	1.82	9.0%
2600	1.75	2.18	24.6%
2623	4.23	5.01	18.4%
2651	2.50	2.30	-8.0%
2660	2.17	2.43	12.0%
2670	1.49	1.39	-6.7%
2683	1.47	1.37	-6.8%
2688	3.34	3.18	-4.8%
2702	16.52	19.43	17.6%
2705	41.61	49.79	19.7%
2709	10.97	10.74	-2.1%
2710	9.33	8.71	-6.6%
2714	4.92	4.55	-7.5%
2727	7.29	7.74	6.2%
2731	3.71	3.56	-4.0%
2735	4.27	4.23	-0.9%
2759	5.07	4.79	-5.5%
2790	1.80	1.75	-2.8%
2791	1.69	1.60	-5.3%
2797	5.85	6.20	6.0%
2799	2.65	2.69	1.5%
2802	3.79	4.06	7.1%
2835	2.50	2.58	3.2%
2836	2.33	2.17	-6.9%
2841	3.71	3.85	3.8%
2881	2.95	2.67	-9.5%
2883	3.29	3.45	4.9%
2913	2.88	2.65	-8.0%
2915	2.79	2.38	-14.7%
2916	3.14	2.85	-9.2%
2923	1.92	1.90	-1.0%
2942	2.08	1.92	-7.7%
2960	3.50	3.61	3.1%
3004	1.35	1.48	9.6%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
3018	2.37	2.73	15.2%
3022	5.34	6.23	16.7%
3027	2.15	2.19	1.9%
3028	4.00	3.49	-12.8%
3030	5.73	5.44	-5.1%
3040	5.75	6.02	4.7%
3041	4.92	4.79	-2.6%
3042	4.11	4.06	-1.2%
3064	4.77	4.88	2.3%
3069	4.71	3.54	-24.8%
3076	3.16	3.29	4.1%
3081	3.40	3.86	13.5%
3082	4.79	4.42	-7.7%
3085	4.68	4.70	0.4%
3110	4.70	4.90	4.3%
3111	2.72	2.86	5.1%
3113	2.03	2.05	1.0%
3114	3.15	3.11	-1.3%
3118	2.35	2.07	-11.9%
3119	0.87	0.80	-8.0%
3122	2.26	2.01	-11.1%
3126	2.44	2.77	13.5%
3131	1.19	1.23	3.4%
3132	2.85	2.67	-6.3%
3145	2.23	2.16	-3.1%
3146	2.26	2.18	-3.5%
3169	3.55	3.55	0.0%
3175	3.07	3.83	24.8%
3179	1.53	1.42	-7.2%
3180	1.87	1.74	-7.0%
3188	1.63	1.51	-7.4%
3220	2.57	2.37	-7.8%
3223	2.54	2.27	-10.6%
3224	2.84	2.70	-4.9%
3227	3.10	2.89	-6.8%
3240	1.98	2.36	19.2%
3241	3.25	2.90	-10.8%
3255	1.70	2.12	24.7%
3257	2.73	2.72	-0.4%
3270	2.44	2.75	12.7%
3300	4.14	3.68	-11.1%
3303	2.14	2.38	11.2%
3307	3.35	3.26	-2.7%
3315	4.34	4.15	-4.4%
3334	3.95	4.49	13.7%

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Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
3336	2.88	2.84	-1.4%
3365	8.62	7.80	-9.5%
3372	3.85	3.88	0.8%
3373	4.78	4.73	-1.0%
3383	1.10	1.04	-5.5%
3385	0.88	0.89	1.1%
3400	2.70	2.86	5.9%
3507	2.29	2.37	3.5%
3515	1.89	1.76	-6.9%
3516	1.30	1.14	-12.3%
3548	1.55	1.64	5.8%
3559	2.27	1.97	-13.2%
3574	0.79	0.75	-5.1%
3581	2.04	1.71	-16.2%
3612	1.95	2.06	5.6%
3620	5.50	5.72	4.0%
3629	1.50	1.52	1.3%
3632	2.57	2.79	8.6%
3634	1.58	1.57	-0.6%
3635	2.11	2.04	-3.3%
3638	1.43	1.35	-5.6%
3642	0.96	1.11	15.6%
3643	1.94	1.87	-3.6%
3647	2.14	2.12	-0.9%
3648	1.38	1.29	-6.5%
3681	1.19	0.99	-16.8%
3685	1.08	1.06	-1.9%
3719	1.49	1.45	-2.7%
3724	4.44	4.20	-5.4%
3726	8.42	7.16	-15.0%
3803	2.17	2.26	4.1%
3807	2.04	1.80	-11.8%
3808	2.19	2.63	20.1%
3821	5.46	5.64	3.3%
3822	4.89	4.86	-0.6%
3824	3.92	3.85	-1.8%
3826	0.98	0.94	-4.1%
3827	1.45	1.68	15.9%
3830	1.50	1.23	-18.0%
3851	3.92	4.46	13.8%
3865	1.78	1.80	1.1%
3881	3.67	3.77	2.7%
4000	5.25	4.98	-5.1%
4021	4.86	4.45	-8.4%
4024	4.04	3.47	-14.1%

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
4034	5.71	5.32	-6.8%
4036	2.37	2.32	-2.1%
4038	3.09	2.63	-14.9%
4053	2.79	2.63	-5.7%
4061	4.34	3.53	-18.7%
4062	1.61	1.84	14.3%
4101	2.37	2.63	11.0%
4109	0.64	0.60	-6.3%
4110	1.65	1.34	-18.8%
4111	1.63	1.65	1.2%
4113	1.82	1.80	-1.1%
4114	6.09	5.80	-4.8%
4130	4.26	3.70	-13.1%
4131	4.26	4.27	0.2%
4133	2.89	2.71	-6.2%
4149	0.56	0.55	-1.8%
4206	2.92	2.78	-4.8%
4207	1.12	1.18	5.4%
4239	2.98	2.78	-6.7%
4240	2.29	2.50	9.2%
4243	1.87	1.74	-7.0%
4244	2.12	1.92	-9.4%
4250	1.35	1.47	8.9%
4251	1.86	1.91	2.7%
4263	2.91	3.59	23.4%
4273	2.35	2.39	1.7%
4279	2.16	2.15	-0.5%
4282	2.34	2.72	16.2%
4283	3.56	3.01	-15.4%
4299	2.01	1.99	-1.0%
4301	1.15	1.15	0.0%
4304	3.65	3.97	8.8%
4307	1.30	1.50	15.4%
4351	0.99	1.16	17.2%
4352	1.21	1.22	0.8%
4360	1.67	1.60	-4.2%
4361	1.24	1.24	0.0%
4410	3.67	3.34	-9.0%
4417	2.36	2.35	-0.4%
4420	7.75	7.76	0.1%
4431	1.46	1.32	-9.6%
4432	1.43	1.23	-14.0%
4439	1.91	1.90	-0.5%
4452	3.46	3.24	-6.4%
4459	2.35	2.50	6.4%

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
4470	2.26	2.07	-8.4%
4484	2.69	2.54	-5.6%
4493	3.20	2.82	-11.9%
4511	0.43	0.45	4.7%
4557	2.08	2.36	13.5%
4558	1.68	1.46	-13.1%
4568	2.57	2.52	-1.9%
4581	1.20	1.03	-14.2%
4583	6.32	6.44	1.9%
4611	0.64	0.61	-4.7%
4635	2.67	2.77	3.7%
4653	2.22	2.10	-5.4%
4665	7.63	8.13	6.6%
4670	3.72	4.65	25.0%
4683	2.48	2.64	6.5%
4686	1.84	2.02	9.8%
4692	0.56	0.53	-5.4%
4693	0.86	0.79	-8.1%
4703	1.66	1.94	16.9%
4717	2.02	1.99	-1.5%
4720	1.58	1.64	3.8%
4740	2.53	1.90	-24.9%
4741	1.54	1.62	5.2%
4751	3.48	3.22	-7.5%
4771	2.27	2.27	0.0%
4777	7.16	7.55	5.4%
4825	1.10	0.99	-10.0%
4828	1.80	1.80	0.0%
4829	1.95	1.97	1.0%
4902	2.73	3.18	16.5%
4923	1.04	1.12	7.7%
5020	7.94	7.64	-3.8%
5022	5.97	6.32	5.9%
5037	35.83	28.29	-21.0%
5040	20.61	15.05	-27.0%
5057	10.31	9.83	-4.7%
5059	32.28	26.88	-16.7%
5069	34.35	29.10	-15.3%
5102	6.60	6.66	0.9%
5146	6.53	6.59	0.9%
5160	4.07	3.76	-7.6%
5183	4.91	4.67	-4.9%
5188	4.85	5.18	6.8%
5190	4.83	4.52	-6.4%
5191	0.82	0.77	-6.1%

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
5192	4.18	4.05	-3.1%
5213	7.37	7.02	-4.7%
5215	3.84	3.87	0.8%
5221	4.26	4.11	-3.5%
5222	10.23	10.55	3.1%
5223	4.87	4.71	-3.3%
5348	4.40	4.61	4.8%
5402	3.48	4.16	19.5%
5403	7.21	6.54	-9.3%
5437	6.17	5.96	-3.4%
5443	3.71	3.84	3.5%
5445	7.97	8.18	2.6%
5462	6.58	6.58	0.0%
5472	6.16	4.84	-21.4%
5473	8.78	9.82	11.8%
5474	6.44	6.50	0.9%
5478	4.26	3.92	-8.0%
5479	5.96	6.75	13.3%
5480	6.46	5.63	-12.8%
5491	4.23	3.29	-22.2%
5506	6.22	6.80	9.3%
5507	4.34	4.55	4.8%
5508	15.21	12.74	-16.2%
5535	7.44	7.16	-3.8%
5537	5.43	5.54	2.0%
5551	16.19	17.05	5.3%
5606	1.71	1.87	9.4%
5610	7.25	6.76	-6.8%
5645	13.78	14.10	2.3%
5703	19.26	18.21	-5.5%
5705	11.59	14.25	23.0%
5951	0.36	0.34	-5.6%
6003	7.60	7.06	-7.1%
6005	6.39	6.23	-2.5%
6017	6.46	6.08	-5.9%
6018	3.59	3.76	4.7%
6045	3.14	3.39	8.0%
6204	11.88	11.31	-4.8%
6206	4.36	4.36	0.0%
6213	2.76	2.78	0.7%
6214	3.35	3.17	-5.4%
6216	7.79	7.63	-2.1%
6217	7.05	6.96	-1.3%
6229	4.11	4.37	6.3%
6233	4.00	4.21	5.3%

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
6235	8.80	8.16	-7.3%
6236	12.41	11.61	-6.4%
6237	2.00	1.95	-2.5%
6251	16.44	12.00	-27.0%
6252	7.94	6.15	-22.5%
6260	5.73	5.51	-3.8%
6306	6.54	6.18	-5.5%
6319	6.02	6.28	4.3%
6325	5.83	5.76	-1.2%
6400	6.13	5.76	-6.0%
6503	2.40	2.50	4.2%
6504	2.40	2.50	4.2%
6702	7.05	6.28	-10.9%
6703	14.26	12.93	-9.3%
6704	7.83	6.98	-10.9%
6801	3.27	3.02	-7.6%
6811	5.10	6.47	26.9%
6824	8.75	8.33	-4.8%
6826	4.68	3.98	-15.0%
6834	2.98	2.75	-7.7%
6836	5.40	5.48	1.5%
6843	11.15	11.99	7.5%
6845	12.00	10.20	-15.0%
6854	6.15	5.39	-12.4%
6872	14.39	12.24	-14.9%
6874	20.82	18.93	-9.1%
6882	4.22	4.74	12.3%
6884	8.30	7.56	-8.9%
7016	3.86	3.60	-6.7%
7024	4.29	4.00	-6.8%
7038	5.52	5.37	-2.7%
7046	6.70	6.73	0.4%
7047	7.81	7.41	-5.1%
7050	11.16	11.06	-0.9%
7090	6.13	5.97	-2.6%
7098	7.44	7.48	0.5%
7099	13.55	13.86	2.3%
7133	6.25	5.85	-6.4%
7151	7.59	7.11	-6.3%
7152	15.36	14.63	-4.8%
7153	8.44	7.90	-6.4%
7222	8.75	8.17	-6.6%
7228	8.16	8.16	0.0%
7229	10.90	11.34	4.0%
7230	6.54	8.03	22.8%

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
7231	8.95	8.54	-4.6%
7232	10.06	10.56	5.0%
7309	13.33	14.52	8.9%
7313	3.60	3.40	-5.6%
7317	8.15	8.21	0.7%
7323	4.46	4.37	-2.0%
7327	12.01	13.81	15.0%
7333	5.89	5.30	-10.0%
7335	6.54	5.89	-9.9%
7337	11.91	10.91	-8.4%
7350	10.37	10.16	-2.0%
7360	4.26	4.00	-6.1%
7370	6.25	6.39	2.2%
7380	4.70	4.98	6.0%
7382	5.63	5.36	-4.8%
7390	4.48	5.04	12.5%
7394	7.79	6.26	-19.6%
7395	8.66	6.96	-19.6%
7398	15.77	12.90	-18.2%
7402	0.18	0.17	-5.6%
7403	4.59	4.38	-4.6%
7405	1.83	1.95	6.6%
7420	19.01	17.97	-5.5%
7421	1.71	1.66	-2.9%
7422	2.37	2.26	-4.6%
7425	5.36	4.13	-22.9%
7431	2.42	2.27	-6.2%
7445	0.61	0.65	6.6%
7453	0.81	0.76	-6.2%
7502	4.02	3.25	-19.2%
7515	1.97	1.67	-15.2%
7520	3.74	3.65	-2.4%
7529	10.66	12.56	17.8%
7538	14.65	12.39	-15.4%
7539	3.26	2.85	-12.6%
7540	6.58	6.06	-7.9%
7580	3.33	3.29	-1.2%
7590	5.50	5.43	-1.3%
7600	5.34	5.77	8.1%
7605	2.87	2.74	-4.5%
7610	0.52	0.55	5.8%
7705	6.78	8.27	22.0%
7710	4.67	5.03	7.7%
7711	4.67	5.03	7.7%
7720	2.48	2.52	1.6%

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
7723	3.48	3.25	-6.6%
7855	5.80	5.17	-10.9%
8001	2.55	2.92	14.5%
8002	2.00	2.09	4.5%
8006	2.99	3.06	2.3%
8008	1.55	1.54	-0.6%
8010	1.51	1.43	-5.3%
8013	0.45	0.49	8.9%
8015	0.84	0.83	-1.2%
8017	1.82	1.74	-4.4%
8018	2.58	2.47	-4.3%
8021	1.90	2.22	16.8%
8031	2.89	3.59	24.2%
8032	2.88	2.23	-22.6%
8033	2.00	2.16	8.0%
8037	1.82	1.74	-4.4%
8039	2.50	2.54	1.6%
8044	3.60	3.81	5.8%
8045	0.69	0.58	-15.9%
8046	2.89	3.00	3.8%
8047	0.88	0.95	8.0%
8058	2.91	3.35	15.1%
8072	0.75	0.72	-4.0%
8102	1.72	1.51	-12.2%
8103	3.01	3.00	-0.3%
8105	2.91	2.53	-13.1%
8106	4.39	4.71	7.3%
8107	4.18	4.06	-2.9%
8111	2.52	2.09	-17.1%
8116	3.38	3.24	-4.1%
8203	5.38	5.98	11.2%
8204	3.13	3.16	1.0%
8209	3.21	3.28	2.2%
8215	3.57	3.63	1.7%
8227	5.27	5.27	0.0%
8232	4.34	4.19	-3.5%
8233	4.25	3.32	-21.9%
8235	5.38	5.18	-3.7%
8236	6.53	6.15	-5.8%
8263	6.96	6.38	-8.3%
8264	5.27	5.45	3.4%
8265	7.49	7.06	-5.7%
8279	6.30	6.27	-0.5%
8288	7.37	9.28	25.9%
8291	5.47	4.59	-16.1%

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Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
8292	3.53	3.79	7.4%
8293	10.47	11.91	13.8%
8304	5.00	4.76	-4.8%
8350	9.30	9.32	0.2%
8380	2.65	2.69	1.5%
8381	2.66	2.74	3.0%
8385	3.39	3.04	-10.3%
8392	2.72	2.73	0.4%
8393	1.83	1.83	0.0%
8500	6.52	6.29	-3.5%
8601	0.78	0.68	-12.8%
8602	0.78	0.74	-5.1%
8603	0.18	0.15	-16.7%
8606	3.56	3.35	-5.9%
8709	4.55	4.36	-4.2%
8710	2.43	2.40	-1.2%
8719	2.97	3.40	14.5%
8720	1.78	1.96	10.1%
8721	0.35	0.32	-8.6%
8723	0.18	0.17	-5.6%
8725	1.78	2.21	24.2%
8726	3.08	2.72	-11.7%
8734	0.53	0.54	1.9%
8737	0.47	0.49	4.3%
8738	0.96	1.00	4.2%
8742	0.39	0.40	2.6%
8745	4.09	5.15	25.9%
8748	0.71	0.69	-2.8%
8755	0.39	0.44	12.8%
8799	0.71	0.58	-18.3%
8800	0.97	1.10	13.4%
8803	0.08	0.09	12.5%
8805	0.24	0.23	-4.2%
8810	0.18	0.17	-5.6%
8814	0.22	0.21	-4.5%
8815	0.44	0.43	-2.3%
8820	0.16	0.15	-6.3%
8824	3.67	3.48	-5.2%
8825	1.89	1.76	-6.9%
8826	3.04	3.17	4.3%
8831	1.38	1.35	-2.2%
8832	0.36	0.38	5.6%
8833	1.61	1.58	-1.9%
8835	2.57	2.53	-1.6%
8842	2.03	2.23	9.9%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
8848	2.66	2.77	4.1%
8849	3.12	3.28	5.1%
8855	0.18	0.17	-5.6%
8856	0.18	0.17	-5.6%
8864	1.64	1.61	-1.8%
8868	0.45	0.48	6.7%
8869	1.15	1.25	8.7%
8871	0.21	0.16	-23.8%
8901	0.21	0.22	4.8%
9012	1.36	1.34	-1.5%
9014	2.79	2.82	1.1%
9015	3.06	3.54	15.7%
9016	3.31	3.02	-8.8%
9019	2.33	2.49	6.9%
9033	2.00	1.87	-6.5%
9040	2.96	2.87	-3.0%
9044	1.71	1.69	-1.2%
9052	1.95	2.06	5.6%
9058	1.56	1.48	-5.1%
9060	1.42	1.35	-4.9%
9061	1.39	1.24	-10.8%
9062	1.46	1.42	-2.7%
9063	1.01	1.06	5.0%
9077	1.56	1.79	14.7%
9082	1.37	1.31	-4.4%
9083	1.37	1.44	5.1%
9084	1.25	1.27	1.6%
9089	0.85	1.07	25.9%
9093	1.34	1.33	-0.7%
9101	2.97	3.25	9.4%
9102	2.77	2.78	0.4%
9154	2.01	2.01	0.0%
9156	2.79	2.87	2.9%
9170	3.30	4.15	25.8%
9178	6.51	6.68	2.6%
9179	19.90	16.16	-18.8%
9180	4.69	4.61	-1.7%
9182	2.04	2.06	1.0%
9186	30.03	23.13	-23.0%
9220	4.65	4.63	-0.4%
9402	6.71	6.31	-6.0%
9403	7.93	8.31	4.8%
9410	2.65	2.98	12.5%
9501	2.51	2.71	8.0%
9505	2.89	2.73	-5.5%

North Carolina

Appendix E

Advisory Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/13</u>	<u>Proposed 04/01/14</u>	<u>Percent Change</u>
9516	3.73	4.69	25.7%
9519	3.44	4.08	18.6%
9521	4.04	3.85	-4.7%
9522	1.68	1.82	8.3%
9534	10.07	9.47	-6.0%
9554	13.64	13.19	-3.3%
9586	0.59	0.61	3.4%
9600	1.94	2.12	9.3%
9620	1.01	0.99	-2.0%

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 seven 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.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 1(c) The filer shall clearly describe all adjustments to losses, loss adjustment expenses, expenses as defined in G.S. 58-36-100(c), and exposures included in the filing.

Response

See Exhibits RB-1, RB-3, RB-5, and the attached Exhibit 1(c).

North Carolina Policy Year Premium On-level Factors

Section A - Historical Premium Level and Expense Constant Changes

Voluntary Market			Assigned Risk Market		
<u>Date</u>	<u>Pure Premium Level Change</u>	<u>Expense Constant</u>	<u>Date</u>	<u>Premium Level Change</u>	<u>Expense Constant</u>
4/1/97	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	----
1/1/13 *	0.991	n/a	1/1/13 *	0.991	----
4/1/13	0.995	n/a	4/1/13	1.048	----

Section B - Factors adjusting assigned risk and voluntary premium to present pure premium level

	<u>Policy Year 2011</u>	<u>Policy Year 2010</u>	<u>Policy Year 2009</u>	<u>Policy Year 2008</u>	<u>Policy Year 2007</u>	<u>Policy Year 2006</u>	<u>Policy Year 2005</u>	<u>Policy Year 2004</u>
(1) Assigned Risk Market Share	0.042	0.043	0.051	0.067	0.093	0.117	0.144	0.150
(2) Voluntary Market Share	0.958	0.957	0.949	0.933	0.907	0.883	0.856	0.850
(3) Assigned Risk Standard Prem. Adj. Factor	0.624	0.631	0.626	0.623	0.662	0.727	0.834	0.870
(4) Voluntary Standard Prem. Adj. Factor	0.988	0.958	0.884	0.862	0.890	0.962	1.028	1.040
(5) Current Premium Index A/R to Voluntary	1.577	1.577	1.577	1.577	1.577	1.577	1.577	1.577
(6) Final Premium Adjustment Factor = [((1)x(3))/(5) + (2)x(4)]	0.963	0.934	0.859	0.831	0.846	0.903	0.956	0.967

* Impact of Item Filing B-1425.

North Carolina Policy Year Loss On-level Factors

Section C - Historical Benefit Level Changes

Indemnity		Medical	
<u>Date</u>	<u>Benefit Level Change</u>	<u>Date</u>	<u>Benefit Level Change</u>
1/1/97	1.004	1/1/97	1.000
1/1/98	1.006	1/1/98	1.000
1/1/99	1.006	1/1/99	1.000
1/1/00	1.007	1/1/00	1.000
1/1/01	1.008	1/1/01	1.000
1/1/02	1.009	1/1/02	1.000
1/1/03	1.007	1/1/03	1.000
1/1/04	1.012	1/1/04	1.000
1/1/05	1.003	1/1/05	1.000
1/1/06	1.001	1/1/06	1.000
1/1/07	1.009	1/1/07	1.000
1/1/08	1.004	1/1/08	1.000
1/1/09	1.006	1/1/09	1.000
1/1/10	1.005	1/1/10	1.000
1/1/11	1.003	1/1/11	1.000
6/24/11 *	0.979	6/24/11 *	0.993
1/1/12	1.002	1/1/12	1.000

Section D - Factors adjusting policy year indemnity and medical losses to present benefit level

	<u>Policy Year 2011</u>	<u>Policy Year 2010</u>	<u>Policy Year 2009</u>	<u>Policy Year 2008</u>	<u>Policy Year 2007</u>	<u>Policy Year 2006</u>	<u>Policy Year 2005</u>	<u>Policy Year 2004</u>
(1) Indemnity Loss On-level Factor	0.998	0.985	0.987	0.993	0.997	1.003	1.008	1.010
(2) Medical Loss On-level Factor	0.999	0.994	0.993	0.993	0.993	0.993	0.993	0.993

* House Bill 709.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 1(d) The filer shall provide the latest available written and earned premiums and market shares for the ten largest writers of North Carolina workers compensation insurance.

Response

See attached Exhibit 1(d).

Ten Largest Writers of Workers Compensation
Insurance in North Carolina

	<u>Written Premium</u>	<u>Earned Premium</u>	Written Premium Market <u>Share</u>
Liberty Mutual Insurance Group	121,216	130,025	9.7%
Travelers Group	104,468	97,901	8.4%
Hartford Fire & Casualty Group	103,648	103,909	8.3%
WR Berkley Corp Group	94,812	88,390	7.6%
Builders Mutual Group	67,789	65,345	5.5%
American International Group	54,409	61,134	4.4%
Zurich Insurance Group	49,269	53,398	4.0%
Old Republic Group	33,855	33,319	2.7%
Blue Cross Blue Shield of Michigan	28,795	28,344	2.3%
James River Group	26,714	28,055	2.1%

Note: The premium figures are based on calendar year 2012 Annual Statement data and shown in thousands of dollars.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

1(e) The filer shall provide the following information on losses and loss adjustment expenses:

- (i) For each of the latest three available accident and calendar years, undeveloped and untrended losses and loss adjustment expenses;
- (ii) For each accident year and policy year included in the filing, paid losses, case basis reserves, loss development, incurred allocated loss adjustment expenses (if collected separately from losses), incurred unallocated (or combined allocated and unallocated) loss adjustment expenses, applied trend factors, and trended incurred losses and loss adjustment expenses.

Response

- (i) See attached Exhibit 1(e), page 1*.
- (ii) See attached Exhibit 1(e), page 1 for paid losses and case basis reserves.

See RB-1, Appendix A-II for loss development.

See RB-1, Exhibit II and attached Exhibit 1(e), page 2 for loss adjustment expense data*.

See RB-1, Appendix A-III and Exhibit I for the applied trend factors and trended losses.

* The Rate Bureau is advised by NCCI that incurred losses and loss adjustment expense data on a policy year and accident year basis by state is not regularly collected. In North Carolina, NCCI collects such data through a special Financial Call. The results are attached as Exhibit 1(e), page 2. Note that not all large companies have responded to the Call and this data has not been used in any loss cost level calculations.

Undeveloped and untrended losses and loss adjustment expenses

North Carolina

<u>Year</u>	Accident Year Direct Losses <u>Incurred</u>	Accident Year Direct LAE <u>Incurred</u>	Calendar Year Direct Losses <u>Incurred</u>	Calendar Year Direct LAE <u>Incurred</u>
2010	+	+	814,010,799	146,953,272
2011	+	+	810,491,747	129,316,164
2012	+	+	889,373,554	144,691,332

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>
2004	351,684,797	20,973,063	294,160,191	37,677,792
2005	357,245,045	22,039,833	299,469,901	37,098,902
2006	360,136,841	27,840,835	299,252,748	27,170,609
2007	384,903,745	37,188,720	323,115,532	52,260,060
2008	323,706,753	48,235,689	278,901,748	37,837,696
2009	261,893,388	59,900,231	243,286,116	45,981,888
2010	206,116,832	85,325,339	235,128,927	60,671,469
2011	104,989,179	113,441,025	188,580,131	117,079,025

* PY data is valued as of 12/31/12.

+ 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>
2007	58,170,742	18,795,901	60,382,038	9,275,384	118,552,780	28,071,285
2008	52,997,660	21,108,824	52,838,049	11,679,693	105,835,709	32,788,517
2009	46,155,022	23,330,009	45,144,290	14,305,920	91,299,312	37,635,929
2010	38,428,405	33,223,496	38,228,844	18,522,931	76,657,249	51,746,427
2011	25,885,424	54,070,595	31,123,385	26,585,916	57,008,809	80,656,511

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>
2007	56,000,285	15,228,755	61,993,132	6,236,870	117,993,417	21,465,625
2008	58,429,444	19,655,927	57,501,295	7,700,023	115,930,739	27,355,950
2009	45,588,177	21,723,409	51,333,235	9,816,606	96,921,412	31,540,015
2010	42,574,277	28,192,565	41,671,346	16,253,849	84,245,623	44,446,414
2011	33,605,596	44,685,511	35,485,785	22,162,881	69,091,381	66,848,392
2012	11,282,412	66,024,851	21,492,759	35,395,188	32,775,171	101,420,039

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>
2007	50,760,052	221,279,120	71,003,540	101,385,225	121,763,592	322,664,345
2008	60,015,629	237,247,484	71,947,625	104,418,929	131,963,254	341,666,413
2009	63,938,638	254,924,497	62,838,635	115,988,983	126,777,273	370,913,480
2010	66,646,270	255,682,909	66,976,943	117,729,034	133,623,213	373,411,943
2011	64,833,475	251,750,348	65,702,363	117,469,586	130,535,838	369,219,934
2012	69,402,549	267,029,511	59,785,149	125,071,915	129,187,698	392,101,426

* Please see the response to Item 1(e).

[^] PY and AY data is valued as of 12/31/12.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 2 Credibility factor development and application. The filer shall provide all information related to the derivation of all credibility factors contained in the filing, including the following:
- (a) A description of all data reviewed;
 - (b) A complete description of the methodology used to derive these factors;
 - (c) A description of alternative methodologies used in the last three years;
 - (d) A description of the criteria used to select a methodology;
 - (e) Specific details on the application of these criteria in the selection of a methodology for this filing;
 - (f) Details on the application of the methodology to this filing.

Response

Credibility is utilized in the filing with the Workers Compensation Statistical Plan data, as described in the attached Exhibit 2 (pages 1-3) and RB-1, Appendices A-V and B-I.

The following is a memorandum regarding credibility factor development and application. The NCRB has used credibility procedures in each of the previous three loss cost/rate filings as well as in this filing.

Industry Group Differentials:

NCCI employs five industry group classifications. In some states, the volume of data in the industry groups is relatively low, potentially allowing random fluctuations to influence the industry group differentials. A credibility-weighting procedure is used to minimize such random fluctuations.

The procedure implemented essentially weights the indicated industry group change with the statewide change depending on the indemnity claim count volume in each industry group. The full credibility standard (i.e., the number of compensable claims needed for full credibility) is 12,000 lost-time claims for each industry group. This full credibility standard was also used in North Carolina filings effective 4/1/2011 and 4/1/2013. 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 4/1/2011 and 4/1/2013.

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 4/1/2011 and 4/1/2013.

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 1/1/10 to 12/31/10

	(1)	(2)	(3)	(4)
Loss Group	Lost-Time Cases	Converted Indicated Losses*	Average Cost Per Case [(2) / (1)]	Index for Credibility
Indemnity	93,786	4,330,424,428	46,173	850
Medical	93,786	4,284,700,431	45,686	400
Total		8,615,124,859		

	(5)	(6)	(7)	(8)
Injury Group	Converted Expected Losses**	Adjustment of Indicateds to Expecteds (5) / (2)	Full Standard for State Credibility (Expected Losses) [(3)x(4)]xtot(6)	Full Standard for National Credibility (Lost-Time Cases)
Indemnity	3,707,515,061		34,027,192	1,150
Medical	3,758,322,250		15,843,905	1,000
Total	7,465,837,311	0.867		

State credibility exponent: 0.4

National credibility exponent: 0.4

Percentage of the complement of state credibility that the national credibility is limited to: 50%

* These expected unlimited losses are at ultimate, on-level, trended, and include the proposed experience and loss-based expense changes as well as any miscellaneous premium adjustments.

** These expected losses are payroll extended underlying pure premiums adjusted to include the proposed experience, trend, benefit and loss-based expense changes as well as any miscellaneous premium adjustments.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 3(a) The filer shall provide all information related to the derivation of all loss development factors contained in the filing, including the following:
- (i) A description of all data reviewed;
 - (ii) A complete description of the methodology used to derive these factors;
 - (iii) A description of alternative methodologies used in the last three years;
 - (iv) A description of the criteria used to select a methodology;
 - (v) Specific details on the application of these criteria in the selection of a methodology for this filing;
 - (vi) Details on the application of the methodology to this filing.

Response

- (i) See Exhibits RB-1, RB-3, and RB-5.
- (ii) See Exhibits RB-1, RB-3, and RB-5.
- (iii) The methodologies used in the previous three filings are similar to those used in the current filing except for the methodology changes described in the response to Item 10(c).
- (iv) See Exhibits RB-1, RB-3, and RB-5.
- (v) See Exhibits RB-1, RB-3, and RB-5.
- (vi) See Exhibits RB-1, RB-3, and RB-5.

11 NCAC 10.1111 – WORKERS COMPENSATION

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>
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	260,731,497	1.336	304,194,963	486,044,652	1.598
2008	103,179,829	213,142,209	2.066	182,946,680	240,536,891	1.315	286,126,509	453,679,100	1.586
2009	97,222,087	196,555,068	2.022	167,028,435	220,748,727	1.322	264,250,522	417,303,795	1.579
2010	101,594,079	206,116,832	2.029	175,220,303	235,128,927	1.342	276,814,382	441,245,759	1.594
2-yr avg			2.026			1.332			1.587
3-yr avg			2.039			1.326			1.586
4-yr avg			2.046			1.329			1.589
5-yr avg			2.054			1.329			1.589

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>
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	275,524,121	1.393	242,473,126	271,724,256	1.121	440,307,016	547,248,377	1.243
2007	225,331,220	307,531,926	1.365	260,731,497	290,385,203	1.114	486,062,717	597,917,129	1.230
2008	212,599,290	280,416,948	1.319	239,924,852	264,893,780	1.104	452,524,142	545,310,728	1.205
2009	196,483,525	261,893,388	1.333	220,521,780	243,286,116	1.103	417,005,305	505,179,504	1.211
2-yr avg			1.326			1.104			1.208
3-yr avg			1.339			1.107			1.215
4-yr avg			1.353			1.111			1.222
5-yr avg			1.363			1.111			1.227

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>
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	311,963,635	1.164	264,032,444	280,567,924	1.063	531,984,690	592,531,559	1.114
2006	274,393,848	320,715,538	1.169	270,575,650	285,796,339	1.056	544,969,498	606,511,877	1.113
2007	307,531,926	356,952,109	1.161	290,385,203	310,251,847	1.068	597,917,129	667,203,956	1.116
2008	280,395,381	323,706,753	1.154	264,657,555	278,901,748	1.054	545,052,936	602,608,501	1.106
2-yr avg			1.158			1.061			1.111
3-yr avg			1.161			1.059			1.112
4-yr avg			1.162			1.060			1.112
5-yr avg			1.163			1.061			1.113

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>
2003	277,772,567	300,935,139	1.083	228,102,322	236,781,138	1.038	505,874,889	537,716,277	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	308,944,771	332,740,785	1.077	278,542,340	289,591,278	1.040	587,487,111	622,332,063	1.059
2006	320,758,241	350,738,936	1.093	285,796,339	298,453,193	1.044	606,554,580	649,192,129	1.070
2007	356,657,972	384,903,745	1.079	309,973,267	323,203,531	1.043	666,631,239	708,107,276	1.062
2-yr avg			1.086			1.044			1.066
3-yr avg			1.083			1.042			1.064
4-yr avg			1.083			1.045			1.065
5-yr avg			1.083			1.044			1.065

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>
2002	274,909,828	291,031,063	1.059	216,820,015	221,938,461	1.024	491,729,843	512,969,524	1.043
2003	301,207,724	317,645,090	1.055	237,137,674	243,625,715	1.027	538,345,398	561,270,805	1.043
2004	327,915,963	340,569,766	1.039	280,441,615	287,284,197	1.024	608,357,578	627,853,963	1.032
2005	332,740,785	353,408,335	1.062	289,591,278	298,462,806	1.031	622,332,063	651,871,141	1.047
2006	343,402,740	360,136,841	1.049	291,749,996	299,252,748	1.026	635,152,736	659,389,589	1.038
2-yr avg			1.056			1.029			1.043
3-yr avg			1.050			1.027			1.039
4-yr avg			1.051			1.027			1.040
5-yr avg			1.053			1.026			1.041

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>	<u>6th</u>	<u>7th</u>	<u>Dev't</u>
2001	284,417,547	295,045,682	1.037	205,869,552	211,007,189	1.025	490,287,099	506,052,871	1.032
2002	290,353,003	298,852,134	1.029	221,578,763	224,605,617	1.014	511,931,766	523,457,751	1.023
2003	315,787,617	325,950,220	1.032	242,243,186	247,225,972	1.021	558,030,803	573,176,192	1.027
2004	340,569,766	351,745,557	1.033	281,900,198	291,424,990	1.034	622,469,964	643,170,547	1.033
2005	344,059,746	357,245,045	1.038	291,132,530	299,473,781	1.029	635,192,276	656,718,826	1.034
2-yr avg			1.036			1.032			1.034
3-yr avg			1.034			1.028			1.031
4-yr avg			1.033			1.025			1.029
5-yr avg			1.034			1.025			1.030

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>
2000	282,219,566	289,834,613	1.027	209,607,453	213,571,608	1.019	491,827,019	503,406,221	1.024
2001	289,393,349	295,161,613	1.020	207,141,615	210,384,135	1.016	496,534,964	505,545,748	1.018
2002	295,474,347	300,284,473	1.016	221,842,437	226,474,281	1.021	517,316,784	526,758,754	1.018
2003	324,136,799	331,009,067	1.021	246,223,074	249,975,135	1.015	570,359,873	580,984,202	1.019
2004	343,447,238	351,684,797	1.024	288,998,051	294,160,391	1.018	632,445,289	645,845,188	1.021
2-yr avg			1.023			1.017			1.020
3-yr avg			1.020			1.018			1.019
4-yr avg			1.020			1.018			1.019
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>
1999	284,221,810	289,159,504	1.017	202,770,774	205,692,265	1.014	486,992,584	494,851,769	1.016
2000	280,694,116	284,378,128	1.013	204,731,941	207,866,580	1.015	485,426,057	492,244,708	1.014
2001	288,888,825	292,899,978	1.014	205,219,444	208,312,060	1.015	494,108,269	501,212,038	1.014
2002	297,400,216	301,159,680	1.013	224,759,776	229,306,645	1.020	522,159,992	530,466,325	1.016
2003	327,699,601	331,380,088	1.011	247,816,733	250,327,308	1.010	575,516,334	581,707,396	1.011
2-yr avg			1.012			1.015			1.014
3-yr avg			1.013			1.015			1.014
4-yr avg			1.013			1.015			1.014
5-yr avg			1.014			1.015			1.014

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>
1998	268,510,524	272,672,368	1.015	199,925,261	206,251,591	1.032	468,435,785	478,923,959	1.022
1999	277,517,666	281,275,429	1.014	197,105,674	200,140,277	1.015	474,623,340	481,415,706	1.014
2000	274,080,475	276,086,134	1.007	201,475,783	204,475,989	1.015	475,556,258	480,562,123	1.011
2001	291,308,984	293,860,766	1.009	207,471,551	209,084,268	1.008	498,780,535	502,945,034	1.008
2002	295,709,616	300,793,519	1.017	225,381,593	229,132,977	1.017	521,091,209	529,926,496	1.017
2-yr avg			1.013			1.013			1.013
3-yr avg			1.011			1.013			1.012
4-yr avg			1.012			1.014			1.013
5-yr avg			1.012			1.017			1.014

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>
1997	178,577,254	180,088,783	1.008	133,426,343	134,167,234	1.006	312,003,597	314,256,017	1.007
1998	263,215,138	265,372,338	1.008	197,151,912	198,861,923	1.009	460,367,050	464,234,261	1.008
1999	272,177,577	274,287,919	1.008	193,210,359	194,963,365	1.009	465,387,936	469,251,284	1.008
2000	276,048,835	278,142,924	1.008	204,474,342	206,787,237	1.011	480,523,177	484,930,161	1.009
2001	285,350,793	287,893,546	1.009	204,110,326	207,435,729	1.016	489,461,119	495,329,275	1.012
2-yr avg			1.009			1.014			1.011
3-yr avg			1.008			1.012			1.010
4-yr avg			1.008			1.011			1.009
5-yr avg			1.008			1.010			1.009

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>
1996	144,080,660	145,323,778	1.009	111,997,811	113,099,132	1.010	256,078,471	258,422,910	1.009
1997	174,350,946	175,038,842	1.004	130,193,736	131,091,928	1.007	304,544,682	306,130,770	1.005
1998	254,918,989	256,105,986	1.005	190,153,730	191,865,749	1.009	445,072,719	447,971,735	1.007
1999	273,691,130	276,107,191	1.009	194,426,469	196,808,560	1.012	468,117,599	472,915,751	1.010
2000	273,476,869	275,458,144	1.007	203,759,128	205,918,874	1.011	477,235,997	481,377,018	1.009
2-yr avg			1.008			1.012			1.010
3-yr avg			1.007			1.011			1.009
4-yr avg			1.006			1.010			1.008
5-yr avg			1.007			1.010			1.008

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>
1995	122,949,650	123,199,901	1.002	104,129,755	104,810,596	1.007	227,079,405	228,010,497	1.004
1996	144,043,524	144,890,280	1.006	112,455,445	113,155,581	1.006	256,498,969	258,045,861	1.006
1997	166,627,460	167,258,874	1.004	124,469,175	125,165,972	1.006	291,096,635	292,424,846	1.005
1998	255,776,462	257,410,141	1.006	191,378,464	193,043,614	1.009	447,154,926	450,453,755	1.007
1999	271,352,138	274,035,071	1.010	194,266,707	196,712,832	1.013	465,618,845	470,747,903	1.011
2-yr avg			1.008			1.011			1.009
3-yr avg			1.007			1.009			1.008
4-yr avg			1.007			1.009			1.007
5-yr avg			1.006			1.008			1.007

North Carolina - Paid

Policy Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>
1994	121,433,404	121,745,681	1.003	97,391,252	97,552,888	1.002	218,824,656	219,298,569	1.002
1995	122,920,708	123,152,784	1.002	104,447,204	104,885,664	1.004	227,367,912	228,038,448	1.003
1996	140,502,287	141,141,813	1.005	108,510,855	110,410,854	1.018	249,013,142	251,552,667	1.010
1997	166,733,517	167,186,805	1.003	124,742,066	125,398,805	1.005	291,475,583	292,585,610	1.004
1998	255,103,204	255,615,883	1.002	191,425,737	192,442,289	1.005	446,528,941	448,058,172	1.003
2-yr avg			1.003			1.005			1.004
3-yr avg			1.003			1.009			1.006
4-yr avg			1.003			1.008			1.005
5-yr avg			1.003			1.007			1.004

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>
1993	149,347,068	149,766,533	1.003	129,305,728	129,833,524	1.004	278,652,796	279,600,057	1.003
1994	121,584,517	121,818,647	1.002	97,239,714	97,654,172	1.004	218,824,231	219,472,819	1.003
1995	119,696,990	119,827,853	1.001	101,677,800	102,081,945	1.004	221,374,790	221,909,798	1.002
1996	140,654,690	140,981,069	1.002	110,193,821	110,709,978	1.005	250,848,511	251,691,047	1.003
1997	165,148,309	165,526,310	1.002	124,140,550	124,906,122	1.006	289,288,859	290,432,432	1.004
2-yr avg			1.002			1.006			1.004
3-yr avg			1.002			1.005			1.003
4-yr avg			1.002			1.005			1.003
5-yr avg			1.002			1.005			1.003

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>
1992	183,954,270	184,796,942	1.005	161,032,606	162,225,948	1.007	344,986,876	347,022,890	1.006
1993	149,601,069	150,051,064	1.003	129,480,986	130,072,121	1.003	279,245,055	280,123,185	1.003
1994	120,141,978	120,486,770	1.003	96,021,934	96,320,981	1.003	216,163,912	216,807,751	1.003
1995	119,651,812	119,780,706	1.001	101,977,512	102,504,118	1.005	221,629,324	222,284,824	1.003
1996	138,816,342	139,109,711	1.002	109,807,266	110,393,968	1.005	248,623,608	249,503,679	1.004
2-yr avg			1.002			1.005			1.004
3-yr avg			1.002			1.004			1.003
4-yr avg			1.002			1.004			1.003
5-yr avg			1.003			1.005			1.004

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>
1991	241,966,516	242,694,385	1.003	203,108,729	204,573,569	1.007	445,075,245	447,267,954	1.005
1992	183,595,272	184,143,897	1.003	161,367,400	162,250,576	1.005	344,962,672	346,394,473	1.004
1993	149,317,354	150,056,084	1.005	129,480,645	130,495,419	1.008	278,797,999	280,551,503	1.006
1994	120,483,719	120,646,316	1.001	96,320,291	96,531,373	1.002	216,804,010	217,177,689	1.002
1995	119,649,843	119,796,712	1.001	102,265,784	102,714,204	1.004	221,915,627	222,510,916	1.003
2-yr avg			1.001			1.003			1.003
3-yr avg			1.002			1.005			1.004
4-yr avg			1.003			1.005			1.004
5-yr avg			1.003			1.005			1.004

Indemnity Losses			Medical Losses			Total Losses			
<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>
1990	253,998,383	254,962,986	1.004	198,615,418	199,608,683	1.005	452,613,801	454,571,669	1.004
1991	241,835,984	242,796,984	1.004	203,936,390	205,573,730	1.008	445,772,374	448,370,714	1.006
1992	183,582,060	183,992,062	1.002	162,019,773	162,683,324	1.004	345,601,833	346,675,386	1.003
1993	150,056,084	150,559,927	1.003	130,495,419	132,013,521	1.012	280,551,503	282,573,448	1.007
1994	120,619,841	120,826,464	1.002	96,504,835	96,746,525	1.003	217,124,676	217,572,989	1.002
2-yr avg			1.003			1.008			1.005
3-yr avg			1.002			1.006			1.004
4-yr avg			1.003			1.007			1.005
5-yr avg			1.003			1.006			1.004

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>	<u>18th</u>	<u>19th</u>	<u>Dev't</u>
1989	246,657,752	247,010,810	1.001	189,647,464	190,300,360	1.003	436,305,216	437,311,170	1.002
1990	254,465,733	255,236,620	1.003	199,047,491	199,870,667	1.004	453,513,224	455,107,287	1.004
1991	242,695,493	243,849,235	1.005	205,422,861	207,144,363	1.008	448,118,354	450,993,598	1.006
1992	183,992,062	184,363,649	1.002	162,683,324	163,186,404	1.003	346,675,386	347,550,053	1.003
1993	150,571,892	150,658,221	1.001	132,047,252	132,279,541	1.002	282,619,144	282,937,762	1.001
2-yr avg			1.002			1.003			1.002
3-yr avg			1.003			1.004			1.003
4-yr avg			1.003			1.004			1.004
5-yr avg			1.002			1.004			1.003

North Carolina - Paid+Case
Policy Year Development Factors

Indemnity Losses			Medical Losses			Total Losses			
<u>PY</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>	<u>1st</u>	<u>2nd</u>	<u>Dev't</u>
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	332,650,726	1.102	536,578,275	665,159,440	1.240
2008	219,372,926	302,593,849	1.379	287,973,706	310,351,212	1.078	507,346,632	612,945,061	1.208
2009	205,064,478	282,234,313	1.376	257,243,220	279,991,818	1.088	462,307,698	562,226,131	1.216
2010	212,999,924	291,442,171	1.368	277,805,194	295,800,396	1.065	490,805,118	587,242,567	1.196
2-yr avg			1.372			1.077			1.206
3-yr avg			1.374			1.077			1.207
4-yr avg			1.385			1.083			1.215
5-yr avg			1.379			1.088			1.215

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>
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	351,100,516	1.194	315,512,426	329,091,279	1.043	609,648,642	680,191,795	1.116
2007	332,527,279	385,731,100	1.160	333,347,765	348,619,082	1.046	665,875,044	734,350,182	1.103
2008	301,999,744	346,258,252	1.147	309,724,089	308,924,065	0.997	611,723,833	655,182,317	1.071
2009	282,159,862	321,793,619	1.140	279,756,318	289,268,004	1.034	561,916,180	611,061,623	1.087
2-yr avg			1.144			1.016			1.079
3-yr avg			1.149			1.026			1.087
4-yr avg			1.160			1.030			1.094
5-yr avg			1.155			1.022			1.088

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>
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	365,376,168	1.067	315,022,031	321,496,038	1.021	657,323,907	686,872,206	1.045
2006	349,826,050	373,142,736	1.067	328,028,617	326,743,670	0.996	677,854,667	699,886,406	1.033
2007	385,731,100	411,859,883	1.068	348,619,082	368,437,747	1.057	734,350,182	780,297,630	1.063
2008	346,236,728	371,942,442	1.074	308,687,850	316,739,444	1.026	654,924,578	688,681,886	1.052
2-yr avg			1.071			1.042			1.058
3-yr avg			1.070			1.026			1.049
4-yr avg			1.069			1.025			1.048
5-yr avg			1.068			1.022			1.046

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>
2003	327,005,301	337,916,873	1.033	268,298,587	271,101,508	1.010	595,303,888	609,018,381	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	362,052,884	374,754,311	1.035	319,749,384	328,725,602	1.028	681,802,268	703,479,913	1.032
2006	373,185,439	387,290,844	1.038	326,743,670	332,319,419	1.017	699,929,109	719,610,263	1.028
2007	411,565,747	422,092,465	1.026	368,159,231	375,463,591	1.020	779,724,978	797,556,056	1.023
2-yr avg			1.032			1.019			1.026
3-yr avg			1.033			1.022			1.028
4-yr avg			1.036			1.024			1.030
5-yr avg			1.035			1.021			1.029

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>
2002	311,910,328	315,775,310	1.012	250,436,129	251,474,381	1.004	562,346,457	567,249,691	1.009
2003	338,233,640	345,629,916	1.022	271,545,067	274,661,055	1.011	609,778,707	620,290,971	1.017
2004	366,403,952	372,981,251	1.018	324,127,267	329,525,663	1.017	690,531,219	702,506,914	1.017
2005	374,754,311	386,126,938	1.030	328,725,602	338,801,030	1.031	703,479,913	724,927,968	1.030
2006	379,669,954	387,977,676	1.022	325,380,859	326,423,357	1.003	705,050,813	714,401,033	1.013
2-yr avg			1.026			1.017			1.022
3-yr avg			1.023			1.017			1.020
4-yr avg			1.023			1.016			1.019
5-yr avg			1.021			1.013			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>
2001	311,504,578	314,593,440	1.010	226,715,851	230,432,396	1.016	538,220,429	545,025,836	1.013
2002	315,401,936	318,971,640	1.011	251,138,791	249,916,292	0.995	566,540,727	568,887,932	1.004
2003	343,772,251	348,094,803	1.013	273,312,827	277,482,393	1.015	617,085,078	625,577,196	1.014
2004	372,981,251	378,361,698	1.014	324,048,533	330,021,760	1.018	697,029,784	708,383,458	1.016
2005	376,365,855	379,284,878	1.008	330,841,475	336,572,683	1.017	707,207,330	715,857,561	1.012
2-yr avg			1.011			1.018			1.014
3-yr avg			1.012			1.017			1.014
4-yr avg			1.012			1.011			1.012
5-yr avg			1.011			1.012			1.012

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>
2000	304,581,036	305,147,241	1.002	240,846,487	241,245,936	1.002	545,427,523	546,393,177	1.002
2001	308,445,019	310,412,800	1.006	226,023,434	225,114,939	0.996	534,468,453	535,527,739	1.002
2002	315,251,091	318,042,109	1.009	247,342,639	254,993,343	1.031	562,593,730	573,035,452	1.019
2003	346,281,382	349,686,221	1.010	276,479,495	278,533,604	1.007	622,760,877	628,219,825	1.009
2004	369,738,112	372,657,860	1.008	327,632,637	331,838,183	1.013	697,370,749	704,496,043	1.010
2-yr avg			1.009			1.010			1.010
3-yr avg			1.009			1.017			1.013
4-yr avg			1.008			1.012			1.010
5-yr avg			1.007			1.010			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>
1999	301,267,622	304,227,377	1.010	222,137,773	226,765,040	1.021	523,405,395	530,992,417	1.014
2000	294,454,809	296,013,904	1.005	224,600,063	227,064,120	1.011	519,054,872	523,078,024	1.008
2001	303,999,348	305,145,770	1.004	219,881,477	223,548,662	1.017	523,880,825	528,694,432	1.009
2002	314,851,521	317,314,702	1.008	252,715,707	257,699,181	1.020	567,567,228	575,013,883	1.013
2003	346,175,833	347,436,974	1.004	275,845,288	276,958,107	1.004	622,021,121	624,395,081	1.004
2-yr avg			1.006			1.012			1.009
3-yr avg			1.005			1.014			1.009
4-yr avg			1.005			1.013			1.009
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>
1998	280,472,427	281,729,199	1.004	221,932,331	219,885,895	0.991	502,404,758	501,615,094	0.998
1999	291,976,647	293,655,616	1.006	217,718,630	222,619,317	1.023	509,695,277	516,274,933	1.013
2000	285,179,175	285,737,498	1.002	220,453,929	221,719,852	1.006	505,633,104	507,457,350	1.004
2001	303,554,776	304,349,282	1.003	222,708,153	228,804,525	1.027	526,262,929	533,153,807	1.013
2002	311,564,246	312,075,400	1.002	253,756,604	252,577,477	0.995	565,320,850	564,652,877	0.999
2-yr avg			1.003			1.011			1.006
3-yr avg			1.002			1.009			1.005
4-yr avg			1.003			1.013			1.007
5-yr avg			1.003			1.008			1.005

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>
1997	184,096,843	184,970,462	1.005	141,359,804	140,778,364	0.996	325,456,647	325,748,826	1.001
1998	271,709,071	272,760,530	1.004	210,625,662	211,527,747	1.004	482,334,733	484,288,277	1.004
1999	284,365,269	284,578,503	1.001	215,648,223	215,286,430	0.998	500,013,492	499,864,933	1.000
2000	285,700,199	287,013,361	1.005	221,718,205	224,197,370	1.011	507,418,404	511,210,731	1.007
2001	295,739,848	296,223,930	1.002	223,717,255	225,610,913	1.008	519,457,103	521,834,843	1.005
2-yr avg			1.004			1.010			1.006
3-yr avg			1.003			1.006			1.004
4-yr avg			1.003			1.005			1.004
5-yr avg			1.003			1.003			1.003

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>
1996	148,642,562	149,237,643	1.004	120,978,391	122,196,616	1.010	269,620,953	271,434,259	1.007
1997	179,227,625	179,297,971	1.000	136,779,103	139,032,912	1.016	316,006,728	318,330,883	1.007
1998	262,138,118	262,961,005	1.003	202,677,515	205,107,910	1.012	464,815,633	468,068,915	1.007
1999	283,981,714	286,064,756	1.007	214,749,534	215,323,360	1.003	498,731,248	501,388,116	1.005
2000	282,063,028	282,179,371	1.000	221,085,586	221,680,458	1.003	503,148,614	503,859,829	1.001
2-yr avg			1.004			1.003			1.003
3-yr avg			1.003			1.006			1.004
4-yr avg			1.003			1.009			1.005
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>
1995	124,373,175	124,486,911	1.001	106,914,428	109,313,800	1.022	231,287,603	233,800,711	1.011
1996	147,957,389	148,713,474	1.005	121,552,929	121,644,139	1.001	269,510,318	270,357,613	1.003
1997	170,690,135	171,643,358	1.006	132,443,116	133,627,657	1.009	303,133,251	305,271,015	1.007
1998	262,631,481	263,763,557	1.004	204,620,625	202,711,056	0.991	467,252,106	466,474,613	0.998
1999	281,305,928	282,057,534	1.003	212,753,615	214,155,216	1.007	494,059,543	496,212,750	1.004
2-yr avg			1.004			0.999			1.001
3-yr avg			1.004			1.002			1.003
4-yr avg			1.005			1.002			1.003
5-yr avg			1.004			1.006			1.005

North Carolina - Paid+Case

Policy Year Development Factors, Continued

13th - 14th									
	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>
1994	123,720,912	123,618,769	0.999	99,704,387	99,683,356	1.000	223,425,299	223,302,125	0.999
1995	124,197,961	124,785,437	1.005	108,939,187	109,754,977	1.007	233,137,148	234,540,414	1.006
1996	144,282,651	144,225,112	1.000	116,462,639	117,081,059	1.005	260,745,290	261,306,171	1.002
1997	171,108,000	171,128,865	1.000	133,203,751	133,699,625	1.004	304,311,751	304,828,490	1.002
1998	261,389,066	261,506,920	1.000	200,874,629	202,127,786	1.006	462,263,695	463,634,706	1.003
2-yr avg			1.000			1.005			1.003
3-yr avg			1.000			1.005			1.002
4-yr avg			1.001			1.006			1.003
5-yr avg			1.001			1.004			1.002
14th - 15th									
	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>
1993	153,108,278	153,105,797	1.000	136,308,777	138,113,226	1.013	289,417,055	291,219,023	1.006
1994	123,457,605	123,418,173	1.000	99,370,182	99,910,522	1.005	222,827,787	223,328,695	1.002
1995	121,327,097	121,326,687	1.000	106,655,559	106,603,992	1.000	227,982,656	227,930,679	1.000
1996	143,737,989	143,655,048	0.999	116,864,026	117,066,674	1.002	260,602,015	260,721,722	1.000
1997	169,085,370	169,651,399	1.003	132,432,321	134,010,487	1.012	301,517,691	303,661,886	1.007
2-yr avg			1.001			1.007			1.004
3-yr avg			1.001			1.005			1.002
4-yr avg			1.001			1.005			1.002
5-yr avg			1.000			1.006			1.003
15th - 16th									
	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>
1992	187,809,876	188,117,924	1.002	173,453,871	173,649,808	1.001	361,263,747	361,767,732	1.001
1993	152,940,333	152,888,272	1.000	137,923,688	137,693,833	0.998	290,864,021	290,582,105	0.999
1994	121,741,504	121,916,355	1.001	98,278,284	99,572,881	1.013	220,019,788	221,489,236	1.007
1995	121,150,646	121,253,136	1.001	106,499,559	108,031,816	1.014	227,650,205	229,284,952	1.007
1996	141,490,322	141,636,171	1.001	116,163,963	116,380,146	1.002	257,654,285	258,016,317	1.001
2-yr avg			1.001			1.008			1.004
3-yr avg			1.001			1.010			1.005
4-yr avg			1.001			1.007			1.004
5-yr avg			1.001			1.006			1.003
16th - 17th									
	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>
1991	249,124,702	249,252,452	1.001	218,826,053	219,797,357	1.004	467,950,755	469,049,809	1.002
1992	186,916,254	187,022,175	1.001	172,791,260	168,625,191	0.976	359,707,514	355,647,366	0.989
1993	152,154,562	152,180,357	1.000	137,470,887	136,094,363	0.990	289,625,449	288,274,720	0.995
1994	121,913,304	121,866,513	1.000	99,572,191	99,498,276	0.999	221,485,495	221,364,789	0.999
1995	121,122,273	121,319,172	1.002	107,793,482	107,498,317	0.997	228,915,755	228,817,489	1.000
2-yr avg			1.001			0.998			1.000
3-yr avg			1.001			0.995			0.998
4-yr avg			1.001			0.991			0.996
5-yr avg			1.001			0.993			0.997
17th - 18th									
	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>
1990	260,032,046	259,859,861	0.999	212,055,322	212,101,223	1.000	472,087,368	471,961,084	1.000
1991	248,394,051	248,632,050	1.001	219,160,178	219,006,435	0.999	467,554,229	467,638,485	1.000
1992	186,460,338	186,787,011	1.002	168,603,773	169,376,837	1.005	355,064,111	356,163,848	1.003
1993	152,180,357	152,236,320	1.000	136,094,363	136,020,608	0.999	288,274,720	288,256,928	1.000
1994	121,840,038	121,932,511	1.001	99,471,738	98,836,079	0.994	221,311,776	220,768,590	0.998
2-yr avg			1.001			0.997			0.999
3-yr avg			1.001			0.999			1.000
4-yr avg			1.001			0.999			1.000
5-yr avg			1.001			0.999			1.000
18th - 19th									
	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>
1989	249,779,816	249,968,608	1.001	196,220,380	197,827,401	1.008	446,000,196	447,796,009	1.004
1990	259,362,608	259,378,487	1.000	211,540,031	211,866,998	1.002	470,902,639	471,245,485	1.001
1991	248,530,559	248,552,463	1.000	219,342,818	220,188,094	1.004	467,873,377	468,740,557	1.002
1992	186,787,011	186,790,766	1.000	169,376,837	168,713,624	0.996	356,163,848	355,504,390	0.998
1993	152,248,285	152,041,356	0.999	136,054,339	136,126,873	1.001	288,302,624	288,168,229	1.000
2-yr avg			1.000			0.999			0.999
3-yr avg			1.000			1.000			1.000
4-yr avg			1.000			1.001			1.000
5-yr avg			1.000			1.002			1.001

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Indemnity Losses			Medical Losses			Total Losses			
AY	1st	2nd	Dev't	1st	2nd	Dev't	1st	2nd	Dev't
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	229,963,714	2.006	158,411,770	392,598,099	2.478
2009	38,008,973	145,796,293	3.836	102,376,398	205,745,877	2.010	140,385,371	351,542,170	2.504
2010	39,274,216	147,972,692	3.768	101,293,250	205,362,232	2.027	140,567,466	353,334,924	2.514
2011	40,220,662	154,504,135	3.841	106,729,252	221,174,080	2.072	146,949,914	375,678,215	2.557
2-yr avg			3.805			2.050			2.536
3-yr avg			3.815			2.036			2.525
4-yr avg			3.790			2.029			2.513
5-yr avg			3.772			2.045			2.521

Indemnity Losses			Medical Losses			Total Losses			
AY	2nd	3rd	Dev't	2nd	3rd	Dev't	2nd	3rd	Dev't
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	252,647,329	1.654	226,985,282	267,270,487	1.177	379,757,286	519,917,816	1.369
2008	162,634,385	270,550,748	1.664	229,962,279	270,155,296	1.175	392,596,664	540,706,044	1.377
2009	145,232,795	230,245,644	1.585	205,210,106	239,594,158	1.168	350,442,901	469,839,802	1.341
2010	147,706,137	235,670,868	1.596	204,828,379	242,399,047	1.183	352,534,516	478,069,915	1.356
2-yr avg			1.591			1.176			1.349
3-yr avg			1.615			1.175			1.358
4-yr avg			1.625			1.176			1.361
5-yr avg			1.640			1.176			1.365

Indemnity Losses			Medical Losses			Total Losses			
AY	3rd	4th	Dev't	3rd	4th	Dev't	3rd	4th	Dev't
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	289,970,703	1.264	248,986,141	271,550,378	1.091	478,401,161	561,521,081	1.174
2007	252,647,329	311,137,264	1.232	267,270,487	287,717,174	1.077	519,917,816	598,854,438	1.152
2008	270,170,773	329,386,754	1.219	269,750,767	291,384,191	1.080	539,921,540	620,770,945	1.150
2009	230,201,445	282,387,591	1.227	239,322,049	257,351,949	1.075	469,523,494	539,739,540	1.150
2-yr avg			1.223			1.078			1.150
3-yr avg			1.226			1.077			1.151
4-yr avg			1.236			1.081			1.157
5-yr avg			1.243			1.081			1.159

Indemnity Losses			Medical Losses			Total Losses			
AY	4th	5th	Dev't	4th	5th	Dev't	4th	5th	Dev't
2004	273,522,714	305,029,772	1.115	234,376,414	245,325,812	1.047	507,899,128	550,355,584	1.084
2005	289,494,653	325,047,860	1.123	278,527,678	295,417,746	1.061	568,022,331	620,465,606	1.092
2006	288,443,759	324,197,503	1.124	270,224,607	282,391,581	1.045	558,668,366	606,589,084	1.086
2007	311,180,996	350,965,460	1.128	287,717,174	305,437,856	1.062	598,898,170	656,403,316	1.096
2008	329,369,782	369,687,366	1.122	291,145,978	304,562,378	1.046	620,515,760	674,249,744	1.087
2-yr avg			1.125			1.054			1.092
3-yr avg			1.125			1.051			1.090
4-yr avg			1.124			1.054			1.090
5-yr avg			1.122			1.052			1.089

Indemnity Losses			Medical Losses			Total Losses			
AY	5th	6th	Dev't	5th	6th	Dev't	5th	6th	Dev't
2003	277,885,414	298,204,057	1.073	225,886,211	233,089,115	1.032	503,771,625	531,293,172	1.055
2004	307,663,626	327,690,963	1.065	247,464,823	256,653,776	1.037	555,128,449	584,344,739	1.053
2005	322,374,066	340,577,381	1.056	293,537,090	303,511,840	1.034	615,911,156	644,089,221	1.046
2006	324,197,503	348,254,283	1.074	282,391,581	291,127,860	1.031	606,589,084	639,382,143	1.054
2007	349,097,120	368,283,668	1.055	303,805,743	314,316,497	1.035	652,902,863	682,600,165	1.045
2-yr avg			1.065			1.033			1.050
3-yr avg			1.062			1.033			1.048
4-yr avg			1.063			1.034			1.050
5-yr avg			1.065			1.034			1.051

Indemnity Losses			Medical Losses			Total Losses			
AY	6th	7th	Dev't	6th	7th	Dev't	6th	7th	Dev't
2002	275,072,113	287,141,913	1.044	208,337,109	212,618,974	1.021	483,409,222	499,760,887	1.034
2003	298,505,754	311,305,085	1.043	233,497,073	237,972,949	1.019	532,002,827	549,278,034	1.032
2004	324,851,653	336,824,362	1.037	254,662,262	260,135,344	1.021	579,513,915	596,959,706	1.030
2005	340,577,381	357,697,189	1.050	293,209,697	302,095,025	1.030	633,787,078	659,792,214	1.041
2006	338,510,832	354,551,485	1.047	282,546,600	289,986,513	1.026	621,057,432	644,537,998	1.038
2-yr avg			1.049			1.028			1.040
3-yr avg			1.045			1.026			1.036
4-yr avg			1.044			1.024			1.035
5-yr avg			1.044			1.023			1.035

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Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>	<u>7th</u>	<u>8th</u>	<u>Dev't</u>
2001	282,388,921	293,203,432	1.038	209,208,632	214,604,349	1.026	491,597,553	507,807,781	1.033
2002	286,235,009	292,692,309	1.023	211,365,241	214,667,825	1.016	497,600,250	507,360,134	1.020
2003	309,075,186	316,715,603	1.025	236,215,952	241,858,801	1.024	545,291,138	558,574,404	1.024
2004	336,083,421	344,976,066	1.026	259,706,938	266,868,226	1.028	595,790,359	611,844,292	1.027
2005	347,908,324	358,057,597	1.029	303,410,877	310,453,171	1.023	651,319,201	668,510,768	1.026
2-yr avg			1.028			1.026			1.027
3-yr avg			1.027			1.025			1.026
4-yr avg			1.026			1.023			1.024
5-yr avg			1.028			1.023			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>
2000	286,266,299	291,683,071	1.019	208,065,280	211,010,561	1.014	494,331,579	502,693,632	1.017
2001	283,644,069	288,833,288	1.018	208,194,388	211,832,813	1.017	491,838,457	500,666,101	1.018
2002	287,588,119	291,768,458	1.015	210,912,155	214,378,734	1.016	498,500,274	506,147,192	1.015
2003	314,422,373	320,478,312	1.019	240,516,615	245,512,536	1.021	554,938,988	565,990,848	1.020
2004	339,804,342	345,572,213	1.017	263,543,029	266,597,903	1.012	603,347,371	612,170,116	1.015
2-yr avg			1.018			1.017			1.018
3-yr avg			1.017			1.016			1.017
4-yr avg			1.017			1.017			1.017
5-yr avg			1.018			1.016			1.017
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>
1999	282,226,682	285,980,246	1.013	199,680,204	205,884,440	1.031	481,906,886	491,864,686	1.021
2000	281,783,416	285,036,464	1.012	202,181,608	203,839,649	1.008	483,965,024	488,876,113	1.010
2001	279,620,326	282,514,641	1.010	205,241,626	207,649,688	1.012	484,861,952	490,164,329	1.011
2002	288,985,564	291,215,524	1.008	212,761,960	215,155,630	1.011	501,747,524	506,371,154	1.009
2003	317,001,257	321,159,644	1.013	243,102,923	246,396,186	1.014	560,104,180	567,555,830	1.013
2-yr avg			1.011			1.013			1.011
3-yr avg			1.010			1.012			1.011
4-yr avg			1.011			1.011			1.011
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>
1998	236,591,536	240,461,886	1.016	183,908,725	186,439,895	1.014	420,500,261	426,901,781	1.015
1999	275,067,922	278,442,827	1.012	197,715,918	200,634,600	1.015	472,783,840	479,077,427	1.013
2000	277,137,352	278,811,350	1.006	198,278,230	200,891,680	1.013	475,415,582	479,703,030	1.009
2001	282,043,034	284,665,355	1.009	207,479,143	209,739,715	1.011	489,522,177	494,405,070	1.010
2002	282,700,126	286,943,941	1.015	209,433,721	212,417,317	1.014	492,133,847	499,361,258	1.015
2-yr avg			1.012			1.013			1.013
3-yr avg			1.010			1.013			1.011
4-yr avg			1.011			1.013			1.012
5-yr avg			1.012			1.013			1.012
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>
1997	165,198,187	166,187,193	1.006	120,096,649	120,459,000	1.003	285,294,836	286,646,193	1.005
1998	233,943,470	235,699,148	1.008	179,593,997	181,904,188	1.013	413,537,467	417,603,336	1.010
1999	267,626,491	269,827,550	1.008	192,436,971	194,478,227	1.011	460,063,462	464,305,777	1.009
2000	278,662,808	280,584,840	1.007	200,888,237	202,816,307	1.010	479,551,045	483,401,147	1.008
2001	278,204,686	280,389,225	1.008	205,170,826	208,705,595	1.017	483,375,512	489,094,820	1.012
2-yr avg			1.008			1.014			1.010
3-yr avg			1.008			1.013			1.010
4-yr avg			1.008			1.013			1.010
5-yr avg			1.007			1.011			1.009
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>
1996	137,344,076	138,274,657	1.007	112,289,939	113,453,984	1.010	249,634,015	251,728,641	1.008
1997	161,109,686	161,779,907	1.004	117,128,484	117,485,490	1.003	278,238,170	279,265,397	1.004
1998	226,038,361	226,943,776	1.004	173,929,296	175,377,355	1.008	399,967,657	402,321,131	1.006
1999	269,281,929	270,986,071	1.006	193,852,313	195,518,556	1.009	463,134,242	466,504,627	1.007
2000	275,419,603	277,170,967	1.006	200,141,319	202,054,828	1.010	475,560,922	479,225,795	1.008
2-yr avg			1.006			1.010			1.008
3-yr avg			1.005			1.009			1.007
4-yr avg			1.005			1.008			1.006
5-yr avg			1.005			1.008			1.007

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Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
<u>AY</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>
1995	120,789,636	121,158,195	1.003	100,733,862	101,324,421	1.006	221,523,498	222,482,616	1.004
1996	137,556,300	138,112,415	1.004	112,957,338	113,559,006	1.005	250,513,638	251,671,421	1.005
1997	155,680,379	155,955,387	1.002	112,408,997	114,075,238	1.015	268,089,376	270,030,625	1.007
1998	226,588,258	228,217,174	1.007	174,833,419	177,024,559	1.013	401,421,677	405,241,733	1.010
1999	268,349,996	270,300,936	1.007	193,892,568	195,889,920	1.010	462,242,564	466,190,856	1.009
2-yr avg			1.007			1.012			1.010
3-yr avg			1.005			1.013			1.009
4-yr avg			1.005			1.011			1.008
5-yr avg			1.005			1.010			1.007

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>
1994	133,879,502	134,299,670	1.003	112,459,307	112,845,594	1.003	246,338,809	247,145,264	1.003
1995	121,058,679	121,351,033	1.002	100,944,161	101,631,593	1.007	222,002,840	222,982,626	1.004
1996	134,464,157	135,003,712	1.004	109,573,139	109,951,268	1.003	244,037,296	244,954,980	1.004
1997	155,230,937	155,491,278	1.002	113,679,995	113,877,172	1.002	268,910,932	269,368,450	1.002
1998	225,441,558	226,047,006	1.003	175,486,115	176,978,296	1.009	400,927,673	403,025,302	1.005
2-yr avg			1.003			1.006			1.004
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

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>
1993	157,400,776	158,095,079	1.004	141,953,920	142,798,535	1.006	299,354,696	300,893,614	1.005
1994	134,122,844	134,549,345	1.003	112,660,358	112,865,426	1.002	246,783,202	247,414,771	1.003
1995	118,345,665	118,599,352	1.002	98,664,515	99,191,387	1.005	217,010,180	217,790,739	1.004
1996	134,660,755	134,958,314	1.002	109,768,323	110,226,365	1.004	244,429,078	245,184,679	1.003
1997	152,915,552	153,092,560	1.001	112,616,594	112,813,595	1.002	265,532,146	265,906,155	1.001
2-yr avg			1.002			1.003			1.002
3-yr avg			1.002			1.004			1.003
4-yr avg			1.002			1.003			1.003
5-yr avg			1.002			1.004			1.003

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>
1992	203,055,813	203,738,754	1.003	170,937,370	171,962,047	1.006	373,993,183	375,700,801	1.005
1993	157,863,201	158,169,415	1.002	142,499,397	143,111,127	1.004	300,362,598	301,280,542	1.003
1994	132,851,913	133,401,711	1.004	111,300,307	112,010,287	1.006	244,152,220	245,411,998	1.005
1995	118,564,307	118,707,434	1.001	99,171,666	99,792,271	1.006	217,735,973	218,499,705	1.004
1996	134,224,962	134,477,384	1.002	109,606,454	110,161,043	1.005	243,831,416	244,638,427	1.003
2-yr avg			1.002			1.006			1.004
3-yr avg			1.002			1.006			1.004
4-yr avg			1.002			1.005			1.004
5-yr avg			1.002			1.005			1.004

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>
1991	251,709,365	252,231,701	1.002	208,613,063	210,225,762	1.008	460,322,428	462,457,463	1.005
1992	202,607,275	203,347,721	1.004	171,184,107	172,264,144	1.006	373,791,382	375,611,865	1.005
1993	157,421,029	158,040,903	1.004	142,704,547	143,218,279	1.004	300,125,576	301,259,182	1.004
1994	133,398,660	133,802,453	1.003	112,009,597	112,737,409	1.006	245,408,257	246,539,862	1.005
1995	118,635,504	118,912,387	1.002	99,695,604	100,324,456	1.006	218,331,108	219,236,843	1.004
2-yr avg			1.003			1.006			1.005
3-yr avg			1.003			1.005			1.004
4-yr avg			1.003			1.006			1.005
5-yr avg			1.003			1.006			1.005

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>
1990	256,277,938	257,203,983	1.004	191,176,104	191,905,102	1.004	447,454,042	449,109,085	1.004
1991	251,214,705	252,070,464	1.003	209,508,036	211,261,432	1.008	460,722,741	463,331,896	1.006
1992	203,088,632	203,665,889	1.003	172,035,938	173,030,672	1.006	375,124,570	376,696,561	1.004
1993	158,040,903	158,250,004	1.001	143,218,279	144,169,206	1.007	301,259,182	302,419,210	1.004
1994	133,810,996	133,919,192	1.001	112,764,042	112,908,835	1.001	246,575,038	246,828,027	1.001
2-yr avg			1.001			1.004			1.003
3-yr avg			1.002			1.005			1.003
4-yr avg			1.002			1.006			1.004
5-yr avg			1.002			1.005			1.004

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>
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	321,448,474	1.281	407,345,654	604,619,493	1.484
2009	139,491,935	248,196,473	1.779	230,557,856	278,614,355	1.208	370,049,791	526,810,828	1.424
2010	141,600,586	252,135,292	1.781	226,992,856	289,056,184	1.273	368,593,442	541,191,476	1.468
2011	143,644,028	257,786,889	1.795	254,784,275	303,264,769	1.190	398,428,303	561,051,658	1.408
2-yr avg			1.788			1.232			1.438
3-yr avg			1.785			1.224			1.433
4-yr avg			1.792			1.238			1.446
5-yr avg			1.769			1.241			1.441

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>
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	345,249,456	1.270	318,406,002	328,710,621	1.032	590,355,367	673,960,077	1.142
2008	283,171,019	357,809,392	1.264	321,747,336	339,476,660	1.055	604,918,355	697,286,052	1.153
2009	247,459,057	303,343,074	1.226	278,028,374	284,428,253	1.023	525,487,431	587,771,327	1.119
2010	251,833,890	308,889,052	1.227	288,480,586	300,388,847	1.041	540,314,476	609,277,899	1.128
2-yr avg			1.227			1.032			1.124
3-yr avg			1.239			1.040			1.133
4-yr avg			1.247			1.038			1.136
5-yr avg			1.242			1.036			1.132

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>
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	351,989,556	1.128	309,874,787	322,440,233	1.041	621,794,557	674,429,789	1.085
2007	345,249,456	377,449,694	1.093	329,437,355	340,184,016	1.033	674,686,811	717,633,710	1.064
2008	357,384,663	396,228,512	1.109	339,058,959	342,439,401	1.010	696,443,622	738,667,913	1.061
2009	303,298,968	335,615,272	1.107	284,156,164	297,848,242	1.048	587,455,132	633,463,514	1.078
2-yr avg			1.108			1.029			1.070
3-yr avg			1.103			1.030			1.068
4-yr avg			1.109			1.033			1.072
5-yr avg			1.106			1.027			1.067

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>
2004	329,344,676	346,098,995	1.051	270,513,200	273,615,243	1.011	599,857,876	619,714,238	1.033
2005	352,574,400	369,893,547	1.049	333,381,778	342,399,425	1.027	685,956,178	712,292,972	1.038
2006	350,358,142	368,043,777	1.050	321,166,530	317,433,048	0.988	671,524,672	685,476,825	1.021
2007	377,493,426	394,385,053	1.045	340,184,016	356,398,475	1.048	717,677,442	750,783,528	1.046
2008	396,211,540	412,029,450	1.040	342,201,189	343,804,444	1.005	738,412,729	755,833,894	1.024
2-yr avg			1.043			1.027			1.035
3-yr avg			1.045			1.014			1.030
4-yr avg			1.046			1.017			1.032
5-yr avg			1.047			1.016			1.032

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>
2003	324,242,285	330,677,361	1.020	270,168,960	271,298,989	1.004	594,411,245	601,976,350	1.013
2004	349,043,628	362,154,742	1.038	275,887,092	281,004,815	1.019	624,930,720	643,159,557	1.029
2005	367,033,626	378,941,653	1.032	340,713,824	352,260,097	1.034	707,747,450	731,201,750	1.033
2006	368,043,777	382,835,271	1.040	317,433,048	328,056,252	1.033	685,476,825	710,891,523	1.037
2007	392,272,020	402,879,542	1.027	354,729,048	362,094,595	1.021	747,001,068	764,974,137	1.024
2-yr avg			1.034			1.027			1.031
3-yr avg			1.033			1.029			1.031
4-yr avg			1.034			1.027			1.031
5-yr avg			1.031			1.022			1.027

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>
2002	305,479,664	309,733,656	1.014	234,045,005	237,479,477	1.015	539,524,669	547,213,133	1.014
2003	331,327,926	336,491,611	1.016	271,818,077	272,205,163	1.001	603,146,003	608,696,774	1.009
2004	359,312,464	363,338,764	1.011	279,025,744	283,985,371	1.018	638,338,208	647,324,135	1.014
2005	378,941,653	387,017,498	1.021	337,946,385	344,186,820	1.018	716,888,038	731,204,318	1.020
2006	372,639,324	378,349,123	1.015	318,744,007	320,215,874	1.005	691,383,331	698,564,997	1.010
2-yr avg			1.018			1.012			1.015
3-yr avg			1.016			1.014			1.015
4-yr avg			1.016			1.011			1.013
5-yr avg			1.015			1.011			1.013

North Carolina - Paid+Case

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>
2001	309,033,393	310,386,654	1.004	238,244,032	234,998,152	0.986	547,277,425	545,384,806	0.997
2002	308,697,056	310,961,714	1.007	236,009,853	235,686,487	0.999	544,706,909	546,648,201	1.004
2003	334,151,422	338,649,305	1.013	270,777,747	278,794,888	1.030	604,929,169	617,444,193	1.021
2004	362,597,823	365,818,998	1.009	283,556,965	288,864,057	1.019	646,154,788	654,683,055	1.013
2005	376,930,827	379,270,895	1.006	348,075,243	354,105,458	1.017	725,006,070	733,376,353	1.012
2-yr avg			1.008			1.018			1.013
3-yr avg			1.009			1.022			1.015
4-yr avg			1.009			1.016			1.013
5-yr avg			1.008			1.010			1.009
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>
2000	303,256,977	304,422,207	1.004	234,040,441	238,080,971	1.017	537,297,418	542,503,178	1.010
2001	299,853,568	302,102,142	1.007	227,342,167	228,926,846	1.007	527,195,735	531,028,988	1.007
2002	305,562,374	306,745,453	1.004	231,733,620	233,790,485	1.009	537,295,994	540,535,938	1.006
2003	336,356,075	340,311,610	1.012	277,452,702	283,533,365	1.022	613,808,777	623,844,975	1.016
2004	360,619,112	362,522,288	1.005	285,521,941	287,038,394	1.005	646,141,053	649,560,682	1.005
2-yr avg			1.009			1.014			1.011
3-yr avg			1.007			1.012			1.009
4-yr avg			1.007			1.011			1.009
5-yr avg			1.006			1.012			1.009
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>
1999	297,820,495	300,036,857	1.007	218,017,286	220,967,736	1.014	515,837,781	521,004,593	1.010
2000	293,182,252	294,897,780	1.006	221,999,686	221,576,135	0.998	515,181,938	516,473,915	1.003
2001	292,492,995	293,273,589	1.003	222,265,526	226,524,269	1.019	514,758,521	519,797,858	1.010
2002	303,656,228	304,437,623	1.003	231,610,580	232,485,622	1.004	535,266,808	536,923,245	1.003
2003	336,634,333	337,320,881	1.002	280,596,936	280,884,880	1.001	617,231,269	618,205,761	1.002
2-yr avg			1.003			1.003			1.003
3-yr avg			1.003			1.008			1.005
4-yr avg			1.004			1.006			1.005
5-yr avg			1.004			1.007			1.006
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>
1998	247,739,095	249,103,337	1.006	204,284,791	204,085,281	0.999	452,023,886	453,188,618	1.003
1999	288,912,381	290,518,067	1.006	212,861,046	218,235,320	1.025	501,773,427	508,753,387	1.014
2000	286,779,759	287,432,712	1.002	215,824,768	215,562,400	0.999	502,604,527	502,995,112	1.001
2001	292,801,982	294,572,316	1.006	226,353,724	233,101,262	1.030	519,155,706	527,673,578	1.016
2002	295,522,372	296,116,871	1.002	226,724,240	227,225,175	1.002	522,246,612	523,342,046	1.002
2-yr avg			1.004			1.016			1.009
3-yr avg			1.003			1.010			1.006
4-yr avg			1.004			1.014			1.008
5-yr avg			1.004			1.011			1.007
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>
1997	168,458,327	168,840,698	1.002	122,917,224	122,937,507	1.000	291,375,551	291,778,205	1.001
1998	242,020,978	242,026,440	1.000	196,921,831	198,814,127	1.010	438,942,809	440,840,567	1.004
1999	279,468,315	279,418,436	1.000	210,040,612	211,160,559	1.005	489,508,927	490,578,995	1.002
2000	287,284,170	288,193,908	1.003	215,558,957	216,479,132	1.004	502,843,127	504,673,040	1.004
2001	287,827,369	288,537,156	1.002	228,357,320	230,765,702	1.011	516,184,689	519,302,858	1.006
2-yr avg			1.003			1.008			1.005
3-yr avg			1.002			1.007			1.004
4-yr avg			1.001			1.008			1.004
5-yr avg			1.001			1.006			1.003
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>
1996	140,991,362	141,669,824	1.005	121,016,530	121,963,770	1.008	262,007,892	263,633,594	1.006
1997	163,758,191	164,359,276	1.004	119,581,228	120,929,710	1.011	283,339,419	285,288,986	1.007
1998	232,164,532	234,001,651	1.008	190,690,977	193,029,433	1.012	422,855,509	427,031,084	1.010
1999	278,872,815	280,700,587	1.007	210,534,645	211,954,319	1.007	489,407,460	492,654,906	1.007
2000	283,028,672	283,436,074	1.001	213,804,144	213,973,771	1.001	496,832,816	497,409,845	1.001
2-yr avg			1.004			1.004			1.004
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+Case

Accident Year Development Factors, Continued

Accident Year Development Factors, Continued									
	Indemnity Losses			Medical Losses			Total Losses		
<u>AY</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>	<u>13th</u>	<u>14th</u>	<u>Dev't</u>
1995	122,843,299	122,808,342	1.000	103,781,530	106,076,324	1.022	226,624,829	228,884,666	1.010
1996	140,941,710	141,483,134	1.004	121,457,367	121,457,228	1.000	262,399,077	262,940,362	1.002
1997	158,136,278	158,130,082	1.000	116,113,364	117,236,937	1.010	274,249,642	275,367,019	1.004
1998	233,646,133	234,425,580	1.003	192,485,497	190,752,033	0.991	426,131,630	425,177,613	0.998
1999	277,993,183	278,390,828	1.001	210,081,888	210,872,424	1.004	488,075,071	489,263,252	1.002
2-yr avg			1.002			0.998			1.000
3-yr avg			1.001			1.002			1.001
4-yr avg			1.002			1.001			1.002
5-yr avg			1.002			1.005			1.003
	Indemnity Losses			Medical Losses			Total Losses		
<u>AY</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>	<u>14th</u>	<u>15th</u>	<u>Dev't</u>
1994	137,514,857	137,635,373	1.001	117,205,132	118,455,023	1.011	254,719,989	256,090,396	1.005
1995	122,708,826	123,280,732	1.005	105,694,600	106,710,162	1.010	228,403,426	229,990,894	1.007
1996	137,792,046	137,814,469	1.000	116,829,138	116,267,753	0.995	254,621,184	254,082,222	0.998
1997	157,395,631	157,319,293	1.000	116,841,694	117,238,541	1.003	274,237,325	274,557,834	1.001
1998	231,649,964	232,180,566	1.002	189,213,590	191,650,867	1.013	420,863,554	423,831,433	1.007
2-yr avg			1.001			1.008			1.004
3-yr avg			1.001			1.004			1.002
4-yr avg			1.002			1.005			1.003
5-yr avg			1.002			1.006			1.004
	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>
1993	160,006,202	160,162,521	1.001	153,441,753	153,502,090	1.000	313,447,955	313,664,611	1.001
1994	137,458,547	137,496,687	1.000	118,269,787	118,804,766	1.005	255,728,334	256,301,453	1.002
1995	120,272,992	120,494,125	1.002	103,738,427	105,091,916	1.013	224,011,419	225,586,041	1.007
1996	137,471,512	137,447,793	1.000	116,084,808	116,055,188	1.000	253,556,320	253,502,981	1.000
1997	154,738,567	154,824,411	1.001	115,968,914	115,942,160	1.000	270,707,481	270,766,571	1.000
2-yr avg			1.001			1.000			1.000
3-yr avg			1.001			1.004			1.002
4-yr avg			1.001			1.005			1.002
5-yr avg			1.001			1.004			1.002
	Indemnity Losses			Medical Losses			Total Losses		
<u>AY</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>	<u>16th</u>	<u>17th</u>	<u>Dev't</u>
1992	208,737,569	209,084,246	1.002	178,603,993	179,763,990	1.006	387,341,562	388,848,236	1.004
1993	159,930,643	159,613,313	0.998	153,202,952	147,263,521	0.961	313,133,595	306,876,834	0.980
1994	135,799,255	135,201,402	0.996	117,359,678	116,120,040	0.989	253,158,933	251,321,442	0.993
1995	120,459,080	120,550,242	1.001	105,072,195	106,502,388	1.014	225,531,275	227,052,630	1.007
1996	136,714,442	136,912,741	1.001	115,435,278	115,327,970	0.999	252,149,720	252,240,711	1.000
2-yr avg			1.001			1.007			1.004
3-yr avg			0.999			1.001			1.000
4-yr avg			0.999			0.991			0.995
5-yr avg			1.000			0.994			0.997
	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>
1991	258,260,322	257,740,764	0.998	231,777,460	232,407,540	1.003	490,037,782	490,148,304	1.000
1992	207,952,767	208,154,892	1.001	178,986,050	180,750,189	1.010	386,938,817	388,905,081	1.005
1993	158,864,927	159,426,243	1.004	147,105,440	147,141,082	1.000	305,970,367	306,567,325	1.002
1994	135,198,351	135,329,075	1.001	116,119,350	116,010,007	0.999	251,317,701	251,339,082	1.000
1995	120,478,312	120,704,887	1.002	106,405,721	106,496,930	1.001	226,884,033	227,201,817	1.001
2-yr avg			1.002			1.000			1.001
3-yr avg			1.002			1.000			1.001
4-yr avg			1.002			1.003			1.002
5-yr avg			1.001			1.003			1.002
	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>
1990	261,451,815	261,617,896	1.001	196,875,219	197,089,902	1.001	458,327,034	458,707,798	1.001
1991	256,723,768	257,052,011	1.001	231,689,814	231,502,575	0.999	488,413,582	488,554,586	1.000
1992	207,895,803	208,321,214	1.002	180,731,368	181,974,361	1.007	388,627,171	390,295,575	1.004
1993	159,426,243	159,303,162	0.999	147,141,082	147,469,342	1.002	306,567,325	306,772,504	1.001
1994	135,337,618	135,119,042	0.998	116,036,640	115,223,062	0.993	251,374,258	250,342,104	0.996
2-yr avg			0.999			0.998			0.999
3-yr avg			1.000			1.001			1.000
4-yr avg			1.000			1.000			1.000
5-yr avg			1.000			1.000			1.000

11 NCAC 10.1111 – WORKERS COMPENSATION

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>
2007	12,709	41,975	54,684	486	58	544	13,195	42,033	55,228
2008	11,162	36,836	47,998	630	102	732	11,792	36,938	48,730
2009	9,902	34,755	44,657	1,112	224	1,336	11,014	34,979	45,993
2010	8,918	35,437	44,355	2,355	563	2,918	11,273	36,000	47,273
2011	5,662	32,996	38,658	5,425	2,512	7,937	11,087	35,508	46,595

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>
2008	12,106	39,627	51,733	582	88	670	12,688	39,715	52,403
2009	10,122	33,809	43,931	814	147	961	10,936	33,956	44,892
2010	9,685	35,444	45,129	1,642	395	2,037	11,327	35,839	47,166
2011	7,629	35,058	42,687	3,599	1,005	4,604	11,228	36,063	47,291
2012	2,480	24,092	26,572	7,307	8,047	15,354	9,787	32,139	41,926

* 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 12/31/12.

11 NCAC 10.1111 – WORKERS COMPENSATION

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
2001	11,276,525	12,533,844	13,153,802	13,294,630	13,326,070	2001	1,959,020	2,140,942	2,134,505	1,894,293	2,012,870	2001	13,235,545	14,674,786	15,288,307	15,188,923	15,338,940
2002	9,286,523	9,842,704	10,431,678	10,622,571	10,807,154	2002	1,334,320	1,081,268	1,097,533	1,773,111	1,762,231	2002	10,620,843	10,923,972	11,529,211	12,395,682	12,569,385
2003	11,665,869	13,008,449	13,017,036	12,585,151	12,981,071	2003	2,123,457	1,620,839	1,200,682	1,231,959	1,185,547	2003	13,789,326	14,629,288	14,217,718	13,817,110	14,166,618
2004	13,070,888	13,522,144	13,568,686	14,155,274	14,702,042	2004	6,071,765	5,919,345	5,580,597	5,801,125	6,155,552	2004	19,142,653	19,441,489	19,149,283	19,956,399	20,857,594
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	11,294,956	12,766,150	13,171,985	13,928,455	14,349,428	2006	1,678,719	1,512,626	1,445,196	1,471,424	1,576,870	2006	12,973,675	14,278,776	14,617,181	15,399,879	15,926,298
2007	10,101,632	10,180,259	11,139,777	11,580,283		2007	2,061,258	1,160,156	1,192,537	1,278,332		2007	12,162,890	11,340,415	12,332,314	12,858,615	
2008	7,272,462	8,684,264	9,273,991			2008	2,453,940	2,014,623	4,477,560			2008	9,726,402	10,698,887	13,751,551		
2009	9,025,004	10,214,694				2009	2,996,375	2,826,949				2009	12,021,379	13,041,643			
2010	12,478,181					2010	1,206,364					2010	13,684,545				
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	
2001	1.111	1.049	1.011	1.002		2001	1.093	0.997	0.887	1.063		2001	1.109	1.042	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	1.115	1.001	0.967	1.031		2003	0.763	0.741	1.026	0.962		2003	1.061	0.972	0.972	1.025	
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	1.130	1.032	1.057	1.030		2006	0.901	0.955	1.018	1.072		2006	1.101	1.024	1.054	1.034	
2007	1.008	1.094	1.040			2007	0.563	1.028	1.072			2007	0.932	1.087	1.043		
2008	1.194	1.068				2008	0.821	2.223				2008	1.100	1.285			
2009	1.132					2009	0.943					2009	1.085				
5-yr Avg	1.119	1.054	1.024	1.026		5-yr Avg	0.948	1.297	1.031	1.018		5-yr Avg	1.082	1.102	1.024	1.026	

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
2001	4,657,301	7,090,802	14,901,235	18,895,635	23,804,940	2001	29,905,196	39,565,589	33,802,532	38,118,051	41,006,150	2001	34,562,497	46,656,391	48,703,767	57,013,686	64,811,090
2002	5,219,691	8,622,695	15,459,812	24,160,803	25,146,111	2002	21,228,456	26,009,676	30,048,900	40,775,750	40,652,583	2002	26,448,147	34,632,371	45,508,712	64,936,553	65,798,694
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	4,143,686	7,834,958	12,833,308	17,058,630	18,970,665	2004	12,805,359	37,207,662	40,911,871	45,593,319	47,455,465	2004	16,949,045	45,042,620	53,745,179	62,651,949	66,426,130
2005	7,131,784	11,581,039	14,885,164	17,563,551	22,296,865	2005	34,979,896	47,739,805	40,807,932	45,571,261	54,115,530	2005	42,111,680	59,320,844	55,693,096	63,134,812	76,412,395
2006	4,977,419	7,463,431	12,226,226	21,197,286	26,980,460	2006	25,914,257	28,130,046	37,218,527	32,373,007	46,479,145	2006	30,891,676	35,593,477	49,444,753	53,570,293	73,459,605
2007	4,816,888	8,166,203	12,185,090	16,747,465		2007	19,414,387	35,055,580	38,773,455	53,817,112		2007	24,231,275	43,221,783	50,958,545	70,564,577	
2008	4,403,621	7,468,095	9,317,100			2008	22,359,352	30,377,209	19,748,281			2008	26,762,973	37,845,304	29,065,381		
2009	2,213,393	4,973,375				2009	11,684,758	17,442,718				2009	13,898,151	22,416,093			
2010	1,245,059					2010	6,000,044					2010	7,245,103				
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	
2001	1.523	2.101	1.268	1.260		2001	1.323	0.854	1.128	1.076		2001	1.350	1.044	1.171	1.137	
2002	1.652	1.793	1.563	1.041		2002	1.225	1.155	1.357	0.997		2002	1.309	1.314	1.427	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	1.891	1.638	1.329	1.112		2004	2.906	1.100	1.114	1.041		2004	2.658	1.193	1.166	1.060	
2005	1.624	1.285	1.180	1.269		2005	1.365	0.855	1.117	1.187		2005	1.409	0.939	1.134	1.210	
2006	1.499	1.638	1.734	1.273		2006	1.086	1.323	0.870	1.436		2006	1.152	1.389	1.083	1.371	
2007	1.695	1.492	1.374			2007	1.806	1.106	1.388			2007	1.784	1.179	1.385		
2008	1.696	1.248				2008	1.359	0.650				2008	1.414	0.768			
2009	2.247					2009	1.493					2009	1.613				
5-yr Avg	1.752	1.460	1.410	1.167		5-yr Avg	1.422	1.007	1.165	1.125		5-yr Avg	1.474	1.094	1.227	1.136	

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
2001	115,644,481	182,153,512	248,159,234	291,987,873	320,181,572	2001	105,367,940	131,321,170	157,269,494	172,005,746	181,450,265	2001	221,012,421	313,474,682	405,428,728	463,993,619	501,631,837
2002	122,090,374	209,358,396	274,969,554	309,718,508	330,269,490	2002	119,964,928	165,252,239	189,000,062	197,680,786	207,516,439	2002	242,055,302	374,610,635	463,969,616	507,399,294	537,785,929
2003	148,518,470	258,457,817	322,096,138	357,375,240	376,706,282	2003	136,667,546	196,014,266	214,753,712	224,836,767	235,277,267	2003	285,186,016	454,472,083	536,849,850	582,212,007	611,983,549
2004	166,260,929	292,798,830	363,454,712	399,179,780	413,915,225	2004	169,565,366	234,472,950	251,548,967	263,531,923	271,924,532	2004	335,826,295	527,271,780	615,003,679	662,711,703	685,839,757
2005	170,692,826	306,916,141	373,542,864	411,896,642	427,823,982	2005	171,873,773	243,891,766	266,669,735	279,616,402	285,579,718	2005	342,566,599	550,807,907	640,212,599	691,513,044	713,403,700
2006	175,261,921	310,503,514	380,819,753	417,277,134	435,462,319	2006	179,863,786	257,202,338	285,050,156	295,584,328	301,573,946	2006	355,125,707	567,705,852	665,869,909	712,861,462	737,036,265
2007	181,022,804	334,004,013	407,296,358	438,794,295		2007	186,304,034	258,999,990	286,121,204	301,249,818		2007	367,326,838	593,004,003	693,417,562	740,044,113	
2008	175,536,490	314,253,678	382,403,723			2008	179,769,414	260,080,479	286,301,105			2008	355,305,904	574,334,157	668,704,828		
2009	160,219,070	303,329,898				2009	164,670,313	247,269,826				2009	324,889,383	550,599,724			
2010	155,522,838					2010	163,183,361					2010	318,706,199				
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	
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	1.715	1.313	1.126	1.066		2002	1.378	1.144	1.046	1.050		2002	1.548	1.239	1.094	1.060	
2003	1.740	1.246	1.110	1.054		2003	1.434	1.096	1.047	1.046		2003	1.594	1.181	1.084	1.051	
2004	1.761	1.241	1.098	1.037		2004	1.383	1.073	1.048	1.032		2004	1.570	1.166	1.078	1.035	
2005	1.798	1.217	1.103	1.039		2005	1.419	1.093	1.049	1.021		2005	1.608	1.162	1.080	1.032	
2006	1.772	1.226	1.096	1.044		2006	1.430	1.108	1.037	1.020		2006	1.599	1.173	1.071	1.034	
2007	1.845	1.219	1.077			2007	1.390	1.105	1.053			2007	1.614	1.169	1.067		
2008	1.790	1.217				2008	1.447	1.101				2008	1.616	1.164			
2009	1.893					2009	1.502					2009	1.695				
5-yr Avg	1.820	1.224	1.097	1.048		5-yr Avg	1.438	1.096	1.047	1.034		5-yr Avg	1.626	1.167	1.076	1.042	

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
2001	140,894,949	175,213,070	195,266,027	195,596,450	194,112,563	2001	155,853,893	159,968,672	153,018,237	140,474,726	132,488,481	2001	296,748,842	335,181,742	348,284,264	336,071,176	326,601,044
2002	135,839,320	163,676,845	171,525,714	165,707,211	164,472,298	2002	152,280,789	151,873,751	140,936,257	127,331,691	126,675,678	2002	288,120,109	315,550,596	312,461,971	293,038,902	291,147,976
2003	139,414,421	148,217,334	153,063,023	156,629,932	158,218,229	2003	163,561,896	137,437,197	127,599,128	124,012,087	121,889,001	2003	302,976,317	285,654,531	280,662,151	280,642,019	280,107,230
2004	128,470,301	122,262,898	127,403,384	131,232,284	133,298,983	2004	166,093,209	122,804,527	115,084,088	113,557,948	113,339,325	2004	294,563,510	245,067,425	242,487,472	244,790,232	246,638,308
2005	131,737,488	128,615,381	135,414,568	138,040,455	140,762,569	2005	166,942,844	123,357,945	119,126,016	116,936,954	118,601,523	2005	298,680,332	251,973,326	254,540,584	254,977,409	259,364,092
2006	138,350,167	132,536,660	145,690,812	147,325,598	147,564,794	2006	173,164,070	132,895,812	130,095,587	129,655,056	124,955,095	2006	311,514,237	265,432,472	275,786,399	276,980,654	272,519,889
2007	146,440,429	145,038,045	155,958,084	161,547,482		2007	175,931,087	140,724,065	135,679,380	137,565,289		2007	322,371,516	285,762,110	291,637,464	299,112,771	
2008	140,409,340	144,116,047	152,180,006			2008	177,053,386	135,144,364	129,640,547			2008	317,462,726	279,260,411	281,820,553		
2009	146,018,996	140,316,006				2009	177,965,694	128,720,211				2009	323,984,690	269,036,217			
2010	156,389,280					2010	195,599,366					2010	351,988,646				
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	
2001	1.244	1.114	1.002	0.992		2001	1.026	0.957	0.918	0.943		2001	1.130	1.039	0.965	0.972	
2002	1.205	1.048	0.966	0.993		2002	0.997	0.928	0.903	0.995		2002	1.095	0.990	0.938	0.994	
2003	1.063	1.033	1.023	1.010		2003	0.840	0.928	0.972	0.983		2003	0.943	0.983	1.000	0.998	
2004	0.952	1.042	1.030	1.016		2004	0.739	0.937	0.987	0.998		2004	0.832	0.989	1.009	1.008	
2005	0.976	1.053	1.019	1.020		2005	0.739	0.966	0.982	1.014		2005	0.844	1.010	1.002	1.017	
2006	0.958	1.099	1.011	1.002		2006	0.767	0.979	0.997	0.964		2006	0.852	1.039	1.004	0.984	
2007	0.990	1.075	1.036			2007	0.800	0.964	1.014			2007	0.886	1.021	1.026		
2008	1.026	1.056				2008	0.763	0.959				2008	0.880	1.009			
2009	0.961					2009	0.723					2009	0.830				
5-yr Avg	0.982	1.065	1.024	1.008		5-yr Avg	0.758	0.961	0.990	0.991		5-yr Avg	0.858	1.014	1.008	1.000	

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
2001	0	0	0	0	0	2001	47,444,298	48,760,107	48,476,054	48,754,919	49,044,239	2001	47,444,298	48,760,107	48,476,054	48,754,919	49,044,239
2002	0	0	0	0	0	2002	46,540,935	47,399,284	47,556,805	47,737,770	47,974,856	2002	46,540,935	47,399,284	47,556,805	47,737,770	47,974,856
2003	0	0	0	0	0	2003	49,134,947	50,108,806	50,323,595	50,409,088	50,520,426	2003	49,134,947	50,108,806	50,323,595	50,409,088	50,520,426
2004	0	0	0	0	0	2004	52,280,147	52,178,952	52,133,863	52,762,313	52,928,458	2004	52,280,147	52,178,952	52,133,863	52,762,313	52,928,458
2005	0	0	0	0	0	2005	54,955,055	55,171,146	55,552,545	55,811,611	55,919,333	2005	54,955,055	55,171,146	55,552,545	55,811,611	55,919,333
2006	0	0	0	0	0	2006	57,542,974	56,843,432	57,262,513	57,239,765	57,360,238	2006	57,542,974	56,843,432	57,262,513	57,239,765	57,360,238
2007	0	0	0	0	0	2007	59,956,599	58,202,417	58,301,034	58,226,328		2007	59,956,599	58,202,417	58,301,034	58,226,328	
2008	0	0	0			2008	54,079,827	53,500,030	53,246,266			2008	54,079,827	53,500,030	53,246,266		
2009	0	0				2009	50,843,051	49,309,062				2009	50,843,051	49,309,062			
2010	0					2010	56,058,539					2010	56,058,539				
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	
2001	-	-	-	-		2001	1.028	0.994	1.006	1.006		2001	1.028	0.994	1.006	1.006	
2002	-	-	-	-		2002	1.018	1.003	1.004	1.005		2002	1.018	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	0.998	0.999	1.012	1.003		2004	0.998	0.999	1.012	1.003	
2005	-	-	-	-		2005	1.004	1.007	1.005	1.002		2005	1.004	1.007	1.005	1.002	
2006	-	-	-	-		2006	0.988	1.007	1.000	1.002		2006	0.988	1.007	1.000	1.002	
2007	-	-	-	-		2007	0.971	1.002	0.999			2007	0.971	1.002	0.999		
2008	-	-	-	-		2008	0.989	0.995				2008	0.989	0.995			
2009	-	-	-	-		2009	0.970					2009	0.970				
5-yr Avg	-	-	-	-		5-yr Avg	0.984	1.002	1.004	1.003		5-yr Avg	0.984	1.002	1.004	1.003	

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
2001	272,473,256	376,991,228	471,480,298	519,774,588	551,425,145	2001	340,530,347	381,756,480	394,700,822	401,247,735	406,002,005	2001	613,003,603	758,747,708	866,181,120	921,022,323	957,427,150
2002	272,435,908	391,500,640	472,386,758	510,209,093	530,695,053	2002	341,349,428	391,616,218	408,639,557	415,299,108	424,581,787	2002	613,785,336	783,116,858	881,026,315	925,508,201	955,276,840
2003	304,104,793	426,138,715	501,498,369	545,697,504	569,712,625	2003	366,870,068	403,185,459	421,315,733	437,188,740	444,271,283	2003	670,974,861	829,324,174	922,814,102	982,886,244	1,013,983,908
2004	311,945,804	436,418,830	517,260,090	561,625,968	580,886,915	2004	406,815,846	452,583,436	465,259,386	481,246,628	491,803,332	2004	718,761,650	889,002,266	982,519,476	1,042,872,596	1,072,690,247
2005	320,919,381	459,953,974	537,651,944	581,489,057	605,080,209	2005	430,856,259	473,340,274	486,405,067	502,176,255	518,454,381	2005	751,775,640	933,294,248	1,024,057,011	1,083,665,312	1,123,534,590
2006	329,884,463	463,269,755	551,908,776	599,728,473	624,357,001	2006	438,163,806	476,584,254	511,071,979	516,323,580	531,945,294	2006	768,048,269	939,854,009	1,062,980,755	1,116,052,053	1,156,302,295
2007	342,381,753	497,388,520	586,579,309	628,669,525		2007	443,667,365	494,142,208	520,067,610	552,136,879		2007	786,049,118	991,530,728	1,106,646,919	1,180,806,404	
2008	327,621,913	474,522,084	553,174,820			2008	435,715,919	481,116,705	493,413,759			2008	763,337,832	955,638,789	1,046,588,579		
2009	317,476,463	458,833,973				2009	408,160,191	445,568,766				2009	725,636,654	904,402,739			
2010	325,635,358					2010	422,047,674					2010	747,683,032				
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	
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	1.437	1.207	1.080	1.040		2002	1.147	1.043	1.016	1.022		2002	1.276	1.125	1.050	1.032	
2003	1.401	1.177	1.088	1.044		2003	1.099	1.045	1.038	1.016		2003	1.236	1.113	1.065	1.032	
2004	1.399	1.185	1.086	1.034		2004	1.113	1.028	1.034	1.022		2004	1.237	1.105	1.061	1.029	
2005	1.433	1.169	1.082	1.041		2005	1.099	1.028	1.032	1.032		2005	1.241	1.097	1.058	1.037	
2006	1.404	1.191	1.087	1.041		2006	1.088	1.072	1.010	1.030		2006	1.224	1.131	1.050	1.036	
2007	1.453	1.179	1.072			2007	1.114	1.052	1.062			2007	1.261	1.116	1.067		
2008	1.448	1.166				2008	1.104	1.026				2008	1.252	1.095			
2009	1.445					2009	1.092					2009	1.246				
5-yr Avg	1.437	1.178	1.083	1.040		5-yr Avg	1.099	1.041	1.035	1.024		5-yr Avg	1.245	1.109	1.060	1.033	

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 3(e) The filer shall provide for each of the loss amounts in Sub-item (3)(d) of this Rule the corresponding incurred claim counts and for each of the policy years in Sub-item (3)(d) of this Rule the aggregate earned exposures. Where small claims are reported in bulk, the filer shall provide such information as accurately as possible, given the imprecision inherent in such aggregate data.

Response

See attached Exhibit 3(e).

NORTH CAROLINA**WORKERS COMPENSATION STATISTICAL PLAN DATA****Aggregate Earned Exposures By Policy Year**

<u>Policy Year</u>	<u>Payroll</u>	<u>Std Earned Premium</u>
2001	74,143,785,438	1,369,946,444
2002	74,389,164,682	1,468,005,632
2003	77,809,621,154	1,618,125,435
2004	83,085,569,941	1,742,147,070
2005	89,547,080,829	1,885,519,219
2006	95,609,174,866	2,062,882,496
2007	103,734,287,970	2,298,071,061
2008	101,964,864,001	2,174,461,793
2009	98,834,664,315	1,962,334,662
2010	105,401,253,528	1,957,411,338

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>
2001	80	91	94	96	97	2001	24	35	57	72	84
2002	72	77	83	85	85	2002	20	32	52	76	83
2003	72	78	78	79	80	2003	26	35	57	70	78
2004	76	81	84	87	90	2004	29	36	49	63	71
2005	73	81	84	88	88	2005	29	43	48	58	67
2006	71	76	78	84	86	2006	18	25	37	52	68
2007	60	64	69	73		2007	14	24	35	47	
2008	46	59	66			2008	14	23	30		
2009	49	59				2009	9	19			
2010	72					2010	6				

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>
2001	5,696	6,646	7,147	7,337	7,409	2001	14,918	14,518	14,273	13,944	13,829
2002	5,769	6,994	7,526	7,674	7,694	2002	13,496	12,767	12,231	12,069	12,059
2003	6,280	7,996	8,436	8,486	8,501	2003	13,724	12,310	11,954	11,920	11,925
2004	6,820	8,845	9,056	9,085	9,088	2004	12,662	11,203	11,141	11,098	11,124
2005	7,126	9,016	9,214	9,269	9,339	2005	12,802	11,382	11,309	11,297	11,227
2006	7,219	8,968	9,203	9,345	9,444	2006	12,306	11,015	10,923	10,799	10,722
2007	7,066	8,997	9,432	9,583		2007	12,362	11,033	10,756	10,667	
2008	6,318	8,527	8,823			2008	11,262	9,673	9,544		
2009	5,720	8,092				2009	10,681	8,996			
2010	5,873					2010	11,516				

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>
2001	83,717	85,337	85,857	86,158	86,430	2001	104,435	106,627	107,428	107,607	107,849
2002	76,402	77,645	77,881	78,023	78,060	2002	95,759	97,515	97,773	97,927	97,981
2003	75,446	76,562	76,738	76,796	76,790	2003	95,548	96,981	97,263	97,351	97,374
2004	71,254	72,313	72,499	72,546	72,615	2004	90,841	92,478	92,829	92,879	92,988
2005	72,931	73,853	73,961	74,005	74,056	2005	92,961	94,375	94,616	94,717	94,777
2006	71,324	72,178	72,462	72,526	72,603	2006	90,938	92,262	92,703	92,806	92,923
2007	70,809	71,577	71,696	71,769		2007	90,311	91,695	91,988	92,139	
2008	61,569	62,272	62,349			2008	79,209	80,554	80,812		
2009	55,982	56,459				2009	72,441	73,625			
2010	59,576					2010	77,043				

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 April 1, 2013 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>
1/10- 12/10	1.206	1.005	0.982	1.005	0.990	0.975	0.982
1/09- 12/09	1.238	1.010	0.983	1.010	0.992	0.974	0.984
1/08- 12/08	1.248	1.018	0.989	1.018	0.998	0.974	0.987
1/07- 12/07	1.255	1.025	0.992	1.025	1.002	0.974	0.989
1/06- 12/06	1.267	1.034	0.999	1.034	1.008	0.974	0.993
1/05- 12/05	1.273	1.039	1.003	1.039	1.013	0.974	0.996
1/04- 12/04	1.277	1.042	1.005	1.042	1.015	0.974	0.997
1/03- 12/03	1.288	1.051	1.013	1.051	1.023	0.974	1.002
1/02- 12/02	1.299	1.060	1.022	1.060	1.032	0.974	1.007
1/01- 12/01	1.311	1.069	1.029	1.069	1.040	0.974	1.012

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 3(g) The filer shall include a description of the reasons for the difference between the policy year data provided in response to Sub-items (3)(b) and (3)(c) of this Rule and those provided in response to Sub-items (3)(d) and (3)(e) of this Rule.

Response

Listed below are several reasons for the difference between the policy year data from the financial calls provided in response to Items (3)(b) and (3)(c) and the Workers Compensation Statistical Plan (WCSP) data provided in response to Items (3)(d) and (3)(e).

Evaluation Dates:

All policies included in the financial data are evaluated as of December 31 of each year, regardless of the actual effective dates of the individual policies whose combined experience is being reported. Therefore, for a given year, the reported financial data is comprised of individual policy experience at differing maturity levels.

Each policy reported in the workers compensation statistical plan is at a date corresponding to its own expiration date—six months after expiration, 18 months, etc. This means that a policy effective on January 1 of a given year would first be evaluated at July 1 of the next year; and a policy effective on October 1 of that year would be first evaluated as of April 1 of the year following its expiration.

Matching companies:

The set of companies that may be missing for a given set of matching financial reports is not necessarily identical to individual matching units that may be missing. In each case, the maximum amount of data possible is retained for the calculation of development factors.

Validation and edit criteria:

The validation and edit criteria used on the financial calls is not necessarily identical to that used on the WCSP data. In each case, the validation and edit criteria used are designed to ensure the highest possible degree of data quality.

Pension reserve discounting:

These reserves are required to be discounted at 3.5% in the WCSP data but do not have to be discounted at this rate in the financial data.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 4 Trending factor development and application
- 4(a) The filer shall provide all information related to the derivation of all trend factors contained in the filing including the following:
- (i) A description of all data reviewed;
 - (ii) A complete description of the methodology used to derive these factors;
 - (iii) A description of alternative methodologies used in the last three years;
 - (iv) A description of the criteria used to select a methodology;
 - (v) Specific details on the application of these criteria in the selection of a methodology for this filing;
 - (vi) Details on the application of the methodology to this filing.

Response

- 4(a) (i) See Exhibits RB-1, RB-3, RB-5 and the response to 11 NCAC 10.1111(2).
- (ii) See Exhibits RB-1, RB-3, RB-5 and the response to 11 NCAC 10.1111(2).
- (iii) 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 2012/2013 FILING SEASON

<u>State</u>	<u>Indemnity</u>	<u>Medical</u>
ALABAMA	0.970	0.980
ALASKA	0.940	1.000
ARIZONA	0.950	0.995
ARKANSAS	0.945	0.985
COLORADO	0.950	0.990
CONNECTICUT	0.990	1.015
DISTRICT OF COLUMBIA	0.980	0.980
FLORIDA	0.990	1.000
GEORGIA	0.985	1.000
HAWAII	0.945	0.985
IDAHO	0.960	1.005
ILLINOIS	0.995	1.000
INDIANA	0.975	1.025
IOWA	1.000	1.025
KANSAS	0.980	0.990
KENTUCKY	0.950	0.980
LOUISIANA	0.990	1.000
MAINE	0.975	1.000
MARYLAND	0.985	0.995
MISSISSIPPI	0.970	0.995
MISSOURI	0.960	1.005
MONTANA	0.975	0.995
NEBRASKA	0.980	1.005
NEVADA	0.975	0.980
NEW HAMPSHIRE	0.970	1.025
NEW MEXICO	0.960	0.995
OKLAHOMA	0.990	0.995
OREGON	0.995	1.015
RHODE ISLAND	1.000	1.005
SOUTH CAROLINA	0.980	0.995
SOUTH DAKOTA	0.980	1.010
TENNESSEE	0.970	1.005
TEXAS	0.975	0.970
UTAH	0.965	0.990
VERMONT	0.990	0.995
VIRGINIA	0.967	0.988
WEST VIRGINIA	0.980	1.000
All States Average	0.978	0.998

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 5 Changes in premium base and exposures. The filer shall provide or estimate the following information on exposure trends:
- (a) The statewide average weekly wage for the latest five available calendar years;
 - (b) The statewide average weekly wage for the latest ten available policy years without the application of a payroll limitation;
 - (c) The statewide average weekly wage for the latest ten available policy years after the application of a payroll limitation; and
 - (d) The estimated statewide average weekly wage for the calendar and policy years during which the rates will be in effect.

Response

See attached Exhibit 5.

Since there have been no payroll limitations in North Carolina in the past ten years, the response to (b) and (c) will be the same.

The policy year data is calculated using a weighted average of the calendar year data.

NORTH CAROLINA

Average Weekly Wages[^]

Calendar Year

2008	758	
2009	757	
2010	786	
2011	808	
2012	814	*
2013	844	*
2014	888	*
2015	924	*

Policy Year

2002	631	
2003	651	
2004	675	
2005	700	
2006	727	
2007	749	
2008	758	
2009	769	
2010	795	
2011	810	
2012	826	*
2013	862	*
2014	903	*

[^] Based on data received from the Quarterly Census of Employment and Wages.

* Estimated.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 6 Limiting factor development and application. The filer shall provide information on the following items:
- (a) Limitations on losses included in the statistical data used in the filing;
 - (b) Limitations on the extent of the rate or loss costs level change;
 - (c) Limitations on the extent of classification rate or loss costs changes; and
 - (d) Any other limitations applied.

Response

- (a) See Exhibit RB-1, Appendix B-I.
- (b) See Exhibits RB-1, RB-3, and RB-5.
- (c) See Exhibit RB-1, Appendix B-III.
- (d) None.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

7 The percent rate or loss costs change:

(a) The filer shall provide the overall statewide rate or loss costs change, as well as the amount of the change attributable to each of the following: loss experience, a modification of the trend factor, law amendments, a change in the loss-based assessment provision, and any other factors.

(b) The filer shall provide the rate or loss costs changes for each industry group and for each classification.

Response

(a) The components of the proposed overall statewide changes are as follows:

Change in loss experience	1.010
Change in trend	1.000
Change in benefits	0.993
Change in loss-based expense provisions	<u>1.000</u>
Overall Statewide Loss Costs change	1.003
Change in the assigned risk loss cost multiplier	<u>1.087</u>
Overall Statewide Assigned Risk Rate change	1.090

(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 4/1/2014, contains ELRs that will be used to estimate losses during the 4/1/2010 to 3/31/2013 time period for experience ratings to be issued between 4/1/2014 and 3/31/2015.

In the experience mod calculation, expected losses and actual losses must be at the same level to enable an "apples to apples" comparison. The actual losses reflect the statewide data during the experience rating period. Since the proposed loss costs are calculated to reflect the average loss levels of the proposed effective rating period, "unwinding" the proposed loss costs to the experience rating period can derive the ELR. This unwinding is accomplished through the application of ELR factors to the proposed underlying pure premiums. These ELR factors remove effects of development, benefit changes, trend, loss-based expenses, experience, assigned risk programs and any other factors that should not be reflected in the expected losses. The resulting total pure premium (after application of the ELR factors) is multiplied by the manual to earned ratio to derive the ELR for each classification.

Attached, immediately following the text of this memorandum, is an exhibit detailing the ELR factor calculation.

Average development, benefits, trend, and loss-based expenses:

The left half of the attached exhibit calculates the factors needed to remove the effects of development to ultimate, benefit changes, trend, etc. from the proposed underlying pure premiums. These factors are weighted with the latest three reports of statistical plan data to adjust the proposed underlying pure premiums by indemnity and medical.

Experience adjustment factor:

The proposed underlying pure premiums reflect the proposed experience change in the financial data time period. The ELRs need to reflect the experience change in the experience rating time period. The experience adjustment factor is the ratio of the experience change in the experience rating time period to the experience change in the financial data time period.

ELR composite factor:

The ELR composite factor removes offsets or assigned risk impacts from the proposed underlying pure premiums to bring them to a statewide level. For example, an offset for the change in assigned risk programs would be removed in this step.

Adjustment for Excess Provision and Undeveloped Loss Layer Between Ratemaking Limit and State Accident Limit:

These factors are applied to recognize the fact that limited losses are used in calculating the experience mod, but the underlying pure premiums reflect unlimited losses.

Discount Ratios

In experience rating, losses are divided into primary and excess portions. The discount ratio (d-ratio) represents the average ratio of expected "primary" losses to expected total losses for a classification. The function of the d-ratio is to determine what portion of the expected loss shall enter the experience mod calculation as the primary loss.

Under the Experience Rating Plan, a specific fixed dollar amount (called the "split point") is considered to be the primary portion of any loss that exceeds this amount. For a loss less than or equal to the split point, the entire loss is considered primary. In accordance with Item filing E-1402, the split point is adjusted for inflation over time. The below table provides historical split point values in North Carolina.

Date	Split Point
Prior to 4/1/13	\$5,000
Effective 4/1/13	\$10,000
Effective 4/1/14	\$13,500

D-ratio factors are calculated separately for indemnity and medical losses by hazard group and they represent the percentage of each type of loss that is considered primary. These ratios of primary to total losses are based on the latest three years of statistical plan data. A comparison of the resulting d-ratio factors across hazard groups is done to ensure that the factors monotonically decrease from hazard group A to hazard group G. If they do not, an adjustment is made by averaging the d-ratios over adjacent hazard groups.

The final d-ratio for each classification is calculated as follows:

$$\text{d-ratio} = \frac{\{(\text{HG indemnity d-ratio factor}) \times (\text{indemnity pure premium}) + (\text{HG medical d-ratio factor}) \times (\text{medical pure premium})\}}{\text{total pure premium}}$$

ELR FACTOR CALCULATION

ERA Experience Rating

Exp Rating 3rd rpt 04/01/10	WCSP 3rd rpt Losses	3:U Devel.*	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^4	Trended Losses
Fatal Likely	1,979,292	1.265	2,503,804	1.158	2,899,405	0.980	2,841,417
Permanent Total	5,208,368	1.265	6,588,586	1.005	6,621,529	0.980	6,489,098
Permanent Partial Likely	168,108,777	1.265	212,657,603	0.986	209,680,397	0.980	205,486,789
Temporary Total Likely	60,112,299	1.265	76,042,058	1.005	76,422,268	0.980	74,893,823
Likely	235,408,736	1.265	297,792,051	0.993	295,623,599	0.980	289,711,127
Fatal Not Likely	7,097,695	1.126	7,992,005	1.158	9,254,742	0.980	9,069,647
Permanent Partial Not Likely	204,601,102	1.126	230,380,841	0.986	227,155,509	0.980	222,612,399
Temporary Total Not Likely	87,848,114	1.126	98,916,976	1.005	99,411,561	0.980	97,423,330
Not-Likely	299,546,911	1.126	337,289,822	0.996	335,821,812	0.980	329,105,376
Medical Likely	174,328,238	1.272	221,745,519	0.976	216,423,627	1.000	216,423,627
Medical Not Likely	277,835,304	1.055	293,116,246	0.976	286,081,456	1.000	286,081,456
Medical	452,163,542	1.139	514,861,765	0.976	502,505,083	1.000	502,505,083

Exp Rating 2nd rpt 04/01/11	WCSP 2nd rpt Losses	2:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^3	Trended Losses
Fatal Likely	777,228	1.541	1,197,708	1.012	1,212,080	0.985	1,193,899
Permanent Total	3,020,699	1.541	4,654,897	1.007	4,687,481	0.985	4,617,169
Permanent Partial Likely	124,054,074	1.541	191,167,328	1.005	192,123,165	0.985	189,241,318
Temporary Total Likely	55,937,299	1.541	86,199,378	1.007	86,802,774	0.985	85,500,732
Likely	183,789,300	1.541	283,219,311	1.006	284,825,500	0.985	280,553,118
Fatal Not Likely	8,974,263	1.277	11,460,134	1.012	11,597,656	0.985	11,423,691
Permanent Partial Not Likely	166,638,772	1.277	212,797,712	1.005	213,861,701	0.985	210,653,775
Temporary Total Not Likely	81,964,006	1.277	104,668,036	1.007	105,400,712	0.985	103,819,701
Not Likely	257,577,041	1.277	328,925,882	1.006	330,860,069	0.985	325,897,167
Medical Likely	151,930,414	1.370	208,144,667	0.981	204,189,918	1.000	204,189,918
Medical Not Likely	255,350,761	1.073	273,991,367	0.981	268,785,531	1.000	268,785,531
Medical	407,281,175	1.184	482,136,034	0.981	472,975,449	1.000	472,975,449

Exp Rating 1st rpt 04/01/12	WCSP 1st rpt Losses	1:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^2	Trended Losses
Fatal Likely	0	2.498	0	1.002	0	0.990	0
Permanent Total	623,813	2.498	1,558,285	1.002	1,561,402	0.990	1,545,788
Permanent Partial Likely	55,463,933	2.498	138,548,905	1.002	138,826,003	0.990	137,437,743
Temporary Total Likely	60,486,376	2.498	151,094,967	1.002	151,397,157	0.990	149,883,185
Likely	116,574,122	2.498	291,202,157	1.002	291,784,562	0.990	288,866,716
Fatal Not Likely	12,187,563	1.683	20,511,669	1.002	20,552,692	0.990	20,347,165
Permanent Partial Not Likely	98,212,436	1.683	165,291,530	1.002	165,622,113	0.990	163,965,892
Temporary Total Not Likely	93,236,696	1.683	156,917,359	1.002	157,231,194	0.990	155,658,882
Not Likely	203,636,695	1.683	342,720,558	1.002	343,405,999	0.990	339,971,939
Medical Likely	135,919,979	1.604	218,015,646	0.988	215,399,458	1.000	215,399,458
Medical Not Likely	266,261,036	1.115	296,881,055	0.988	293,318,482	1.000	293,318,482
Medical	402,181,015	1.280	514,896,701	0.988	508,717,940	1.000	508,717,940

Injury Type	Development	x Benefit	x Trend	x(LBP)	= Total	Reciprocal
Indemnity	1.451	1.001	0.985	1.165	1.667	0.600
Medical	1.198	0.982	1.000	1.165	1.371	0.729
Total	1.326	0.992	0.992	1.165	1.520	0.658

* Development factor limited at \$500,000.

NORTH CAROLINA

04/01/14
1st Report WCSP Start: Jan-10
1st Report WCSP End: Dec-10

	Indemnity	Medical
1.) Reciprocal Weighted Averages	0.600	0.729
ERA Medical Adjustment Factor		0.908
Final Weighted Averages	0.600	0.662

	Overall
2.) (a) Trended WCSP Experience Change	1.177
(1) WCSP Experience Change	1.157
(2) WCSP Trend	1.017
(3) Adjustment to Target Off-Balance(Mult.)	1.000
(b) Financial Data Experience Change	1.010

(c) Experience Adj. Factor (a)/(b)	1.165
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3.) ELR Composite Factor (1)x(2)	1.000
(1) Change in MPM	1.0000
(2) Other Adjustments (Mult.)	1.000

	Indemnity	Medical
4.) Avg. RERP/GERT ELR Factor	0.699	0.849
Avg. ERA ELR Factor	0.699	0.771
[(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	0.848	0.809	0.777	0.748	0.706	0.64	0.559

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)]	0.593	0.565	0.543	0.523	0.493	0.447	0.391
Medical [(4 Med)x(5)x(6)x(7)]	0.654	0.624	0.599	0.577	0.544	0.493	0.431

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, 2014

	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)	0.562
F. Loss adjustment expense provision	1.165
G. State permissible loss ratio = [(E) / ((A)+(F)-1.000)]	0.482
H. State tax multiplier = $[0.2+(A) \times (G)] / [0.2+(G)] \times [1 / (1-(D))]$ ^	1.030
I. Proposed overall federal assessment	1.081
J. State weight +	0.073
K. Federal weight +	0.927
L. Weighted federal assessment = ((A)x(J)) + ((I)x(K))	1.075
M. Federal permissible loss ratio = [(E) / ((F)+(L)-1.000)]	0.453
N. Federal tax multiplier = $[0.2+(L) \times (M)] / [0.2+(M)] \times [1 / (1-(D))]$ ^	1.084

^ 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

August 31, 2012 Loss Cost and Residual Market Rate Filings

National Council on Compensation Insurance, Inc.: NCCI has advised the Rate Bureau that the amounts billed and to be billed to its affiliates and to the Rate Bureau for actuarial support during 2012 for work specifically related to workers compensation insurance loss cost and residual market rate filings total approximately \$406,027.

Young Moore and Henderson P.A.: The firm has billed the Rate Bureau approximately \$33,040 for fees in connection with the 2012 workers compensation insurance loss cost and residual market rate filings.

Financial Strategy Associates: The firm has billed the Rate Bureau approximately \$4,038 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 \$43,537 for services rendered in connection with the 2012 workers compensation insurance loss cost and residual market rate filings.

August 30, 2013 Loss Cost and Residual Market Rate Filings

National Council on Compensation Insurance, Inc.: NCCI has advised the Rate Bureau that the amounts billed and to be billed to its affiliates and to the Rate Bureau for actuarial support during 2013 for work specifically related to workers compensation insurance loss cost and residual market rate filings total approximately \$407,672.

Young Moore and Henderson P.A.: The firm has billed the Rate Bureau approximately \$9,610 for fees in connection with the 2013 workers compensation insurance loss cost and residual market rate filings.

Financial Strategy Associates: The firm has billed the Rate Bureau approximately \$7,225 for services rendered in connection with the 2013 workers compensation insurance residual market rate filing.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$15,953 for services rendered in connection with the 2013 workers compensation insurance loss cost and residual market rate filings.

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

None.

PRE-FILED TESTIMONY
OF
RAYMOND F. EVANS

NORTH CAROLINA WORKERS COMPENSATION INSURANCE
2013 LOSS COSTS FILING
BY THE NORTH CAROLINA RATE BUREAU

Q. Would you state your full name and business address?

A. Raymond F. Evans, Jr. CPCU, 2910 Sumner Boulevard, Raleigh, North Carolina.

Q. Are you employed by the North Carolina Rate Bureau ("Bureau")?

A. Yes.

Q. In what capacity?

A. I am the General Manager.

Q. How long have you been employed by the Bureau?

A. Since September 2000.

Q. Would you summarize your educational background?

A. I graduated from Ohio State University with a Bachelor of Science Degree in Accounting. I also have the designation of Chartered Property Casualty Underwriter.

Q. What was your work experience after graduation and prior to your employment by the Bureau?

A. From March 1966 to July 2000, I was employed by the State Auto Insurance Companies, Columbus, Ohio in various capacities, including the position of Executive Vice President of a subsidiary.

Q. Can you identify Exhibits RB-1 through RB-5 and the 11 NCAC 10.1111 Responses?

A. Yes. Exhibit RB-1 is a reference filing containing advisory prospective loss costs, the data and calculations underlying those loss costs, and the 11 NCAC 10.1111 Responses. Exhibits RB-2 through RB-5 contain the required accompanying prefiled testimony and exhibits. Together, these materials constitute a filing (the "Filing") that is dated August 30, 2013 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

2013 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 an actuarial services vendor in connection with these Filings.

Q *What is the purpose and scope of your testimony?*

A. I will provide testimony on the key actuarial issues and components in the Filings. Specifically, my testimony will discuss the (i) development of the overall average loss cost level indication, (ii) assigned risk differential analysis, and (iii) various expense components contained in the voluntary loss costs and assigned risk rates.

Q. *Could you briefly describe the purpose of the Filings that have been submitted to the North Carolina Department of Insurance?*

A. Sure. One of the Filings proposes revised loss costs and rating values for the voluntary market. The other Filing proposes revised rates and rating values for the Workers Compensation Insurance Plan, which is the assigned risk market.

Q. *What is the voluntary market and what is the assigned risk market?*

- A. Those insurers electing to provide employers workers compensation coverage in North Carolina’s competitive marketplace—incorporating their own underwriting guidelines and expense needs—constitute the “voluntary market.”

An employer unable to secure workers compensation insurance in the voluntary market obtains coverage through the Workers Compensation Insurance Plan—also referred to as the assigned risk market. This market of last resort provides a method for those employers not written voluntarily to obtain coverage.

- Q. *For the voluntary market, you mentioned a revision to the current loss costs has been filed. What is the difference between a loss cost and a rate?*

- A. The term loss cost is used because, in general, it represents only that portion of the full rate that provides for loss and loss adjustment expenses. 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 change equal to the overall average proposed change?*

- A. No. The proposed loss cost indication represents the overall average change for the voluntary market. The actual percentage loss cost change

may vary between individual classification codes—both above and below this average.

The proposed overall average change is equitably distributed to the various industry 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, 2014 through March 31, 2015 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 2012 and then \$10 million in 2013 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 increase of 0.3% from the current loss cost level for the industrial classifications.

Q. *What overall average rate level change does the Assigned Risk filing propose?*

A. The Assigned Risk rate filing seeks an overall average rate level increase of 9.0% 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, 2014. 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, 2014 through March 31, 2015. 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 2011 and is commonly referred to as "policy year 2011" data. The second block of data reflects the experience from all policies with effective dates during 2010 and is referred to as "policy year 2010" 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 2011 and 2010 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 2011 (Exhibit I, Section A) and 2010 (Exhibit I, Section B). An average of the separate policy year 2011 and 2010 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). Note that NCCI's analyses of the benefit changes (for example, the medical fee schedule changes) were presented to and adopted by the Rate Bureau for use in the Filings. 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 2011 and 2010 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 increase of 0.3% to the current voluntary pure premium level (Exhibit I, Section C).

Q. *What loss development methodologies were analyzed and utilized in connection with the Filings?*

A. The financial data were analyzed in order to select the most actuarially sound loss development projection methodology to be used in determining experience indications. This analysis involves identifying changes in the level of reserve adequacy and trends in development that could skew the results of one or more of the loss development projection methods. In addition, the base to which the loss development factors will be applied is analyzed in conjunction with the factors themselves.

The loss development projection methods examined in this year's analysis were based on (i) paid losses and (ii) paid losses plus case reserves. Results based on an average of these two loss development methodologies were chosen as being most appropriate for this year's Filings.

Q. *After identifying the most appropriate loss development methodology, what is the next step in the process to compute the actual loss development factors?*

A. After identifying the most appropriate loss development methodology, the next step in the process is to compute the actual loss development factors. In calculating these factors, prior years' losses are examined to determine how they evolve from the time they are first reported to the time they are finally settled.

For inclusion in the Filings, (i) final paid loss development factors were derived based on an average of the two most recent historical factors at each loss age interval and (ii) final paid plus case loss development factors were derived based on an average of the five most recent historical factors at each loss age interval. Statewide loss development (tail) factors were used to develop losses from a nineteenth report to an ultimate basis. The tail factors used in the Filings are based on an average of the most recent 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 9.0% results (Exhibit I, Section D of the Assigned Risk filing).

Q. *Please explain the purpose and concept of the assigned risk differential.*

A. The primary purpose of the differential is to ensure equity between the assigned risk and voluntary markets. In order to help ensure a self-funded assigned risk market—one that does not require subsidization by participants in the voluntary market—the adequacy of the assigned risk differential is reviewed.

In North Carolina, as is usually the case, the combined experience for those employers in the assigned risk market is worse than the combined experience for those in the voluntary market. Therefore, during the assigned risk ratemaking process, the assigned risk differential is applied to recognize this disparity.

Q. *Please explain how this year's proposed change in the assigned risk differential was determined.*

A. As documented in Exhibit II-E of the assigned risk filing, 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 – This category includes provisions for various carrier expense items such as premium collection, underwriting, policy processing, advertising, and company operational and administrative expenses.
- (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 will generate 18.4% of premium in the assigned risk market (Exhibit II-D, Sheet 1).

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 -6.8% from the current loss cost level. The assigned risk filing proposes an overall average rate level change of -3.3% 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

2013 ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW -- Evaluated as of 12/31/2012

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
2003	10.0%	7.5%	17.5%	9.9%	5.6%	15.5%	2.0%
2004	10.0%	7.0%	17.0%	10.2%	6.4%	16.6%	0.4%
2005	10.3%	7.5%	17.8%	10.4%	7.2%	17.6%	0.2%
2006	10.7%	7.8%	18.5%	12.6%	7.2%	19.8%	-1.3%
2007	10.8%	7.8%	18.6%	10.1%	7.3%	17.4%	1.2%
2008	11.3%	7.1%	18.4%	11.9%	7.1%	19.0%	-0.6%
2009	11.7%	7.7%	19.4%	11.3%	7.3%	18.6%	0.8%
2010	12.0%	7.3%	19.3%	11.9%	7.2%	19.1%	0.2%
2011	12.5%	7.0%	19.5%	11.4%	6.7%	18.1%	1.4%
2012	12.9%	7.4%	20.3%	12.2%	6.2%	18.4%	1.9%

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

2013 ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW -- Evaluated as of 12/31/2012

Analysis Based on Private Carrier Data

DCCE—PAID ANALYSIS

AY	(1) Paid Losses Excluding Large Deductibles @12/31/2012	(2) Paid DCCE Excluding Large Deductibles @12/31/2012	(3) Incremental Paid Loss Development Factors	(4) Incremental Paid DCCE Development Factors	(5) Cumulative Paid Loss Development Factors	(6) Cumulative Paid DCCE Development Factors	(7)=(1)x(5) Estimated Ultimate Losses	(8)=(2)x(6) Estimated Ultimate DCCE	(9)=(8)/(7) Estimated Ultimate DCCE Ratio
2003	13,507,513,405	1,369,666,448	n/a	n/a	1.181	1.163	15,952,373,331	1,592,922,079	10.0%
2004	12,739,093,577	1,267,670,398	1.017	1.018	1.201	1.184	15,299,651,386	1,500,921,751	9.8%
2005	15,104,566,062	1,541,669,824	1.021	1.022	1.226	1.210	18,518,197,992	1,865,420,487	10.1%
2006	15,944,254,249	1,710,546,612	1.026	1.028	1.258	1.244	20,057,871,845	2,127,919,985	10.6%
2007	16,787,900,142	1,795,084,382	1.037	1.041	1.305	1.295	21,908,209,685	2,324,634,275	10.6%
2008	16,772,521,769	1,886,963,456	1.054	1.062	1.375	1.375	23,062,217,432	2,594,574,752	11.3%
2009	14,369,110,412	1,638,848,816	1.085	1.100	1.492	1.513	21,438,712,735	2,479,578,259	11.6%
2010	13,150,819,344	1,508,164,432	1.152	1.179	1.719	1.784	22,606,258,452	2,690,565,347	11.9%
2011	10,300,226,172	1,188,768,992	1.320	1.398	2.269	2.494	23,371,213,184	2,964,789,866	12.7%
2012	4,270,833,777	414,358,283	2.199	2.692	4.990	6.714	21,311,460,547	2,782,001,512	13.1%

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2013 ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW -- Evaluated as of 12/31/2012

Analysis Based on Private Carrier Data

DCCE—INCURRED ANALYSIS

	(1) Incurred Losses Excluding Large Deductibles	(2) Incurred DCCE Excluding Large Deductibles	(3) Incremental Incurred Loss Development	(4) Incremental Incurred DCCE Development	(5) Cumulative Incurred Loss Development	(6) Cumulative Incurred DCCE Development	(7)=(1)x(5) Estimated Ultimate Losses	(8)=(2)x(6) Estimated Ultimate DCCE	(9)=(8)/(7) Estimated Ultimate DCCE Ratio
<u>AY</u>	<u>@12/31/2012</u>	<u>@12/31/2012</u>	<u>Factors</u>	<u>Factors</u>	<u>Factors</u>	<u>Factors</u>	<u>Losses</u>	<u>DCCE</u>	<u>Ratio</u>
2003	15,694,732,871	1,539,814,699	n/a	n/a	1.038	1.060	16,291,132,720	1,632,203,581	10.0%
2004	14,990,331,326	1,476,204,607	1.000	1.002	1.038	1.062	15,559,963,916	1,567,729,293	10.1%
2005	18,184,095,419	1,843,652,985	1.000	1.004	1.038	1.066	18,875,091,045	1,965,334,082	10.4%
2006	19,815,680,020	2,078,529,943	0.998	1.001	1.036	1.067	20,529,044,501	2,217,791,449	10.8%
2007	21,277,226,070	2,267,708,182	0.995	1.001	1.031	1.068	21,936,820,078	2,421,912,338	11.0%
2008	22,157,713,624	2,397,645,465	0.995	0.996	1.026	1.064	22,733,814,178	2,551,094,775	11.2%
2009	20,809,303,482	2,334,265,302	0.984	0.988	1.010	1.051	21,017,396,517	2,453,312,832	11.7%
2010	21,762,588,172	2,503,864,406	0.990	0.990	1.000	1.040	21,762,588,172	2,604,018,982	12.0%
2011	22,456,960,995	2,639,069,386	0.993	1.002	0.993	1.042	22,299,762,268	2,749,910,300	12.3%
2012	22,246,245,682	2,611,682,070	1.002	1.030	0.995	1.073	22,135,014,454	2,802,334,861	12.7%

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2013 ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW -- Evaluated as of 12/31/2012

Analysis Based on Private Carrier Data

AOE—PAID ANALYSIS

AY	(1) Paid Losses Including Large Deductibles @12/31/2012	(2) Paid AOE Including Large Deductibles @12/31/2012	(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*
2003	15,752,376,404	1,893,600,353	n/a	n/a	1.210	1.122	19,060,375,449	2,124,619,596	7.6% (1)
2004	15,539,087,542	1,808,294,972	1.020	1.013	1.234	1.137	19,175,234,027	2,056,031,383	7.1% (2)
2005	15,753,334,960	1,905,666,283	1.024	1.015	1.264	1.154	19,912,215,389	2,199,138,891	7.6% (3)
2006	16,557,459,378	2,088,005,071	1.029	1.020	1.301	1.177	21,541,254,651	2,457,581,969	7.9% (4)
2007	17,286,807,644	2,110,391,458	1.039	1.028	1.352	1.210	23,371,763,935	2,553,573,664	7.9% (5)
2008	17,278,328,146	1,915,080,812	1.057	1.042	1.429	1.261	24,690,730,921	2,414,916,904	7.1% (6)
2009	14,684,711,305	1,779,701,793	1.088	1.057	1.555	1.333	22,834,726,079	2,372,342,490	7.6% (7)
2010	13,375,761,923	1,595,577,708	1.153	1.089	1.793	1.452	23,982,741,128	2,316,778,832	7.1% (8)
2011	10,466,873,174	1,341,880,703	1.319	1.149	2.365	1.668	24,754,155,057	2,238,257,013	6.6% (9)
2012	4,345,014,672	891,723,196	2.194	1.459	5.189	2.434	22,546,281,133	2,170,454,259	7.1% (10)

* Adjusted for Impact of Large Deductibles

- (1) (Col.8/Col.7 + .007) x .64
- (2) (Col.8/Col.7 + .004) x .64
- (3) (Col.8/Col.7 + .007) x .65
- (4) (Col.8/Col.7 + .008) x .65
- (5) (Col.8/Col.7 + .009) x .67
- (6) (Col.8/Col.7 + .008) x .67
- (7) (Col.8/Col.7 + .008) x .68
- (8) (Col.8/Col.7 + .007) x .69
- (9) (Col.8/Col.7 + .005) x .69
- (10) (Col.8/Col.7 + .005) x .70

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2013 ANNUAL LOSS ADJUSTMENT EXPENSE REVIEW -- Evaluated as of 12/31/2012

Analysis Based on Private Carrier Only Data

AOE—INCURRED ANALYSIS

AY	(1) Incurred Losses Including Large Deductibles @12/31/2012	(2) Incurred AOE Including Large Deductibles @12/31/2012	(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*
2003	19,271,199,267	2,017,893,901	n/a	n/a	1.048	1.081	20,196,216,832	2,181,343,307	7.4% (1)
2004	19,196,640,894	1,938,971,681	1.003	1.005	1.051	1.086	20,175,669,580	2,105,723,246	6.9% (2)
2005	20,009,173,882	2,059,461,601	1.002	1.007	1.053	1.094	21,069,660,098	2,253,050,991	7.4% (3)
2006	21,605,389,625	2,269,169,191	1.002	1.008	1.055	1.103	22,793,686,054	2,502,893,618	7.7% (4)
2007	23,113,558,054	2,322,784,171	0.998	1.009	1.053	1.113	24,338,576,631	2,585,258,782	7.7% (5)
2008	24,024,750,957	2,180,038,074	0.993	1.013	1.046	1.127	25,129,889,501	2,456,902,909	7.1% (6)
2009	22,529,074,408	2,134,957,112	0.986	1.010	1.031	1.138	23,227,475,715	2,429,581,193	7.7% (7)
2010	23,492,201,261	2,110,807,427	0.991	1.010	1.022	1.149	24,009,029,689	2,425,317,734	7.5% (8)
2011	24,455,727,663	2,176,085,607	0.992	1.000	1.014	1.149	24,798,107,850	2,500,322,362	7.3% (9)
2012	24,468,772,243	2,307,404,426	1.001	0.973	1.015	1.118	24,835,803,827	2,579,678,148	7.6% (10)

* Adjusted for Impact of Large Deductibles

- (1) (Col.8/Col.7 + .007) x .64
- (2) (Col.8/Col.7 + .004) x .64
- (3) (Col.8/Col.7 + .007) x .65
- (4) (Col.8/Col.7 + .008) x .65
- (5) (Col.8/Col.7 + .009) x .67
- (6) (Col.8/Col.7 + .008) x .67
- (7) (Col.8/Col.7 + .008) x .68
- (8) (Col.8/Col.7 + .007) x .69
- (9) (Col.8/Col.7 + .005) x .69
- (10) (Col.8/Col.7 + .005) x .70

PRE-FILED TESTIMONY
OF
MARK MULVANEY
2013 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 25 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, 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 2013 workers compensation insurance loss cost filing (the "Filing")?

A. Yes I was.

Q. What was the scope of that engagement?

A. For this year's filing, the Rate Bureau engaged NCCI to provide the preliminary analysis of the data, including preliminary analysis of loss development and trends. Milliman's role was to conduct an independent review and to work with NCCI to present the data to the Rate Bureau. The scope includes assisting the Rate Bureau in explaining the filing to regulators, and providing expert testimony concerning the filing.

Q. Did you or your firm physically prepare the filing documents for the Rate Bureau?

A. No, NCCI prepared the filing based on the directions of the Rate Bureau; our role was one of input and review.

Q. Is your firm being compensated for this engagement?

A. Yes.

Q. Is that compensation in any way contingent on the provision of favorable testimony in support of the filing?

A. No it is not.

Q. Have you completed your review of the filing?

A. Yes I have.

Q. Were there any constraints placed on your review, such as limited or delayed access to data or limited time that may have impeded your complete review?

A. No, we were provided all the information that was necessary and had adequate time for a complete review. Our review was not limited in any way.

Q. Explain the difference between a Loss Cost Filing and a Rate Filing.

A. By definition, insurance rates (along with the associated rating plans) are to include provisions for all costs associated with the transfer of risk. These costs include losses, expenses, taxes, licenses and fees, and profit and contingencies. Since 1995 in North Carolina, the voluntary market workers compensation filings by the Rate Bureau have included provisions for losses, loss adjustment expenses, and loss-based assessments only. As a consequence, they are called "loss cost" filings, and they specifically exclude provision for production expenses, general expenses, dividends, taxes, licenses and fees (since 1999), and profit and contingencies.

Individual insurance companies will analyze their own books of business along with the approved loss costs, and then make filings with the Insurance Department for loadings that represent an anticipated difference in loss costs (if any), along with their production and general expense, taxes, licenses and fees, and profit and contingency provisions.

Q. Can you briefly explain the overall theory underpinning the filed loss cost change?

A. Yes, the fundamental principle is that historical North Carolina loss cost experience will be predictive of the level of loss costs that will emerge in the future.

Q. What is the overall change in Loss Costs the Rate Bureau is seeking in this filing?

A. The Rate Bureau is seeking a 0.3% increase in the overall level of loss costs for industrial classifications and a 6.8% reduction for Federal ("F") classifications.

Q. Do you know what the overall change in premium will be?

A. No, the overall change in premium will depend upon the actions of individual companies to adopt the loss costs, as well as the loadings for production and general expenses, taxes licenses and fees,

and profit that are included in their individual rate filings with the Insurance Department.

Q. Is the change in Loss Costs the same for each class code?

A. No, although the overall change is an increase of 0.3% for industrial classifications and a decrease of 6.8% for the F classifications, the individual class codes within these broad groupings will change by different amounts. The industrial classifications are further organized by industry group and the average changes are as follows:

Manufacturing 0.2% increase
Contracting 2.0% decrease
Office and Clerical 0.9% decrease
Goods and Services 1.4% increase
Miscellaneous 1.6% increase

Q. What is the proposed effective date of the filed loss costs?

A. April 1, 2014.

Q. When did the current loss costs take effect in North Carolina?

A. The current loss costs became effective April 1, 2013.

Q. For what period of time are the projections made?

A. The filed loss costs are anticipated to go into effect on April 1, 2014. Because it is anticipated that loss cost filings are made annually, these loss costs are expected to remain in effect until April 1, 2015. Therefore, loss costs are projected for policies to become effective from April 1, 2014 through March 31, 2015. 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, 2014 and the last covered claim could occur no later than March 30, 2016. Thus, the loss costs must be projected to be sufficient for occurrences over this two year period. To simplify the analysis, the Rate Bureau projects losses to the average occurrence date during this period.

Q. Let's begin discussing the industrial classifications. Can you provide more detail on exactly what historical experience is used and how the projection is made for the industrial classifications?

A. Fundamentally, the proposed overall change in loss costs is based on Policy Year 2010 and Policy Year 2011 data, valued as of December 31, 2012.

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 2011, for example, consists of the experience of policies (both losses and exposures) with effective dates on any day during 2011.

Q. It's now August 2013, so policy year 2011 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 2011 was written on December 31, 2011 with normal expiration approximately one year later, on December 30, 2012. For the industrial classifications, the valuation date of the data is December 31, 2012. After allowing time for insurance companies to estimate loss reserves and report data, and for the Rate Bureau to assemble and prepare the filing, it is evident that policy year 2011 is the most recent complete policy year that could feasibly be included.

Q. What about Policy Year 2012?

A. As of December 31, 2012, policy year 2012 is incomplete. Most policies written in 2012 will continue in force during 2013. Roughly speaking, only one half of policy year 2012 written premium would be earned as of year-end 2012, and only one half of the claims that will eventually occur would have occurred by year-end 2012. The Rate Bureau does collect this data, even in its incomplete form. However in my view the losses and exposures are just too immature to be used reliably for ratemaking.

Q. OK, tell me more about the projection process.

A. It's easiest to start with the overall change, and then work backwards exposing more layers of complexity as we go. Most insurance professionals are familiar with the term "loss ratio." A loss ratio is simply losses divided by premium. In North Carolina, the loss costs are required to include provision for losses, loss adjustment expenses, and loss-based assessments, but to exclude provision for other insurance company expenses and profit and contingencies. By convention, we often call a premium excluding expenses and profit a "pure premium." For convenience, we'll define the term "loss and LAE pure premium ratio" as a numerator that includes losses, loss adjustment expenses, and loss-based assessments divided by a denominator that includes a provision in the premium for the same three elements. In essence, the numerator is the actual cost for losses, loss-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 2010 and policy year 2011 experience.

Q. What companies' data are included in policy year 2010 and policy year 2011 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 two carriers representing 0.4% of the market were excluded in policy year 2010 and the same two carriers representing 0.6% of the market were excluded in policy year 2011. No other carrier representing more than 0.1% of the market was 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 2010 and policy year 2011 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 (4/1/2013) 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 2010 and 2011 will therefore include many claims which have not been resolved as of December 31, 2012, 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 (2010 or 2011) to a 19th report. At the 19th report, the policy year ratio of paid loss plus case reserves to paid loss is selected based on an average of the five most recently available policy years that have a 19th report valuation. Additionally, a policy year 19th to ultimate case-incurred loss development factor is applied to obtain losses at ultimate.

In addition to using paid losses, the Rate Bureau also projects development on a case-incurred basis. Case-incurred losses are defined as losses paid to date, plus case reserves. Case reserves are estimates made by insurance adjusters for the future cost of a claim, considering the facts known to the adjuster at the time the estimate is made. As with paid losses, these values tend to grow as a cohort of claims matures, losses are paid, claims are closed, and the remaining case reserves are revalued.

For case-incurred losses the Rate Bureau used the unweighted average of the five most recently available age-to-age factors up to a 19th report. Five years were used consistent with the methodology used over the past several years.

In a manner consistent with the paid loss development, policy year cumulative development to a 19th report first calculated. Additionally, a policy year 19th to ultimate case-incurred loss development factor is applied.

Because indemnity and medical losses typically develop at different rates, loss development factors are calculated separately for these components.

Q. Is this the same loss development methodology used in the prior filing?

A. Yes it is.

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 2010 and 2011 have been limited by a large loss limit, as have all policy years entering the development factor calculations. Since the losses excess of the loss limit have been excluded, a factor must be applied in the analysis to "add back" those excluded costs. The filing uses a factor of 1.009 (nine-tenths of one percent) to include losses excess of the limit. This factor is based on the fitted severity distributions used for the Excess Loss Pure Premium Factors in the Retrospective Rating Plan.

As might be expected, the loss limit will increase over time as inflation drives loss costs upward. For example, the loss limit for the midpoint of loss cost use (March 25, 2015) is approximately \$15.4 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 2010 or policy year 2011.

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 2010 and policy year 2011 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, 2012). This adjustment is calculated in Appendix A-I of the filing. The second adjustment is for impact of the changes in benefits effective January 1, 2013 and subsequent. These changes are for: the change in maximum weekly benefits effective January 1, 2013; the change in the physician fee schedule effective January 1, 2013; and the changes in the hospital fee schedule effective February 1, 2013 and April 1, 2013. The impact of these changes is summarized in Appendix C of the filing.

Q. In your opinion, are the benefit level factors calculated and applied by the Rate Bureau reasonable?

A. Yes they are.

Q. How are loss adjustment expenses included in the filed loss costs?

A. Loss adjustment expenses are included by multiplying estimated loss costs by a factor which represents the ratio of loss adjustment expenses to losses. The Rate Bureau uses two sources of information for the ratio of loss adjustment expenses to losses. The first is a countrywide accident year ratio of loss adjustment expenses to accident year losses, developed to ultimate, and separated between Defense and Cost Containment Expenses (DCCE) and Adjusting and Other Expenses (AOE), based on a special call for accident year loss adjustment expenses. The countrywide accident year ratio of DCCE to loss is adjusted to North Carolina level by multiplying by a ratio, the numerator of which is the North Carolina ratio of calendar year paid DCCE to calendar year paid loss, and the denominator of which is the countrywide ratio of calendar year paid DCCE to calendar year paid loss. The accident year ultimate DCCE ratios so adjusted are added to the countrywide AOE ratios to produce an estimate of the North Carolina ratio of total LAE to total loss. The second source is the North Carolina calendar year ratios of total LAE to total loss from insurance company statutory

statements page 14.

Q. What factor did the Rate Bureau select to incorporate loss adjustment expenses?

A. The Rate Bureau selected 1.165, the same factor that is used in the current loss costs.

Q. In your opinion, is the loss adjustment expense factor reasonable?

A. Yes it is.

Q. What is trend?

A. In the filing, trend refers to the relative movement of a loss to pure premium ratio over time, after adjustments have been made for premium and loss development and premium and loss on-level factors. If the loss to pure premium ratios drift upwards over time, this is a positive trend; if they drift downwards over time, it is a negative trend. Trend is needed because the data for policy years 2010 and 2011, even after adjustment for development and on-leveling, represents the ultimate level of costs during policy year 2010 and 2011 respectively. However, the loss costs are proposed to be applied to policies effective from 4/1/2014 through 3/31/2015. Trend adjusts for the drift in the level of loss costs that is expected to occur between the date of the experience and the date of the loss cost use.

Q. How did the Rate Bureau select trend factors?

A. The Rate Bureau considered the trend factors in its current loss costs, the trend indications in other states, along with the trends indicated by North Carolina data for frequency, severity, and pure premiums. When looking at the severity and pure premium trends, the Rate Bureau considered the indications based on both paid loss development methods and case-incurred loss development methods.

Q. How specifically are the indicated trends calculated?

A. The Rate Bureau reviewed policy year data from 1997 through 2011, 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 4/1/2013 loss cost level, the pure premiums that form the denominator are also adjusted to the policy year 2011 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 2011 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 2011 wage levels) and a denominator consistent with the denominator of the frequency trend (developed pure premiums adjusted to current loss cost and 2011 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 2010 and policy year 2011) and the time that they will be used (policies written between 4/1/2014 and 3/31/2015).

Q. What trends did the Rate Bureau use for the loss costs currently in effect?

A. The current loss costs incorporated the same annual trends, i.e., an annual trend indemnity factor of .995 and an annual medical trend factor of 1.000.

Q. In your opinion, are the Rate Bureau's annual trends reasonable?

A. Yes.

Q. You have explained the experience used in the loss cost filing, the adjustment made to the data with respect to development, the adjustment to current loss cost level, the adjustment to current benefit level, the adjustment to include losses excess of the loss limit, the adjustment to include loss adjustment expenses, and the adjustment for trend. You have concluded that each of these was reasonable, have you not?

A. Yes.

Q. In your opinion, are there any adjustments or factors that the Rate Bureau should have included in its analysis but has not?

A. No there are not.

Q. Do you have an opinion on the reasonableness of the overall change in loss costs proposed by the Rate Bureau?

A. Yes, my conclusion is that the Rate Bureau used appropriate actuarial methods and reasonable assumptions in its calculation of the overall change in loss costs in the voluntary loss cost filing. I therefore conclude that the result, a filing for an overall increase in the level of loss costs by 0.3% for the industrial classifications, is reasonable and actuarially sound.

Q. Has the methodology used by the Rate Bureau to determine the overall change in loss cost level materially changed from the methodology used in the prior loss cost filing?

A. No it has not.

Q. Have you reviewed the methodology the Rate Bureau used to calculate the industry group differentials?

A. Yes I have.

Q. Do you have an opinion as to whether that methodology, the resulting industry group differentials, and the resulting changes by industry group are reasonable?

A. Yes, I believe that the methodology, the resulting industry group differentials, and the resulting changes by industry group are all reasonable.

Q. Have you reviewed the methodology used to determine the overall change for the F classifications?

A. Yes I have.

Q. Do you have an opinion whether the methodology used and the resulting change for the F classifications is reasonable?

A. Yes, I believe that the methodology used and resulting overall decrease of 6.8% for the F classifications are reasonable.

Q. For the industrial classifications, have you reviewed the methodology used to spread the overall industry group changes to loss cost level to the individual classification loss costs within each industry group?

A. Yes I have.

Q. Has the methodology the Rate Bureau used to distribute the overall loss cost change by industry group to the individual classifications within each industry group changed from the prior filing?

A. No it has not. The Rate Bureau is continuing with same methodology it used in the prior filing.

Q. Are swing limits still applied?

A. Yes. Swing limits are applied in the same manner as prior filings, namely, the maximum loss cost change for any given classification is limited. For the industrial classifications, the limits remain the industry group average change plus or minus 25%. For the F classifications, the Rate Bureau is continuing with the plus or minus 15% used in the prior filing.

Q. In your opinion, is this methodology reasonable and are the resulting loss costs by classification reasonable?

A. Yes.

Q. Do you have an opinion whether the filed loss costs are actuarially sound and reasonably reflect the needed level of loss costs for workers compensation insurance in North Carolina?

A. Yes, in my opinion the overall level of the loss costs as filed by the Rate Bureau reasonably reflects the expected level of loss costs for workers compensation insurance in North Carolina, and the loss costs by classification as contained in this filing are actuarially sound. Further it is my opinion that the filed loss costs are not excessive, inadequate, or unfairly discriminatory.

Q. Does this conclude your testimony?

A. Yes it does.